

MINNESOTA LIFE RETIREE LIFE INSURANCE

Basic Life Insurance Reduction Schedule

If You Are Age 65 or Older:

If you are age 65 or older on your effective date of insurance, the appropriate percentage from the following table will be applied to the original amount of your Basic Life Insurance.

If you are 65 as of July 1, the following rate reduction will apply:

<u>Age of Retiree</u>	<u>Percentage of Reduction</u>	<u>Original Amount</u>	<u>Reduced</u>	<u>Annual Premium</u>
65 but less than 70	65%	\$45,000	\$30,000	\$29.10
70 but less than 75	50%		\$23,000	\$22.30
75 but less than 80	25%		\$12,000	\$11.60
80 or older	20%		\$9,000	\$8.70