

Life and Disability Benefits (Sunlife)

Optional Life & AD&D

EMPLOYEE	\$10,000 increments
SPOUSE OR DOMESTIC PARTNER	Up to 50% of Employee's coverage in \$5,000 increments
CHILD(REN) (UP TO AGE 19 OR 25 FOR FULLTIME STUDENTS)	Flat \$10,000, cannot be less than employee optional
GUARANTEE ISSUED	
EMPLOYEE	The lesser of 3x annual salary or \$200,000
SPOUSE OR DOMESTIC PARTNER	50% of employee amount up to \$30,000
MAXIMUM BENEFIT	
EMPLOYEE	The lesser of 5x annual salary or \$500,000
SPOUSE OR DOMESTIC PARTNER	50% of employee amount up to \$100,000
CHILD(REN) (UP TO AGE 19 OR 25 FOR FULLTIME STUDENTS)	Flat \$10,000, cannot be less than employee optional

Optional Life & AD&D, Employee, or Spouse

AGE BRACKET	MONTHLY RATE PER \$1,000	
	EMPLOYEE	SPOUSE
<25	\$0.090	\$0.095
25 TO 29	\$0.090	\$0.095
30 TO 34	\$0.100	\$0.105
35 TO 39	\$0.130	\$0.135
40 to 44	\$0.200	\$0.205
45 to 49	\$0.310	\$0.315
50 to 54	\$0.520	\$0.525
55 to 59	\$0.830	\$0.835
60 to 64	\$1.110	\$1.115
65 to 69	\$1.740	\$1.745
70 to 74	\$3.060	N/A
75 to 99	\$5.130	N/A

Optional Life Child(ren)

AGE BRACKET	TOTAL MONTHLY COST
CHILD(REN) (UP TO AGE 19 OR 25 FOR FULLTIME STUDENTS)	\$1.51