

## Supplemental Employee Life Rates Midwest CWA Core

<b>ACTIVES</b>				
	<b>Employee Contribution</b>		<b>Employee Contribution</b>	
	<b>2009</b>		<b>2010</b>	
<b>Plan</b>	<b>N-S</b>	<b>Smoker</b>	<b>N-S</b>	<b>Smoker</b>
<b>Midwest CWA Core</b>	<b>2009 Table 4</b>		<b>2010 Table 1</b>	
<25	\$0.041	\$0.050	<b>\$0.027</b>	<b>\$0.036</b>
25-29	\$0.041	\$0.050	<b>\$0.027</b>	<b>\$0.036</b>
30-34	\$0.052	\$0.070	<b>\$0.036</b>	<b>\$0.045</b>
35-39	\$0.065	\$0.080	<b>\$0.045</b>	<b>\$0.063</b>
40-44	\$0.087	\$0.100	<b>\$0.054</b>	<b>\$0.072</b>
45-49	\$0.139	\$0.150	<b>\$0.081</b>	<b>\$0.099</b>
50-54	\$0.214	\$0.230	<b>\$0.127</b>	<b>\$0.163</b>
55-59	\$0.326	\$0.430	<b>\$0.235</b>	<b>\$0.298</b>
60-64	\$0.501	\$0.660	<b>\$0.344</b>	<b>\$0.443</b>
65-69	\$0.821	\$1.010	<b>\$0.642</b>	<b>\$0.814</b>
70-74	\$1.103	\$1.350	<b>\$1.085</b>	<b>\$1.853</b>
75+	\$1.103	\$1.350	<b>\$1.085</b>	<b>\$1.853</b>

<b>RETIREEES Before 7/1/2001</b>		
	<b>Employee Contribution</b>	<b>Employee Contribution</b>
	<b>2009</b>	<b>2010</b>
<b>Plan</b>	<b>Unismoker</b>	<b>Unsmoker</b>
<b>Midwest CWA Core</b>	<b>2009 Table 10</b>	<b>2010 Table 10</b>
<25	\$0.065	<b>\$0.065</b>
25-29	\$0.065	<b>\$0.065</b>
30-34	\$0.080	<b>\$0.080</b>
35-39	\$0.090	<b>\$0.090</b>
40-44	\$0.136	<b>\$0.136</b>
45-49	\$0.211	<b>\$0.211</b>
50-54	\$0.351	<b>\$0.351</b>
55-59	\$0.535	<b>\$0.535</b>
60-64	\$0.901	<b>\$0.901</b>
65-69	\$2.135	<b>\$2.135</b>
70-74	\$3.926	<b>\$3.926</b>
75+	\$3.926	<b>\$3.926</b>

<b>RETIREEES On/After 7/1/2001</b>				
	<b>Employee Contribution</b>		<b>Employee Contribution</b>	
	<b>2009</b>		<b>2010</b>	
	<b>N-S</b>	<b>Smoker</b>	<b>N-S</b>	<b>Smoker</b>
<b>Midwest CWA Core</b>	<b>2009 Table 12</b>		<b>2010 Table 11A</b>	
<25	\$0.048	\$0.060	<b>\$0.059</b>	<b>\$0.070</b>
25-29	\$0.055	\$0.060	<b>\$0.059</b>	<b>\$0.070</b>
30-34	\$0.067	\$0.078	<b>\$0.073</b>	<b>\$0.090</b>
35-39	\$0.077	\$0.088	<b>\$0.083</b>	<b>\$0.097</b>
40-44	\$0.105	\$0.135	<b>\$0.119</b>	<b>\$0.151</b>
45-49	\$0.169	\$0.212	<b>\$0.192</b>	<b>\$0.237</b>
50-54	\$0.282	\$0.343	<b>\$0.318</b>	<b>\$0.380</b>
55-59	\$0.429	\$0.533	<b>\$0.482</b>	<b>\$0.593</b>
60-64	\$0.690	\$0.848	<b>\$0.797</b>	<b>\$0.967</b>
65-69	\$1.336	\$1.625	<b>\$1.722</b>	<b>\$2.090</b>
70-74	\$2.325	\$2.817	<b>\$3.102</b>	<b>\$3.758</b>
75+	\$2.325	\$2.817	<b>\$3.102</b>	<b>\$3.758</b>

## Spouse Rates Midwest CWA Core

Level	2009 SP2 Table
Rate per \$1000 - All Ages	\$0.195
\$5,000	\$0.975
\$7,000	\$1.365
\$10,000	\$1.950
\$15,000	\$2.925
\$20,000	\$3.900
\$30,000	\$5.850
\$40,000	\$7.800
\$50,000	\$9.750

2010 SP3 Table								
Age	\$10,000		\$25,000		\$50,000		\$75,000	
	N-S	Smoker	N-S	Smoker	N-S	Smoker	N-S	Smoker
<30	\$0.37	\$0.75	\$0.93	\$1.88	\$1.85	\$3.75	\$2.78	\$5.63
30-34	\$0.50	\$1.00	\$1.25	\$2.50	\$2.50	\$5.00	\$3.75	\$7.50
35-39	\$0.56	\$1.12	\$1.40	\$2.80	\$2.80	\$5.60	\$4.20	\$8.40
40-44	\$0.62	\$1.24	\$1.55	\$3.10	\$3.10	\$6.20	\$4.65	\$9.30
45-49	\$0.93	\$1.87	\$2.33	\$4.68	\$4.65	\$9.35	\$6.98	\$14.03
50-54	\$1.43	\$2.86	\$3.58	\$7.15	\$7.15	\$14.30	\$10.73	\$21.45
55-59	\$2.67	\$5.35	\$6.68	\$13.38	\$13.35	\$26.75	\$20.03	\$40.13
60-64	\$4.10	\$8.21	\$10.25	\$20.53	\$20.50	\$41.05	\$30.75	\$61.58
65-69	\$7.89	\$15.80	\$19.73	\$39.50	\$39.45	\$79.00	\$59.18	\$118.50
70-74	\$12.80	\$25.62	\$32.00	\$64.05	\$64.00	\$128.10	\$96.00	\$192.15
75+	\$20.76	\$41.54	\$51.90	\$103.85	\$103.80	\$207.70	\$155.70	\$311.55

Age	\$100,000		\$125,000		\$150,000	
	N-S	Smoker	N-S	Smoker	N-S	Smoker
<30	\$3.70	\$7.50	\$4.63	\$9.38	\$5.55	\$11.25
30-34	\$5.00	\$10.00	\$6.25	\$12.50	\$7.50	\$15.00
35-39	\$5.60	\$11.20	\$7.00	\$14.00	\$8.40	\$16.80
40-44	\$6.20	\$12.40	\$7.75	\$15.50	\$9.30	\$18.60
45-49	\$9.30	\$18.70	\$11.63	\$23.38	\$13.95	\$28.05
50-54	\$14.30	\$28.60	\$17.88	\$35.75	\$21.45	\$42.90
55-59	\$26.70	\$53.50	\$33.38	\$66.88	\$40.05	\$80.25
60-64	\$41.00	\$82.10	\$51.25	\$102.63	\$61.50	\$123.15
65-69	\$78.90	\$158.00	\$98.63	\$197.50	\$118.35	\$237.00
70-74	\$128.00	\$256.20	\$160.00	\$320.25	\$192.00	\$384.30
75+	\$207.60	\$415.40	\$259.50	\$519.25	\$311.40	\$623.10

Child Rates		
Level	2009 Rates	2010 Rates
Rate per \$1000 - All Ages	\$0.122	\$0.091
\$1,500	\$0.183	\$0.137
\$3,000	\$0.366	\$0.273
\$5,000	\$0.610	\$0.455
\$10,000	\$1.220	\$0.910
\$15,000	NA	\$1.365