

## Neucel Specialty Cellulose Ltd. All Other Employees

Life Insurance	AD&D Insurance	Optional Life Insurance	Short Term Disability	Long Term Disability	EHC	Dental
<b>Flat \$80,000</b> Increases Each Year Reduces by 50% at age 65 and terminates at 70	<b>Flat \$80,000</b> Increases Each Year Reduces by 50% at age 65 and terminates at 70	Participant - 5 to 100 units of \$5,000 Spouse - 1 to 20 units of \$10,000 Terminates at age 65	Overall Max \$2,500 Non-Evidence Maximum \$650/ week to a max of 52 weeks Terminates at age 65	Overall Max \$11,100 Non-Evidence Maximum \$2,900 Elimination Period of 52 weeks Terminates at age 65	Terminates at age 70	Terminates at age 70
<b>Important Notes:</b> Life insurance increases Jan-01 each year Jan 1/07 \$81,000 Jan 1/08 \$82,000 Jan 1,/09 \$84,000 Jan 1/10 \$86,000 <b>Taxable at Source on portion that Employer Pays</b>	<b>Important Notes:</b> AD&D insurance increases Jan-01 each year Jan 1/07 \$81,000 Jan 1/08 \$82,000 Jan 1,/09 \$84,000 Jan 1/10 \$86,000 <b>Non Taxable</b>	<b>Important Notes:</b> All amount are Subject to Evidence of Insurability	<b>Important Notes:</b> 50% to a Maximum of \$2,500 <b>Non-Taxable</b>	<b>Important Notes:</b> 50% of Gross Earnings are <b>Taxable</b>	<b>Important Notes:</b> <b>Non-Taxable</b>	<b>Important Notes:</b> <b>Non-Taxable</b>
<b>RATES</b>	<b>RATES</b>	<b>RATES</b>	<b>RATES</b>	<b>RATES</b>	<b>RATES</b>	<b>RATES</b>
Life Insurance is priced per \$1,000 Rate \$.41/\$1,000	AD&D Insurance is priced per \$1,000 Rate \$.068/\$1,000	Optional Life is priced per \$1,000 Rates are attached Rates are attached and go by smoker and no-smoker and are priced by male/female and age	Short Term Disability priced per \$10 Rate \$1.80/\$10	Long Term Disability priced per \$100 Rate \$2.94/ \$100	Single \$45.50 Family \$158.26 Waived \$0.00	Single \$24.50 Family \$68.66 Waived \$0.00

# Neucel Specialty Cellulose Ltd. Volunteer Firefighters

Life Insurance	AD&D Insurance	Optional Life Insurance	Short Term Disability	Long Term Disability	EHC	Dental
Flat \$80,000 Increases Each Year	Flat \$280,000 Increases Each Year	Participant - 5 to 100 units of \$5,000 Spouse - 1 to 20 units of \$10,000	Overall Max \$2,500 Non-Evidence Maximum \$650/ week to a max of 52 weeks Terminates at age 65	Overall Max \$11,100 Non-Evidence Maximum \$2,900 Elimination Period of 52 weeks Terminates at age 65	Terminates at age 70	Terminates at age 70
Reduces by 50% at age 65 and Terminates at 70	Terminates at age 70	Terminates at age 65				

Important Notes:	Important Notes:	Important Notes:	Important Notes:	Important Notes:
Life insurance increases Jan-01 each year Jan 1/07 \$81,000 Jan 1/08 \$82,000 Jan 1,/09 \$84,000 Jan 1/10 \$86,000 <b>Taxable at Source on portion that Employer Pays</b>	AD&D insurance increases Jan-01 each year Jan 1/07 \$81,000 Jan 1/08 \$82,000 Jan 1,09 \$84,000 Jan 1/10 \$86,000 <b>Non Taxable</b>	All amount are Subject to Evidence of Insurability <b>Non Taxable</b>	50% to a Maximum of \$2,500 <b>Non-Taxable</b>	50% of Gross Earnings are <b>Taxable</b>

RATES	RATES	RATES	RATES	RATES	RATES
Life Insurance is priced per \$1,000 Rate \$ .41/\$1,000	AD&D Insurance is priced per \$1,000 Rate \$.068/\$1,000	Optional Life is priced per \$1,000 Rates are attached and go by smoker and no-smoker and are priced by male/female and age	Short Term Disability priced per \$10 Rate \$1.80/\$10	Long Term Disability priced per \$100 Rate \$2.94/ \$100	Single \$45.50 Family \$158.26 Waived \$0.00
					Single \$24.50 Family \$68.66 Waived \$0.00



## Rates

# Optional Life Insurance

Classes: All

Per \$1,000 coverage

Rate frequency: Monthly

AGE GROUP	MEN		WOMEN	
	Smoker	Non-smoker	Smoker	Non-smoker
Less than 19	\$0.072	\$0.056	\$0.040	\$0.024
20 to 24	\$0.072	\$0.056	\$0.040	\$0.024
25 to 29	\$0.072	\$0.056	\$0.040	\$0.024
30 to 34	\$0.088	\$0.064	\$0.056	\$0.032
35 to 39	\$0.128	\$0.072	\$0.104	\$0.056
40 to 44	\$0.216	\$0.112	\$0.184	\$0.088
45 to 49	\$0.456	\$0.200	\$0.320	\$0.136
50 to 54	\$0.904	\$0.352	\$0.568	\$0.224
55 to 59	\$1.688	\$0.624	\$0.976	\$0.408
60 to 64	\$2.400	\$0.896	\$1.200	\$0.552