

TABLE I: UNIFORM PREMIUMS FOR \$1,000 OF GROUP TERM LIFE INSURANCE

Five-Year Age Bracket	Monthly Rate
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70 and over	\$2.06

EMPLOYEE COVERAGE

Employee Age	Total Amount Life Insurance Covered	Total Excess Over \$50,000	Monthly Table I Rate	# Months Excess in Force	Imputed Income	
34*	\$85,000	(\$35,000 x	\$0.08	x 6)	\$16.80	A
$\frac{\text{Total Excess Over } \$50,000 \times \text{Monthly Table I Rate} \times \text{\# Months Excess in Force}}{\$1,000} = \text{Imputed Income}$						
42	\$60,000	(\$10,000 x	\$0.10	x 10)	\$10.00	

DEPENDENT LIFE COVERAGE

Spouse's Age	Amount of Coverage	Total Excess over \$2,000	Monthly Table I Rate	# Months in Force	Imputed Income	
37	\$10,000	(\$8,000 x	\$0.09	x 6)	\$4.32	B

Child's Age	Amount of Coverage	Total Excess over \$2,000	Monthly Table I Rate	# Months in Force	Imputed Income	
12**	\$5,000	(\$3,000 x	\$0.05	x 6)	\$0.90	C

*Assuming that this employee had eligible dependents as noted above, his total amount of imputed income would be \$22.02 (A + B + C).

**This calculation is done for each eligible dependent child.