

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - administered by Ochs.

LIFE and AD&D INSURANCE

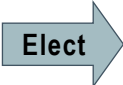
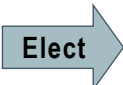
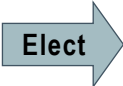
Protects you and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

Basic & Voluntary Life Beneficiaries are the same.

VOLUNTARY LIFE - employee paid

Employee* Term Life	 Elect	Elect \$10,000 increments up to \$750,000 <ul style="list-style-type: none">• See next page for rates	<ul style="list-style-type: none">• \$300,000 is Guaranteed Issue for initial enrollment (no health questions). Elections beyond \$300,000 require evidence of insurability.• Elect a matching AD&D benefit
Spouse Term Life	 Elect	Elect \$5,000 increments up to \$250,000 <ul style="list-style-type: none">• See next page for rates	<ul style="list-style-type: none">• \$50,000 is Guaranteed Issue for initial enrollment (no health questions). Elections beyond \$50,000 require evidence of insurability.• Elect a matching AD&D benefit
Child Term Life	 Elect	Elect \$10,000 <ul style="list-style-type: none">• \$2.00 monthly Life only• \$2.17 monthly Life with AD&D Elect \$15,000 <ul style="list-style-type: none">• \$3.00 monthly Life only• \$3.26 monthly Life with AD&D Elect \$20,000 <ul style="list-style-type: none">• \$4.00 monthly Life only• \$4.34 monthly Life with AD&D	<ul style="list-style-type: none">• All coverage is Guaranteed Issue for initial enrollment and each year during annual enrollment• One premium insures all eligible children from live birth to age 26• Elect a matching AD&D benefit

***NOTE: Future Guaranteed Issue Offer** - Employees who are enrolled in voluntary life can elect up to \$20,000 guaranteed issue, no health questions asked, during future open enrollment periods (resulting coverage cannot exceed \$300,000).

Employees **do not** have to elect employee voluntary life in order to elect spouse or child life.

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

This is a summary of plan provisions related to the insurance policy underwritten by Minnesota or Securian Life Insurance Company. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota and Securian Life are affiliates of Securian Financial Group, Inc.

Products are offered under policy form series 14-31700.

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Employee & Spouse Voluntary Term Life Monthly Rates
 (Life Only - does NOT include matching AD&D benefit)



Based on employee's age

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate/\$1,000	\$0.030	\$0.038	\$0.078	\$0.087	\$0.097	\$0.145	\$0.225	\$0.420	\$0.650	\$1.250	\$2.050
Amount											
\$5,000	0.15	0.19	0.39	0.44	0.49	0.73	1.13	2.10	3.25	6.25	10.25
\$10,000	0.30	0.38	0.78	0.87	0.97	1.45	2.25	4.20	6.50	12.50	20.50
\$20,000	0.60	0.76	1.56	1.74	1.94	2.90	4.50	8.40	13.00	25.00	41.00
\$30,000	0.90	1.14	2.34	2.61	2.91	4.35	6.75	12.60	19.50	37.50	61.50
\$40,000	1.20	1.52	3.12	3.48	3.88	5.80	9.00	16.80	26.00	50.00	82.00
\$50,000	1.50	1.90	3.90	4.35	4.85	7.25	11.25	21.00	32.50	62.50	102.50
\$60,000	1.80	2.28	4.68	5.22	5.82	8.70	13.50	25.20	39.00	75.00	123.00
\$70,000	2.10	2.66	5.46	6.09	6.79	10.15	15.75	29.40	45.50	87.50	143.50
\$80,000	2.40	3.04	6.24	6.96	7.76	11.60	18.00	33.60	52.00	100.00	164.00
\$90,000	2.70	3.42	7.02	7.83	8.73	13.05	20.25	37.80	58.50	112.50	184.50
\$100,000	3.00	3.80	7.80	8.70	9.70	14.50	22.50	42.00	65.00	125.00	205.00
\$110,000	3.30	4.18	8.58	9.57	10.67	15.95	24.75	46.20	71.50	137.50	225.50
\$120,000	3.60	4.56	9.36	10.44	11.64	17.40	27.00	50.40	78.00	150.00	246.00
\$130,000	3.90	4.94	10.14	11.31	12.61	18.85	29.25	54.60	84.50	162.50	266.50
\$140,000	4.20	5.32	10.92	12.18	13.58	20.30	31.50	58.80	91.00	175.00	287.00
\$150,000	4.50	5.70	11.70	13.05	14.55	21.75	33.75	63.00	97.50	187.50	307.50
\$160,000	4.80	6.08	12.48	13.92	15.52	23.20	36.00	67.20	104.00	200.00	328.00
\$170,000	5.10	6.46	13.26	14.79	16.49	24.65	38.25	71.40	110.50	212.50	348.50
\$180,000	5.40	6.84	14.04	15.66	17.46	26.10	40.50	75.60	117.00	225.00	369.00
\$190,000	5.70	7.22	14.82	16.53	18.43	27.55	42.75	79.80	123.50	237.50	389.50
\$200,000	6.00	7.60	15.60	17.40	19.40	29.00	45.00	84.00	130.00	250.00	410.00
\$210,000	6.30	7.98	16.38	18.27	20.37	30.45	47.25	88.20	136.50	262.50	430.50
\$220,000	6.60	8.36	17.16	19.14	21.34	31.90	49.50	92.40	143.00	275.00	451.00
\$230,000	6.90	8.74	17.94	20.01	22.31	33.35	51.75	96.60	149.50	287.50	471.50
\$240,000	7.20	9.12	18.72	20.88	23.28	34.80	54.00	100.80	156.00	300.00	492.00
\$250,000	7.50	9.50	19.50	21.75	24.25	36.25	56.25	105.00	162.50	312.50	512.50
\$260,000	7.80	9.88	20.28	22.62	25.22	37.70	58.50	109.20	169.00	325.00	533.00
\$270,000	8.10	10.26	21.06	23.49	26.19	39.15	60.75	113.40	175.50	337.50	553.50
\$280,000	8.40	10.64	21.84	24.36	27.16	40.60	63.00	117.60	182.00	350.00	574.00
\$290,000	8.70	11.02	22.62	25.23	28.13	42.05	65.25	121.80	188.50	362.50	594.50
\$300,000	9.00	11.40	23.40	26.10	29.10	43.50	67.50	126.00	195.00	375.00	615.00
\$350,000	10.50	13.30	27.30	30.45	33.95	50.75	78.75	147.00	227.50	437.50	717.50
\$400,000	12.00	15.20	31.20	34.80	38.80	58.00	90.00	168.00	260.00	500.00	820.00
\$450,000	13.50	17.10	35.10	39.15	43.65	65.25	101.25	189.00	292.50	562.50	922.50
\$500,000	15.00	19.00	39.00	43.50	48.50	72.50	112.50	210.00	325.00	625.00	1,025.00
\$550,000	16.50	20.90	42.90	47.85	53.35	79.75	123.75	231.00	357.50	687.50	1,127.50
\$600,000	18.00	22.80	46.80	52.20	58.20	87.00	135.00	252.00	390.00	750.00	1,230.00
\$650,000	19.50	24.70	50.70	56.55	63.05	94.25	146.25	273.00	422.50	812.50	1,332.50
\$700,000	21.00	26.60	54.60	60.90	67.90	101.50	157.50	294.00	455.00	875.00	1,435.00
\$750,000	22.50	28.50	58.50	65.25	72.75	108.75	168.75	315.00	487.50	937.50	1,537.50

*Additional rates available upon request. Rates change according to age brackets.

Employee & Spouse Voluntary Term Life and AD&D Monthly Rates
(Includes matching AD&D benefit)



Based on employee's age

Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*
Rate/\$1,000	\$0.050	\$0.058	\$0.098	\$0.107	\$0.117	\$0.165	\$0.245	\$0.440	\$0.670	\$1.270	\$2.070
Amount											
\$5,000	0.25	0.29	0.49	0.54	0.59	0.83	1.23	2.20	3.35	6.35	10.35
\$10,000	0.50	0.58	0.98	1.07	1.17	1.65	2.45	4.40	6.70	12.70	20.70
\$20,000	1.00	1.16	1.96	2.14	2.34	3.30	4.90	8.80	13.40	25.40	41.40
\$30,000	1.50	1.74	2.94	3.21	3.51	4.95	7.35	13.20	20.10	38.10	62.10
\$40,000	2.00	2.32	3.92	4.28	4.68	6.60	9.80	17.60	26.80	50.80	82.80
\$50,000	2.50	2.90	4.90	5.35	5.85	8.25	12.25	22.00	33.50	63.50	103.50
\$60,000	3.00	3.48	5.88	6.42	7.02	9.90	14.70	26.40	40.20	76.20	124.20
\$70,000	3.50	4.06	6.86	7.49	8.19	11.55	17.15	30.80	46.90	88.90	144.90
\$80,000	4.00	4.64	7.84	8.56	9.36	13.20	19.60	35.20	53.60	101.60	165.60
\$90,000	4.50	5.22	8.82	9.63	10.53	14.85	22.05	39.60	60.30	114.30	186.30
\$100,000	5.00	5.80	9.80	10.70	11.70	16.50	24.50	44.00	67.00	127.00	207.00
\$110,000	5.50	6.38	10.78	11.77	12.87	18.15	26.95	48.40	73.70	139.70	227.70
\$120,000	6.00	6.96	11.76	12.84	14.04	19.80	29.40	52.80	80.40	152.40	248.40
\$130,000	6.50	7.54	12.74	13.91	15.21	21.45	31.85	57.20	87.10	165.10	269.10
\$140,000	7.00	8.12	13.72	14.98	16.38	23.10	34.30	61.60	93.80	177.80	289.80
\$150,000	7.50	8.70	14.70	16.05	17.55	24.75	36.75	66.00	100.50	190.50	310.50
\$160,000	8.00	9.28	15.68	17.12	18.72	26.40	39.20	70.40	107.20	203.20	331.20
\$170,000	8.50	9.86	16.66	18.19	19.89	28.05	41.65	74.80	113.90	215.90	351.90
\$180,000	9.00	10.44	17.64	19.26	21.06	29.70	44.10	79.20	120.60	228.60	372.60
\$190,000	9.50	11.02	18.62	20.33	22.23	31.35	46.55	83.60	127.30	241.30	393.30
\$200,000	10.00	11.60	19.60	21.40	23.40	33.00	49.00	88.00	134.00	254.00	414.00
\$210,000	10.50	12.18	20.58	22.47	24.57	34.65	51.45	92.40	140.70	266.70	434.70
\$220,000	11.00	12.76	21.56	23.54	25.74	36.30	53.90	96.80	147.40	279.40	455.40
\$230,000	11.50	13.34	22.54	24.61	26.91	37.95	56.35	101.20	154.10	292.10	476.10
\$240,000	12.00	13.92	23.52	25.68	28.08	39.60	58.80	105.60	160.80	304.80	496.80
\$250,000	12.50	14.50	24.50	26.75	29.25	41.25	61.25	110.00	167.50	317.50	517.50
\$260,000	13.00	15.08	25.48	27.82	30.42	42.90	63.70	114.40	174.20	330.20	538.20
\$270,000	13.50	15.66	26.46	28.89	31.59	44.55	66.15	118.80	180.90	342.90	558.90
\$280,000	14.00	16.24	27.44	29.96	32.76	46.20	68.60	123.20	187.60	355.60	579.60
\$290,000	14.50	16.82	28.42	31.03	33.93	47.85	71.05	127.60	194.30	368.30	600.30
\$300,000	15.00	17.40	29.40	32.10	35.10	49.50	73.50	132.00	201.00	381.00	621.00
\$350,000	17.50	20.30	34.30	37.45	40.95	57.75	85.75	154.00	234.50	444.50	724.50
\$400,000	20.00	23.20	39.20	42.80	46.80	66.00	98.00	176.00	268.00	508.00	828.00
\$450,000	22.50	26.10	44.10	48.15	52.65	74.25	110.25	198.00	301.50	571.50	931.50
\$500,000	25.00	29.00	49.00	53.50	58.50	82.50	122.50	220.00	335.00	635.00	1,035.00
\$550,000	27.50	31.90	53.90	58.85	64.35	90.75	134.75	242.00	368.50	698.50	1,138.50
\$600,000	30.00	34.80	58.80	64.20	70.20	99.00	147.00	264.00	402.00	762.00	1,242.00
\$650,000	32.50	37.70	63.70	69.55	76.05	107.25	159.25	286.00	435.50	825.50	1,345.50
\$700,000	35.00	40.60	68.60	74.90	81.90	115.50	171.50	308.00	469.00	889.00	1,449.00
\$750,000	37.50	43.50	73.50	80.25	87.75	123.75	183.75	330.00	502.50	952.50	1,552.50

*Additional rates available upon request. Rates change according to age brackets.