

Minnesota Life
Voluntary Life and Accidental Death and Dismemberment Insurance

MONTHLY Supplemental Life Insurance Rates - Effective January 1, 2007
Age Bracket/Rate

Coverage (in thousands)	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
	0.05	0.06	0.08	0.09	0.11	0.16	0.24	0.45	0.70
50	2.50	3.00	4.00	4.50	5.50	8.00	12.00	22.50	35.00
100	5.00	6.00	8.00	9.00	11.00	16.00	24.00	45.00	70.00
150	7.50	9.00	12.00	13.50	16.50	24.00	36.00	67.50	105.00
200	10.00	12.00	16.00	18.00	22.00	32.00	48.00	90.00	140.00
250	12.50	15.00	20.00	22.50	27.50	40.00	60.00	112.50	175.00

Example
(35 yrs age).09 X \$100,000 = \$9.00 Monthly

65 to 69 yrs.
Benefit reduces by 65% at age 65

70+ yrs.
Benefit reduces by 50% at age 70

Coverage (in thousands)	65-69	70+
	1.34	2.17
50	43.55	54.25
100	87.10	108.50
150	130.65	162.75
200	174.20	217.00
250	217.75	271.25

Example	Example
65% X \$50,000 = \$32,500	50% X \$50,000 = \$25,000
\$32,500 X 1.34 = \$43.55	\$25,000 X 2.17 = \$54.25

MONTHLY Spouse Life Insurance Rates - Effective January 1, 2007
Age Bracket/Rate

Coverage (in thousands)	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
	0.05	0.06	0.08	0.09	0.11	0.16	0.24	0.45	0.70
25	1.25	1.50	2.00	2.25	2.75	4.00	6.00	11.25	17.50
50	2.50	3.00	4.00	4.50	5.50	8.00	12.00	22.50	35.00
75	3.75	4.50	6.00	6.75	8.25	12.00	18.00	33.75	52.50
100	5.00	6.00	8.00	9.00	11.00	16.00	24.00	45.00	70.00

65 to 69 yrs.
Benefit reduces by 65% at age 65

70+ yrs.
Benefit reduces by 50% at age 70

Coverage (in thousands)	65-69	70+
	1.34	2.17
25	21.78	27.13
50	43.55	54.25
75	65.33	81.38
100	87.10	108.50

Example	Example
65% X \$50,000 = \$32,500	50% X \$50,000 = \$25,000
\$32,500 X 1.34 = \$43.55	\$25,000 X 2.17 = \$54.25

MONTHLY Child Life Insurance Rates - Effective January 1, 2007

Coverage (in thousands)	Ages 14 days to 19 yrs.
5	0.50
10	1.00

If full time student, coverage extended to age 25.
Rate for child is per household, not per child.

MONTHLY Accidental Life & Dismemberment Insurance Rates - Effective January 1, 2007

ADD\$D Employee Rate .022 per \$1,000 per month
ADD\$D Family Rate .031 per \$1,000 per month

Coverage is offered in increments of \$50,000 with a maximum of \$250,000.