

2009-2010 Voluntary Term Life Insurance – Non-Smoker Rates

for Employees of Coldwater Creek Inc.

Employee Amounts	\$10,000 increments
Minimum:	\$10,000
Maximum:	\$500,000
Up to Salary Multiple:	5 times
Guarantee Issue:	\$150,000

Spouse Amounts	\$5,000 increments
Minimum:	\$5,000
Maximum:	\$50,000
Guarantee Issue:	\$50,000
Child Rate	0.14 per \$1,000

Monthly Premium Cost by Coverage and Age Non-Smoker Rates

Coverage	0 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 +
5,000	0.30	0.30	0.40	0.45	0.68	1.13	1.70	2.90	4.45	6.75	13.15	22.85
10,000	0.60	0.60	0.80	0.90	1.35	2.25	3.40	5.80	8.90	13.50	26.30	45.70
15,000	0.90	0.90	1.20	1.35	2.03	3.38	5.10	8.70	13.35	20.25	39.45	68.55
20,000	1.20	1.20	1.60	1.80	2.70	4.50	6.80	11.60	17.80	27.00	52.60	91.40
25,000	1.50	1.50	2.00	2.25	3.38	5.63	8.50	14.50	22.25	33.75	65.75	114.25
30,000	1.80	1.80	2.40	2.70	4.05	6.75	10.20	17.40	26.70	40.50	78.90	137.10
35,000	2.10	2.10	2.80	3.15	4.73	7.88	11.90	20.30	31.15	47.25	92.05	159.95
40,000	2.40	2.40	3.20	3.60	5.40	9.00	13.60	23.20	35.60	54.00	105.20	182.80
45,000	2.70	2.70	3.60	4.05	6.08	10.13	15.30	26.10	40.05	60.75	118.35	205.65
50,000	3.00	3.00	4.00	4.50	6.75	11.25	17.00	29.00	44.50	67.50	131.50	228.50
60,000	3.60	3.60	4.80	5.40	8.10	13.50	20.40	34.80	53.40	81.00	157.80	274.20
70,000	4.20	4.20	5.60	6.30	9.45	15.75	23.80	40.60	62.30	94.50	184.10	319.90
80,000	4.80	4.80	6.40	7.20	10.80	18.00	27.20	46.40	71.20	108.00	210.40	365.60
90,000	5.40	5.40	7.20	8.10	12.15	20.25	30.60	52.20	80.10	121.50	236.70	411.30
100,000	6.00	6.00	8.00	9.00	13.50	22.50	34.00	58.00	89.00	135.00	263.00	457.00
110,000	6.60	6.60	8.80	9.90	14.85	24.75	37.40	63.80	97.90	148.50	289.30	502.70
120,000	7.20	7.20	9.60	10.80	16.20	27.00	40.80	69.60	106.80	162.00	315.60	548.40
130,000	7.80	7.80	10.40	11.70	17.55	29.25	44.20	75.40	115.70	175.50	341.90	594.10
140,000	8.40	8.40	11.20	12.60	18.90	31.50	47.60	81.20	124.60	189.00	368.20	639.80
150,000	9.00	9.00	12.00	13.50	20.25	33.75	51.00	87.00	133.50	202.50	394.50	685.50
160,000	9.60	9.60	12.80	14.40	21.60	36.00	54.40	92.80	142.40	216.00	420.80	731.20
170,000	10.20	10.20	13.60	15.30	22.95	38.25	57.80	98.60	151.30	229.50	447.10	776.90
180,000	10.80	10.80	14.40	16.20	24.30	40.50	61.20	104.40	160.20	243.00	473.40	822.60
190,000	11.40	11.40	15.20	17.10	25.65	42.75	64.60	110.20	169.10	256.50	499.70	868.30
200,000	12.00	12.00	16.00	18.00	27.00	45.00	68.00	116.00	178.00	270.00	526.00	914.00
210,000	12.60	12.60	16.80	18.90	28.35	47.25	71.40	121.80	186.90	283.50	552.30	959.70
220,000	13.20	13.20	17.60	19.80	29.70	49.50	74.80	127.60	195.80	297.00	578.60	1,005.40
230,000	13.80	13.80	18.40	20.70	31.05	51.75	78.20	133.40	204.70	310.50	604.90	1,051.10
240,000	14.40	14.40	19.20	21.60	32.40	54.00	81.60	139.20	213.60	324.00	631.20	1,096.80
250,000	15.00	15.00	20.00	22.50	33.75	56.25	85.00	145.00	222.50	337.50	657.50	1,142.50
260,000	15.60	15.60	20.80	23.40	35.10	58.50	88.40	150.80	231.40	351.00	683.80	1,188.20
270,000	16.20	16.20	21.60	24.30	36.45	60.75	91.80	156.60	240.30	364.50	710.10	1,233.90
280,000	16.80	16.80	22.40	25.20	37.80	63.00	95.20	162.40	249.20	378.00	736.40	1,279.60
290,000	17.40	17.40	23.20	26.10	39.15	65.25	98.60	168.20	258.10	391.50	762.70	1,325.30
300,000	18.00	18.00	24.00	27.00	40.50	67.50	102.00	174.00	267.00	405.00	789.00	1,371.00

Children from birth to 19 years old, unmarried up to age 23, who are dependent upon you for the majority of their financial support may purchase in \$1,000 increments, from \$2,000 up to a \$12,000 maximum, not to exceed 25% of employee's benefit.

Amounts in excess of the guarantee issue require medical evidence of insurability forms to be completed.

* The maximum amount may not exceed 50% of the combined Basic and Voluntary Life coverage.

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Minimum:	\$5,000
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Monthly Premium Cost by Coverage and Age Smoker Rates

Coverage	0 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 +
5,000	0.33	0.33	0.45	0.73	1.13	1.85	2.80	4.80	6.70	10.15	19.70	34.20
10,000	0.65	0.65	0.90	1.45	2.25	3.70	5.60	9.60	13.40	20.30	39.40	68.40
15,000	0.98	0.98	1.35	2.18	3.38	5.55	8.40	14.40	20.10	30.45	59.10	102.60
20,000	1.30	1.30	1.80	2.90	4.50	7.40	11.20	19.20	26.80	40.60	78.80	136.80
25,000	1.63	1.63	2.25	3.63	5.63	9.25	14.00	24.00	33.50	50.75	98.50	171.00
30,000	1.95	1.95	2.70	4.35	6.75	11.10	16.80	28.80	40.20	60.90	118.20	205.20
35,000	2.28	2.28	3.15	5.08	7.88	12.95	19.60	33.60	46.90	71.05	137.90	239.40
40,000	2.60	2.60	3.60	5.80	9.00	14.80	22.40	38.40	53.60	81.20	157.60	273.60
45,000	2.93	2.93	4.05	6.53	10.13	16.65	25.20	43.20	60.30	91.35	177.30	307.80
50,000	3.25	3.25	4.50	7.25	11.25	18.50	28.00	48.00	67.00	101.50	197.00	342.00
60,000	3.90	3.90	5.40	8.70	13.50	22.20	33.60	57.60	80.40	121.80	236.40	410.40
70,000	4.55	4.55	6.30	10.15	15.75	25.90	39.20	67.20	93.80	142.10	275.80	478.80
80,000	5.20	5.20	7.20	11.60	18.00	29.60	44.80	76.80	107.20	162.40	315.20	547.20
90,000	5.85	5.85	8.10	13.05	20.25	33.30	50.40	86.40	120.60	182.70	354.60	615.60
100,000	6.50	6.50	9.00	14.50	22.50	37.00	56.00	96.00	134.00	203.00	394.00	684.00
110,000	7.15	7.15	9.90	15.95	24.75	40.70	61.60	105.60	147.40	223.30	433.40	752.40
120,000	7.80	7.80	10.80	17.40	27.00	44.40	67.20	115.20	160.80	243.60	472.80	820.80
130,000	8.45	8.45	11.70	18.85	29.25	48.10	72.80	124.80	174.20	263.90	512.20	889.20
140,000	9.10	9.10	12.60	20.30	31.50	51.80	78.40	134.40	187.60	284.20	551.60	957.60
150,000	9.75	9.75	13.50	21.75	33.75	55.50	84.00	144.00	201.00	304.50	591.00	1,026.00
160,000	10.40	10.40	14.40	23.20	36.00	59.20	89.60	153.60	214.40	324.80	630.40	1,094.40
170,000	11.05	11.05	15.30	24.65	38.25	62.90	95.20	163.20	227.80	345.10	669.80	1,162.80
180,000	11.70	11.70	16.20	26.10	40.50	66.60	100.80	172.80	241.20	365.40	709.20	1,231.20
190,000	12.35	12.35	17.10	27.55	42.75	70.30	106.40	182.40	254.60	385.70	748.60	1,299.60
200,000	13.00	13.00	18.00	29.00	45.00	74.00	112.00	192.00	268.00	406.00	788.00	1,368.00
210,000	13.65	13.65	18.90	30.45	47.25	77.70	117.60	201.60	281.40	426.30	827.40	1,436.40
220,000	14.30	14.30	19.80	31.90	49.50	81.40	123.20	211.20	294.80	446.60	866.80	1,504.80
230,000	14.95	14.95	20.70	33.35	51.75	85.10	128.80	220.80	308.20	466.90	906.20	1,573.20
240,000	15.60	15.60	21.60	34.80	54.00	88.80	134.40	230.40	321.60	487.20	945.60	1,641.60
250,000	16.25	16.25	22.50	36.25	56.25	92.50	140.00	240.00	335.00	507.50	985.00	1,710.00
260,000	16.90	16.90	23.40	37.70	58.50	96.20	145.60	249.60	348.40	527.80	1,024.40	1,778.40
270,000	17.55	17.55	24.30	39.15	60.75	99.90	151.20	259.20	361.80	548.10	1,063.80	1,846.80
280,000	18.20	18.20	25.20	40.60	63.00	103.60	156.80	268.80	375.20	568.40	1,103.20	1,915.20
290,000	18.85	18.85	26.10	42.05	65.25	107.30	162.40	278.40	388.60	588.70	1,142.60	1,983.60
300,000	19.50	19.50	27.00	43.50	67.50	111.00	168.00	288.00	402.00	609.00	1,182.00	2,052.00

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