



Monthly Rates					
Benefit Level					
Issue Age	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18-39	\$23.31	\$24.18	\$28.56	\$29.29	\$30.00
40-44	\$26.07	\$31.41	\$33.55	\$35.08	\$36.56
45-49	\$27.79	\$33.88	\$36.54	\$38.88	\$40.78
50-54	\$30.36	\$37.27	\$40.62	\$43.49	\$46.17
55-59	\$33.02	\$41.94	\$45.24	\$48.55	\$51.56
60-65	\$36.07	\$46.16	\$50.32	\$53.98	\$57.40
66-69	\$39.21	\$49.54	\$55.76	\$59.76	\$63.96
70-74	\$40.92	\$52.20	\$58.75	\$63.20	\$67.73
75-79	\$40.92	\$53.85	\$59.11	\$63.56	\$68.18
80-84	\$41.40	\$54.22	\$59.57	\$64.01	\$68.54
85-89	\$41.78	\$54.67	\$59.93	\$64.37	\$68.99
Child Rider*	\$25.79	\$28.66	\$28.83	\$29.11	\$29.37

Annual Rates					
Benefit Level					
Issue Age	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18-39	\$279.79	\$290.14	\$342.72	\$351.54	\$360.05
40-44	\$312.91	\$376.96	\$402.56	\$420.98	\$438.75
45-49	\$333.46	\$406.63	\$438.46	\$466.55	\$489.41
50-54	\$364.30	\$447.29	\$487.42	\$521.89	\$554.09
55-59	\$396.27	\$503.34	\$542.91	\$582.65	\$618.77
60-65	\$432.82	\$553.90	\$603.84	\$647.75	\$688.84
66-69	\$470.50	\$594.56	\$669.12	\$717.19	\$767.54
70-74	\$491.06	\$626.43	\$705.02	\$758.42	\$812.81
75-79	\$491.06	\$646.21	\$709.38	\$762.76	\$818.20
80-84	\$496.77	\$650.61	\$714.82	\$768.18	\$822.51
85-89	\$501.34	\$656.10	\$719.17	\$772.52	\$827.90
Child Rider*	\$309.48	\$343.99	\$345.98	\$349.37	\$352.51

### Premium Mode Factors:

Monthly PAC 0.08333 | Quarterly 0.25 | Semi Annual 0.5

Dental Shield Benefit Policy U21DN  
Child Rider RU21DCR

**FOR AGENT USE ONLY**

IN, KY & MO  
UNT854