



Universal Beauty Products Inc

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life and AD&D

Employee Benefit: \$10,000 to \$500,000 in \$10,000 increments,
is the lesser of 5 times salary and \$500,000

Spouse Benefit: \$5,000 to \$500,000 in \$5,000 increments.
(not to exceed 100% of the employee benefit)

Note: Spouse may not have coverage unless the employee has coverage.

The spouse benefit may not exceed the employee benefit amount.

Guarantee Issue*

Employee	\$110,000
Spouse	\$25,000

*Assumes 17% participation

Child Coverage

Birth to 6 months:	\$1,000
Age 6 months to 26 years:	\$2,000 to \$10,000 in increments of \$2,000

Life and AD&D benefits reduce by 35% of the original amount at age 70 and further reduce by 50% of the original amount at age 75.

Supplemental Life and AD&D

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount	EE AD&D	ATTAINED AGE											
		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	\$0.18	\$0.34	\$0.34	\$0.37	\$0.50	\$0.73	\$1.11	\$1.73	\$2.55	\$3.67	\$4.73	\$6.72	\$12.71
\$20,000	\$0.35	\$0.68	\$0.68	\$0.74	\$0.99	\$1.45	\$2.22	\$3.46	\$5.10	\$7.33	\$9.46	\$13.44	\$25.42
\$30,000	\$0.53	\$1.02	\$1.02	\$1.11	\$1.49	\$2.18	\$3.33	\$5.19	\$7.65	\$11.00	\$14.19	\$20.16	\$38.13
\$40,000	\$0.70	\$1.36	\$1.36	\$1.48	\$1.98	\$2.90	\$4.44	\$6.92	\$10.20	\$14.66	\$18.92	\$26.88	\$50.84
\$50,000	\$0.88	\$1.70	\$1.70	\$1.85	\$2.48	\$3.63	\$5.55	\$8.65	\$12.75	\$18.33	\$23.65	\$33.60	\$63.55
\$60,000	\$1.05	\$2.04	\$2.04	\$2.22	\$2.97	\$4.35	\$6.66	\$10.38	\$15.30	\$21.99	\$28.38	\$40.32	\$76.26
\$70,000	\$1.23	\$2.38	\$2.38	\$2.59	\$3.47	\$5.08	\$7.77	\$12.11	\$17.85	\$25.66	\$33.11	\$47.04	\$88.97
\$80,000	\$1.40	\$2.72	\$2.72	\$2.96	\$3.96	\$5.80	\$8.88	\$13.84	\$20.40	\$29.32	\$37.84	\$53.76	\$101.68
\$90,000	\$1.58	\$3.06	\$3.06	\$3.33	\$4.46	\$6.53	\$9.99	\$15.57	\$22.95	\$32.99	\$42.57	\$60.48	\$114.39
\$100,000	\$1.75	\$3.40	\$3.40	\$3.70	\$4.95	\$7.25	\$11.10	\$17.30	\$25.50	\$36.65	\$47.30	\$67.20	\$127.10
\$110,000	\$1.93	\$3.74	\$3.74	\$4.07	\$5.45	\$7.98	\$12.21	\$19.03	\$28.05	\$40.32	\$52.03	\$73.92	\$139.81
\$120,000	\$2.10	\$4.08	\$4.08	\$4.44	\$5.94	\$8.70	\$13.32	\$20.76	\$30.60	\$43.98	\$56.76	\$80.64	\$152.52
\$130,000	\$2.28	\$4.42	\$4.42	\$4.81	\$6.44	\$9.43	\$14.43	\$22.49	\$33.15	\$47.65	\$61.49	\$87.36	\$165.23
\$140,000	\$2.45	\$4.76	\$4.76	\$5.18	\$6.93	\$10.15	\$15.54	\$24.22	\$35.70	\$51.31	\$66.22	\$94.08	\$177.94
\$150,000	\$2.63	\$5.10	\$5.10	\$5.55	\$7.43	\$10.88	\$16.65	\$25.95	\$38.25	\$54.98	\$70.95	\$100.80	\$190.65
\$200,000	\$3.50	\$6.80	\$6.80	\$7.40	\$9.90	\$14.50	\$22.20	\$34.60	\$51.00	\$73.30	\$94.60	\$134.40	\$254.20
\$250,000	\$4.38	\$8.50	\$8.50	\$9.25	\$12.38	\$18.13	\$27.75	\$43.25	\$63.75	\$91.63	\$118.25	\$168.00	\$317.75
\$300,000	\$5.25	\$10.20	\$10.20	\$11.10	\$14.85	\$21.75	\$33.30	\$51.90	\$76.50	\$109.95	\$141.90	\$201.60	\$381.30
\$350,000	\$6.13	\$11.90	\$11.90	\$12.95	\$17.33	\$25.38	\$38.85	\$60.55	\$89.25	\$128.28	\$165.55	\$235.20	\$444.85
\$400,000	\$7.00	\$13.60	\$13.60	\$14.80	\$19.80	\$29.00	\$44.40	\$69.20	\$102.00	\$146.60	\$189.20	\$268.80	\$508.40
\$450,000	\$7.88	\$15.30	\$15.30	\$16.65	\$22.28	\$32.63	\$49.95	\$77.85	\$114.75	\$164.93	\$212.85	\$302.40	\$571.95
\$500,000	\$8.75	\$17.00	\$17.00	\$18.50	\$24.75	\$36.25	\$55.50	\$86.50	\$127.50	\$183.25	\$236.50	\$336.00	\$635.50

Employee

Supplemental Life

Monthly rates per \$1,000

Age	Rates
Under 20	\$0.068
20-24	\$0.068
25-29	\$0.074
30-34	\$0.099
35-39	\$0.145
40-44	\$0.222
45-49	\$0.346
50-54	\$0.510
55-59	\$0.733
60-64	\$0.946
65-69	\$1.344
70-74	\$2.542
75+	\$7.857

Supplemental AD&D

Monthly rates per \$1,000

Employee	\$ 0.035
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Dependent Life (Children)

Monthly Premium per Family

	Life	AD&D
\$2,000	\$0.800	\$0.060
\$10,000	\$4.000	\$0.300



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Supplemental Life and AD&D

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		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	\$0.09	\$0.17	\$0.17	\$0.19	\$0.25	\$0.36	\$0.56	\$0.87	\$1.28	\$1.83	\$2.37	\$3.36	\$6.36
\$10,000	\$0.18	\$0.34	\$0.34	\$0.37	\$0.50	\$0.73	\$1.11	\$1.73	\$2.55	\$3.67	\$4.73	\$6.72	\$12.71
\$15,000	\$0.26	\$0.51	\$0.51	\$0.56	\$0.74	\$1.09	\$1.67	\$2.60	\$3.83	\$5.50	\$7.10	\$10.08	\$19.07
\$20,000	\$0.35	\$0.68	\$0.68	\$0.74	\$0.99	\$1.45	\$2.22	\$3.46	\$5.10	\$7.33	\$9.46	\$13.44	\$25.42
\$25,000	\$0.44	\$0.85	\$0.85	\$0.93	\$1.24	\$1.81	\$2.78	\$4.33	\$6.38	\$9.16	\$11.83	\$16.80	\$31.78
\$50,000	\$0.88	\$1.70	\$1.70	\$1.85	\$2.48	\$3.63	\$5.55	\$8.65	\$12.75	\$18.33	\$23.65	\$33.60	\$63.55
\$75,000	\$1.31	\$2.55	\$2.55	\$2.78	\$3.71	\$5.44	\$8.33	\$12.98	\$19.13	\$27.49	\$35.48	\$50.40	\$95.33
\$100,000	\$1.75	\$3.40	\$3.40	\$3.70	\$4.95	\$7.25	\$11.10	\$17.30	\$25.50	\$36.65	\$47.30	\$67.20	\$127.10
\$125,000	\$2.19	\$4.25	\$4.25	\$4.63	\$6.19	\$9.06	\$13.88	\$21.63	\$31.88	\$45.81	\$59.13	\$84.00	\$158.88
\$150,000	\$2.63	\$5.10	\$5.10	\$5.55	\$7.43	\$10.88	\$16.65	\$25.95	\$38.25	\$54.98	\$70.95	\$100.80	\$190.65
\$175,000	\$3.06	\$5.95	\$5.95	\$6.48	\$8.66	\$12.69	\$19.43	\$30.28	\$44.63	\$64.14	\$82.78	\$117.60	\$222.43
\$200,000	\$3.50	\$6.80	\$6.80	\$7.40	\$9.90	\$14.50	\$22.20	\$34.60	\$51.00	\$73.30	\$94.60	\$134.40	\$254.20
\$225,000	\$3.94	\$7.65	\$7.65	\$8.33	\$11.14	\$16.31	\$24.98	\$38.93	\$57.38	\$82.46	\$106.43	\$151.20	\$285.98
\$250,000	\$4.38	\$8.50	\$8.50	\$9.25	\$12.38	\$18.13	\$27.75	\$43.25	\$63.75	\$91.63	\$118.25	\$168.00	\$317.75
\$275,000	\$4.81	\$9.35	\$9.35	\$10.18	\$13.61	\$19.94	\$30.53	\$47.58	\$70.13	\$100.79	\$130.08	\$184.80	\$349.53
\$300,000	\$5.25	\$10.20	\$10.20	\$11.10	\$14.85	\$21.75	\$33.30	\$51.90	\$76.50	\$109.95	\$141.90	\$201.60	\$381.30
\$325,000	\$5.69	\$11.05	\$11.05	\$12.03	\$16.09	\$23.56	\$36.08	\$56.23	\$82.88	\$119.11	\$153.73	\$218.40	\$413.08
\$350,000	\$6.13	\$11.90	\$11.90	\$12.95	\$17.33	\$25.38	\$38.85	\$60.55	\$89.25	\$128.28	\$165.55	\$235.20	\$444.85
\$375,000	\$6.56	\$12.75	\$12.75	\$13.88	\$18.56	\$27.19	\$41.63	\$64.88	\$95.63	\$137.44	\$177.38	\$252.00	\$476.63
\$400,000	\$7.00	\$13.60	\$13.60	\$14.80	\$19.80	\$29.00	\$44.40	\$69.20	\$102.00	\$146.60	\$189.20	\$268.80	\$508.40
\$425,000	\$7.44	\$14.45	\$14.45	\$15.73	\$21.04	\$30.81	\$47.18	\$73.53	\$108.38	\$155.76	\$201.03	\$285.60	\$540.18
\$450,000	\$7.88	\$15.30	\$15.30	\$16.65	\$22.28	\$32.63	\$49.95	\$77.85	\$114.75	\$164.93	\$212.85	\$302.40	\$571.95
\$475,000	\$8.31	\$16.15	\$16.15	\$17.58	\$23.51	\$34.44	\$52.73	\$82.18	\$121.13	\$174.09	\$224.68	\$319.20	\$603.73
\$500,000	\$8.75	\$17.00	\$17.00	\$18.50	\$24.75	\$36.25	\$55.50	\$86.50	\$127.50	\$183.25	\$236.50	\$336.00	\$635.50

Spouse
Supplemental Life
Monthly rates per \$1,000

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70-74	\$2.542
75+	\$7.857

Supplemental AD&D
Monthly rates per \$1,000
Spouse \$ 0.035

Dependent Life (Children)		
Monthly Premium per Family		
	Life	AD&D
\$2,000	\$0.800	\$0.060
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