

## IERMP Life AD&D / Voluntary Term Life - The Lincoln National Life Insurance Company

### LIFE

|                | LINCOLN / IERMP - Option 1 | LINCOLN / IERMP - Option 2 |
|----------------|----------------------------|----------------------------|
| Rate Guarantee | 2 years                    | 2 years                    |
| Benefit        | \$20,000                   | \$50,000                   |
| Life Rate      | \$0.12 per \$1000          | \$0.12 per \$1000          |
| AD & D         | \$0.025 per \$1000         | \$0.025 per \$1000         |

### VOL LIFE

| Age   | Rates   |  |
|-------|---------|--|
| <25   | \$0.05  | These rates are:<br><br>*Unisex<br><br>*Guaranteed for two years<br><br>*Based on employees current age<br><br>*Shown as a monthly rate per \$1000<br><br>*Adjusted each year on the renewal date<br><br>* AD&D is an additional \$0.03 per \$1000 |
| 25-29 | \$0.05  |  |
| 30-34 | \$0.06  |  |
| 35-39 | \$0.10  |  |
| 40-44 | \$0.17  |  |
| 45-49 | \$0.25  |  |
| 50-54 | \$0.47  |  |
| 55-59 | \$0.73  |  |
| 60-64 | \$0.76  |  |
| 65-69 | \$1.40  |  |
| 70-74 | \$3.00  |  |
| 75-79 | \$9.01  |  |
| 80-99 | \$19.48 |  |

Dependent children coverage is \$2 per month for \$10,000, regardless the number of children.