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BOSTON MUTUAL LIFE INSURANCE COMPANY

TOWN OF SOMERSET

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

(Rate per \$1,000 \$.51 Life & \$.03 AD&D) shared 75% Town/25% Employee

G-132	Div 14	Town Active	\$4,000 Life & AD&D
G-132	Div 30	School Active	\$4,000 Life & AD&D
G-132	Div 31	Town Retirees	\$2,000 Life & AD&D
G-132	Div 32	School Retirees	\$2,000 Life & AD&D

VOLUNTARY LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

(Rate per \$1,000 \$.73 Life & \$.05 AD&D) 100% employee paid

G-14190	Div 25	Town & School Active	\$5,000, \$10,000, \$15,000 or \$20,000
G-14190	Div 37	Town Retirees	Under age 70 \$5,000
G-14190	Div 38	School Retirees	Under age 70 \$5,000

Dependent Life:

(Rate per family per month \$2.16)

Spouse	\$2,000
Dependent Children 14 days to 6 months	\$ 200
Dependent Children 6 months to age 19;	\$1,000
to 25 if full-time student to age	\$1,000

Upon Retirement: Employees who retire prior to age 70 may keep \$5,000 of Life and AD&D insurance to age 70; upon the attainment of age 70 for both active employees and retirees, Life and AD&D reduces to \$3,000; upon the attainment of age 75 all benefits for active employees and retirees terminates.

Basic & Voluntary Life Insurance Includes:

Accidental Death & Dismemberment Insurance (AD&D)

Waiver of Premium For Total Disability Commencing Prior to Age 60

Right to Convert to Whole Life Insurance