

## RATE CONFIRMATION

1. Policyholder: Superior Court of California, County of San Bernardino
2. Policy Number(s): 33849-G, 33850-G, and 55056-G
3. Insurance Product(s): Basic Term Life, Supplemental Term Life, Dependent Term Life, Voluntary AD&D, and Variable Group Universal Life
4. The insurance rates included in this rate confirmation are net of commissions.
5. Rate Coverage Period: January 1, 2020 – December 31, 2022

### Premium Rates<sup>1</sup>:

Basic Life: \$0.032 / \$1,000 / month

Employee Supplemental Life:

<u>Age</u>	<u>Rate / \$1,000 / Month</u>
Under 25	\$0.046
25-29	\$0.046
30-34	\$0.061
35-39	\$0.068
40-44	\$0.076
45-49	\$0.114
50-54	\$0.174
55-59	\$0.326
60-64	\$0.501
65-69	\$0.963
70-74	\$1.563
75 & Over	\$1.563

Spouse Life:

<u>Age</u>	<u>Rate / \$1,000 / Month</u>
Under 25	\$0.082
25-29	\$0.099
30-34	\$0.131
35-39	\$0.148
40-44	\$0.164
45-49	\$0.246
50-54	\$0.378
55-59	\$0.706
60-64	\$1.084
65-69	\$2.087
70-74	\$3.385
75 & Over	\$3.385

Child Life: \$0.110 / \$1,000 / month

Employee Voluntary AD&D: \$0.013 / \$1,000 / month

Family Voluntary AD&D: \$0.022 / \$1,000 / month

Variable Group Universal Life:

<b>Attained Age</b>	<b>Monthly /\$1,000</b>	<b>Attained Age</b>	<b>Monthly /\$1,000</b>
20	0.064	60	0.655
21	0.064	61	0.729
22	0.064	62	0.803
23	0.064	63	0.876
24	0.064	64	0.950
25	0.064	65	1.035
26	0.085	66	1.119
27	0.085	67	1.214
28	0.085	68	1.320
29	0.085	69	1.468
30	0.085	70	1.700
31	0.085	71	2.016
32	0.085	72	2.481
33	0.085	73	2.935
34	0.085	74	3.388
35	0.095	75	3.832
36	0.095	76	4.275
37	0.095	77	4.708
38	0.106	78	5.193
39	0.117	79	5.826
40	0.127	80	6.660
41	0.127	81	7.705
42	0.127	82	8.760
43	0.138	83	9.668
44	0.148	84	10.576
45	0.148	85	11.473
46	0.159	86	12.380
47	0.169	87	13.288
48	0.180	88	14.270
49	0.201	89	15.314
50	0.212	90	16.845
51	0.233	91	18.533
52	0.254	92	20.380
53	0.296	93	22.417
54	0.338	94	24.665
55	0.391		
56	0.465		
57	0.507		
58	0.581		
59	0.655		

<sup>1</sup>To satisfy your responsibilities under ERISA and state law, if applicable, each of your plan documents and related communications with plan participants should be consistent with the following, either currently or following acceptance of the above quoted rates:

- basic and supplemental coverages are structured as a single ERISA plan;
- participants who elect supplemental coverages are required to contribute specified premiums which are not necessarily equal to the expected cost of coverages elected by the participant and premiums paid by the plan for one coverage may cover some or all of the cost of another plan coverage;
- you do not promise to pay the full cost of any coverage but instead agree to pay the difference between the total premium for all plan coverages and amounts contributed by participants; and
- plan assets, including participant contributions, may be used to pay any benefit or expense under the plan, including insurance premiums for any coverage.

In addition, your requested rate structure may impact the tax treatment of the coverages under Section 79 of the Internal Revenue Code. We encourage you to consult your own legal and tax counsel to ensure your desired result.

### MINNESOTA LIFE INSURANCE COMPANY

By   
Susan Munson-Regala

Date October 10<sup>th</sup>, 2019

Title 2<sup>nd</sup> VP & Actuary - Group Insurance

### ACKNOWLEDGEMENT BY AUTHORIZED REPRESENTATIVE OF POLICYHOLDER

This document confirms that the rates stated above are the agreed upon rates for the specified policy numbers. These rates will be charged for coverage amounts effective during the Rate Coverage Period listed above. This renewal offer is subject to the current terms and conditions of the policies covering Superior Court of California – San Bernardino County’s employees and their dependents. Minnesota Life reserves the right to adjust the rates at any time in the event of plan design changes, modifications to the definition of eligible employees, or significant demographic changes in the group. We define significant changes to mean a change in the volume within a coverage or across coverages of more than 15%. The baseline for calculating the total change in volume will be the volume provided in the 2019 renewal census.

By \_\_\_\_\_

Date \_\_\_\_\_

Title \_\_\_\_\_