

LUMP SUM CANCER BASE PLAN/RIDER

Monthly Rates – South Dakota



	\$5,000				\$10,000				\$15,000				\$20,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
25-29	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
30-34	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
35-39	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
40-44	\$4.20	\$7.82	\$4.53	\$8.14	\$8.40	\$15.63	\$9.06	\$16.28	\$12.60	\$23.45	\$13.59	\$24.42	\$16.80	\$31.27	\$18.12	\$32.57
45-49	\$5.50	\$10.23	\$5.83	\$10.56	\$11.00	\$20.46	\$11.66	\$21.12	\$16.50	\$30.69	\$17.49	\$31.67	\$22.00	\$40.92	\$23.32	\$42.23
50-54	\$7.33	\$13.64	\$7.66	\$13.97	\$14.67	\$27.27	\$15.32	\$27.93	\$22.00	\$40.91	\$22.99	\$41.90	\$29.33	\$54.55	\$30.65	\$55.86
55-59	\$9.17	\$17.05	\$9.50	\$17.38	\$18.33	\$34.10	\$18.99	\$34.76	\$27.50	\$51.15	\$28.49	\$52.14	\$36.67	\$68.20	\$37.98	\$69.51
60-64	\$11.92	\$22.16	\$12.25	\$22.49	\$23.83	\$44.32	\$24.49	\$44.98	\$35.75	\$66.48	\$36.74	\$67.47	\$47.66	\$88.65	\$48.98	\$89.96
65-69	\$14.21	\$26.42	\$14.54	\$26.75	\$28.42	\$52.85	\$29.07	\$53.51	\$42.62	\$79.27	\$43.61	\$80.26	\$56.83	\$105.70	\$58.15	\$107.01
70-74	\$16.20	\$30.12	\$16.20	\$30.12	\$32.39	\$60.24	\$32.39	\$60.24	\$48.59	\$90.36	\$48.59	\$90.36	\$64.78	\$120.48	\$64.78	\$120.48
75-79	\$16.96	\$31.54	\$16.96	\$31.54	\$33.92	\$63.08	\$33.92	\$63.08	\$50.87	\$94.62	\$50.87	\$94.62	\$67.83	\$126.16	\$67.83	\$126.16
80-84	\$17.42	\$32.39	\$17.42	\$32.39	\$34.83	\$64.79	\$34.83	\$64.79	\$52.25	\$97.18	\$52.25	\$97.18	\$69.66	\$129.58	\$69.66	\$129.58
85-90	\$17.72	\$32.96	\$17.72	\$32.96	\$35.44	\$65.92	\$35.44	\$65.92	\$53.16	\$98.88	\$53.16	\$98.88	\$70.88	\$131.84	\$70.88	\$131.84

	\$25,000				\$30,000				\$35,000				\$40,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
25-29	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
30-34	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
35-39	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
40-44	\$21.00	\$39.08	\$22.64	\$40.71	\$25.20	\$46.90	\$27.17	\$48.85	\$29.40	\$54.71	\$31.70	\$56.99	\$33.60	\$62.53	\$36.23	\$65.13
45-49	\$27.50	\$51.14	\$29.14	\$52.79	\$33.00	\$61.37	\$34.97	\$63.35	\$38.50	\$71.60	\$40.80	\$73.91	\$44.00	\$81.83	\$46.63	\$84.46
50-54	\$36.67	\$68.18	\$38.31	\$69.83	\$44.00	\$81.82	\$45.97	\$83.80	\$51.33	\$95.46	\$53.64	\$97.76	\$58.66	\$109.10	\$61.30	\$111.73
55-59	\$45.83	\$85.25	\$47.48	\$86.89	\$55.00	\$102.30	\$56.97	\$104.27	\$64.16	\$119.35	\$66.47	\$121.65	\$73.33	\$136.39	\$75.96	\$139.03
60-64	\$59.58	\$110.81	\$61.23	\$112.45	\$71.50	\$132.97	\$73.47	\$134.94	\$83.41	\$155.13	\$85.72	\$157.44	\$95.33	\$177.29	\$97.96	\$179.93
65-69	\$71.04	\$132.12	\$72.68	\$133.77	\$85.25	\$158.54	\$87.22	\$160.52	\$99.45	\$184.97	\$101.76	\$187.27	\$113.66	\$211.39	\$116.30	\$214.02
70-74	\$80.98	\$150.60	\$80.98	\$150.60	\$97.17	\$180.72	\$97.17	\$180.72	\$113.37	\$210.84	\$113.37	\$210.84	\$129.56	\$240.96	\$129.56	\$240.96
75-79	\$84.79	\$157.70	\$84.79	\$157.70	\$101.75	\$189.24	\$101.75	\$189.24	\$118.70	\$220.78	\$118.70	\$220.78	\$135.66	\$252.32	\$135.66	\$252.32
80-84	\$87.08	\$161.97	\$87.08	\$161.97	\$104.50	\$194.37	\$104.50	\$194.37	\$121.91	\$226.76	\$121.91	\$226.76	\$139.33	\$259.16	\$139.33	\$259.16
85-90	\$88.60	\$164.81	\$88.60	\$164.81	\$106.32	\$197.77	\$106.32	\$197.77	\$124.04	\$230.73	\$124.04	\$230.73	\$141.76	\$263.69	\$141.76	\$263.69

- Should the Company receive approval to increase premium, commission compensation is not payable on the increase portion of premium.
- Commissions are subject to chargebacks on unearned advanced premiums.
- Commissions are subject to a 100% chargeback if a policy is rescinded and premiums are returned.

LUMP SUM CANCER BASE PLAN/RIDER

Monthly Rates – South Dakota



	\$45,000				\$50,000				\$55,000				\$60,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
25-29	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
30-34	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
35-39	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
40-44	\$37.80	\$70.35	\$40.76	\$73.27	\$42.00	\$78.16	\$45.29	\$81.41	\$46.20	\$85.98	\$49.82	\$89.55	\$50.40	\$93.80	\$54.35	\$97.70
45-49	\$49.50	\$92.06	\$52.46	\$95.02	\$55.00	\$102.29	\$58.29	\$105.58	\$60.50	\$112.52	\$64.12	\$116.14	\$66.00	\$122.75	\$69.95	\$126.69
50-54	\$66.00	\$122.73	\$68.96	\$125.69	\$73.33	\$136.37	\$76.62	\$139.66	\$80.66	\$150.01	\$84.28	\$153.63	\$88.00	\$163.64	\$91.95	\$167.59
55-59	\$82.50	\$153.44	\$85.46	\$156.41	\$91.66	\$170.49	\$94.95	\$173.78	\$100.83	\$187.54	\$104.45	\$191.16	\$110.00	\$204.59	\$113.95	\$208.54
60-64	\$107.25	\$199.45	\$110.21	\$202.42	\$119.16	\$221.62	\$122.45	\$224.91	\$131.08	\$243.78	\$134.70	\$247.40	\$142.99	\$265.94	\$146.94	\$269.89
65-69	\$127.87	\$237.82	\$130.83	\$240.78	\$142.08	\$264.24	\$145.37	\$267.53	\$156.29	\$290.66	\$159.91	\$294.28	\$170.49	\$317.09	\$174.44	\$321.04
70-74	\$145.76	\$271.08	\$145.76	\$271.08	\$161.95	\$301.20	\$161.95	\$301.20	\$178.15	\$331.32	\$178.15	\$331.32	\$194.34	\$361.44	\$194.34	\$361.44
75-79	\$152.62	\$283.86	\$152.62	\$283.86	\$169.58	\$315.40	\$169.58	\$315.40	\$186.53	\$346.94	\$186.53	\$346.94	\$203.49	\$378.48	\$203.49	\$378.48
80-84	\$156.74	\$291.55	\$156.74	\$291.55	\$174.16	\$323.95	\$174.16	\$323.95	\$191.58	\$356.34	\$191.58	\$356.34	\$208.99	\$388.73	\$208.99	\$388.73
85-90	\$159.48	\$296.65	\$159.48	\$296.65	\$177.20	\$329.61	\$177.20	\$329.61	\$194.92	\$362.57	\$194.92	\$362.57	\$212.64	\$395.53	\$212.64	\$395.53

	\$65,000				\$70,000				\$75,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
25-29	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
30-34	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
35-39	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
40-44	\$54.60	\$101.61	\$58.88	\$105.84	\$58.80	\$109.43	\$63.41	\$113.98	\$63.00	\$117.25	\$67.93	\$122.12
45-49	\$71.50	\$132.97	\$75.78	\$137.25	\$77.00	\$143.20	\$81.61	\$147.81	\$82.50	\$153.43	\$87.43	\$158.37
50-54	\$95.33	\$177.28	\$99.61	\$181.56	\$102.66	\$190.92	\$107.27	\$195.53	\$110.00	\$204.55	\$114.93	\$209.49
55-59	\$119.16	\$221.64	\$123.44	\$225.92	\$128.33	\$238.69	\$132.94	\$243.30	\$137.49	\$255.74	\$142.43	\$260.68
60-64	\$154.91	\$288.10	\$159.19	\$292.38	\$166.83	\$310.26	\$171.43	\$314.87	\$178.74	\$332.42	\$183.68	\$337.36
65-69	\$184.70	\$343.51	\$188.98	\$347.79	\$198.91	\$369.94	\$203.52	\$374.54	\$213.12	\$396.36	\$218.05	\$401.30
70-74	\$210.54	\$391.56	\$210.54	\$391.56	\$226.73	\$421.67	\$226.73	\$421.67	\$242.93	\$451.79	\$242.93	\$451.79
75-79	\$220.45	\$410.03	\$220.45	\$410.03	\$237.41	\$441.57	\$237.41	\$441.57	\$254.36	\$473.11	\$254.36	\$473.11
80-84	\$226.41	\$421.13	\$226.41	\$421.13	\$243.82	\$453.52	\$243.82	\$453.52	\$261.24	\$485.92	\$261.24	\$485.92
85-90	\$230.36	\$428.50	\$230.36	\$428.50	\$248.08	\$461.46	\$248.08	\$461.46	\$265.80	\$494.42	\$265.80	\$494.42

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LUMP SUM HEART ATTACK & STROKE BASE PLAN/RIDER

Monthly Rates – South Dakota



	\$5,000				\$10,000				\$15,000				\$20,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
25-29	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
30-34	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
35-39	\$3.05	\$5.68	\$3.38	\$6.01	\$6.11	\$11.37	\$6.77	\$12.02	\$9.16	\$17.05	\$10.15	\$18.04	\$12.22	\$22.73	\$13.53	\$24.05
40-44	\$3.97	\$7.39	\$4.30	\$7.72	\$7.94	\$14.77	\$8.60	\$15.43	\$11.91	\$22.16	\$12.90	\$23.15	\$15.88	\$29.55	\$17.20	\$30.87
45-49	\$5.35	\$9.95	\$5.67	\$10.27	\$10.69	\$19.89	\$11.35	\$20.55	\$16.04	\$29.84	\$17.02	\$30.82	\$21.38	\$39.78	\$22.70	\$41.10
50-54	\$7.03	\$13.07	\$7.36	\$13.40	\$14.06	\$26.14	\$14.72	\$26.80	\$21.09	\$39.21	\$22.07	\$40.20	\$28.12	\$52.28	\$29.43	\$53.60
55-59	\$9.01	\$16.77	\$9.34	\$17.10	\$18.02	\$33.53	\$18.68	\$34.19	\$27.04	\$50.30	\$28.02	\$51.29	\$36.05	\$67.06	\$37.37	\$68.38
60-64	\$11.76	\$21.88	\$12.09	\$22.21	\$23.52	\$43.76	\$24.18	\$44.41	\$35.29	\$65.65	\$36.27	\$66.62	\$47.05	\$87.53	\$48.36	\$88.83
65-69	\$15.12	\$28.13	\$15.45	\$28.46	\$30.25	\$56.26	\$30.91	\$56.92	\$45.37	\$84.40	\$46.36	\$85.38	\$60.50	\$112.53	\$61.81	\$113.85
70-74	\$19.25	\$35.80	\$19.25	\$35.80	\$38.50	\$71.61	\$38.50	\$71.61	\$57.75	\$107.41	\$57.75	\$107.41	\$77.00	\$143.21	\$77.00	\$143.21
75-79	\$23.53	\$43.76	\$23.53	\$43.76	\$47.06	\$87.52	\$47.06	\$87.52	\$70.58	\$131.28	\$70.58	\$131.28	\$94.11	\$175.04	\$94.11	\$175.04
80-84	\$27.65	\$51.43	\$27.65	\$51.43	\$55.31	\$102.86	\$55.31	\$102.86	\$82.96	\$154.29	\$82.96	\$154.29	\$110.61	\$205.73	\$110.61	\$205.73
85-90	\$31.32	\$58.25	\$31.32	\$58.25	\$62.64	\$116.50	\$62.64	\$116.50	\$93.96	\$174.76	\$93.96	\$174.76	\$125.28	\$233.01	\$125.28	\$233.01

	\$25,000				\$30,000				\$35,000				\$40,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
25-29	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
30-34	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
35-39	\$15.27	\$28.42	\$16.92	\$30.06	\$18.32	\$34.10	\$20.30	\$36.07	\$21.38	\$39.78	\$23.68	\$42.09	\$24.43	\$45.46	\$27.07	\$48.10
40-44	\$19.85	\$36.94	\$21.50	\$38.58	\$23.82	\$44.32	\$25.80	\$46.30	\$27.79	\$51.71	\$30.10	\$54.01	\$31.77	\$59.10	\$34.40	\$61.73
45-49	\$26.73	\$49.73	\$28.37	\$51.37	\$32.07	\$59.67	\$34.05	\$61.65	\$37.42	\$69.62	\$39.72	\$71.92	\$42.76	\$79.56	\$45.40	\$82.20
50-54	\$35.14	\$65.35	\$36.79	\$67.00	\$42.17	\$78.42	\$44.15	\$80.40	\$49.20	\$91.49	\$51.51	\$93.80	\$56.23	\$104.56	\$58.86	\$107.20
55-59	\$45.06	\$83.83	\$46.71	\$85.48	\$54.07	\$100.60	\$56.05	\$102.57	\$63.08	\$117.36	\$65.39	\$119.67	\$72.10	\$134.13	\$74.73	\$136.76
60-64	\$58.81	\$109.41	\$60.46	\$111.04	\$70.57	\$131.29	\$72.55	\$133.24	\$82.33	\$153.18	\$84.64	\$155.45	\$94.10	\$175.06	\$96.73	\$177.66
65-69	\$75.62	\$140.66	\$77.27	\$142.31	\$90.75	\$168.79	\$92.72	\$170.77	\$105.87	\$196.93	\$108.17	\$199.23	\$121.00	\$225.06	\$123.63	\$227.69
70-74	\$96.25	\$179.01	\$96.25	\$179.01	\$115.50	\$214.82	\$115.50	\$214.82	\$134.74	\$250.62	\$134.74	\$250.62	\$153.99	\$286.42	\$153.99	\$286.42
75-79	\$117.64	\$218.80	\$117.64	\$218.80	\$141.17	\$262.56	\$141.17	\$262.56	\$164.70	\$306.33	\$164.70	\$306.33	\$188.23	\$350.09	\$188.23	\$350.09
80-84	\$138.27	\$257.16	\$138.27	\$257.16	\$165.92	\$308.59	\$165.92	\$308.59	\$193.57	\$360.02	\$193.57	\$360.02	\$221.22	\$411.45	\$221.22	\$411.45
85-90	\$156.60	\$291.26	\$156.60	\$291.26	\$187.92	\$349.51	\$187.92	\$349.51	\$219.24	\$407.76	\$219.24	\$407.76	\$250.56	\$466.01	\$250.56	\$466.01

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- Commissions are subject to a 100% chargeback if a policy is rescinded and premiums are returned.

LUMP SUM HEART ATTACK & STROKE BASE PLAN/RIDER

Monthly Rates – South Dakota



	\$45,000				\$50,000				\$55,000				\$60,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
25-29	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
30-34	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
35-39	\$27.49	\$51.15	\$30.45	\$54.11	\$30.54	\$56.83	\$33.83	\$60.12	\$33.59	\$62.51	\$37.22	\$66.13	\$36.65	\$68.20	\$40.60	\$72.15
40-44	\$35.74	\$66.48	\$38.70	\$69.45	\$39.71	\$73.87	\$43.00	\$77.16	\$43.68	\$81.26	\$47.30	\$84.88	\$47.65	\$88.65	\$51.60	\$92.60
45-49	\$48.11	\$89.51	\$51.07	\$92.47	\$53.46	\$99.45	\$56.75	\$102.75	\$58.80	\$109.40	\$62.42	\$113.02	\$64.15	\$119.35	\$68.10	\$123.30
50-54	\$63.26	\$117.63	\$66.22	\$120.60	\$70.29	\$130.70	\$73.58	\$133.99	\$77.32	\$143.77	\$80.94	\$147.39	\$84.35	\$156.84	\$88.30	\$160.79
55-59	\$81.11	\$150.89	\$84.07	\$153.86	\$90.12	\$167.66	\$93.41	\$170.95	\$99.13	\$184.43	\$102.75	\$188.05	\$108.15	\$201.19	\$112.10	\$205.14
60-64	\$105.86	\$196.94	\$108.82	\$199.87	\$117.62	\$218.82	\$120.91	\$222.07	\$129.38	\$240.71	\$133.00	\$244.28	\$141.14	\$262.59	\$145.09	\$266.49
65-69	\$136.12	\$253.19	\$139.08	\$256.15	\$151.24	\$281.32	\$154.54	\$284.61	\$166.37	\$309.45	\$169.99	\$313.07	\$181.49	\$337.59	\$185.44	\$341.54
70-74	\$173.24	\$322.22	\$173.24	\$322.22	\$192.49	\$358.03	\$192.49	\$358.03	\$211.74	\$393.83	\$211.74	\$393.83	\$230.99	\$429.63	\$230.99	\$429.63
75-79	\$211.75	\$393.85	\$211.75	\$393.85	\$235.28	\$437.61	\$235.28	\$437.61	\$258.81	\$481.37	\$258.81	\$481.37	\$282.34	\$525.13	\$282.34	\$525.13
80-84	\$248.88	\$462.88	\$248.88	\$462.88	\$276.53	\$514.31	\$276.53	\$514.31	\$304.18	\$565.74	\$304.18	\$565.74	\$331.84	\$617.18	\$331.84	\$617.18
85-90	\$281.88	\$524.27	\$281.88	\$524.27	\$313.20	\$582.52	\$313.20	\$582.52	\$344.52	\$640.77	\$344.52	\$640.77	\$375.83	\$699.02	\$375.83	\$699.02

	\$65,000				\$70,000				\$75,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
25-29	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
30-34	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
35-39	\$39.70	\$73.88	\$43.98	\$78.16	\$42.76	\$79.56	\$47.36	\$84.17	\$45.81	\$85.25	\$50.75	\$90.18
40-44	\$51.62	\$96.03	\$55.90	\$100.31	\$55.59	\$103.42	\$60.20	\$108.03	\$59.56	\$110.81	\$64.50	\$115.75
45-49	\$69.49	\$129.29	\$73.77	\$133.57	\$74.84	\$139.24	\$79.45	\$143.84	\$80.18	\$149.18	\$85.12	\$154.12
50-54	\$91.38	\$169.91	\$95.65	\$174.19	\$98.40	\$182.98	\$103.01	\$187.59	\$105.43	\$196.05	\$110.37	\$200.99
55-59	\$117.16	\$217.96	\$121.44	\$222.24	\$126.17	\$234.72	\$130.78	\$239.33	\$135.18	\$251.49	\$140.12	\$256.43
60-64	\$152.91	\$284.47	\$157.19	\$288.70	\$164.67	\$306.35	\$169.28	\$310.90	\$176.43	\$328.24	\$181.37	\$333.11
65-69	\$196.62	\$365.72	\$200.90	\$370.00	\$211.74	\$393.85	\$216.35	\$398.46	\$226.87	\$421.98	\$231.80	\$426.92
70-74	\$250.24	\$465.44	\$250.24	\$465.44	\$269.49	\$501.24	\$269.49	\$501.24	\$288.74	\$537.04	\$288.74	\$537.04
75-79	\$305.87	\$568.89	\$305.87	\$568.89	\$329.40	\$612.65	\$329.40	\$612.65	\$352.92	\$656.41	\$352.92	\$656.41
80-84	\$359.49	\$668.61	\$359.49	\$668.61	\$387.14	\$720.04	\$387.14	\$720.04	\$414.80	\$771.47	\$414.80	\$771.47
85-90	\$407.15	\$757.27	\$407.15	\$757.27	\$438.47	\$815.53	\$438.47	\$815.53	\$469.79	\$873.78	\$469.79	\$873.78

- Should the Company receive approval to increase premium, commission compensation is not payable on the increase portion of premium.
- Commissions are subject to chargebacks on unearned advanced premiums.
- Commissions are subject to a 100% chargeback if a policy is rescinded and premiums are returned.

CANCER BENEFIT BUILDER RIDER

Monthly Rates – South Dakota (this rider is only available for a Cancer Base Plan)



	\$500				\$1,000				\$1,500			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$2.24	\$4.17	\$2.40	\$4.33	\$4.48	\$8.34	\$4.80	\$8.66	\$6.72	\$12.51	\$7.20	\$12.99
25-29	\$2.24	\$4.17	\$2.40	\$4.33	\$4.48	\$8.34	\$4.80	\$8.66	\$6.72	\$12.51	\$7.20	\$12.99
30-34	\$2.24	\$4.17	\$2.40	\$4.33	\$4.48	\$8.34	\$4.80	\$8.66	\$6.72	\$12.51	\$7.20	\$12.99
35-39	\$3.14	\$5.85	\$3.30	\$6.01	\$6.28	\$11.70	\$6.60	\$12.02	\$9.42	\$17.55	\$9.90	\$18.02
40-44	\$4.09	\$7.60	\$4.25	\$7.76	\$8.17	\$15.21	\$8.49	\$15.52	\$12.26	\$22.81	\$12.74	\$23.27
45-49	\$5.08	\$9.46	\$5.24	\$9.62	\$10.17	\$18.92	\$10.48	\$19.23	\$15.25	\$28.37	\$15.72	\$28.85
50-54	\$5.98	\$11.12	\$6.14	\$11.28	\$11.97	\$22.25	\$12.27	\$22.57	\$17.95	\$33.37	\$18.41	\$33.85
55-59	\$6.67	\$12.40	\$6.82	\$12.55	\$13.33	\$24.79	\$13.65	\$25.11	\$20.00	\$37.19	\$20.47	\$37.66
60-64	\$6.95	\$12.92	\$7.10	\$13.07	\$13.89	\$25.83	\$14.20	\$26.15	\$20.84	\$38.75	\$21.30	\$39.22
65-69	\$6.83	\$12.70	\$6.99	\$12.86	\$13.66	\$25.41	\$13.97	\$25.72	\$20.49	\$38.11	\$20.96	\$38.59
70-74	\$6.27	\$11.66	\$6.27	\$11.66	\$12.53	\$23.32	\$12.53	\$23.32	\$18.80	\$34.97	\$18.80	\$34.97
75-79	\$5.37	\$9.99	\$5.37	\$9.99	\$10.74	\$19.97	\$10.74	\$19.97	\$16.11	\$29.96	\$16.11	\$29.96
80-84	\$4.24	\$7.90	\$4.24	\$7.90	\$8.48	\$15.79	\$8.48	\$15.79	\$12.72	\$23.69	\$12.72	\$23.69
85-90	\$2.85	\$5.30	\$2.85	\$5.30	\$5.70	\$10.60	\$5.70	\$10.60	\$8.55	\$15.90	\$8.55	\$15.90

HEART ATTACK & STROKE BENEFIT BUILDER RIDER

Monthly Rates – South Dakota (this rider is only available for a Heart Attack & Stroke Base Plan)



	\$500				\$1,000				\$1,500			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$1.99	\$3.70	\$2.15	\$3.85	\$3.97	\$7.39	\$4.29	\$7.71	\$5.96	\$11.09	\$6.44	\$11.56
25-29	\$1.99	\$3.70	\$2.15	\$3.85	\$3.97	\$7.39	\$4.29	\$7.71	\$5.96	\$11.09	\$6.44	\$11.56
30-34	\$1.99	\$3.70	\$2.15	\$3.85	\$3.97	\$7.39	\$4.29	\$7.71	\$5.96	\$11.09	\$6.44	\$11.56
35-39	\$2.56	\$4.76	\$2.72	\$4.92	\$5.12	\$9.52	\$5.43	\$9.83	\$7.67	\$14.27	\$8.15	\$14.75
40-44	\$4.38	\$8.14	\$4.53	\$8.30	\$8.76	\$16.28	\$9.07	\$16.60	\$13.14	\$24.42	\$13.60	\$24.90
45-49	\$5.20	\$9.66	\$5.35	\$9.82	\$10.39	\$19.32	\$10.71	\$19.64	\$15.59	\$28.99	\$16.06	\$29.46
50-54	\$5.98	\$11.12	\$6.14	\$11.28	\$11.97	\$22.25	\$12.27	\$22.57	\$17.95	\$33.37	\$18.41	\$33.85
55-59	\$7.69	\$14.31	\$7.85	\$14.47	\$15.38	\$28.62	\$15.70	\$28.93	\$23.07	\$42.92	\$23.55	\$43.40
60-64	\$9.33	\$17.35	\$9.48	\$17.51	\$18.66	\$34.70	\$18.97	\$35.02	\$27.99	\$52.05	\$28.45	\$52.52
65-69	\$9.95	\$18.50	\$10.10	\$18.66	\$19.89	\$37.00	\$20.21	\$37.32	\$29.84	\$55.50	\$30.31	\$55.97
70-74	\$10.68	\$19.86	\$10.68	\$19.86	\$21.36	\$39.72	\$21.36	\$39.72	\$32.04	\$59.59	\$32.04	\$59.59
75-79	\$11.02	\$20.49	\$11.02	\$20.49	\$22.03	\$40.97	\$22.03	\$40.97	\$33.05	\$61.46	\$33.05	\$61.46
80-84	\$9.46	\$17.59	\$9.46	\$17.59	\$18.92	\$35.18	\$18.92	\$35.18	\$28.37	\$52.77	\$28.37	\$52.77
85-90	\$8.32	\$15.49	\$8.32	\$15.49	\$16.65	\$30.97	\$16.65	\$30.97	\$24.97	\$46.46	\$24.97	\$46.46

- Should the Company receive approval to increase premium, commission compensation is not payable on the increase portion of premium.
- Commissions are subject to chargebacks on unearned advanced premiums.
- Commissions are subject to a 100% chargeback if a policy is rescinded and premiums are returned.

LUMP SUM CRITICAL ILLNESS BENEFIT RIDER

Monthly Rates – South Dakota



	\$5,000				\$10,000				\$15,000				\$20,000				\$25,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$0.97	\$1.80	\$1.92	\$2.76	\$1.94	\$3.61	\$3.85	\$5.52	\$2.91	\$5.41	\$5.77	\$8.27	\$3.88	\$7.22	\$7.70	\$11.03	\$4.85	\$9.02	\$9.62	\$13.79
25-29	\$0.97	\$1.80	\$1.92	\$2.76	\$1.94	\$3.61	\$3.85	\$5.52	\$2.91	\$5.41	\$5.77	\$8.27	\$3.88	\$7.22	\$7.70	\$11.03	\$4.85	\$9.02	\$9.62	\$13.79
30-34	\$0.97	\$1.80	\$1.92	\$2.76	\$1.94	\$3.61	\$3.85	\$5.52	\$2.91	\$5.41	\$5.77	\$8.27	\$3.88	\$7.22	\$7.70	\$11.03	\$4.85	\$9.02	\$9.62	\$13.79
35-39	\$1.26	\$2.35	\$2.22	\$3.30	\$2.52	\$4.69	\$4.43	\$6.60	\$3.79	\$7.04	\$6.65	\$9.90	\$5.05	\$9.38	\$8.87	\$13.20	\$6.31	\$11.73	\$11.08	\$16.50
40-44	\$1.45	\$2.70	\$2.41	\$3.65	\$2.90	\$5.40	\$4.82	\$7.31	\$4.35	\$8.10	\$7.22	\$10.96	\$5.80	\$10.80	\$9.63	\$14.62	\$7.25	\$13.50	\$12.04	\$18.27
45-49	\$1.87	\$3.48	\$2.82	\$4.43	\$3.74	\$6.96	\$5.65	\$8.87	\$5.61	\$10.44	\$8.47	\$13.30	\$7.48	\$13.92	\$11.30	\$17.73	\$9.35	\$17.40	\$14.12	\$22.17
50-54	\$2.27	\$4.23	\$3.23	\$5.18	\$4.54	\$8.46	\$6.46	\$10.37	\$6.81	\$12.69	\$9.69	\$15.55	\$9.08	\$16.92	\$12.92	\$20.73	\$11.35	\$21.14	\$16.15	\$25.92
55-59	\$3.75	\$6.98	\$4.70	\$7.93	\$7.50	\$13.96	\$9.41	\$15.87	\$11.25	\$20.94	\$14.11	\$23.80	\$15.00	\$27.92	\$18.82	\$31.73	\$18.75	\$34.89	\$23.52	\$39.67
60-64	\$5.54	\$10.30	\$6.49	\$11.25	\$11.07	\$20.60	\$12.98	\$22.51	\$16.61	\$30.90	\$19.47	\$33.76	\$22.15	\$41.20	\$25.97	\$45.01	\$27.69	\$51.50	\$32.46	\$56.27
65-69	\$9.05	\$16.84	\$10.01	\$17.79	\$18.11	\$33.67	\$20.02	\$35.58	\$27.16	\$50.51	\$30.02	\$53.37	\$36.22	\$67.35	\$40.03	\$71.16	\$45.27	\$84.18	\$50.04	\$88.95
70-74	\$13.17	\$24.50	\$13.17	\$24.50	\$26.35	\$49.00	\$26.35	\$49.00	\$39.52	\$73.50	\$39.52	\$73.50	\$52.70	\$98.00	\$52.70	\$98.00	\$65.87	\$122.50	\$65.87	\$122.50

	\$30,000				\$35,000				\$40,000				\$45,000				\$50,000			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$5.82	\$10.82	\$11.55	\$16.55	\$6.80	\$12.63	\$13.47	\$19.31	\$7.77	\$14.43	\$15.40	\$22.07	\$8.74	\$16.24	\$17.32	\$24.82	\$9.71	\$18.04	\$19.25	\$27.58
25-29	\$5.82	\$10.82	\$11.55	\$16.55	\$6.80	\$12.63	\$13.47	\$19.31	\$7.77	\$14.43	\$15.40	\$22.07	\$8.74	\$16.24	\$17.32	\$24.82	\$9.71	\$18.04	\$19.25	\$27.58
30-34	\$5.82	\$10.82	\$11.55	\$16.55	\$6.80	\$12.63	\$13.47	\$19.31	\$7.77	\$14.43	\$15.40	\$22.07	\$8.74	\$16.24	\$17.32	\$24.82	\$9.71	\$18.04	\$19.25	\$27.58
35-39	\$7.57	\$14.07	\$13.30	\$19.80	\$8.84	\$16.42	\$15.52	\$23.10	\$10.10	\$18.77	\$17.73	\$26.40	\$11.36	\$21.11	\$19.95	\$29.70	\$12.62	\$23.46	\$22.17	\$33.00
40-44	\$8.70	\$16.20	\$14.45	\$21.92	\$10.15	\$18.90	\$16.86	\$25.58	\$11.60	\$21.60	\$19.27	\$29.23	\$13.05	\$24.30	\$21.67	\$32.89	\$14.50	\$27.00	\$24.08	\$36.54
45-49	\$11.22	\$20.87	\$16.95	\$26.60	\$13.10	\$24.35	\$19.77	\$31.03	\$14.97	\$27.83	\$22.60	\$35.47	\$16.84	\$31.31	\$25.42	\$39.90	\$18.71	\$34.79	\$28.25	\$44.33
50-54	\$13.62	\$25.37	\$19.37	\$31.10	\$15.90	\$29.60	\$22.60	\$36.28	\$18.17	\$33.83	\$25.83	\$41.47	\$20.44	\$38.06	\$29.06	\$46.65	\$22.71	\$42.29	\$32.29	\$51.83
55-59	\$22.50	\$41.87	\$28.22	\$47.60	\$26.25	\$48.85	\$32.93	\$55.53	\$30.00	\$55.83	\$37.63	\$63.46	\$33.75	\$62.81	\$42.34	\$71.40	\$37.50	\$69.79	\$47.04	\$79.33
60-64	\$33.22	\$61.80	\$38.95	\$67.52	\$38.76	\$72.10	\$45.44	\$78.78	\$44.30	\$82.40	\$51.93	\$90.03	\$49.84	\$92.70	\$58.42	\$101.28	\$55.37	\$103.00	\$64.91	\$112.54
65-69	\$54.32	\$101.02	\$60.05	\$106.75	\$63.38	\$117.86	\$70.06	\$124.54	\$72.43	\$134.69	\$80.06	\$142.33	\$81.48	\$151.53	\$90.07	\$160.12	\$90.54	\$168.37	\$100.08	\$177.91
70-74	\$79.05	\$146.99	\$79.05	\$146.99	\$92.22	\$171.49	\$92.22	\$171.49	\$105.40	\$195.99	\$105.40	\$195.99	\$118.57	\$220.49	\$118.57	\$220.49	\$131.74	\$244.99	\$131.74	\$244.99

- Critical Illness coverage is offered to issue ages 18-74
- Critical Illness coverage ranges from \$5,000-\$50,000, though cannot exceed the base plan benefit
- Should the Company receive approval to increase premium, commission compensation is not payable on the increase portion of premium.
- Commissions are subject to chargebacks on unearned advanced premiums.
- Commissions are subject to a 100% chargeback if a policy is rescinded and premiums are returned.

CHEMOTHERAPY & RADIATION BENEFIT RIDER

Monthly Rates – South Dakota



	Essential				Enhanced				Comprehensive			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
2-29	\$2.29	\$4.26	\$2.43	\$4.40	\$3.44	\$6.39	\$3.65	\$6.60	\$4.59	\$8.53	\$4.87	\$8.81
25-29	\$2.29	\$4.26	\$2.43	\$4.40	\$3.44	\$6.39	\$3.65	\$6.60	\$4.59	\$8.53	\$4.87	\$8.81
30-34	\$2.29	\$4.26	\$2.43	\$4.40	\$3.44	\$6.39	\$3.65	\$6.60	\$4.59	\$8.53	\$4.87	\$8.81
35-39	\$2.29	\$4.26	\$2.43	\$4.40	\$3.44	\$6.39	\$3.65	\$6.60	\$4.59	\$8.53	\$4.87	\$8.81
40-44	\$2.60	\$4.83	\$2.74	\$4.97	\$3.89	\$7.24	\$4.10	\$7.45	\$5.19	\$9.66	\$5.47	\$9.94
45-49	\$3.42	\$6.36	\$3.56	\$6.51	\$5.13	\$9.54	\$5.34	\$9.76	\$6.85	\$12.73	\$7.13	\$13.01
50-54	\$4.34	\$8.07	\$4.48	\$8.21	\$6.51	\$12.10	\$6.72	\$12.31	\$8.68	\$16.14	\$8.96	\$16.42
55-59	\$5.41	\$10.06	\$5.55	\$10.20	\$8.11	\$15.09	\$8.32	\$15.30	\$10.82	\$20.12	\$11.10	\$20.40
60-64	\$6.39	\$11.88	\$6.53	\$12.02	\$9.58	\$17.81	\$9.79	\$18.02	\$12.77	\$23.75	\$13.05	\$24.03
65-69	\$6.88	\$12.79	\$7.02	\$12.93	\$10.31	\$19.18	\$10.52	\$19.39	\$13.75	\$25.57	\$14.03	\$25.85
70-74	\$7.18	\$13.36	\$7.18	\$13.36	\$10.77	\$20.03	\$10.77	\$20.03	\$14.36	\$26.71	\$14.36	\$26.71
75-79	\$7.79	\$14.49	\$7.79	\$14.49	\$11.69	\$21.74	\$11.69	\$21.74	\$15.59	\$28.99	\$15.59	\$28.99
80-84	\$7.94	\$14.78	\$7.94	\$14.78	\$11.91	\$22.16	\$11.91	\$22.16	\$15.89	\$29.55	\$15.89	\$29.55
85-90	\$8.10	\$15.06	\$8.10	\$15.06	\$12.14	\$22.59	\$12.14	\$22.59	\$16.19	\$30.12	\$16.19	\$30.12

- Should the Company receive approval to increase premium, commission compensation is not payable on the increase portion of premium.
- Commissions are subject to chargebacks on unearned advanced premiums.
- Commissions are subject to a 100% chargeback if a policy is rescinded and premiums are returned.