

ACS GROUP TERM LIFE INSURANCE

Current Semiannual Rates Per \$1,000 Coverage Member or Spouse/Domestic Partner

How to Calculate Your SemiAnnual Cost

To find the semiannual premium contribution for members or spouses/domestic partner, find your age, multiply the amount shown per \$1,000 for the amount of insurance you need. (Example: Member age 42 requesting \$250,000 of insurance: rate with 20% premium credit .528 x 250 = \$132.00.) Add the cost for spouse with the same calculation and then add children's coverage to the cost if this additional coverage is requested. You will be billed semiannually, April 1 and October 1.

MEMBER/SPOUSE RATES (Semiannual Rates per \$1,000 of coverage.)		
MEMBER/ SPOUSE/DOMESTIC PARTNER AGE	GROSS RATE	2009 RENEWAL RATE WITH 20% CREDIT APPLIED*
Under 25	.24	.192
25-29	.24	.192
30-34	.24	.192
35-39	.42	.336
40-44	.66	.528
45-49	1.08	.864
50-54	1.86	1.488
55-59	2.76	2.208
60-64	3.72	2.976
65	5.94	4.752
66	6.48	5.184
67	7.20	5.760
68	7.68	6.144
69	8.40	6.720
70	9.54	7.632

70 & Over: Available Upon Request; Contact the ACS Plan Administrator

CHILDREN'S RATE* (Age of child is determined by member's age.)		
AGE OF MEMBER	GROSS RATE	CHILD RATE 20% CREDIT APPLIED
Under 30	1.98	1.584
30-34	1.80	1.440
35-39	1.78	1.424
40-44	1.43	1.144
45-49	1.37	1.096
50-54	1.21	.968
55 and older	.89	.712

*Each child over one year of age is covered for \$7,500; each child less than one year is covered for \$400.

Rate includes all children of an insured member.

IMPORTANT RATE INFORMATION

The premium contributions shown reflect the current rates (as of January 1, 2009) and benefit structure. Premium contributions may be changed by New York Life on any premium due date, but not more than once in any twelve-month period, and on any date on which benefits are changed. Benefit option amounts are subject to change by agreement between New York Life and the Board of Trustees. The premium credit for 2009 is 20%. Premium credits are based on the experience of the Plan and therefore cannot be promised or guaranteed to be the same each year.

The Annual Rate is the Semi-Annual Rate shown times a factor of 1.985.

Premiums increase on the premium due date coinciding with or next following the date that a member or spouse enters a new age bracket.