

DPS Mutual Association Comparison with Private Life Insurance Coverage*

Assumption: Applicants are non-smokers with a healthy weight and no major health issues.

\$10,000 BENEFIT					
DPS Mutual Association					
Age	Gender	Amount	Monthly Premium	Annual Premium	
Active	M/F	\$ 10,000	\$ 5.00	\$	60.00
Whole Life Insurance**					
Age	Gender	Amount	Monthly Premium	Annual Premium	
35	M	\$ 10,000	\$ 14.40	\$	172.80
45	M	\$ 10,000	\$ 20.55	\$	246.60
55	M	\$ 10,000	\$ 30.53	\$	366.36
35	F	\$ 10,000	\$ 13.05	\$	156.60
45	F	\$ 10,000	\$ 18.12	\$	217.44
55	F	\$ 10,000	\$ 25.53	\$	306.36

\$5,000 BENEFIT					
DPS Mutual Association					
Age	Gender	Amount	Monthly Premium	Annual Premium	
Retired	M/F	\$ 5,000	\$ 5.00	\$	60.00
Whole Life Insurance**					
Age	Gender	Amount	Monthly Premium	Annual Premium	
65	M	\$ 5,000	\$ 26.89	\$	322.68
75	M	\$ 5,000	\$ 47.72	\$	572.64
85	M	\$ 5,000	\$ 92.15	\$	1,105.80
65	F	\$ 5,000	\$ 22.11	\$	265.32
75	F	\$ 5,000	\$ 37.73	\$	452.76
85	F	\$ 5,000	\$ 69.55	\$	834.60

*On-line Quotes with Geico Insurance Company

**Term Life Insurance is not available for all age groups and amounts above

BENEFITS PAYOUT

The DPS Mutual is not intended to replace typical life insurance plans. The greatest benefit of membership in the DPS Mutual Fund is that DPS strives to pay out the benefit to the beneficiary within 24-48 hours after notice of a member's death. That notice can be in the form of a phone call. With a private life insurance plan, the payout can take anywhere from two weeks to two months, after producing a death certificate for the insurance company.