PREMIUM RIDER

This rider is made a part of Group Policy GVTL-CQTF.

This rider is effective June 1, 2025.

CLASS(ES)

All Eligible Active Employees

LIFE INSURANCE PREMIUMS

Employee

The monthly premium for each \$1,000 of life insurance for each Employee is as follows:

Age of Employee	Monthly Premium
< 25	
25 - 29	\$0.060
30 - 34	\$0.080
35 - 39	\$0.090
40 - 44	\$0.125
45 - 49	\$0.235
50 - 54	
55 - 59	\$0.645
60 - 64	
65 - 69	
70 - 74	
75 - 79	
80 - 84	
85 - 89	
90 - 100	

Spouse

The monthly premium for each \$1,000 of life insurance for each Spouse is as follows:

Age of Spouse	Monthly Premium
< 25	\$0.051
25 - 29	\$0.051
30 - 34	
35 - 39	
40 - 44	
45 - 49	\$0.189
50 - 54	\$0.308
55 - 59	\$0.485
60 - 64	\$0.643
65 - 69	\$1.013
70 - 74	\$1.766
75 - 79	\$3.119
80 - 84	\$3.119
85 - 89	\$3.119
90 - 100	

Dependent Child(ren)

The monthly premium for all Dependent children is \$0.40 for each Unit of life insurance.