PLAINTIFF'S EXHIBIT

MET-802

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Scheduled - $125 maximum	4-38	4-38
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Unscheduled - $125 maximum	4-38	4-38
X-Ray Only:		
Scheduled - $50 maximum	4-38	4-38
Scheduled - $125 maximum	4-38	4-38
Unscheduled - $50 maximum	4-38	4-38
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GROUP LIFE INSURANCE

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

Coverage:

Life insurance payable for death from any cause to beneficiary named by employee. Usually includes waiver of premiums after nine months' total disability commencing prior to age 60. INSTALMENT TOTAL AND PERMANENT DISABILITY BENEFITS AVAILABLE IN SPECIAL CIRCUMSTANCES.

Underwriting:

Minimum amount - $1,000 if at least 100 lives are to be insured, otherwise minimum is $1,500 because lower premium does not justify expense. LOWER MINIMUM AVAILABLE IN SPECIAL CASES (SUCH AS UNION DEMAND)

Maximum amount - Not more than two years' earnings at top of each earnings bracket with over-all maximum determined as follows:

A. Basic Table.

Total Insurance in Group	Maximum Amount On Any One Life
Under $100,000	$ 6,000
$ 100,000 to $ 250,000	7,500
250,000 to 500,000	10,000
500,000 to 750,000	12,500
750,000 to 1,500,000	15,000
1,500,000 to 2,500,000	20,000

EXCESS OVER $20,000 - MUST BE REFERRED TO REGIONAL SUPERVISOR.

Total Insurance in Group	Maximum Amount On Any One Life
$2,500,000 to $ 4,000,000	$25,000
4,000,000 to 6,000,000	30,000
6,000,000 to 9,000,000	35,000
9,000,000 to 13,000,000	40,000
13,000,000 to 17,000,000	45,000
17,000,000 and over	50,000

B. ALTERNATIVE - MUST BE REFERRED TO REGIONAL SUPERVISOR.

Maximum may be equal to twice the average certificate amount on the 100 employees insured for the highest amounts (to the next higher multiple of $1,000) but not over $30,000 on any one employee. If less than 100 lives are to be insured the maximum may be equal to twice the average certificate amount (to the next higher multiple of $500) on all lives but not over $15,000 on any one employee.

C: MAXIMA IN EXCESS OF A OR B: - MUST BE REFERRED TO REGIONAL SUPERVISOR.

A group with particularly favorable underwriting features may qualify for a maximum reasonably in excess of the basic tables. Full facts should be submitted to the Home Office through the Regional Supervisor.

IMPORTANT - See reference to statutory limitations in next para.

GROUP LIFE INSURANCE

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

Statutory Restrictions:

Maxima in excess of $20,000 available only in states where there are no statutory or other legal restrictions. If any employees to be insured are located in Texas or Ohio ($20,000/$40,000 maximum law) and the maximum for the Group exceeds the the statutory maximum full facts should be submitted to the Home Office through the Regional Supervisor.

General Ruleg:

1. If employees are insured under any other Group Life insurance policy issued by the Metropolitan or another carrier to the same employer or to the trustees of a fund to which the employer contributes, such other insurance must be considered in determining the maximum amounts and no individual may be insured for an aggregate exceeding the applicable schedules or statutory limitations applicable in certain states.
2. If the financial experience of two or more Group policies is combined for dividend purposes, the maximum amount for an individual insured under any of those policies shall be based on the combined data for such Group policies in the same manner as if the insurance thereunder were in force under only one Group policy.
3. Conservatism in estimating the total insurance in force at issue is advisable to avoid necessity for reduction of maximums because of insufficient volume.
4. If plan includes Instalment Total and Permanent Disability provision, special consideration is needed. On revisions maximum amount subject to this provision will be limited to the higher of $10,000 or the maximum under old schedule.
5. The policy must provide for suitable reductions in amounts of Life Insurance as follows:

   (a) Applicable to Groups with less than 50 lives

   Reductions commencing at age 65 or some other specified age (but not later than 70), such as normal retirement age if employees are insured for more than $3,000. The amount of insurance remaining after the last reduction may not exceed the greater of $3,000 and 50% of amount immediately prior to the date of first reduction. The reductions may be made in five or less yearly steps but insurance must be reduced to ultimate amount by not later than age 72.

   (b) Applicable to Group policies insuring 50 or more lives

   Maximum Certificate Amount on any one individual - $10,000 or less. Formula similar to (a) recommended but actual retirement may be used instead of a specified age and insurance up to $5,000 may be continued in full.

   Maximum Certificate Amount on any one individual - more than $10,000. Policy should provide for reductions commencing:

   1. At age 65 or some other specified age (not later than age 70), such as normal retirement age, or
   2. At actual retirement (but not later than age 70) but this can be used only if there is a formal retirement plan covering substantially all insured employees.

GROUP LIFE INSURANCE

NOTE: Exceptions on SOLID CAPITALS must be referred to Regional Supervisor.

Coverage:

Life insurance payable for death from any cause to beneficiary named by employee. Usually includes waiver of premiums after nine months' total disability commencing prior to age 60
INSTALMENT TOTAL AND PERMANENT DISABILITY BENEFITS AVAILABLE IN SPECIAL CIRCUMSTANCES

Underwriting:

Minimum amount - $1,000 if at least 100 lives are to be insured, otherwise minimum is $2,000 because lower premium does not justify expense. LOWER MINIMUM AVAILABLE IN SPECIAL CASES (SUCH AS UNION DEMAND)

Maximum amount - Not more than two years' earnings at top of each earnings bracket with over all maximum determined as follows:

A Basic Table.

Total Insurance In Group	Maximum Amount On Any One Life
Under $100,000	$ 6,000
$ 100,000 to $ 250,000	7,500
250,000 to 500,000	10,000
500,000 to 750,000	12,500
750,000 to 1,500,000	15,000
1,500,000 to 2,500,000	20,000

EXCESS OVER $20,000 - MUST BE REFERRED TO REGIONAL SUPERVISOR

Total Insurance In Group	Maximum Amount On Any One Life
$2,500,000 to $ 4,000,000	$25,000
4,000,000 to 6,000,000	30,000
6,000,000 to 9,000,000	35,000
9,000,000 to 13,000,000	40,000
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17,000,000 and over	50,000

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A group with particularly favorable underwriting features may qualify for a maximum reasonably in excess of the basic tables. Full facts should be submitted to the Home Office through the Regional Supervisor.

IMPORTANT - See reference to statutory limitations in next page.

GROUP LIFE INSURANCE

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

Statutory Restrictions:

Maximum is excess of $20,000 available only in states where there are no statutory or other legal restrictions. (Statutory maximum in Louisiana - $10,000). If any employees to be insured are located in Texas or Ohio ($20,000 $40,000 maximum resp) and the maximum for the Group exceeds the statutory maximum full facts should be submitted to the Home Office through the Regional Supervisor.

General Rules:

1. If employees are insured under any other Group Life insurance policy issued by the Metropolitan or another carrier to the same employer or to the trustees of a fund to which the employer contributes, such other insurance must be considered in determining the maximum amounts and no individual may be insured for an aggregate exceeding the applicable schedules or statutory limitations applicable in certain states.

2. If the financial experience of two or more group policies is combined for dividend purposes, the maximum amount for an individual insured under any of these policies shall be based on the combined data for such Group policies in the same manner as if the insurance thereunder were in force under only one Group policy.

3. Conservation in estimating the total insurance in force at issue is advisable to avoid necessity for reduction of maximums because of insufficient volume.

4. If plan includes Instalment Total and Permanent Disability provision, special consideration is needed. On revisions maximum amount subject to this provision will be limited to the higher of $10,000 or the maximum under old schedule

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   (a) Applicable to Groups with less than 50 lives

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   (b) Applicable to Group policies insuring 50 or more lives

   Maximum Certificate Amount on any one individual - $10,000 or less. Formula similar to (a) recommended but actual retirement may be used instead of a specified age and insurance up to $5,000 may be continued in full.

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   1. At age 65 or some other specified age (not later than age 70), such as normal retirement age, or

   2. At actual retirement (but not later than age 70) but this can be used only if there is a formal retirement plan covering substantially all insured employees

GROUP LIFE INSURANCE

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

The ultimate amount of insurance may not exceed the greater of $5,000 ($10,000 *if* the total insurance *in*force is at least $750,000) and 50% of the amount immediately prior to the date of first reduction.

The reductions may be made in *five* or less yearly steps or up to 60 monthly steps provided the insurance is reduced to the ultimate amount not later *than* age 72.

IF AN EXISTING PLAN WHICH IS BEING REVISED MAKES NO PROVISION FOR REDUCTION OR IF REDUCTIONS ARE MADE AT RETIREMENT ONLY, THE HOME OFFICE WILL, UPON RECOMMENDATION OF THE REGIONAL SUPERVISOR AND WHEN WARRANTED BY FAVORABLE UNDERWRITING CONDITIONS, INCLUDING CONSIDERATION OF THE EMPLOYER'S RETIREMENT PLAN AND RETIREMENT PRACTICES, CONSIDER REASONABLE VARIATIONS OF THE *ABOVE*.

IF THE PLAN DOES NOT INCLUDE A REDUCTION FORMULA IN ACCORDANCE WITH THE FOREGOING RULES, IT MAY BE NECESSARY TO REDUCE THE MAXIMUM OTHERWISE AVAILABLE. ALL SUCH CASES SHOULD BE REFERRED THROUGH THE REGIONAL SUPERVISOR TO THE GROUP ADMINISTRATION DIVISION WITH *FULL FACTS AND RECOMMENDATIONS*.

If a Plan containing the "Death Benefit in the Event of Total Disability" (Continued Protection) provision includes a reduction formula, any insurance continued under this provision will be reduced under the same formula applicable to employees in active employment. However, reductions for disabled employees should commence at a specified age rather than at retirement.

For employees who become totally disabled after age 60 we recommend that the employer continue the insurance in force by payment of premiums during disability. Reductions would apply the same as for an active employee.

NOTE: When an employee's Life insurance is reduced upon retirement or at a specified age following actual retirement the policy may be amended to permit the employee, under certain circumstances, to convert to an individual policy. See "Retired Employees" in "Underwriting Practices".

6. *FLAT SCHEDULES - NOT GENERALLY RECOMMENDED BECAUSE TO* NOT REFLECT EMPLOYEE NEED. IF EMPLOYER INSISTS, MAY BE OFFERED WITH FOLLOWING MAXIMA:

   LESS THAN 100 INSURED LIVES - UP TO $3,000

   100 OR MORE INSURED LIVES - UP TO $5,000

7. Maximum difference between adjacent classes:

   Less than 50 lives insured in group $2,500
   50 or more lives insured in group $5,000

   These are maximum amounts and are to be used only if such broad *classes* will not result in a few employees being insured for substantially greater amounts than the majority of employees.

NOTE:
Minimum table.
Industry loadings.

GROUP LIFE INSURANCE

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

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IF THE PLAN DOES NOT INCLUDE A REDUCTION FORMULA IN ACCORDANCE WITH THE FOREGOING RULES, IT MAY BE NECESSARY TO REDUCE THE MAXIMUM OTHERWISE AVAILABLE. ALL SUCH CASES SHOULD BE REFERRED THROUGH THE REGIONAL SUPERVISOR TO THE GROUP ADMINISTRATION DIVISION WITH FULL FACTS AND RECOMMENDATIONS.

If a Plan containing the "Death Benefit in the Event of Total Disability" (Continued Protection) provision includes a reduction formula, any insurance continued under this provision will be reduced under the same formula applicable to employees in active employment. However, reductions for disabled employees should commence at a specified age rather than at retirement.

For employees who become totally disabled after age 60 we recommend that the employer continue the insurance in force by payment of premiums during disability. Reductions would apply the same as for an active employee.

NOTE: When an employee's Life insurance is reduced upon retirement or at a specified age following actual retirement the policy may be amended to permit the employee, under certain circumstances, to convert to an individual policy. See "Retired Employees" in "Underwriting Practices".

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   LESS THAN 100 INSURED LIVES - UP TO $3,000

   100 OR MORE INSURED LIVES - UP TO $5,000

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   Less than 50 lives insured in group - $2,500
   50 or more lives insured in group - $5,000

   These are maximum amounts and are to be used only if such broad classes will not result in a few employees being insured for substantially greater amounts than the majority of employees.

RATES:
Minimum table. . . . . .page 1-3
Industry loadings. . . . . pages 8-1 through 8-9

1961 Rates

GROUP TERM LIFE INSURANCE

One Year Renewable Term – Minimum Premiums

Participating Rate

1961 Commissioners Group Life Insurance Premium Rates

Applicable to Policies Providing:

Death Benefit in the Event of Total Disability, or Extended Death Benefit

The minimum premium will be the result of the following:
(a) the total premium determined by the following schedule of premiums per $1 000 plus
(b) a constant charge per $1 000 applicable to the first $40 000 of insurance as follows

	Annually	Semi-Annually	Quarterly	Monthly
Constant per $1 000	$ 2 40	$ 1 20	$ 60	$ 20
Maximum constant	96 00	48 00	24 00	8 00

(c) minus any values credit in accordance with the table on page 15 applied to the sum of (a) and (b)

AGE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY	AGE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
15	$ 2 26	$ 1 14	$ 57	$ 19	35	$ 4 78	$ 1 88	$ 91	$ 32
16	2 38	1 20	60	20	36	3 97	2 00	1 00	34
17	2 50	1 26	63	21	37	4 22	2 13	1 07	36
18	2 63	1 31	66	22	38	4 51	2 28	1 14	38
19	2 67	1 33	67	23	39	4 80	2 41	1 23	41
20	2 73	1 39	69	23	40	5 28	2 66	1 33	45
21	2 81	1 42	71	24	41	5 74	2 89	1 45	49
22	2 86	1 44	72	24	42	6 20	3 11	1 56	53
23	2 90	1 46	73	25	43	6 81	3 41	1 72	58
24	2 94	1 48	74	25	44	7 41	3 71	1 87	63
25	2 97	1 50	75	25	45	8 08	4 07	2 04	68
26	3 00	1 51	76	25	46	8 80	4 41	2 22	74
27	3 02	1 52	76	26	47	9 60	4 84	2 42	81
28	3 04	1 53	77	26	48	10 48	5 28	2 65	89
29	3 10	1 56	78	26	49	11 46	5 77	2 89	97
30	3 15	1 59	80	27	50	12 51	6 30	3 16	1 06
31	3 22	1 62	81	27	51	13 66	6 88	3 45	1 16
32	3 30	1 66	83	28	52	14 90	7 53	3 77	1 26
33	3 42	1 72	86	29	53	16 34	8 23	4 13	1 38
34	3 56	1 79	90	30	54	17 88	9 01	4 51	1 51

1961 RATE TABLE - CONTINUED

AGE	ANNUAL	SEMI-ANNUAL	QUARTER	MONTH	AGE	ANNUAL	SEMI-ANNUAL	QUARTER	MONTH
55	$19 55	$ 9 85	[illegible]	$1 65	75	$101 21	[illegible]	[illegible]	$ 8 54
56	21 31	10 75	[illegible]	1 80	76	109 23	55 02	27 58	9 24
57	23 25	11 71	[illegible]	1 97	77	118 21	59 55	29 85	10 00
58	25 28	12 73	[illegible]	2 14	78	128 37	64 67	32 11	10 80
59	27 42	13 81	[illegible]	2 32	79	139 59	70 32	35 25	11 81
60	29 72	14 97	[illegible]	2 51	80	151 71	76 42	38 31	12 83
61	32 20	16 22	[illegible]	2 72	81	164 68	82 94	41 51	13 93
62	34 95	17 61	[illegible]	2 96	82	178 19	89 76	44 95	15 07
63	37 92	19 10	[illegible]	3 21	83	192 27	96 86	48 55	16 26
64	41 11	20 72	[illegible]	3 48	84	206 93	104 26	52 25	17 50
65	44 57	22 50	[illegible]	3 78	85	222 29	111 98	[illegible]	18 80
66	48 41	24 42	[illegible]	4 11	86	238 48	120 09	[illegible]	20 16
67	52 57	26 48	[illegible]	4 48	87	255 38	128 65	[illegible]	21 60
68	57 02	29 13	[illegible]	4 89	88	273 07	137 78	[illegible]	23 13
69	[illegible]	31 79	[illegible]	5 31	89	291 08	147 64	74 08	24 79
70	[illegible]	34 67	[illegible]	5 81	90	310 71	158 54	79 [illegible]	26 62
71	[illegible]	37 64	[illegible]	6 32	91	329 83	170 29	[illegible]	28 60
72	[illegible]	40 75	[illegible]	6 84	92	346 84	182 80	[illegible]	31 03
73	[illegible]	41 96	[illegible]	7 38	93	359 07	201 03	[illegible]	33 75
74	[illegible]	47 34	[illegible]	7 95	94	436 82	220 05	[illegible]	36 95

[illegible] [illegible] [illegible] [

TABLE OF VOLUME CREDITS

Total of Constant and Premium from 1961 Table*

Annual	Monthly	Volume Credit
Under $2,400	Under $200	0%
$2,400-2,999	$200-249	1
3,000-3,599	250-299	2
3,600-4,199	300-349	3
4,200-4,799	350-399	4
4,800-5,399	400-449	5
5,400-5,999	450-499	6
6,000-7,199	500-599	7
7,200-8,399	600-699	8
8,400-9,599	700-799	9
9,600-11,999	800-999	10
12,000-17,999	1,000-1,499	11
18,000-35,999	1,500-2,999	12
36,000-59,999	3,000-4,999	13
60,000-119,999	5,000-9,999	14
120,000-179,999	10,000-14,999	15
180,000-239,999	15,000-19,999	16
240,000-359,999	20,000-29,999	17
360,000-479,999	30,000-39,999	18
480,000-719,999	40,000-59,999	19
720,000 and over	60,000 and over	20

*Include any additional premium for industry

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Conversion of Extra Annual Premium to Other Modes of Payment:

Monthly	Semi-Annual	Quarterly	Annual
$ .08	$ .48	$ .24	$ .96
.16	.96	.48	1.92
.24	1.44	.72	2.88
.32	1.92	.96	3.84
.40	2.40	1.20	4.80
.48	2.88	1.44	5.76
.56	3.36	1.68	6.72
.64	3.84	1.92	7.68
.72	4.32	2.16	8.64
.80	4.80	2.40	9.60

GROUP TERM LIFE INSURANCE

Table I – Total Insurance $250,000 Or Less At Issue

One Year Renewable Term – Minimum Premiums – Participating Rate

Based on Commissioner's Standard Ordinary Table of Mortality (C.S.O.)

Applicable to Policies Providing: Death Benefit in the Event of Total Disability, or Extended Death Benefit

The minimum premium will be the sum of

(a) the premium determined by the following schedule of premiums per $1,000, and

(b) a policy charge of $ 15 per month per $1,000 if the total insurance is less than $75,000, (the total of $11 25 per month if the total insurance is $75,000 or more. (For annual premiums use $1 80 instead of $ 15 or $135 00 instead of $11 25)

AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY
15	$2 33	$0 20	35	$4 97	$0 42	55	$10 49	$1 65	75	196 07	$8 13
16	2 37	.20	36	5 27	.45	56	11 00	1 78	76	104 07	8 80
17	2.44	.21	37	5 58	.47	57	11 76	1 93	77	112 71	9 54
18	2.49	.21	38	5 92	.50	58	12 61	2 08	78	122.03	10.33
19	2 57	.22	39	6 30	.54	59	13 63	2.25	79	132.00	11.17
20	2.63	.22	40	6 70	.57	60	14 82	2 44	80	142.91	12 09
21	2 72	.23	41	7 14	.61	61	16 19	2 66	81	154.56	13 07
22	2.81	.24	42	7 62	.65	62	17 78	2 88	82	167.09	14.13
23	2.90	.25	43	8 14	.69	63	19 59	3 10	83	180.34	15 27
24	3 00	.26	44	8 71	.74	64	21 65	3 36	84	194.90	16.49
25	3 12	.27	45	9 33	.79	65	23 96	3 64	85	210.41	17.80
26	3 24	.28	46	10 00	.85	66	26 56	3.94	86	226 93	19.20
27	3 37	.29	47	10 74	.91	67	29 46	4 27	87	244.55	20.69
28	3 52	.30	48	11 57	.98	68	32 69	4 63	88	263 38	22 20
29	3.69	.31	49	12 41	1 05	69	36 29	5.02	89	283 36	23.97
30	3 86	.33	50	13 35	1 13	70	40 27	5 44	90	304.55	25 76
31	4 06	.34	51	14 38	1 22	71	44 66	5 89	91	327 03	27 66
32	4 25	.36	52	15 50	1 31	72	49 50	6.39	92	350.78	29.67
33	4 47	.38	53	16 72	1 42	73	54.83	6 92	93	375.73	31.78
34	4 71	.40	54	18 05	1 53	74	60 67	7 50	94	402.11	34.01

GROUP TERM LIFE INSURANCE

Table II – Total Insurance More Than $250,000 But Less Than $500,000 at Issue

One Year Renewable Term – Minimum Premiums – Participating Rate

Applicable to Policies Providing: Death Benefit in the Event of Total Disability, or Extended Death Benefit

This is not actually a table of rates, but rather a procedure for determining an average premium based on pro-rata use on Tables I and III.

A. For preparation of cost estimates:

1. Develope an average premium per $1,000 by application of Table III thru.

2. Increase the average premium by the following factors.

Volume	Step (a) Increase average premium by	Step (b) Add policy charge for: Monthly	Annual
$250,001 but less than $275,000	10%	$0 065	$0 54
275,000 " 300,000	9%	061	486
300,000 " 325,000	8%	036	432
325,000 " 350,000	7%	032	378
350,000 " 375,000	6%	027	324
375,000 " 400,000	5%	023	270

Volume	Step (a) Increase average premium by	Step (b) Add policy charge for: Monthly	Annual
$400,000 but less than $425,000	4%	$0.018	$0.216
425,000 " 450,000	3%	.014	.162
450,000 " 475,000	2%	.009	.108
475,000 " 500,000	1%	.005	.054
500,000 and over	0	0	0

3. All calculations should be carried to the third decimal place and the final result rounded to the second decimal place Example:

Volume	Average premium on basis Table III rates		Estimated monthly average premium
$331,000	$ 643	x 10/1 : $ 688 + $ 032 : $ 720*	$.72

* If the third decimal at this point is less than 5 it will be dropped, if 5 or over raise to the next higher cent

B. The foregoing is for estimate purposes only The actual average premium at issue will be determined as follows

1. A basic average premium is developed from Table III in the usual manner (rounded to the fourth decimal place)

2 So that the final average premium will reflect pro-rata use of Tables I and III the basic average premium will be increased, for each $1,000 by which the total amount of insurance is less than $500,000, by 0 067 (6 7/10 of 1%) and by $0 000180**

Illustration, Assume volume is $331,000 and basic average premium is $0 6430

$500,000 - $331,000 = $169,000

169 x .0004 = .0676 (6 76%)

$0 6430 x 1 0676 = $0 6864

169 x $0.000180** = 0 0301

$ .7165 - Actual Average Premium $0 72

** $0 000135 is for Monthly Average Premium

Use: $0 00054 for quarterly
$0 00108 for semi-annual
$0.00216 for annual

U - rates

GROUP LIFE INSURANCE RATES

One Year Renewable Term - Minimum Premiums

Participating Rate

Applicable to Policies Providing: Death Benefit in the Event of Total Disability, or Extended Death Benefit

Revised 3.6.58.

The minimum premium will be the sum of:
(a) the premium determined by the following schedule, and
(b) a policy charge of $.15 per month per $1000 if the total insurance is less than $75,000, or a total of $11.25 per month if the total insurance is $75,000 or more. (For annual premiums use $1.80 instead of $.15, or $135.00 instead of $11.25)

AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY
15	$2.33	$0.20	35	$4.97	$0.42	55	$19.49	$1.65	75	$96.07	$8.13
16	2.37	.20	36	5.27	.45	56	21.06	1.78	76	104.07	8.80
17	2.44	.21	37	5.58	.47	57	22.76	1.93	77	112.71	9.54
18	2.49	.21	38	5.92	.50	58	24.61	2.08	78	122.03	10.32
19	2.57	.22	39	6.30	.54	59	26.63	2.25	79	132.08	11.17
20	2.63	.22	40	6.70	.57	60	28.82	2.44	80	142.91	12.09
21	2.72	.23	41	7.14	.61	61	31.19	2.64	81	154.56	13.07
22	2.81	.24	42	7.62	.65	62	33.79	2.86	82	167.09	14.13
23	2.90	.25	43	8.14	.69	63	36.59	3.10	83	180.54	15.27
24	3.00	.26	44	8.71	.74	64	39.65	3.36	84	194.98	16.49
25	3.12	.27	45	9.33	.79	65	42.96	3.64	85	210.41	17.80
26	3.24	.28	46	10.00	.85	66	46.58	3.94	86	226.93	19.20
27	3.37	.29	47	10.74	.91	67	50.46	4.27	87	244.55	20.69
28	3.52	.30	48	11.53	.98	68	54.69	4.63	88	263.38	22.28
29	3.69	.31	49	12.41	1.05	69	59.29	5.02	89	283.36	23.97
30	3.86	.33	50	13.35	1.13	70	64.27	5.44	90	304.55	25.76
31	4.04	.34	51	14.38	1.22	71	69.66	5.89	91	327.03	27.66
32	4.25	.36	52	15.50	1.31	72	75.50	6.39	92	350.78	29.67
33	4.47	.38	53	16.72	1.42	73	81.83	6.92	93	375.73	31.78
34	4.71	.40	54	18.05	1.53	74	88.67	7.50	94	402.11	34.01

>T rates

Extra Premium Per $1,000 of Life Insurance

Annual	Monthly
$ 1	$ .08
2	.17
3	.25
4	.34
5	.42
6	.51
7	.59
8	.68
9	.76
10	.85

GROUP TERM LIFE INSURANCE

Table III - Total Insurance $500,000 or More At Issue

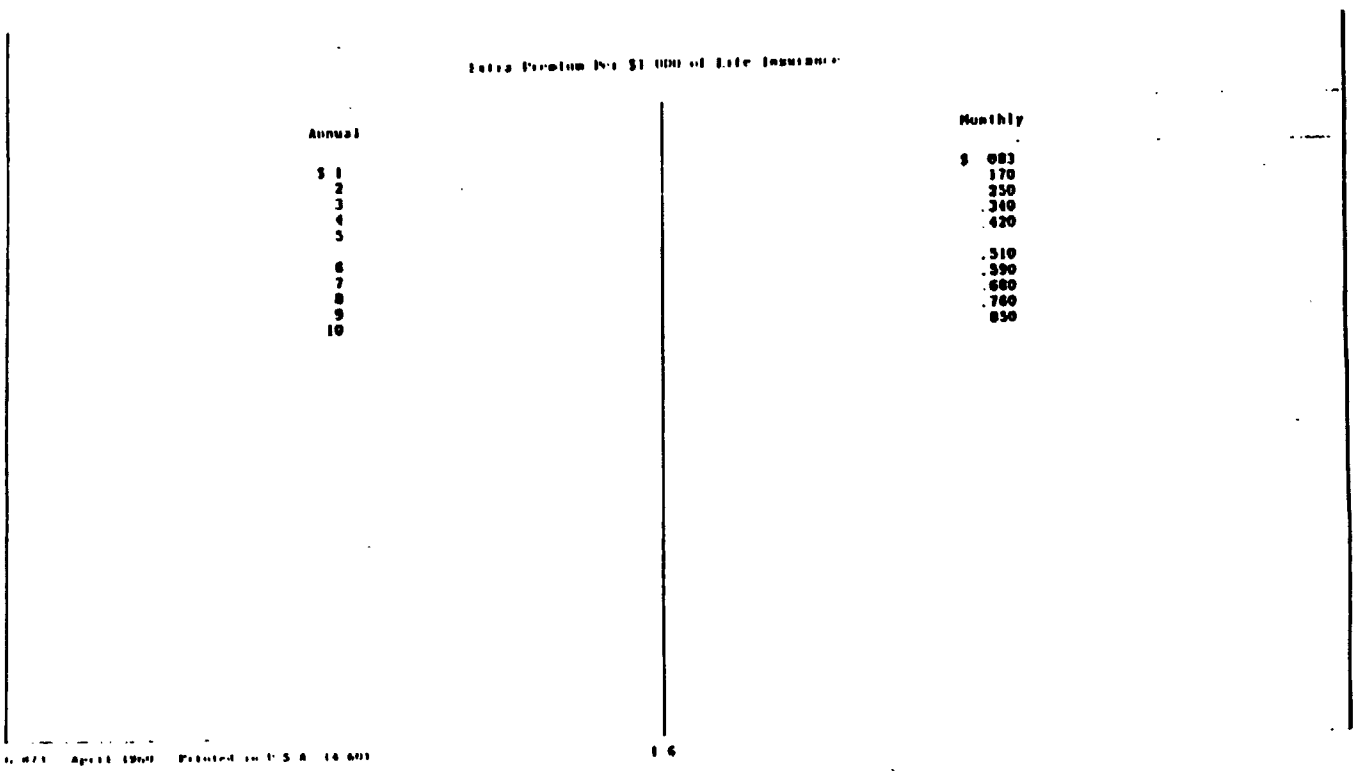
This Table is also called Table "X"

One Year Renewable Term - Minimum Premiums - Participating Rate

Based on Commissioner's Standard Ordinary Table of Mortality (C. S. O.)

Applicable to Policies Providing: Death Benefit in the Event of Total Disability, or Extended Death Benefit

AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY
15	$2 12	$ 18	35	$4 52	$ 38	55	$17 72	$1.50	75	$87.34	$7 39
16	2 16	18	36	4 79	.41	56	19.14	1.62	76	96.01	8.00
17	2 22	19	37	5 07	.43	57	20 69	1.75	77	102.48	8.67
18	2 27	19	38	5 38	.46	58	22 38	1.89	78	110.94	9.38
19	2 34	20	39	5 72	.48	59	24 21	2.05	79	120.07	10.16
20	2 39	20	40	6 09	.52	60	26.20	2.22	80	129.93	10.99
21	2 47	21	41	6 49	.55	61	28.36	2.40	81	140.51	11.88
22	2 55	22	42	6 93	.59	62	30 72	2 60	82	151.90	12.85
23	2 64	22	43	7 40	.63	63	33.26	2 81	83	164.13	13.88
24	2 73	23	44	7 92	.67	64	36 04	3.05	84	177.24	14.99
25	2 84	24	45	8 48	.72	65	39 06	3.30	85	191.28	16.18
26	2 95	25	46	9 09	.77	66	42 33	3.58	86	206.30	17.43
27	3 06	26	47	9 76	.83	67	45.88	3 88	87	222.32	18.80
28	3 20	27	48	10 48	.89	68	49 72	4.21	88	239.43	20.25
29	3 35	28	49	11.28	.95	69	53.90	4.56	89	257.60	21.79
30	3 51	.30	50	12 14	1 03	70	58 43	4.94	90	276.87	23.42
31	3 68	.31	51	13 08	1.11	71	63.33	5.36	91	297.30	25.18
32	3 86	.33	52	14 09	1 19	72	68.64	5.81	92	318.89	26.97
33	4 06	.34	53	15 20	1 29	73	74.39	6.29	93	341.57	28.88
34	4 29	.36	54	16 41	1 39	74	80.61	6.82	94	365.36	30.93



Extra Premium Per $1,000 of Life Insurance

Annual	Monthly
$ 1	$ .083
2	.170
3	.250
4	.340
5	.420
6	.510
7	.590
8	.680
9	.760
10	.850

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Revised June, 1960

GROUP TERM LIFE INSURANCE

Table III – Total Insurance $500,000 or More At Issue

This Table is also called Table "X"

One Year Renewable Term – Minimum Premiums – Participating Rate

Based on Commissioner's Standard Ordinary Table of Mortality (C. S. O.)

Applicable to Policies Providing: Death Benefit in the Event of Total Disability, or Extended Death Benefit

AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY	AGE	ANNUAL	MONTHLY
15	$2.12	$ .18	35	$4.52	$ .38	55	$17.72	$1.50	75	$87.36	$7.39
16	2.16	.18	36	4.79	.41	56	19.14	1.62	76	94.61	8.00
17	2.22	.19	37	5.07	.43	57	20.69	1.75	77	102.46	8.67
18	2.27	.19	38	5.38	.46	58	22.39	1.89	78	110.94	9.38
19	2.34	.20	39	5.72	.48	59	24.21	2.05	79	120.07	10.16
20	2.39	.20	40	6.09	.52	60	26.20	2.22	80	129.92	10.99
21	2.47	.21	41	6.49	.55	61	28.36	2.40	81	140.51	11.88
22	2.55	.22	42	6.93	.58	62	30.72	2.60	82	151.90	12.85
23	2.64	.22	43	7.40	.63	63	33.26	2.81	83	164.13	13.88
24	2.73	.23	44	7.92	.67	64	36.04	3.05	84	177.24	14.99
25	2.84	.24	45	8.48	.72	65	39.06	3.30	85	191.28	16.18
26	2.95	.25	46	9.09	.77	66	42.33	3.58	86	206.30	17.45
27	3.06	.26	47	9.76	.83	67	45.88	3.88	87	222.32	18.80
28	3.20	.27	48	10.48	.89	68	49.72	4.21	88	239.43	20.25
29	3.35	.28	49	11.28	.95	69	53.90	4.56	89	257.60	21.79
30	3.51	.30	50	12.14	1.03	70	58.43	4.94	90	276.87	23.42
31	3.68	.31	51	13.08	1.11	71	63.33	5.36	91	297.30	25.15
32	3.86	.33	52	14.09	1.19	72	68.64	5.81	92	318.89	26.97
33	4.06	.34	53	15.20	1.29	73	74.39	6.29	93	341.57	28.89
34	4.29	.36	54	16.41	1.39	74	80.61	6.82	94	365.36	30.92

Extra Premium Per $1,000 of Life Insurance

Annual	Monthly
$ 1	$ .08
2	.17
3	.25
4	.34
5	.42
6	.51
7	.59
8	.68
9	.76
10	.85

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GROUP CREDITORS LIFE INSURANCE RATES

Minimum Premiums - Participating Rate

The Following Rates Do Not Include Any Benefits On Account Of Any Disability

I. Where the ages of the persons to be insured are available, the rates will be determined in accordance with the procedures outlined on Page 1-3.

II. Where the ages of the persons to be insured are not available, the following rate tables are applicable.

A. Regular Premium Payable Monthly

Table I

Average Amount of Insurance[1]	Minimum Monthly Premium Rate Per $1000 of Insurance
Less than $250,000	$.75
$250,000 but less than $500,000	$.75 minus [(Average Amount of Insurance[1] minus $250,000) / $250,000 x .15]*
$500,000 or more	$.60

* This rate will be adjusted to the nearest cent and increased to the next higher cent, if exactly 5 mills.

B. Single Premium Payable in Advance

Table II

Average Amount of Insurance[1]	Minimum Premium in Advance per $1000 Reducing in Equal Monthly Instalments Of		
	12 Months	24 Months	36 Months
Less than $500,000	$4.75	$8.05	$10.10
$500,000 or more	3.83	7.25	10.04

[1] The "Average Amount of Insurance" shall be 1/12 of the sum of the insured indebtedness on each monthly premium due date during the policy year, or

(i) if the policy is to insure the indebtedness outstanding on the issue date of the policy as well as future indebtedness, the average amount of indebtedness during the preceding 12 month period, or

(ii) if the policy is to insure future indebtedness only, 1/2 of the average amount of such indebtedness during the preceding 12 month period.

GROUP CREDITORS LIFE INSURANCE

ELIGIBILITY
At least 100 new loans yearly, and anticipated second year premium of at least $1,500.

TRANSFERRED BUSINESS - Regardless of size all cases must be referred to Home Office with usual experience data.

MAXIMUM AMOUNT OF INSURANCE
In determining the maximum amount of insurance for an individual debtor, the following table will apply:

Volume of Insurance	Maximum amount of Creditor Group Insurance Permissible on any Individual Borrower
Less than $100,000	$2,000
$100,000 but less than $200,000	2,500
200,000 but less than 250,000	3,000
250,000 but less than 300,000	4,000
300,000 and over	5,000

CONSIDERATION WILL BE GIVEN TO A HIGHER MAXIMUM IN INDIVIDUAL INSTANCES WHERE BECAUSE OF THE NATURE OF THE LOAN SUCH HIGHER MAXIMUM IS NECESSARY.

METHOD OF DETERMINING VOLUME FOR INSURANCE MAXIMUM AND RATES
The premium rate and the maximum amount of insurance on an individual debtor depend on the volume of insurance on the particular group. The base amount for this purpose is the sum of outstanding insurable balances at the end of each month for the preceding 12 months period, divided by 12. In addition furnish the total number of eligible loans made during the same 12 months period and the total volume of such loans.

Where the Base Amount as defined above is not available because the creditor is a new entrant into the creditor field or is not applicable because a material change is anticipated in the near future (e.g. a rapid expansion), the base amount may be taken as the estimated average outstanding balances during the first policy year. Such estimates of expected volume of eligible loans should be made on a conservative evaluation of the pertinent factors in the individual case. If the actual average amount of insurance in force during the first policy year is less than the estimate upon which premium rates were initially based, a retroactive adjustment will be made in the premium rate based on the actual average amount of insurance.

Depending on the type of case the proportions of the base amount which are used in determining the insurance maximum and premium rate vary. The following schedule shows these proportions:

Type of Case	Proportion of Base to be used in determining Insurance Maximum	Initial Premium
Non-Optional		
Existing and new loans to be covered	100%	100%
New loans only	100%	50% (37½% for auto loans)
Optional		
Existing and new loans to be covered	75% (50% for auto loans)	75% (50% for auto loans)
New loans only	75% (50% for auto loans)	37½% (25% for auto loans)

NOTE: In cases where there is a sizable number of borrowers age 65 and over it may be necessary, where legal, to establish safeguards. Refer such cases to the Home Office showing the relationship of these borrowers to the total number of borrowers to be covered.

GROUP CREDITORS LIFE INSURANCE RATES

Minimum Premiums — Participating Rate

The Following Rates Do Not Include Any Benefits On Account of Any Disability

I Where the ages of the persons to be insured are available, the rates will be determined in accordance with the procedures outlined on Pages 1-3 through 1-5.

II Where the ages of the persons to be insured are not available, the following rate tables are applicable:

A. Regular Premium Payable Monthly

Table I

Volume of Insurance	Monthly Premium per $1,000 of Outstanding Balances	Volume of Insurance	Monthly Premium per $1,000 of Outstanding Balances
Less than $100,000	$1.00	$ 375,000 to $500,000	$ .70
$100,000 to $250,000	.90	500,000 to 1,000,000	.65
250,000 to 375,000	.75	1,000,000 and over	.60

B. Single Premium Payable in Advance

Table II

Volume of Insurance	Premium per $1,000 of Initial Indebtedness for Loans Repayable in Equal Monthly Instalments			Volume of Insurance	Premium per $1,000 of Initial Indebtedness for Loans Repayable in Equal Monthly Instalments		
	12 Months	24 Months	36 Months		12 Months	24 Months	36 Months
Less than $100,000	$6.39	$12.08	$17.57	$ 375,000 to $500,000	$4.47	$8.45	$12.30
$100,000 to $250,000	5.75	10.87	15.81	500,000 to 1,000,000	4.15	7.85	11.42
250,000 to 375,000	4.79	9.06	13.18	1,000,000 and over	3.83	7.25	10.54

GROUP CREDITORS LIFE INSURANCE RATES

Prorated Regular Premium Rates for Average Amounts of Insurance Between $250,000 and $500,000

The table below may be used in determining applicable rates for average amounts of insurance between $250,000 and $500,000.

Average Amounts of Insurance Inforce	Rate	Average Amounts of Insurance Inforce	Rate
$250,333 or less	$0 75	$375,000 - 391,666	$0 67
258,334 - $274,999	.74	391,667 - 408,333	.66
275,000 - 291,666	.73	408,334 - 424,999	.65
291,667 - 308,333	.72	425,000 - 441,666	.64
308,334 - 324,999	.71	441,667 - 458,333	.63
325,000 - 341,666	.70	458,334 - 474,999	.62
341,667 - 358,333	69	475,000 - 491,666	.61
358,334 - 374,999	.68	491,667 and over	.60

Note To determine average amount of insurance inforce on a "new loans only" non-optional case, use 1/2 of the average amount of loans outstanding during the preceding 12 months and on an optional case 1/2 x 75% of the average amount of loans outstanding during the preceding 12 months

INSURANCE FOR DEATH OR DISMEMBERMENT BY ACCIDENTAL MEANS

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

Coverage:

Face amount payable for loss of life or both legs or arms or loss of sight of both eyes by accidental means. One-half payable for loss of an arm or leg or sight of an eye by accidental means. Not more than the face amount payable for all losses resulting from one accident.

Underwriting:

Minimum amount - $1,000. IF LOWER MINIMUM DEMANDED BY EMPLOYER, IT WILL BE CONSIDERED.

Maximum amount -

1. If issued with Metropolitan Group Life Insurance, an amount equal to Life up to $10,000. HIGHER MAXIMA AVAILABLE IN SOME CIRCUMSTANCES.

2. If employees have Group Life with another carrier, match the Life to a maximum of $5,000.

3. If employees do not have Group Life, maximum is $3,000.

Cancelation and reduction - This form of insurance must be canceled at retirement. If written with Group Life which provides a reduction formula for active employees at a specified age, it is generally advisable to cancel ADAD coincident with first reduction. If ADAD is not so canceled, it must be reduced in accordance with the Group Life formula but subject to cancelation at retirement. In any case, the amount continued after age 70 may not exceed $10,000 except that on groups with less than 50 lives there must be a provision for cancelation not later than age 70.

Underwriting: (Continued)

General -

1. ADAD is written only in conjunction with Metropolitan Group Life or Accident and Sickness.

2. Except in a "catastrophe hazard" industry, 24-hour coverage should be provided. The cost is low and better protection is afforded. However, when necessary, non-occupational coverage may be offered.

Rates:

24-hour coverage . . . . . pages 8-1 through 8-8.
Non-occupational . . . . . 9 cents per $1,000.
Also see page 8-10.

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