

Group Term Life Insurance

For Employees of Lake County Board of County Commissioners

Invest in the future

Underwritten by Minnesota Life

Annual Enrollment Opportunity



Annual Enrollment Action

Review this booklet for information about your life insurance options, living benefits and additional services.

Consider whether your life insurance beneficiary designation satisfies your current goals for benefits paid. If not, submit a Beneficiary Designation form to your Office of Employee Services.

1. Use the Insurance Needs calculator in this booklet to calculate your life insurance needs.
2. If you need to make changes to your Supplemental Term Life insurance coverage or coverage for your spouse and/or child(ren), submit a completed Enrollment form to your Office of Employee Services.
3. If you elect coverage that is not guaranteed, as outlined within this booklet, Minnesota Life will mail an Evidence of Insurability form to you to complete and return within a postage-paid envelope.

If you have questions about your life insurance benefits or beneficiary designation, please connect with a representative of your Office of Employee Services.

What if I don't submit my application by the end of the enrollment period?

You will have waived the opportunity to change your life insurance amount for the coming year and will have waived the guaranteed issue offer.

Dear Lake County Employee:

Lake County is pleased to announce the change in Term Life and AD&D insurance carrier to Minnesota Life effective October 1, 2008. Review this booklet for information about your opportunity to increase existing coverage without underwriting review, enhancements to the program, and new services automatically available to you.

Your existing coverage amounts remain in force without change. Your benefits, however, have changed in that there are several *enhancements* outlined in this booklet.

- Employee Supplemental rates have decreased slightly.
- The Supplemental AD&D coverage is no longer automatically tied to your Supplemental Term Life amount; you can choose lower or no Supplemental AD&D coverage if you wish.
 - Beneficiary Financial Counseling allows a beneficiary receiving \$25,000 or more to receive free and independent financial counseling from PricewaterhouseCoopers.
- Will preparation allows you to create a simple will for free and take advantage of other legal services at a discount.
- Travel Assistance is a program available to you and your family in the event you experience an emergency while more than 100 miles away from home.
- Accelerated Benefit allows you to receive early payment of benefits, up to 100% of the death benefit, if the insured becomes terminally ill with a life expectancy of 12 months or less.

Take action during 30-day annual enrollment period

Again, your coverage amounts will not change unless you change them; with the exception of the automatic new enhancements. Be sure to make desired changes during the 30-day annual enrollment period.

Questions?

If you have questions about your life insurance benefits or beneficiary designation, please contact a representative of your Office of Employee Services at 343-9596.



Your plan at-a-glance

Basic Term Life	<ul style="list-style-type: none"> • One times annual salary; not to exceed \$200,000 • Includes matching Accidental Death & Dismemberment (AD&D) benefit • Coverage automatically decreases, beginning at age 65, to a percentage of the coverage in force prior to age 65 as follows: <ul style="list-style-type: none"> • To 65 percent at age 65 • To 50 percent at age 70
Supplemental Term Life	<ul style="list-style-type: none"> • \$10,000 increments; not to exceed the lesser of five times annual salary or \$300,000
Supplemental AD&D	<ul style="list-style-type: none"> • \$10,000 increments; not to exceed the lesser of five times annual salary or \$300,000 • Not to exceed Supplemental Life coverage amount
Spouse Term Life	<ul style="list-style-type: none"> • \$5,000 increments; not to exceed the lesser of 50 percent of employee's total coverage or \$150,000
Spouse AD&D	<ul style="list-style-type: none"> • \$5,000 increments; not to exceed 50 percent of employee's Life amount (AD&D amount not to exceed Life amount)
Child Term Life	<ul style="list-style-type: none"> • \$2,500 increments; not to exceed the lesser of 50 percent of employee's total coverage or \$10,000 • Eligible children are 15 days to 19 years of age, or 25 if a full-time student at an accredited postsecondary school. Children age 15 days to 6 months are provided 10 percent of the coverage amount. • Children age 19 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 19 (25 if a full-time student) and are financially dependent on the certificate holder for more than one-half of their support and maintenance • A child may only be covered by one parent
Child AD&D	<ul style="list-style-type: none"> • \$2,500 increments; not to exceed 50 percent of employee's Life amount (AD&D amount not to exceed Life amount)



Plan features

Portability	If you leave or retire from Lake County BCC you may take your coverage with you and pay premiums directly to Minnesota Life.
Accidental Death & Dismemberment (AD&D)	AD&D provides you with an additional insurance benefit if your death results from an accident, or pays a benefit to you should you suffer a loss from an injury as defined in the plan.
Accelerated Benefit	Receive early payment of benefits, up to 100 percent of the face amount, if the insured becomes terminally ill with a life expectancy of 12 months or less.
Waiver of premium	Premiums for your life coverage may be waived if you become disabled before age 60.

Additional services

Beneficiary Financial Counseling	Beneficiaries who receive at least \$25,000 in life insurance benefits are invited to take advantage of free and independent beneficiary financial counseling services from PricewaterhouseCoopers (PwC), one of the world's leading professional services firms.
Will Preparation Service	The program gives employees and their dependents telephone access to a national network of 22,000 attorneys for consultation on simple wills and testamentary trusts and simple power-of-attorney and health directives. Document review and drafting also is available. There is no cost to the employee for the initial 30-minute consultation. For more information, call 877-849-6034 or visit the web site at www.lifeworks.com (user name: will; password: preparation).
Travel Assistance Program	Provided by Europ Assistance USA, you and your family may take advantage of travel assistance when traveling more than 100 miles from home. Assistance is available 24 hours a day in more than 200 countries. Services include 24-hour emergency medical assistance, emergency travel arrangements, communication assistance, legal or financial assistance, and pre-trip information.

Services provided by Ceridian LifeWorks, PricewaterhouseCoopers LLP and Europ Assistance USA are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time.



About Your Life Insurance From Lake County Board of County Commissioners (BCC)

Protect your family. Save for your future.

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations grow, so does the need for life insurance protection. When you marry, buy a home or have children, you need an affordable, flexible way to protect the lifestyle you've built. Supplemental Life insurance lets you customize life insurance coverage based on your needs.

Supplemental Life insurance provides you with life insurance protection to help secure the future for those who depend on you. You can insure yourself, your spouse and your children.

Who is eligible?

You are eligible for coverage under the Supplemental Life insurance plan if you are an employee of Lake County BCC and are actively working a minimum of 30 hours a week at the employer's normal place of business. This requirement applies to new insurance as well as all increases to existing coverage. If you are not actively at work on the effective date of your coverage, then the new insurance or increase in insurance amount will become effective when you return to active employment.

You must elect coverage for yourself in order to purchase coverage for you dependents(s). Married employees may not insure each other as spouse, and a child may only be insured by one employee.

Guaranteed amounts of insurance

You, your spouse and dependents are eligible for guaranteed coverage, up to the guarantee issue (GI) limits, if you elect to enroll in Supplemental Term Life during this 30-day annual enrollment period. This means you do not have to answer health questions or take a medical exam. You must elect Supplemental Life coverage for yourself in order to purchase coverage for your dependent(s).

- **Employee:** Current supplemental life participants will be eligible to increase coverage one level (\$10,000) without EOI up to the GI limit of \$100,000. Employees not currently enrolled for Supplemental Life coverage and employees who previously declined coverage are not eligible for this guaranteed issue offer.
- **Spouse:** Current spouse life participants will be eligible to increase coverage one level (\$5,000) without EOI up to the GI limit of \$25,000. Spouses who are not enrolled for spouse life coverage and spouses previously declined coverage are not eligible for this guaranteed issue offer.
- **Child:** All coverage guaranteed.

Benefits of your Term Insurance plan

Convenience of payroll deduction

Your Supplemental Insurance premiums are deducted from your paycheck, so you don't have to worry about missing a payment.

No premiums to pay if you become disabled

If you become totally disabled as defined in your policy, you may not have to pay premiums. If your premium waiver claim is approved, Minnesota Life will pay the cost of insurance charges for you until you reach age 65, retire or recover, whichever comes earliest.

Access to your benefit if illness strikes

If you are diagnosed as terminally ill with 12 months or fewer to live, you may request payment of up to 100 percent of your life insurance, instead of the death benefit being paid to your beneficiary.

Additional Services

Beneficiary financial counseling

Beneficiaries of Lake County BCC's group life insurance program who receive at least \$25,000 in policy benefits may choose to use the independent beneficiary financial counseling services from PricewaterhouseCoopers LLP (PwC). PwC is a professional services firm with decades of experience in personal financial counseling and education. The PwC financial counseling services are designed to



help employees' families understand and address financial decisions at a difficult time. PwC does not sell investments or other financial products, and no information will be given to PwC without your beneficiary's written consent.

Will preparation service

Millions of Americans spend their lives building a legacy, but because they never create a will, the state gets to decide how their assets will be distributed. As an additional service of Lake County BCC's group life insurance program with Minnesota Life, employees may take advantage of will preparation services through Ceridian LifeWorks. The program gives employees and their dependents telephone access to a national network of 22,000 attorneys for consultation on simple wills and testamentary trusts and simple power-of-attorney and health directives. Document review and drafting also is available. There is no cost to the employee for these services. For more information, please visit the web site www.lifeworks.com (user name: will; password: preparation).

Travel assistance

When you're traveling for business or pleasure more than 100 miles away from home, the travel assistance program provided by Europ Assistance USA (EA) is your emergency safety net. This service provides employees and their eligible dependents with assistance in locating and accessing physicians, dentists, medical facilities and pharmacies, arranging and paying for medical evacuation or returning mortal remains, providing interpreters and relaying messages to friends and family. As an employee of Lake County BCC, this service is provided at no cost to you. For more information, please visit the web site www.lifebenefits.com/travelassistance.

Choosing a beneficiary

Naming a beneficiary is an important right of life insurance ownership. It allows you to determine who receives your policy benefits. Under current tax law, life insurance benefits paid to a beneficiary are not taxable income. Some common beneficiary choices are:

- **Primary beneficiary.** The person or persons named will receive the benefit.
- **Contingent beneficiary.** If the primary beneficiary is no longer living, the benefit is paid to this person.

- **Default beneficiary:** If you do not name a beneficiary under Supplemental Life, policy benefits will be in the following order: your spouse, children, parents, siblings and estate.

Reductions/Termination

When you reach age 65

The amount of Basic Employee Life and AD&D insurance in effect as an active employee will reduce to 65 percent of the amount otherwise provided by the plan of insurance. At age 70 it will reduce to 50 percent.

When you retire or terminate employment

Coverage terminates 31 days after you retire or leave employment at Lake County BCC. Though once you have become insured with Minnesota Life you have the opportunity to be insured for the rest of your life regardless of changes in your health. Options for continued life insurance protection without medical underwriting follow:

- You may continue any existing life insurance coverage on yourself, your spouse and your eligible children by electing the Portability feature. This allows you to continue all or a portion of your group life insurance coverage until you reach age 70. You must continue your own Supplemental coverage in order to continue coverage for your spouse and/or eligible children. Rates may be higher than you would pay as an active employee. You must elect to port within 31 days of retirement or employment termination.
- Any coverage lost after age 70, as part of an age reduction, dependent age termination of coverage or portability age termination of coverage may be converted to an individual life policy with Minnesota Life.

How much coverage do you need?

There is no magic number for how much life insurance is enough, but as a general guideline, you may need anywhere from five to 10 times your gross annual salary to replace the income that would be lost at your death. The best way to determine the right amount is to estimate your personal and family needs. You can also use the worksheet provided in this booklet.



How much life insurance do I need?

This worksheet provides an estimate of the amount of insurance your family would need to maintain its current lifestyle.

I. Monthly Expenses

How much a month would your family need for mortgage or rent? \$ _____

How much a month would your family need to pay for all other financial obligations — utilities, car payment, credit cards, personal loans or day care? \$ _____

A. Total monthly expenses \$ _____

B. Total annual expenses (Line A x 12) \$ _____

C. Estimate the number of years your family will need this income. _____

D. Total current income replacement needs (Line B x Line C) \$ _____

II. Additional expenses

What additional expenses would your family incur in the event of your death — funeral expenses, legal fees or unpaid medical expenses? \$ _____

Estimate the total cost of your children's education (\$10,000 for public, \$20,000 for private, per-year). Source: www.savingforcollege.com \$ _____

E. Total additional expenses \$ _____

III . Current assets

Estimate the amount of personal savings, life insurance or other assets you already have in place. \$ _____

Estimate any Social Security benefit you anticipate receiving. \$ _____

F. Total current assets \$ _____

IV. Need for additional life insurance

Generally, your current assets less your income replacement needs and additional expenses equal the amount of coverage needed.

G. Total current income replacement needs and expenses (Line D + Line E) \$ _____

H. Total current assets (amount from line F above) \$ _____

Additional life insurance need (Line G – Line H) \$ _____



How much will it cost?

The cost of Supplemental Life insurance is based on the insured person's age and the amount of insurance elected. Rates increase with your age and are subject to change.

Employee life insurance rates (24 pay periods per year)

Age Brackets	Rate Per															
	1,000	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000
Under 25	\$ 0.06	\$ 0.15	\$ 0.30	\$ 0.45	\$ 0.60	\$ 0.75	\$ 0.90	\$ 1.05	\$ 1.20	\$ 1.35	\$ 1.50	\$ 1.65	\$ 1.80	\$ 1.95	\$ 2.10	\$ 2.25
25 to 29	0.06	0.15	0.30	0.45	0.60	0.75	0.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
30 to 34	0.09	0.23	0.45	0.68	0.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.93	3.15	3.38
35 to 39	0.10	0.25	0.50	0.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75
40 to 44	0.13	0.33	0.65	0.98	1.30	1.63	1.95	2.28	2.60	2.93	3.25	3.58	3.90	4.23	4.55	4.88
45 to 49	0.20	0.50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50
50 to 54	0.33	0.83	1.65	2.48	3.30	4.13	4.95	5.78	6.60	7.43	8.25	9.08	9.90	10.73	11.55	12.38
55 to 59	0.59	1.48	2.95	4.43	5.90	7.38	8.85	10.33	11.80	13.28	14.75	16.23	17.70	19.18	20.65	22.13
60 to 64	0.79	1.98	3.95	5.93	7.90	9.88	11.85	13.83	15.80	17.78	19.75	21.73	23.70	25.68	27.65	29.63
65 to 69	1.39	3.48	6.95	10.43	13.90	17.38	20.85	24.33	27.80	31.28	34.75	38.23	41.70	45.18	48.65	52.13
70 to 74	2.25	5.63	11.25	16.88	22.50	28.13	33.75	39.38	45.00	50.63	56.25	61.88	67.50	73.13	78.75	84.38
75 & over	3.65	9.13	18.25	27.38	36.50	45.63	54.75	63.88	73.00	82.13	91.25	100.38	109.50	118.63	127.75	136.88

Age Brackets	Rate Per															
	80,000	85,000	90,000	95,000	100,000	105,000	110,000	115,000	120,000	125,000	130,000	135,000	140,000	145,000	150,000	155,000
Under 25	\$ 2.40	\$ 2.55	\$ 2.70	\$ 2.85	\$ 3.00	\$ 3.15	\$ 3.30	\$ 3.45	\$ 3.60	\$ 3.75	\$ 3.90	\$ 4.05	\$ 4.20	\$ 4.35	\$ 4.50	\$ 4.65
25 to 29	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50	4.65
30 to 34	3.60	3.83	4.05	4.28	4.50	4.73	4.95	5.18	5.40	5.63	5.85	6.08	6.30	6.53	6.75	6.98
35 to 39	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75
40 to 44	5.20	5.53	5.85	6.18	6.50	6.83	7.15	7.48	7.80	8.13	8.45	8.78	9.10	9.43	9.75	10.08
45 to 49	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15.50
50 to 54	13.20	14.03	14.85	15.68	16.50	17.33	18.15	18.98	19.80	20.63	21.45	22.28	23.10	23.93	24.75	25.58
55 to 59	23.60	25.08	26.55	28.03	29.50	30.98	32.45	33.93	35.40	36.88	38.35	39.83	41.30	42.78	44.25	45.73
60 to 64	31.60	33.58	35.55	37.53	39.50	41.48	43.45	45.43	47.40	49.38	51.35	53.33	55.30	57.28	59.25	61.23
65 to 69	55.60	59.08	62.55	66.03	69.50	72.98	76.45	79.93	83.40	86.88	90.35	93.83	97.30	100.78	104.25	107.73
70 to 74	90.00	95.63	101.25	106.88	112.50	118.13	123.75	129.38	135.00	140.63	146.25	151.88	157.50	163.13	168.75	174.38
75 & over	146.00	155.13	164.25	173.38	182.50	191.63	200.75	209.88	219.00	228.13	237.25	246.38	255.50	264.63	273.75	282.88

Age Brackets	Rate Per															
	160,000	165,000	170,000	175,000	180,000	185,000	190,000	195,000	200,000	205,000	210,000	215,000	220,000	225,000	230,000	235,000
Under 25	\$ 4.80	\$ 4.95	\$ 5.10	\$ 5.25	\$ 5.40	\$ 5.55	\$ 5.70	\$ 5.85	\$ 6.00	\$ 6.15	\$ 6.30	\$ 6.45	\$ 6.60	\$ 6.75	\$ 6.90	\$ 7.05
25 to 29	4.80	4.95	5.10	5.25	5.40	5.55	5.70	5.85	6.00	6.15	6.30	6.45	6.60	6.75	6.90	7.05
30 to 34	7.20	7.43	7.65	7.88	8.10	8.33	8.55	8.78	9.00	9.23	9.45	9.68	9.90	10.13	10.35	10.58
35 to 39	8.00	8.25	8.50	8.75	9.00	9.25	9.50	9.75	10.00	10.25	10.50	10.75	11.00	11.25	11.50	11.75
40 to 44	10.40	10.73	11.05	11.38	11.70	12.03	12.35	12.68	13.00	13.33	13.65	13.98	14.30	14.63	14.95	15.28
45 to 49	16.00	16.50	17.00	17.50	18.00	18.50	19.00	19.50	20.00	20.50	21.00	21.50	22.00	22.50	23.00	23.50
50 to 54	26.40	27.23	28.05	28.88	29.70	30.53	31.35	32.18	33.00	33.83	34.65	35.48	36.30	37.13	37.95	38.78
55 to 59	47.20	48.68	50.15	51.63	53.10	54.58	56.05	57.53	59.00	60.48	61.95	63.43	64.90	66.38	67.85	69.33
60 to 64	63.20	65.18	67.15	69.13	71.10	73.08	75.05	77.03	79.00	80.98	82.95	84.93	86.90	88.88	90.85	92.83
65 to 69	111.20	114.68	118.15	121.63	125.10	128.58	132.05	135.53	139.00	142.48	145.95	149.43	152.90	156.38	159.85	163.33
70 to 74	180.00	185.63	191.25	196.88	202.50	208.13	213.75	219.38	225.00	230.63	236.25	241.88	247.50	253.13	258.75	264.38
75 & over	292.00	301.13	310.25	319.38	328.50	337.63	346.75	355.88	365.00	374.13	383.25	392.38	401.50	410.63	419.75	428.88

Age Brackets	Rate Per															
	240,000	245,000	250,000	255,000	260,000	265,000	270,000	275,000	280,000	285,000	290,000	295,000	300,000			
Under 25	\$ 7.20	\$ 7.35	\$ 7.50	\$ 7.65	\$ 7.80	\$ 7.95	\$ 8.10	\$ 8.25	\$ 8.40	\$ 8.55	\$ 8.70	\$ 8.85	\$ 9.00			
25 to 29	7.20	7.35	7.50	7.65	7.80	7.95	8.10	8.25	8.40	8.55	8.70	8.85	9.00			
30 to 34	10.80	11.03	11.25	11.48	11.70	11.93	12.15	12.38	12.60	12.83	13.05	13.28	13.50			
35 to 39	12.00	12.25	12.50	12.75	13.00	13.25	13.50	13.75	14.00	14.25	14.50	14.75	15.00			
40 to 44	15.60	15.93	16.25	16.58	16.90	17.23	17.55	17.88	18.20	18.53	18.85	19.18	19.50			
45 to 49	24.00	24.50	25.00	25.50	26.00	26.50	27.00	27.50	28.00	28.50	29.00	29.50	30.00			
50 to 54	39.60	40.43	41.25	42.08	42.90	43.73	44.55	45.38	46.20	47.03	47.85	48.68	49.50			
55 to 59	70.80	72.28	73.75	75.23	76.70	78.18	79.65	81.13	82.60	84.08	85.55	87.03	88.50			
60 to 64	94.80	96.78	98.75	100.73	102.70	104.68	106.65	108.63	110.60	112.58	114.55	116.53	118.50			
65 to 69	166.80	170.28	173.75	177.23	180.70	184.18	187.65	191.13	194.60	198.08	201.55	205.03	208.50			
70 to 74	270.00	275.63	281.25	286.88	292.50	298.13	303.75	309.38	315.00	320.63	326.25	331.88	337.50			
75 & over	438.00	447.13	456.25	465.38	474.50	483.63	492.75	501.88	511.00	520.13	529.25	538.38	547.50			



Spouse life insurance rates (24 pay periods per year)

Age Brackets	Rate Per															
	1,000	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000
Under 25	\$ 0.05	\$ 0.13	\$ 0.25	\$ 0.38	\$ 0.50	\$ 0.63	\$ 0.75	\$ 0.88	\$ 1.00	\$ 1.13	\$ 1.25	\$ 1.38	\$ 1.50	\$ 1.63	\$ 1.75	\$ 1.88
25 to 29	0.06	0.15	0.30	0.45	0.60	0.75	0.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
30 to 34	0.07	0.18	0.35	0.53	0.70	0.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.28	2.45	2.63
35 to 39	0.09	0.23	0.45	0.68	0.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.93	3.15	3.38
40 to 44	0.11	0.28	0.55	0.83	1.10	1.38	1.65	1.93	2.20	2.48	2.75	3.03	3.30	3.58	3.85	4.13
45 to 49	0.16	0.40	0.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60	6.00
50 to 54	0.27	0.68	1.35	2.03	2.70	3.38	4.05	4.73	5.40	6.08	6.75	7.43	8.10	8.78	9.45	10.13
55 to 59	0.43	1.08	2.15	3.23	4.30	5.38	6.45	7.53	8.60	9.68	10.75	11.83	12.90	13.98	15.05	16.13
60 to 64	0.75	1.88	3.75	5.63	7.50	9.38	11.25	13.13	15.00	16.88	18.75	20.63	22.50	24.38	26.25	28.13
65 to 69	1.24	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00	34.10	37.20	40.30	43.40	46.50

Age Brackets	Rate Per															
	80,000	85,000	90,000	95,000	100,000	105,000	110,000	115,000	120,000	125,000	130,000	135,000	140,000	145,000	150,000	
Under 25	\$ 2.00	\$ 2.13	\$ 2.25	\$ 2.38	\$ 2.50	\$ 2.63	\$ 2.75	\$ 2.88	\$ 3.00	\$ 3.13	\$ 3.25	\$ 3.38	\$ 3.50	\$ 3.63	\$ 3.75	
25 to 29	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50	
30 to 34	2.80	2.98	3.15	3.33	3.50	3.68	3.85	4.03	4.20	4.38	4.55	4.73	4.90	5.08	5.25	
35 to 39	3.60	3.83	4.05	4.28	4.50	4.73	4.95	5.18	5.40	5.63	5.85	6.08	6.30	6.53	6.75	
40 to 44	4.40	4.68	4.95	5.23	5.50	5.78	6.05	6.33	6.60	6.88	7.15	7.43	7.70	7.98	8.25	
45 to 49	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80	11.20	11.60	12.00	
50 to 54	10.80	11.48	12.15	12.83	13.50	14.18	14.85	15.53	16.20	16.88	17.55	18.23	18.90	19.58	20.25	
55 to 59	17.20	18.28	19.35	20.43	21.50	22.58	23.65	24.73	25.80	26.88	27.95	29.03	30.10	31.18	32.25	
60 to 64	30.00	31.88	33.75	35.63	37.50	39.38	41.25	43.13	45.00	46.88	48.75	50.63	52.50	54.38	56.25	
65 to 69	49.60	52.70	55.80	58.90	62.00	65.10	68.20	71.30	74.40	77.50	80.60	83.70	86.80	89.90	93.00	

Children life insurance rates (24 pay periods per year)

Rate per				
2,500	5,000	7,500	10,000	
\$ 0.33	\$ 0.65	\$ 0.98	\$ 1.30	

Supplemental AD&D

Rates / \$1,000 of coverage / month

- Employee \$0.050
- Spouse \$0.030
- Child \$0.050

Child Term Life

\$0.120 per \$1,000

About Minnesota Life

Minnesota Life is:

- A leader in the group life insurance industry, providing group life insurance since 1917.
- Among the most highly rated insurance companies in the country. For current ratings, see our web site, under "About Us." Ratings for financial strength and claims-paying ability are important; however, they are not reflective of the performance of any registered securities or variable subaccounts.
- Customer service-oriented. We combine people and technology to provide you with the best service possible.

A+ *(Superior)*

A.M. Best

(second highest of 16 categories)

AA *(Very strong)*

Fitch

(third highest of 22 categories)

AA- *(Very strong)*

Standard & Poor's

(fourth highest of 23 categories)

Aa2 *(Excellent)*

Moody's Investors Service

(third highest of 19 categories)

As of December 2007, Minnesota Life was rated A+ (Superior) by A.M. Best for financial condition (second highest of Best's 16 categories), AA- (Very strong) by Standard & Poor's for financial strength and credit quality of debt issues (fourth highest of 23 categories), AA (Very strong) by Fitch for claims-paying ability of life, health, property casualty, bond and annuity insurers (third highest of 22 categories), and Aa2 (Excellent) by Moody's Investors Service for insurance financial strength (third highest of 19 categories).

Questions? Contact Minnesota Life

Call your Office of Employer Services

**For Employees of
Lake County Board of County
Commissioners**

**Underwritten by Minnesota Life
Group Insurance
400 Robert Street North
St. Paul, MN 55101-2098**

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F68586 05-2008