



Rois Phoenix, Inc.

VOLUNTARY LIFE AND AD&D



Employee Benefit Schedule		
Employee Increments		\$10,000
Employee Maximum		\$1,000,000
Salary Limitation		5x
Spouse Benefit Schedule		
Spouse Increments		\$5,000
Spouse Maximum		\$250,000
% of Employee Benefit Limit		100%
Child Benefit Schedule		
Child Increments (Day 1 to Day 14)		\$10,000
Child Increments (Day 14 to 6 Mo)		\$10,000
Child Increments (6 Mo +)		\$10,000
Child Maximum		\$10,000
Guaranteed Issue (GI)		
Employee		\$250,000
Spouse		\$50,000
Child		\$10,000
Key Benefit Details		
Age Reduction Schedule		65% @ 65   50% @ 70
Waiver of Premium		Included
Portability		Included
Participation Requirement		
Rate (per \$1,000)		
	Volume	
Under 20	\$0	\$0.049
20 - 24	\$69,000	\$0.049
25 - 29	\$1,606,000	\$0.057
30 - 34	\$3,235,000	\$0.076
35 - 39	\$8,708,000	\$0.086
40 - 44	\$8,746,000	\$0.096
45 - 49	\$7,817,000	\$0.149
50 - 54	\$7,988,000	\$0.229
55 - 59	\$4,421,000	\$0.411
60 - 64	\$1,994,000	\$0.659
65 - 69	\$408,000	\$1.222
70 - 74	\$0	\$1.923
75 - 79	\$0	\$1.923
Child(ren)	\$59,000	\$0.130
Employee & Spouse AD&D	\$41,372,000	\$0.020
Spouse AD&D	\$3,620,000	\$0.020
Child(ren) AD&D	\$59,000	\$0.020
SP Rates Match EE Rates		Yes
Rate Guarantee		33 Months

COST ANALYSIS

Monthly Premium	\$9,462
Annual Premium	\$113,539
Annual Change vs Current	\$10,812
Annual % Change vs Current	10.5%