



Group Universal Life (GUL) Insurance
Policy Number: 0059900 (02-L104410)

Cost of Insurance Chart for Active Rates
Connecticut General Life Insurance Company (CGLIC)

These rates are effective January 1, 2022 but do not reflect any contributions to the Cash Accumulation Fund. Rates are subject to change but will not exceed the guaranteed cost of insurance shown in your Certificate. Your premium will be adjusted January 1st of each year based on your age as of that date. If you terminate employment, your rates will increase as a result of the claim experience of the group to which you would then belong, that is, insureds who keep their GUL coverage after they are no longer eligible for payroll deductions.

Use this chart to determine the cost of insurance coverage only. To determine the cost of coverage, find your age or your spouse's age in the left column of the chart below, then read across to find either the Monthly, Semi-Monthly (24 week), or Bi-Weekly (26 week) cost of insurance for each \$1,000 of coverage. Use the Calculation Chart on the next page to complete the calculation.

Age as of January 1st	Monthly Cost of Insurance (Rate per \$1,000)	Semi-Monthly (24 week) Cost of Insurance (Rate per \$1,000)	Bi-weekly (26 week) Cost of Insurance (Rate per \$1,000)
16-34	\$0.044	\$0.0220	\$0.0203
35-39	0.063	0.0315	0.0291
40-44	0.077	0.0385	0.0355
45-49	0.123	0.0615	0.0568
50-54	0.182	0.0910	0.0840
55-59	0.320	0.1600	0.1477
60-64	0.352	0.1760	0.1625
65-69	0.458	0.2290	0.2114
70-74	0.643	0.3215	0.2968
75-79	0.751	0.3755	0.3466
80-84	0.887	0.4435	0.4094
85-89	1.870	0.9350	0.8631
90-94	2.970	1.4850	1.3708
95-99	4.390	2.1950	2.0262

Dependent Children-Term Rider		
The cost shown is per \$2,000 of coverage, regardless of the number of children covered.		
Coverage options are:		
\$2,000, \$4,000, \$6,000, \$8,000, \$10,000, \$12,000, \$14,000, \$16,000, \$18,000, \$20,000		
Monthly cost:	Semi-Monthly (24 week) cost:	Bi-weekly (26 week) cost:
\$0.42 per \$2,000 of coverage	\$0.210 per \$2,000 of coverage	\$0.194 per \$2,000 of coverage

All rates include a charge of 2% to cover premium tax and other taxes.

Use the Calculation Chart on the next page to determine your monthly cost of insurance:

Calculation Chart

Find your age/your spouse's age in the left column and read across to find the monthly, semi-monthly, or bi-weekly cost of insurance for each \$1,000 of coverage. Then use this calculation to determine your total cost:

Example (Monthly):

\$ <u>50,000</u> GUL Employee Coverage Amount	÷ \$1,000	= <u>50</u> Coverage Units	X \$ <u>0.077</u> Monthly GUL Rate	= \$ <u>3.85</u> Monthly Cost	Total Monthly Cost: GUL EE/SP Cost \$3.85 + CAF Contribution \$25.00 + Child Coverage Cost <u>\$2.52</u> Total Cost = \$31.37
\$ <u>\$25.00</u> GUL Cash Accumulation Fund Contribution Amount (min \$1 per month; contributions are optional and amount is determined by you)				= \$ <u>25.00</u> Monthly Cost	
\$ <u>12,000</u> Child Coverage Amount	÷ \$2,000	= <u>6</u> Coverage Units	X \$ <u>0.42</u> Monthly Rate	= \$ <u>2.52</u> Monthly Cost	

Your Calculation:

\$ _____ GUL Employee/Spouse Coverage Amount	÷ \$1,000	= _____ Coverage Units	X \$ _____ Monthly GUL Rate	= \$ _____ Monthly Cost	Total Monthly Cost: GUL EE/SP Cost \$ + CAF Contribution \$ + Child Coverage Cost _____ Total Cost = \$
\$ _____ GUL Cash Accumulation Fund Contribution Amount (min \$1 per month; contributions are optional and amount is determined by you)				= \$ _____ Monthly Cost	
\$ _____ Child Coverage Amount	÷ \$2,000	= _____ Coverage Units	X \$ _____ Monthly Rate	= \$ _____ Monthly Cost	

For a complete description of GUL options, benefits, and limitations, please refer to the Certificate of Insurance.