

**GROUP LIFE PORTABILITY RATES**



**For: UNIVERSITY OF SOUTHERN CALIFORNIA INC**  
**Plan Effective Date: 4/1/2009**

**Monthly Rates  
Per \$1,000:**

Age Band	Employee Rates		These rates will apply if you have dependent life coverage on your group plan	
	Non Tobacco	Tobacco	Spouse	Child
0-24	0.10	0.14	0.13	0.28
25-29	0.10	0.14	0.13	
30-34	0.10	0.15	0.14	
35-39	0.14	0.22	0.19	
40-44	0.19	0.33	0.27	
45-49	0.30	0.52	0.42	
50-54	0.46	0.88	0.66	
55-59	0.74	1.23	1.00	
60-64	1.10	1.72	1.74	
65-69	1.93	2.86	2.99	
70-74	3.48	5.02	5.32	
75-79	5.87	7.57	8.72	
80-84	9.32	10.47	13.40	
85-89	13.43	13.84	19.05	
90+	26.93	26.93	37.83	

Note: If your plan has AD&D, your AD&D portability rates will match the inforce AD&D rates. Portability rates for the entire block of individuals out on portability may change at any time in the event of poor experience or due to legislative or other mandated changes which affect the risk.

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 Portland, Maine 04122  
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