

Boston Mutual Life Insurance Company

Massachusetts Teachers Association

**Schedule of Benefits and Rates for Group Voluntary Life - Non Smoker Rates**

Members may participate in this Plan under any one of the benefit levels outlined below provided the elected Benefit level selected does not exceed 5 times their regular annual salary up to a maximum \$300,000 benefit. If at any time the benefit level chosen exceeds 5 times the regular annual salary, we reserve the right to lower the benefit and premium to the highest benefit level and premium for which the member is eligible.

*Rates below are based on a monthly Electronic Funds Transfer Payment*

<b>Annual Salary</b>	<b>Maximum Benefit</b>	<b>Age &lt;20</b>	<b>Age 20-24</b>	<b>Age 25-29</b>	<b>Age 30-34</b>	<b>Age 35-39</b>	<b>Age 40-44</b>	<b>Age 45-49</b>	<b>Age 50-54</b>	<b>Age 55-59</b>	<b>Age 60-64</b>	<b>Age 65-69</b>	<b>Age 70-74</b>	<b>Age 75-79</b>
\$2,000.00	10,000.00	\$0.50	\$0.50	\$0.50	\$0.50	\$0.60	\$0.90	\$1.60	\$2.50	\$4.30	\$5.70	\$13.30	\$20.60	\$29.90
\$4,000.00	20,000.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.20	\$1.80	\$3.20	\$5.00	\$8.60	\$11.40	\$26.60	\$41.20	\$59.80
\$6,000.00	30,000.00	\$1.50	\$1.50	\$1.50	\$1.50	\$1.80	\$2.70	\$4.80	\$7.50	\$12.90	\$17.10	\$39.90	\$61.80	\$89.70
\$8,000.00	40,000.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.40	\$3.60	\$6.40	\$10.00	\$17.20	\$22.80	\$53.20	\$82.40	\$119.60
\$10,000.00	50,000.00	\$2.50	\$2.50	\$2.50	\$2.50	\$3.00	\$4.50	\$8.00	\$12.50	\$21.50	\$28.50	\$66.50	\$103.00	\$149.50
\$12,000.00	60,000.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.60	\$5.40	\$9.60	\$15.00	\$25.80	\$34.20	\$79.80	\$123.60	\$179.40
\$14,000.00	70,000.00	\$3.50	\$3.50	\$3.50	\$3.50	\$4.20	\$6.30	\$11.20	\$17.50	\$30.10	\$39.90	\$93.10	\$144.20	\$209.30
\$16,000.00	80,000.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.80	\$7.20	\$12.80	\$20.00	\$34.40	\$45.60	\$106.40	\$164.80	\$239.20
\$18,000.00	90,000.00	\$4.50	\$4.50	\$4.50	\$4.50	\$5.40	\$8.10	\$14.40	\$22.50	\$38.70	\$51.30	\$119.70	\$185.40	\$269.10
\$20,000.00	100,000.00	\$5.00	\$5.00	\$5.00	\$5.00	\$6.00	\$9.00	\$16.00	\$25.00	\$43.00	\$57.00	\$133.00	\$206.00	\$299.00
\$22,000.00	110,000.00	\$5.50	\$5.50	\$5.50	\$5.50	\$6.60	\$9.90	\$17.60	\$27.50	\$47.30	\$62.70	\$146.30	\$226.60	\$328.90
\$24,000.00	120,000.00	\$6.00	\$6.00	\$6.00	\$6.00	\$7.20	\$10.80	\$19.20	\$30.00	\$51.60	\$68.40	\$159.60	\$247.20	\$358.80
\$26,000.00	130,000.00	\$6.50	\$6.50	\$6.50	\$6.50	\$7.80	\$11.70	\$20.80	\$32.50	\$55.90	\$74.10	\$172.90	\$267.80	\$388.70
\$28,000.00	140,000.00	\$7.00	\$7.00	\$7.00	\$7.00	\$8.40	\$12.60	\$22.40	\$35.00	\$60.20	\$79.80	\$186.20	\$288.40	\$418.60
\$30,000.00	150,000.00	\$7.50	\$7.50	\$7.50	\$7.50	\$9.00	\$13.50	\$24.00	\$37.50	\$64.50	\$85.50	\$199.50	\$309.00	\$448.50
\$32,000.00	160,000.00	\$8.00	\$8.00	\$8.00	\$8.00	\$9.60	\$14.40	\$25.60	\$40.00	\$68.80	\$91.20	\$212.80	\$329.60	\$478.40
\$34,000.00	170,000.00	\$8.50	\$8.50	\$8.50	\$8.50	\$10.20	\$15.30	\$27.20	\$42.50	\$73.10	\$96.90	\$226.10	\$350.20	\$508.30
\$36,000.00	180,000.00	\$9.00	\$9.00	\$9.00	\$9.00	\$10.80	\$16.20	\$28.80	\$45.00	\$77.40	\$102.60	\$239.40	\$370.80	\$538.20
\$38,000.00	190,000.00	\$9.50	\$9.50	\$9.50	\$9.50	\$11.40	\$17.10	\$30.40	\$47.50	\$81.70	\$108.30	\$252.70	\$391.40	\$568.10
\$40,000.00	200,000.00	\$10.00	\$10.00	\$10.00	\$10.00	\$12.00	\$18.00	\$32.00	\$50.00	\$86.00	\$114.00	\$266.00	\$412.00	\$598.00
\$42,000.00	210,000.00	\$10.50	\$10.50	\$10.50	\$10.50	\$12.60	\$18.90	\$33.60	\$52.50	\$90.30	\$119.70	\$279.30	\$432.60	\$627.90
\$44,000.00	220,000.00	\$11.00	\$11.00	\$11.00	\$11.00	\$13.20	\$19.80	\$35.20	\$55.00	\$94.60	\$125.40	\$292.60	\$453.20	\$657.80
\$46,000.00	230,000.00	\$11.50	\$11.50	\$11.50	\$11.50	\$13.80	\$20.70	\$36.80	\$57.50	\$98.90	\$131.10	\$305.90	\$473.80	\$687.70
\$48,000.00	240,000.00	\$12.00	\$12.00	\$12.00	\$12.00	\$14.40	\$21.60	\$38.40	\$60.00	\$103.20	\$136.80	\$319.20	\$494.40	\$717.60
\$50,000.00	250,000.00	\$12.50	\$12.50	\$12.50	\$12.50	\$15.00	\$22.50	\$40.00	\$62.50	\$107.50	\$142.50	\$332.50	\$515.00	\$747.50
\$52,000.00	260,000.00	\$13.00	\$13.00	\$13.00	\$13.00	\$15.60	\$23.40	\$41.60	\$65.00	\$111.80	\$148.20	\$345.80	\$535.60	\$777.40
\$54,000.00	270,000.00	\$13.50	\$13.50	\$13.50	\$13.50	\$16.20	\$24.30	\$43.20	\$67.50	\$116.10	\$153.90	\$359.10	\$556.20	\$807.30
\$56,000.00	280,000.00	\$14.00	\$14.00	\$14.00	\$14.00	\$16.80	\$25.20	\$44.80	\$70.00	\$120.40	\$159.60	\$372.40	\$576.80	\$837.20
\$58,000.00	290,000.00	\$14.50	\$14.50	\$14.50	\$14.50	\$17.40	\$26.10	\$46.40	\$72.50	\$124.70	\$165.30	\$385.70	\$597.40	\$867.10
\$60,000.00	300,000.00	\$15.00	\$15.00	\$15.00	\$15.00	\$18.00	\$27.00	\$48.00	\$75.00	\$129.00	\$171.00	\$399.00	\$618.00	\$897.00
over \$60,000.00	300,000.00	\$15.00	\$15.00	\$15.00	\$15.00	\$18.00	\$27.00	\$48.00	\$75.00	\$129.00	\$171.00	\$399.00	\$618.00	\$897.00

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Annual Salary	Maximum Benefit	Age <20	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79
\$2,000.00	10,000.00	\$0.80	\$0.80	\$0.80	\$0.90	\$1.10	\$1.70	\$3.00	\$4.70	\$7.70	\$9.80	\$20.70	\$29.20	\$38.90
\$4,000.00	20,000.00	\$1.60	\$1.60	\$1.60	\$1.80	\$2.20	\$3.40	\$6.00	\$9.40	\$15.40	\$19.60	\$41.40	\$58.40	\$77.80
\$6,000.00	30,000.00	\$2.40	\$2.40	\$2.40	\$2.70	\$3.30	\$5.10	\$9.00	\$14.10	\$23.10	\$29.40	\$62.10	\$87.60	\$116.70
\$8,000.00	40,000.00	\$3.20	\$3.20	\$3.20	\$3.60	\$4.40	\$6.80	\$12.00	\$18.80	\$30.80	\$39.20	\$82.80	\$116.80	\$155.60
\$10,000.00	50,000.00	\$4.00	\$4.00	\$4.00	\$4.50	\$5.50	\$8.50	\$15.00	\$23.50	\$38.50	\$49.00	\$103.50	\$146.00	\$194.50
\$12,000.00	60,000.00	\$4.80	\$4.80	\$4.80	\$5.40	\$6.60	\$10.20	\$18.00	\$28.20	\$46.20	\$58.80	\$124.20	\$175.20	\$233.40
\$14,000.00	70,000.00	\$5.60	\$5.60	\$5.60	\$6.30	\$7.70	\$11.90	\$21.00	\$32.90	\$53.90	\$68.60	\$144.90	\$204.40	\$272.30
\$16,000.00	80,000.00	\$6.40	\$6.40	\$6.40	\$7.20	\$8.80	\$13.60	\$24.00	\$37.60	\$61.60	\$78.40	\$165.60	\$233.60	\$311.20
\$18,000.00	90,000.00	\$7.20	\$7.20	\$7.20	\$8.10	\$9.90	\$15.30	\$27.00	\$42.30	\$69.30	\$88.20	\$186.30	\$262.80	\$350.10
\$20,000.00	100,000.00	\$8.00	\$8.00	\$8.00	\$9.00	\$11.00	\$17.00	\$30.00	\$47.00	\$77.00	\$98.00	\$207.00	\$292.00	\$389.00
\$22,000.00	110,000.00	\$8.80	\$8.80	\$8.80	\$9.90	\$12.10	\$18.70	\$33.00	\$51.70	\$84.70	\$107.80	\$227.70	\$321.20	\$427.90
\$24,000.00	120,000.00	\$9.60	\$9.60	\$9.60	\$10.80	\$13.20	\$20.40	\$36.00	\$56.40	\$92.40	\$117.60	\$248.40	\$350.40	\$466.80
\$26,000.00	130,000.00	\$10.40	\$10.40	\$10.40	\$11.70	\$14.30	\$22.10	\$39.00	\$61.10	\$100.10	\$127.40	\$269.10	\$379.60	\$505.70
\$28,000.00	140,000.00	\$11.20	\$11.20	\$11.20	\$12.60	\$15.40	\$23.80	\$42.00	\$65.80	\$107.80	\$137.20	\$289.80	\$408.80	\$544.60
\$30,000.00	150,000.00	\$12.00	\$12.00	\$12.00	\$13.50	\$16.50	\$25.50	\$45.00	\$70.50	\$115.50	\$147.00	\$310.50	\$438.00	\$583.50
\$32,000.00	160,000.00	\$12.80	\$12.80	\$12.80	\$14.40	\$17.60	\$27.20	\$48.00	\$75.20	\$123.20	\$156.80	\$331.20	\$467.20	\$622.40
\$34,000.00	170,000.00	\$13.60	\$13.60	\$13.60	\$15.30	\$18.70	\$28.90	\$51.00	\$79.90	\$130.90	\$166.60	\$351.90	\$496.40	\$661.30
\$36,000.00	180,000.00	\$14.40	\$14.40	\$14.40	\$16.20	\$19.80	\$30.60	\$54.00	\$84.60	\$138.60	\$176.40	\$372.60	\$525.60	\$700.20
\$38,000.00	190,000.00	\$15.20	\$15.20	\$15.20	\$17.10	\$20.90	\$32.30	\$57.00	\$89.30	\$146.30	\$186.20	\$393.30	\$554.80	\$739.10
\$40,000.00	200,000.00	\$16.00	\$16.00	\$16.00	\$18.00	\$22.00	\$34.00	\$60.00	\$94.00	\$154.00	\$196.00	\$414.00	\$584.00	\$778.00
\$42,000.00	210,000.00	\$16.80	\$16.80	\$16.80	\$18.90	\$23.10	\$35.70	\$63.00	\$98.70	\$161.70	\$205.80	\$434.70	\$613.20	\$816.90
\$44,000.00	220,000.00	\$17.60	\$17.60	\$17.60	\$19.80	\$24.20	\$37.40	\$66.00	\$103.40	\$169.40	\$215.60	\$455.40	\$642.40	\$855.80
\$46,000.00	230,000.00	\$18.40	\$18.40	\$18.40	\$20.70	\$25.30	\$39.10	\$69.00	\$108.10	\$177.10	\$225.40	\$476.10	\$671.60	\$894.70
\$48,000.00	240,000.00	\$19.20	\$19.20	\$19.20	\$21.60	\$26.40	\$40.80	\$72.00	\$112.80	\$184.80	\$235.20	\$496.80	\$700.80	\$933.60
\$50,000.00	250,000.00	\$20.00	\$20.00	\$20.00	\$22.50	\$27.50	\$42.50	\$75.00	\$117.50	\$192.50	\$245.00	\$517.50	\$730.00	\$972.50
\$52,000.00	260,000.00	\$20.80	\$20.80	\$20.80	\$23.40	\$28.60	\$44.20	\$78.00	\$122.20	\$200.20	\$254.80	\$538.20	\$759.20	\$1,011.40
\$54,000.00	270,000.00	\$21.60	\$21.60	\$21.60	\$24.30	\$29.70	\$45.90	\$81.00	\$126.90	\$207.90	\$264.60	\$558.90	\$788.40	\$1,050.30
\$56,000.00	280,000.00	\$22.40	\$22.40	\$22.40	\$25.20	\$30.80	\$47.60	\$84.00	\$131.60	\$215.60	\$274.40	\$579.60	\$817.60	\$1,089.20
\$58,000.00	290,000.00	\$23.20	\$23.20	\$23.20	\$26.10	\$31.90	\$49.30	\$87.00	\$136.30	\$223.30	\$284.20	\$600.30	\$846.80	\$1,128.10
\$60,000.00	300,000.00	\$24.00	\$24.00	\$24.00	\$27.00	\$33.00	\$51.00	\$90.00	\$141.00	\$231.00	\$294.00	\$621.00	\$876.00	\$1,167.00
over \$60,000.00	300,000.00	\$24.00	\$24.00	\$24.00	\$27.00	\$33.00	\$51.00	\$90.00	\$141.00	\$231.00	\$294.00	\$621.00	\$876.00	\$1,167.00

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