

**Monthly Level Premium Rates per \$1,000  
Volume Band: \$100,000 through \$499,999**

Age	Male Tobacco	Male Preferred	Male Super Preferred	Female Tobacco	Female Preferred	Female Super Preferred
18-25	0.123	0.060	0.049	0.082	0.044	0.038
26	0.123	0.060	0.049	0.082	0.044	0.038
27	0.124	0.060	0.049	0.086	0.044	0.038
28	0.128	0.060	0.050	0.091	0.044	0.038
29	0.133	0.063	0.051	0.097	0.045	0.038
30	0.146	0.070	0.057	0.109	0.051	0.043
31	0.153	0.071	0.058	0.117	0.053	0.044
32	0.163	0.073	0.059	0.125	0.056	0.045
33	0.173	0.076	0.060	0.135	0.058	0.046
34	0.185	0.078	0.061	0.145	0.060	0.048
35	0.199	0.081	0.062	0.156	0.063	0.049
36	0.213	0.086	0.065	0.169	0.067	0.052
37	0.229	0.091	0.069	0.182	0.072	0.055
38	0.246	0.097	0.072	0.197	0.077	0.058
39	0.266	0.103	0.076	0.211	0.082	0.061
40	0.288	0.110	0.080	0.226	0.087	0.064
41	0.312	0.117	0.085	0.241	0.092	0.067
42	0.338	0.125	0.090	0.256	0.096	0.069
43	0.367	0.133	0.095	0.272	0.100	0.072
44	0.396	0.142	0.100	0.288	0.105	0.075
45	0.437	0.160	0.115	0.317	0.117	0.085
46	0.467	0.172	0.122	0.334	0.124	0.089
47	0.497	0.184	0.130	0.351	0.131	0.094
48	0.530	0.198	0.138	0.369	0.138	0.098
49	0.567	0.210	0.146	0.389	0.144	0.102
50	0.608	0.226	0.156	0.410	0.153	0.108
51	0.653	0.249	0.171	0.433	0.166	0.116
52	0.701	0.271	0.185	0.457	0.177	0.123
53	0.754	0.296	0.200	0.483	0.189	0.131
54	0.812	0.318	0.215	0.510	0.200	0.138
55	0.871	0.348	0.233	0.540	0.215	0.147
56	0.931	0.380	0.252	0.572	0.232	0.157
57	0.993	0.414	0.272	0.605	0.247	0.167
58	1.067	0.450	0.293	0.642	0.263	0.177
59	1.161	0.486	0.314	0.683	0.277	0.186
60	1.277	0.534	0.342	0.727	0.294	0.196

Rates shown are as of January 1, 2024.

Premiums are based on the applicant's age at date of issue and on attained age at renewal dates. The initial premium will not change for the first ten years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

The classes of rates are "Super Preferred," "Preferred" and "Tobacco." Only non-tobacco users may qualify for the "Super Preferred" and "Preferred" rates. (Note: Smokers may only qualify for the "Tobacco" rates.) Upon approval of your Application by the insurer, you will be notified of the rate classification for each approved person.

Acceptance into this Plan is subject to medical evidence of insurability as determined by ReliaStar Life. Depending on your age, amount of coverage you request and your answers on the Application, a medical examination, medical test(s) or other evidence of good health may be required. Any exams/tests requested by the insurer will be conducted at your convenience at no expense to you.

NOTE: If you choose the Accidental Death & Dismemberment option you will receive the same level of coverage as your 10-Year Level Term Life Insurance. The Accidental Death & Dismemberment rate is \$0.04 per \$1,000 of coverage per month, regardless of your age, gender and smoking status.

Child(ren) premiums: \$2.30 monthly covers all dependent children, regardless of how many are insured for \$10,000 each (2,500 for those age 14 days to 6 months).

If you are between the ages of 18 and 50 you may be eligible to apply for the MNCPA Group 20-Year Level Term Life Insurance. For more information including eligibility, rates, benefit provisions, exclusions, limitations and termination provisions, please contact the MNCPA Insurance Administrator at 1-800-732-8350.

If applicable, an additional \$2 billing fee will be included on your billing notice payable to the administrator. To save the fee, select Electronic Funds Transfer (EFT) as a safe and secure payment option.

**Monthly Level Premium Rates per \$1,000  
Volume Band: \$500,000 through \$1,000,000**

Age	Male Tobacco	Male Preferred	Male Super Preferred	Female Tobacco	Female Preferred	Female Super Preferred
18-25	0.110	0.049	0.035	0.070	0.033	0.025
26	0.110	0.049	0.035	0.070	0.033	0.025
27	0.112	0.049	0.035	0.074	0.033	0.025
28	0.116	0.050	0.035	0.079	0.035	0.025
29	0.121	0.051	0.036	0.084	0.036	0.026
30	0.129	0.054	0.039	0.093	0.039	0.028
31	0.137	0.055	0.039	0.100	0.041	0.030
32	0.146	0.057	0.040	0.109	0.044	0.031
33	0.157	0.059	0.041	0.119	0.047	0.033
34	0.169	0.061	0.042	0.129	0.049	0.034
35	0.182	0.063	0.043	0.140	0.052	0.036
36	0.197	0.066	0.045	0.153	0.057	0.039
37	0.212	0.070	0.048	0.166	0.061	0.042
38	0.230	0.074	0.050	0.180	0.066	0.045
39	0.250	0.077	0.052	0.195	0.071	0.048
40	0.271	0.082	0.055	0.209	0.076	0.051
41	0.296	0.090	0.060	0.224	0.081	0.054
42	0.322	0.098	0.065	0.240	0.085	0.056
43	0.350	0.106	0.070	0.255	0.089	0.059
44	0.379	0.116	0.076	0.272	0.094	0.062
45	0.413	0.128	0.085	0.293	0.101	0.067
46	0.442	0.138	0.091	0.309	0.108	0.071
47	0.473	0.149	0.098	0.326	0.115	0.076
48	0.505	0.161	0.106	0.345	0.122	0.080
49	0.542	0.172	0.112	0.365	0.128	0.084
50	0.583	0.187	0.121	0.386	0.137	0.089
51	0.628	0.207	0.134	0.408	0.149	0.097
52	0.677	0.226	0.146	0.432	0.160	0.104
53	0.729	0.248	0.159	0.458	0.172	0.111
54	0.787	0.268	0.172	0.486	0.183	0.118
55	0.847	0.294	0.188	0.516	0.197	0.127
56	0.906	0.323	0.205	0.547	0.214	0.137
57	0.968	0.358	0.226	0.580	0.229	0.146
58	1.042	0.394	0.247	0.617	0.244	0.156
59	1.136	0.430	0.269	0.658	0.258	0.165
60	1.252	0.478	0.297	0.702	0.275	0.175

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