

PRODUCT DETAILS

Included Riders	Plan 1
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of \$100,000 or 50 %	Included
Waiver of Premium due to Layoff Rider	Included

*Riders not available to all ages, see Plan Design Rate Chart for details.

Trans Select 10 Group Term Life Insurance

Plan 1 Monthly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	\$10,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
16	\$1.53	\$3.83	\$7.67
17	\$1.53	\$3.83	\$7.67
18	\$1.53	\$3.83	\$7.67
19	\$1.53	\$3.83	\$7.67
20	\$1.53	\$3.83	\$7.67
21	\$1.53	\$3.83	\$7.67
22	\$1.56	\$3.90	\$7.79
23	\$1.56	\$3.90	\$7.79
24	\$1.58	\$3.96	\$7.92
25	\$1.58	\$3.96	\$7.92
26	\$1.62	\$4.04	\$8.08
27	\$1.68	\$4.19	\$8.38
28	\$1.71	\$4.27	\$8.54
29	\$1.75	\$4.38	\$8.75
30	\$1.78	\$4.44	\$8.88
31	\$1.82	\$4.54	\$9.08
32	\$1.84	\$4.60	\$9.21
33	\$1.88	\$4.69	\$9.38
34	\$1.97	\$4.92	\$9.83
35	\$2.08	\$5.21	\$10.42
36	\$2.22	\$5.54	\$11.08
37	\$2.43	\$6.06	\$12.13
38	\$2.52	\$6.29	\$12.58
39	\$2.70	\$6.75	\$13.50
40	\$2.87	\$7.17	\$14.33
41	\$3.07	\$7.67	\$15.33
42	\$3.27	\$8.17	\$16.33
43	\$3.48	\$8.69	\$17.38
44	\$3.79	\$9.48	\$18.96
45	\$4.08	\$10.19	\$20.38
46	\$4.36	\$10.90	\$21.79
47	\$4.64	\$11.60	\$23.21
48	\$4.97	\$12.42	\$24.83
49	\$5.32	\$13.29	\$26.58
50	\$5.64	\$14.10	\$28.21

Issue Age	\$10,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
51	\$5.96	\$14.90	\$29.79
52	\$6.23	\$15.56	\$31.13
53	\$6.55	\$16.38	\$32.75
54	\$6.87	\$17.17	\$34.33
55	\$7.43	\$18.58	\$37.17
56	\$8.14	\$20.35	\$40.71
57	\$8.73	\$21.81	\$43.63
58	\$9.41	\$23.52	\$47.04
59	\$10.09	\$25.23	\$50.46
60	\$10.90	\$27.25	\$54.50
Amounts below this line do not include the Waiver Riders			
61	\$11.79	\$29.48	\$58.96
62	\$12.68	\$31.69	\$63.38
63	\$13.57	\$33.92	\$67.83
64	\$14.55	\$36.38	\$72.75
65	\$16.18	\$40.46	\$80.92
66	\$17.85	\$44.63	\$89.25
67	\$19.48	\$48.69	\$97.38
68	\$21.16	\$52.90	\$105.79
69	\$25.19	\$62.98	\$125.96
70	\$36.83	\$92.06	\$184.13
71	\$44.75	\$111.88	\$223.75
72	\$50.65	\$126.63	\$253.25
73	\$58.25	\$145.63	\$291.25
74	\$66.39	\$165.98	\$331.96
75	\$75.37	\$188.42	\$376.83

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$1.25 Monthly per \$5,000

Issue State: Nevada
Rate generation date: September 1, 2015

Trans Select 10 Group Term Life Insurance

Plan 1 Monthly Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	\$10,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
16	\$2.27	\$5.67	\$11.33
17	\$2.27	\$5.67	\$11.33
18	\$2.27	\$5.67	\$11.33
19	\$2.27	\$5.67	\$11.33
20	\$2.27	\$5.67	\$11.33
21	\$2.27	\$5.67	\$11.33
22	\$2.28	\$5.71	\$11.42
23	\$2.28	\$5.71	\$11.42
24	\$2.30	\$5.75	\$11.50
25	\$2.30	\$5.75	\$11.50
26	\$2.32	\$5.79	\$11.58
27	\$2.46	\$6.15	\$12.29
28	\$2.50	\$6.25	\$12.50
29	\$2.63	\$6.56	\$13.13
30	\$2.72	\$6.79	\$13.58
31	\$2.78	\$6.94	\$13.88
32	\$2.83	\$7.06	\$14.13
33	\$2.93	\$7.33	\$14.67
34	\$3.08	\$7.69	\$15.38
35	\$3.27	\$8.17	\$16.33
36	\$3.56	\$8.90	\$17.79
37	\$3.83	\$9.58	\$19.17
38	\$4.14	\$10.35	\$20.71
39	\$4.59	\$11.48	\$22.96
40	\$5.08	\$12.69	\$25.38
41	\$5.61	\$14.02	\$28.04
42	\$6.05	\$15.13	\$30.25
43	\$6.55	\$16.38	\$32.75
44	\$7.05	\$17.63	\$35.25
45	\$7.54	\$18.85	\$37.71
46	\$8.06	\$20.15	\$40.29
47	\$8.84	\$22.10	\$44.21
48	\$9.53	\$23.83	\$47.67
49	\$10.19	\$25.48	\$50.96
50	\$10.90	\$27.25	\$54.50

Issue Age	\$10,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
51	\$11.66	\$29.15	\$58.29
52	\$12.43	\$31.08	\$62.17
53	\$13.37	\$33.42	\$66.83
54	\$14.63	\$36.58	\$73.17
55	\$16.07	\$40.17	\$80.33
56	\$16.93	\$42.31	\$84.63
57	\$18.60	\$46.50	\$93.00
58	\$20.33	\$50.83	\$101.67
59	\$21.77	\$54.42	\$108.83
60	\$23.75	\$59.38	\$118.75
Amounts below this line do not include the Waiver Riders			
61	\$25.02	\$62.54	\$125.08
62	\$26.79	\$66.98	\$133.96
63	\$29.27	\$73.17	\$146.33
64	\$32.04	\$80.10	\$160.21
65	\$35.48	\$88.71	\$177.42
66	\$39.52	\$98.79	\$197.58
67	\$43.76	\$109.40	\$218.79
68	\$47.37	\$118.42	\$236.83
69	\$51.43	\$128.56	\$257.13
70	\$59.83	\$149.58	\$299.17
71	\$67.21	\$168.02	\$336.04
72	\$74.76	\$186.90	\$373.79
73	\$85.55	\$213.88	\$427.75
74	\$97.42	\$243.54	\$487.08
75	\$108.84	\$272.10	\$544.21

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$1.25 Monthly per \$5,000

Issue State: Nevada
Rate generation date: September 1, 2015

Trans Select 10 Group Term Life Insurance

Plan 1 Monthly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	\$100,000 Face Amount	\$150,000 Face Amount
16	\$15.33	\$23.00
17	\$15.33	\$23.00
18	\$15.33	\$23.00
19	\$15.33	\$23.00
20	\$15.33	\$23.00
21	\$15.33	\$23.00
22	\$15.58	\$23.38
23	\$15.58	\$23.38
24	\$15.83	\$23.75
25	\$15.83	\$23.75
26	\$16.17	\$24.25
27	\$16.75	\$25.13
28	\$17.08	\$25.63
29	\$17.50	\$26.25
30	\$17.75	\$26.63
31	\$18.17	\$27.25
32	\$18.42	\$27.63
33	\$18.75	\$28.13
34	\$19.67	\$29.50
35	\$20.83	\$31.25
36	\$22.17	\$33.25
37	\$24.25	\$36.38
38	\$25.17	\$37.75
39	\$27.00	\$40.50
40	\$28.67	\$43.00
41	\$30.67	\$46.00
42	\$32.67	\$49.00
43	\$34.75	\$52.13
44	\$37.92	\$56.88
45	\$40.75	\$61.13
46	\$43.58	\$65.38
47	\$46.42	\$69.63
48	\$49.67	\$74.50
49	\$53.17	\$79.75
50	\$56.42	\$84.63

Issue Age	\$100,000 Face Amount	\$150,000 Face Amount
51	\$59.58	\$89.38
52	\$62.25	\$93.38
53	\$65.50	\$98.25
54	\$68.67	\$103.00
55	\$74.33	\$111.50
56	\$81.42	\$122.13
57	\$87.25	\$130.88
58	\$94.08	\$141.13
59	\$100.92	\$151.38
60	\$109.00	\$163.50
Amounts below this line do not include the Waiver Riders		
61	\$117.92	\$176.88
62	\$126.75	\$190.13
63	\$135.67	\$203.50
64	\$145.50	\$218.25
65	\$161.83	\$242.75
66	\$178.50	\$267.75
67	\$194.75	\$292.13
68	\$211.58	\$317.38
69	\$251.92	\$377.88
70	\$368.25	\$552.38
71	\$447.50	\$671.25
72	\$506.50	\$759.75
73	\$582.50	\$873.75
74	\$663.92	\$995.88
75	\$753.67	\$1,130.50

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$1.25 Monthly per \$5,000

Issue State: Nevada
Rate generation date: September 1, 2015

Trans Select 10 Group Term Life Insurance

Plan 1 Monthly Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	\$100,000 Face Amount	\$150,000 Face Amount
16	\$22.67	\$34.00
17	\$22.67	\$34.00
18	\$22.67	\$34.00
19	\$22.67	\$34.00
20	\$22.67	\$34.00
21	\$22.67	\$34.00
22	\$22.83	\$34.25
23	\$22.83	\$34.25
24	\$23.00	\$34.50
25	\$23.00	\$34.50
26	\$23.17	\$34.75
27	\$24.58	\$36.88
28	\$25.00	\$37.50
29	\$26.25	\$39.38
30	\$27.17	\$40.75
31	\$27.75	\$41.63
32	\$28.25	\$42.38
33	\$29.33	\$44.00
34	\$30.75	\$46.13
35	\$32.67	\$49.00
36	\$35.58	\$53.38
37	\$38.33	\$57.50
38	\$41.42	\$62.13
39	\$45.92	\$68.88
40	\$50.75	\$76.13
41	\$56.08	\$84.13
42	\$60.50	\$90.75
43	\$65.50	\$98.25
44	\$70.50	\$105.75
45	\$75.42	\$113.13
46	\$80.58	\$120.88
47	\$88.42	\$132.63
48	\$95.33	\$143.00
49	\$101.92	\$152.88
50	\$109.00	\$163.50

Issue Age	\$100,000 Face Amount	\$150,000 Face Amount
51	\$116.58	\$174.88
52	\$124.33	\$186.50
53	\$133.67	\$200.50
54	\$146.33	\$219.50
55	\$160.67	\$241.00
56	\$169.25	\$253.88
57	\$186.00	\$279.00
58	\$203.33	\$305.00
59	\$217.67	\$326.50
60	\$237.50	\$356.25

Amounts below this line do not include the Waiver Riders

61	\$250.17	\$375.25
62	\$267.92	\$401.88
63	\$292.67	\$439.00
64	\$320.42	\$480.63
65	\$354.83	\$532.25
66	\$395.17	\$592.75
67	\$437.58	\$656.38
68	\$473.67	\$710.50
69	\$514.25	\$771.38
70	\$598.33	\$897.50
71	\$672.08	\$1,008.13
72	\$747.58	\$1,121.38
73	\$855.50	\$1,283.25
74	\$974.17	\$1,461.25
75	\$1,088.42	\$1,632.63

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$1.25 Monthly per \$5,000

LIMITATIONS AND EXCLUSIONS

We will not pay benefits if a covered person dies by suicide, while sane or insane, within the first two years of coverage. If this occurs, we will refund the premiums paid minus any benefits that have been paid under any accelerated benefit rider.

Accelerated Death Benefit for Terminal Illness Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

Termination of Insurance

Employee coverage will terminate on the earliest of:

- The date the employee sends us a written notice to cancel coverage;
- The certificate anniversary date following the employee's 100th birthday;
- The date the employee dies;
- The date the certificate lapses;
- The date the group master policy terminates.

Dependent coverage will terminate on the earliest of:

- The date the employee's coverage terminates;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent coverage;
- The date the employee sends us a written notice to cancel dependent coverage.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us. We will bill the employee directly once we receive notification to continue coverage.

Conversion Option

A covered person can convert his or her coverage to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the covered person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the covered person dies within the 31-day conversion period, benefits will be paid as if coverage had continued, regardless of whether conversion was applied for.

Termination of the Group Master Policy

The group master policy will end on the earliest of the following events:

- The date you submit a 60-day advance written request to us to terminate, the group master policy will terminate on the date specified in that request;
- If we give a 60-day advance written notice to you that we intend to terminate, the group master policy will terminate on the date specified in that notice;
- If any premium payable by you is not paid within its grace period, the group master policy will terminate on the day after the end of the grace period;
- If you fail to comply with any terms of the group master policy or the policyholder application, or otherwise fail to fulfill any obligations or duties under or pertaining to this insurance, or fail to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, the group master policy will terminate on the 32nd day after we have given you written notice of our intent to terminate; or
- If the number of insureds during any 12-month period does not meet the minimum participation requirement shown in this proposal, the group master policy may terminate at our discretion on the 32nd day after we have given you written notice of our intent to terminate.