LIFE INSURANCE RATES

BASIC LIFE INSURANCE
Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL AND SPOUSE LIFE INSURANCE
The rates for Supplemental and Spouse Life Insurance are shown below. The rate for spouse coverage is based on the employee’s (your) age and your spouse’s smoking status.

Monthly Rate per $1,000 of Coverage:

<table>
<thead>
<tr>
<th>AGE AS OF 1/1/22</th>
<th>NON-SMOKER</th>
<th>SMOKER</th>
</tr>
</thead>
<tbody>
<tr>
<td>29 and under</td>
<td>$0.041</td>
<td>$0.077</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.050</td>
<td>$0.122</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.077</td>
<td>$0.189</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.099</td>
<td>$0.248</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.162</td>
<td>$0.405</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.275</td>
<td>$0.657</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.423</td>
<td>$0.909</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.567</td>
<td>$1.116</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.098</td>
<td>$1.971</td>
</tr>
<tr>
<td>70-74</td>
<td>$2.043</td>
<td>$3.267</td>
</tr>
<tr>
<td>75 and over</td>
<td>$3.825</td>
<td>$5.274</td>
</tr>
</tbody>
</table>

CHILD LIFE INSURANCE
The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

$10,000 coverage: $0.69 if paid bi-weekly (26 pay periods)

$20,000 coverage: $1.39 if paid bi-weekly (26 pay periods)

AD&D INSURANCE RATES

BASIC AD&D INSURANCE
Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL AD&D INSURANCE
$.015 per $1,000 of coverage.

SPOUSE AD&D INSURANCE
$.015 per $1,000 of coverage.

CHILD AD&D INSURANCE
The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

$10,000 coverage: $0.069 if paid bi-weekly (26 pay periods)

$20,000 coverage: $0.138 if paid bi-weekly (26 pay periods)

LTD RATES

BASIC LTD
Fully paid for by RIT for full-time employees. No employee cost.

SUPPLEMENTAL LTD
$.316 per $100 of base pay (full-time employees only)

GROUP LEGAL SERVICES

HYATT LEGAL PLAN
$8.65 if paid bi-weekly (26 pay periods)
$9.38 if paid semi-monthly (24 pay periods)

IDENTITY THEFT PROTECTION

The following rates are per person age 18 or over (*see note below about children)

IDENTITY FORCE UltraSecure
$4.59 if paid bi-weekly (26 pay periods)
$4.98 if paid semi-monthly (24 pay periods)

IDENTITY FORCE UltraSecure+Credit
$7.82 if paid bi-weekly (26 pay periods)
$8.48 if paid semi-monthly (24 pay periods)

*You can cover dependent children age 25 years and younger who live with you under IdentityForce’s ChildWatch protection; there is no additional cost to you for this protection, which is specifically designed for minors and young adults. If you prefer, you can elect the same coverage you have (UltraSecure or UltraSecure+Credit) for your child who is age 18 to 25 and pay the per person amount indicated above.