

Sterling Chemicals, Inc.
Optional Life Insurance Program

Rates Effective January 1, 2010

Monthly Insurance Premiums

Age	Employee	Spouse	Child(ren)
0-29	0.045 per \$1,000	0.045 per \$1,000	0.117 per \$1,000
30-34	0.054 per \$1,000	0.054 per \$1,000	
35-39	0.072 per \$1,000	0.072 per \$1,000	
40-44	0.135 per \$1,000	0.135 per \$1,000	
45-49	0.216 per \$1,000	0.216 per \$1,000	
50-54	0.342 per \$1,000	0.342 per \$1,000	
55-59	0.531 per \$1,000	0.531 per \$1,000	
60-64	0.765 per \$1,000	0.765 per \$1,000	
65-69	1.062 per \$1,000	1.062 per \$1,000	
70+	1.584 per \$1,000	1.062 per \$1,000	

To calculate the monthly premium for the insurance, multiply the rate for your age bracket by the amount of insurance divided by \$1,000.