

Boston Mutual Life Insurance Company

Massachusetts Teachers Association

Schedule of Benefits and Rates for Group Voluntary Life - Spouse Non Smoker Rates

Members may participate in this Plan under any one of the benefit levels outlined below provided the elected Benefit level selected does not exceed 50% of the member's regular annual salary up to a maximum \$50,000 benefit. If at any time the benefit level chosen exceeds 50% of the member's regular annual salary, we reserve the right to lower the benefit and premium to the highest benefit level and premium for which the member and spouse are eligible.

Rates below are based on a monthly Electronic Funds Transfer Payment

Benefit Amount	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
\$5,000.00	\$0.25	\$0.25	\$0.25	\$0.25	\$0.30	\$0.45	\$0.80	\$1.25	\$2.15	\$2.85	\$6.65	\$10.30	\$14.95
\$10,000.00	\$0.50	\$0.50	\$0.50	\$0.50	\$0.60	\$0.90	\$1.60	\$2.50	\$4.30	\$5.70	\$13.30	\$20.60	\$29.90
\$15,000.00	\$0.75	\$0.75	\$0.75	\$0.75	\$0.90	\$1.35	\$2.40	\$3.75	\$6.45	\$8.55	\$19.95	\$30.90	\$44.85
\$20,000.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.20	\$1.80	\$3.20	\$5.00	\$8.60	\$11.40	\$26.60	\$41.20	\$59.80
\$25,000.00	\$1.25	\$1.25	\$1.25	\$1.25	\$1.50	\$2.25	\$4.00	\$6.25	\$10.75	\$14.25	\$33.25	\$51.50	\$74.75
\$30,000.00	\$1.50	\$1.50	\$1.50	\$1.50	\$1.80	\$2.70	\$4.80	\$7.50	\$12.90	\$17.10	\$39.90	\$61.80	\$89.70
\$35,000.00	\$1.75	\$1.75	\$1.75	\$1.75	\$2.10	\$3.15	\$5.60	\$8.75	\$15.05	\$19.95	\$46.55	\$72.10	\$104.65
\$40,000.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.40	\$3.60	\$6.40	\$10.00	\$17.20	\$22.80	\$53.20	\$82.40	\$119.60
\$45,000.00	\$2.25	\$2.25	\$2.25	\$2.25	\$2.70	\$4.05	\$7.20	\$11.25	\$19.35	\$25.65	\$59.85	\$92.70	\$134.55
\$50,000.00	\$2.50	\$2.50	\$2.50	\$2.50	\$3.00	\$4.50	\$8.00	\$12.50	\$21.50	\$28.50	\$66.50	\$103.00	\$149.50

Schedule of Benefits and Rates for Group Voluntary Life - Spouse Smoker Rates

Rates below are based on a monthly Electronic Funds Transfer Payment

Benefit Amount	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
\$5,000.00	\$0.40	\$0.40	\$0.40	\$0.45	\$0.55	\$0.85	\$1.50	\$2.35	\$3.85	\$4.90	\$10.35	\$14.60	\$19.45
\$10,000.00	\$0.80	\$0.80	\$0.80	\$0.90	\$1.10	\$1.70	\$3.00	\$4.70	\$7.70	\$9.80	\$20.70	\$29.20	\$38.90
\$15,000.00	\$1.20	\$1.20	\$1.20	\$1.35	\$1.65	\$2.55	\$4.50	\$7.05	\$11.55	\$14.70	\$31.05	\$43.80	\$58.35
\$20,000.00	\$1.60	\$1.60	\$1.60	\$1.80	\$2.20	\$3.40	\$6.00	\$9.40	\$15.40	\$19.60	\$41.40	\$58.40	\$77.80
\$25,000.00	\$2.00	\$2.00	\$2.00	\$2.25	\$2.75	\$4.25	\$7.50	\$11.75	\$19.25	\$24.50	\$51.75	\$73.00	\$97.25
\$30,000.00	\$2.40	\$2.40	\$2.40	\$2.70	\$3.30	\$5.10	\$9.00	\$14.10	\$23.10	\$29.40	\$62.10	\$87.60	\$116.70
\$35,000.00	\$2.80	\$2.80	\$2.80	\$3.15	\$3.85	\$5.95	\$10.50	\$16.45	\$26.95	\$34.30	\$72.45	\$102.20	\$136.15
\$40,000.00	\$3.20	\$3.20	\$3.20	\$3.60	\$4.40	\$6.80	\$12.00	\$18.80	\$30.80	\$39.20	\$82.80	\$116.80	\$155.60
\$45,000.00	\$3.60	\$3.60	\$3.60	\$4.05	\$4.95	\$7.65	\$13.50	\$21.15	\$34.65	\$44.10	\$93.15	\$131.40	\$175.05
\$50,000.00	\$4.00	\$4.00	\$4.00	\$4.50	\$5.50	\$8.50	\$15.00	\$23.50	\$38.50	\$49.00	\$103.50	\$146.00	\$194.50