

# LUMP SUM CANCER BASE PLAN/RIDER

Monthly Rates - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	\$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	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
25-29	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
30-34	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
35-39	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
40-44	\$4.58	\$8.52	\$4.94	\$8.88	\$9.17	\$17.05	\$9.88	\$17.77	\$13.75	\$25.57	\$14.82	\$26.65	\$18.33	\$34.10	\$19.77	\$35.53
45-49	\$6.00	\$11.16	\$6.36	\$11.52	\$12.00	\$22.32	\$12.72	\$23.04	\$18.00	\$33.47	\$19.07	\$34.55	\$24.00	\$44.63	\$25.43	\$46.07
50-54	\$8.00	\$14.88	\$8.36	\$15.24	\$16.00	\$29.76	\$16.72	\$30.48	\$24.00	\$44.64	\$25.07	\$45.71	\$32.00	\$59.51	\$33.43	\$60.95
55-59	\$10.00	\$18.60	\$10.36	\$18.96	\$20.00	\$37.20	\$20.72	\$37.92	\$30.00	\$55.80	\$31.07	\$56.87	\$40.00	\$74.40	\$41.43	\$75.83
60-64	\$13.00	\$24.18	\$13.36	\$24.54	\$26.00	\$48.36	\$26.72	\$49.07	\$39.00	\$72.53	\$40.07	\$73.61	\$52.00	\$96.71	\$53.43	\$98.15
65-69	\$15.50	\$28.83	\$15.86	\$29.19	\$31.00	\$57.66	\$31.72	\$58.37	\$46.50	\$86.48	\$47.57	\$87.56	\$62.00	\$115.31	\$63.43	\$116.75
70-74	\$17.67	\$32.86	\$17.67	\$32.86	\$35.33	\$65.71	\$35.33	\$65.72	\$53.00	\$98.57	\$53.00	\$98.58	\$70.66	\$131.43	\$70.66	\$131.43
75-79	\$18.50	\$34.41	\$18.50	\$34.41	\$37.00	\$68.81	\$37.00	\$68.82	\$55.50	\$103.22	\$55.50	\$103.23	\$74.00	\$137.63	\$74.00	\$137.63
80-84	\$19.00	\$35.34	\$19.00	\$35.34	\$38.00	\$70.68	\$38.00	\$70.68	\$57.00	\$106.02	\$57.00	\$106.02	\$76.00	\$141.36	\$76.00	\$141.35
85-90	\$19.33	\$35.96	\$19.33	\$35.96	\$38.67	\$71.91	\$38.67	\$71.92	\$58.00	\$107.87	\$58.00	\$107.88	\$77.33	\$143.83	\$77.33	\$143.83

	\$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	\$16.67	\$31.00	\$18.46	\$32.79	\$20.00	\$37.20	\$22.15	\$39.35	\$23.33	\$43.40	\$25.84	\$45.91	\$26.67	\$49.60	\$29.53	\$52.46
25-29	\$16.67	\$31.00	\$18.46	\$32.79	\$20.00	\$37.20	\$22.15	\$39.35	\$23.33	\$43.40	\$25.84	\$45.91	\$26.67	\$49.60	\$29.53	\$52.46
30-34	\$16.67	\$31.00	\$18.46	\$32.79	\$20.00	\$37.20	\$22.15	\$39.35	\$23.33	\$43.40	\$25.84	\$45.91	\$26.67	\$49.60	\$29.53	\$52.46
35-39	\$16.67	\$31.00	\$18.46	\$32.79	\$20.00	\$37.20	\$22.15	\$39.35	\$23.33	\$43.40	\$25.84	\$45.91	\$26.67	\$49.60	\$29.53	\$52.46
40-44	\$22.92	\$42.62	\$24.71	\$44.41	\$27.50	\$51.15	\$29.65	\$53.30	\$32.08	\$59.67	\$34.59	\$62.18	\$36.67	\$68.20	\$39.53	\$71.06
45-49	\$30.00	\$55.79	\$31.79	\$57.59	\$36.00	\$66.95	\$38.15	\$69.11	\$42.00	\$78.11	\$44.51	\$80.63	\$48.00	\$89.26	\$50.86	\$92.14
50-54	\$40.00	\$74.39	\$41.79	\$76.19	\$48.00	\$89.27	\$50.15	\$91.43	\$56.00	\$104.15	\$58.51	\$106.66	\$64.00	\$119.03	\$66.86	\$121.90
55-59	\$50.00	\$93.00	\$51.79	\$94.79	\$60.00	\$111.60	\$62.15	\$113.75	\$70.00	\$130.19	\$72.51	\$132.70	\$80.00	\$148.79	\$82.86	\$151.66
60-64	\$65.00	\$120.89	\$66.79	\$122.69	\$78.00	\$145.07	\$80.15	\$147.22	\$91.00	\$169.25	\$93.50	\$171.76	\$104.00	\$193.43	\$106.86	\$196.30
65-69	\$77.50	\$144.14	\$79.29	\$145.94	\$93.00	\$172.97	\$95.15	\$175.12	\$108.50	\$201.80	\$111.00	\$204.31	\$124.00	\$230.62	\$126.86	\$233.50
70-74	\$88.33	\$164.29	\$88.33	\$164.29	\$106.00	\$197.14	\$106.00	\$197.15	\$123.66	\$230.00	\$123.66	\$230.01	\$141.33	\$262.86	\$141.33	\$262.87
75-79	\$92.50	\$172.03	\$92.50	\$172.04	\$111.00	\$206.44	\$111.00	\$206.45	\$129.49	\$240.85	\$129.49	\$240.86	\$147.99	\$275.26	\$147.99	\$275.27
80-84	\$95.00	\$176.70	\$95.00	\$176.69	\$114.00	\$212.04	\$114.00	\$212.03	\$132.99	\$247.38	\$132.99	\$247.37	\$151.99	\$282.72	\$151.99	\$282.71
85-90	\$96.66	\$179.78	\$96.66	\$179.79	\$116.00	\$215.74	\$116.00	\$215.75	\$135.33	\$251.70	\$135.33	\$251.71	\$154.66	\$287.66	\$154.66	\$287.67

- 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 - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	\$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	\$30.00	\$55.80	\$33.22	\$59.02	\$33.33	\$62.00	\$36.92	\$65.58	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
25-29	\$30.00	\$55.80	\$33.22	\$59.02	\$33.33	\$62.00	\$36.92	\$65.58	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
30-34	\$30.00	\$55.80	\$33.22	\$59.02	\$33.33	\$62.00	\$36.92	\$65.58	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
35-39	\$30.00	\$55.80	\$33.22	\$59.02	\$33.33	\$62.00	\$36.92	\$65.58	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
40-44	\$41.25	\$76.72	\$44.47	\$79.95	\$45.83	\$85.25	\$49.41	\$88.83	\$50.41	\$93.77	\$54.36	\$97.71	\$55.00	\$102.30	\$59.30	\$106.60
45-49	\$54.00	\$100.42	\$57.22	\$103.66	\$60.00	\$111.58	\$63.58	\$115.18	\$66.00	\$122.74	\$69.94	\$126.70	\$72.00	\$133.89	\$76.30	\$138.21
50-54	\$72.00	\$133.91	\$75.22	\$137.14	\$80.00	\$148.79	\$83.58	\$152.38	\$88.00	\$163.66	\$91.94	\$167.61	\$96.00	\$178.54	\$100.30	\$182.85
55-59	\$90.00	\$167.39	\$93.22	\$170.62	\$100.00	\$185.99	\$103.58	\$189.58	\$110.00	\$204.59	\$113.94	\$208.53	\$120.00	\$223.19	\$124.30	\$227.49
60-64	\$117.00	\$217.60	\$120.22	\$220.84	\$129.99	\$241.78	\$133.58	\$245.37	\$142.99	\$265.96	\$146.94	\$269.91	\$155.99	\$290.14	\$160.29	\$294.45
65-69	\$139.49	\$259.45	\$142.72	\$262.68	\$154.99	\$288.28	\$158.58	\$291.87	\$170.49	\$317.11	\$174.43	\$321.06	\$185.99	\$345.94	\$190.29	\$350.25
70-74	\$158.99	\$295.71	\$158.99	\$295.73	\$176.66	\$328.57	\$176.66	\$328.59	\$194.33	\$361.43	\$194.33	\$361.45	\$211.99	\$394.28	\$211.99	\$394.30
75-79	\$166.49	\$309.66	\$166.49	\$309.68	\$184.99	\$344.07	\$184.99	\$344.09	\$203.49	\$378.48	\$203.49	\$378.49	\$221.99	\$412.88	\$221.99	\$412.90
80-84	\$170.99	\$318.06	\$170.99	\$318.05	\$189.99	\$353.40	\$189.99	\$353.39	\$208.99	\$388.74	\$208.99	\$388.72	\$227.99	\$424.08	\$227.99	\$424.06
85-90	\$173.99	\$323.61	\$173.99	\$323.63	\$193.33	\$359.57	\$193.33	\$359.59	\$212.66	\$395.53	\$212.66	\$395.54	\$231.99	\$431.48	\$231.99	\$431.50

	\$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	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
25-29	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
30-34	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
35-39	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
40-44	\$59.58	\$110.82	\$64.24	\$115.48	\$64.16	\$119.35	\$69.18	\$124.36	\$68.75	\$127.87	\$74.12	\$133.24
45-49	\$78.00	\$145.05	\$82.66	\$149.73	\$84.00	\$156.21	\$89.01	\$161.25	\$90.00	\$167.37	\$95.37	\$172.77
50-54	\$104.00	\$193.42	\$108.65	\$198.09	\$112.00	\$208.30	\$117.01	\$213.33	\$120.00	\$223.18	\$125.37	\$228.57
55-59	\$129.99	\$241.79	\$134.65	\$246.45	\$139.99	\$260.39	\$145.01	\$265.41	\$149.99	\$278.99	\$155.37	\$284.36
60-64	\$168.99	\$314.32	\$173.65	\$318.99	\$181.99	\$338.49	\$187.01	\$343.52	\$194.99	\$362.67	\$200.37	\$368.06
65-69	\$201.49	\$374.76	\$206.15	\$379.43	\$216.99	\$403.59	\$222.01	\$408.62	\$232.49	\$432.42	\$237.87	\$437.81
70-74	\$229.66	\$427.14	\$229.66	\$427.16	\$247.32	\$460.00	\$247.32	\$460.02	\$264.99	\$492.86	\$264.99	\$492.88
75-79	\$240.49	\$447.29	\$240.49	\$447.31	\$258.99	\$481.70	\$258.99	\$481.72	\$277.49	\$516.10	\$277.49	\$516.13
80-84	\$246.99	\$459.42	\$246.99	\$459.40	\$265.99	\$494.76	\$265.99	\$494.74	\$284.99	\$530.10	\$284.99	\$530.08
85-90	\$251.32	\$467.44	\$251.32	\$467.46	\$270.66	\$503.40	\$270.66	\$503.42	\$289.99	\$539.35	\$289.99	\$539.38

- 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 HEART ATTACK & STROKE BASE PLAN/RIDER

Monthly Rates - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	\$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	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
25-29	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
30-34	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
35-39	\$3.33	\$6.20	\$3.69	\$6.56	\$6.67	\$12.40	\$7.38	\$13.12	\$10.00	\$18.60	\$11.07	\$19.67	\$13.33	\$24.80	\$14.77	\$26.23
40-44	\$4.33	\$8.06	\$4.69	\$8.42	\$8.67	\$16.12	\$9.38	\$16.84	\$13.00	\$24.17	\$14.07	\$25.25	\$17.33	\$32.23	\$18.77	\$33.67
45-49	\$5.83	\$10.85	\$6.19	\$11.21	\$11.67	\$21.70	\$12.38	\$22.42	\$17.50	\$32.55	\$18.57	\$33.62	\$23.33	\$43.40	\$24.77	\$44.83
50-54	\$7.67	\$14.26	\$8.02	\$14.62	\$15.33	\$28.52	\$16.05	\$29.24	\$23.00	\$42.77	\$24.07	\$43.85	\$30.67	\$57.03	\$32.10	\$58.47
55-59	\$9.83	\$18.29	\$10.19	\$18.65	\$19.67	\$36.58	\$20.38	\$37.30	\$29.50	\$54.87	\$30.57	\$55.94	\$39.33	\$73.16	\$40.77	\$74.59
60-64	\$12.83	\$23.87	\$13.19	\$24.23	\$25.67	\$47.74	\$26.38	\$48.45	\$38.50	\$71.61	\$39.57	\$72.68	\$51.33	\$95.48	\$52.76	\$96.91
65-69	\$16.50	\$30.69	\$16.86	\$31.05	\$33.00	\$61.38	\$33.72	\$62.09	\$49.50	\$92.07	\$50.57	\$93.14	\$66.00	\$122.76	\$67.43	\$124.19
70-74	\$21.00	\$39.06	\$21.00	\$39.06	\$42.00	\$78.11	\$42.00	\$78.12	\$63.00	\$117.17	\$63.00	\$117.18	\$84.00	\$156.23	\$84.00	\$156.23
75-79	\$25.67	\$47.74	\$25.67	\$47.74	\$51.33	\$95.48	\$51.33	\$95.48	\$77.00	\$143.22	\$77.00	\$143.21	\$102.66	\$190.96	\$102.66	\$190.95
80-84	\$30.17	\$56.11	\$30.17	\$56.11	\$60.33	\$112.21	\$60.33	\$112.22	\$90.50	\$168.32	\$90.50	\$168.32	\$120.66	\$224.42	\$120.66	\$224.43
85-90	\$34.17	\$63.55	\$34.17	\$63.55	\$68.33	\$127.09	\$68.33	\$127.09	\$102.50	\$190.64	\$102.50	\$190.64	\$136.66	\$254.19	\$136.66	\$254.19

	\$25,000				\$30,000				\$35,000				\$40,000			
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18-24	\$16.67	\$31.00	\$18.46	\$32.79	\$20.00	\$37.20	\$22.15	\$39.35	\$23.33	\$43.40	\$25.84	\$45.91	\$26.67	\$49.60	\$29.53	\$52.46
25-29	\$16.67	\$31.00	\$18.46	\$32.79	\$20.00	\$37.20	\$22.15	\$39.35	\$23.33	\$43.40	\$25.84	\$45.91	\$26.67	\$49.60	\$29.53	\$52.46
30-34	\$16.67	\$31.00	\$18.46	\$32.79	\$26.00	\$48.35	\$28.15	\$50.51	\$30.33	\$56.41	\$32.84	\$58.93	\$34.67	\$64.46	\$37.53	\$67.34
35-39	\$16.67	\$31.00	\$18.46	\$32.79	\$35.00	\$65.10	\$37.15	\$67.25	\$40.83	\$75.95	\$43.34	\$78.46	\$46.66	\$86.80	\$49.53	\$89.66
40-44	\$21.67	\$40.29	\$23.46	\$42.09	\$46.00	\$85.55	\$48.15	\$87.71	\$53.66	\$99.80	\$56.17	\$102.32	\$61.33	\$114.06	\$64.20	\$116.94
45-49	\$29.17	\$54.25	\$30.96	\$56.04	\$59.00	\$109.75	\$61.15	\$111.89	\$68.83	\$128.04	\$71.34	\$130.53	\$78.66	\$146.33	\$81.53	\$149.18
50-54	\$38.33	\$71.29	\$40.12	\$73.09	\$77.00	\$143.22	\$79.15	\$145.36	\$89.83	\$167.09	\$92.34	\$169.59	\$102.66	\$190.96	\$105.53	\$193.82
55-59	\$49.16	\$91.45	\$50.96	\$93.24	\$99.00	\$184.14	\$101.15	\$186.28	\$115.50	\$214.83	\$118.00	\$217.33	\$131.99	\$245.52	\$134.86	\$248.38
60-64	\$64.16	\$119.35	\$65.96	\$121.14	\$125.99	\$234.34	\$125.99	\$234.35	\$146.99	\$273.40	\$146.99	\$273.41	\$167.99	\$312.45	\$167.99	\$312.47
65-69	\$82.50	\$153.45	\$84.29	\$155.24	\$153.99	\$286.44	\$153.99	\$286.43	\$179.66	\$334.18	\$179.66	\$334.17	\$205.33	\$381.92	\$205.33	\$381.90
70-74	\$105.00	\$195.28	\$105.00	\$195.29	\$180.99	\$336.64	\$180.99	\$336.65	\$211.16	\$392.74	\$211.16	\$392.75	\$241.32	\$448.85	\$241.32	\$448.86
75-79	\$128.33	\$238.70	\$128.33	\$238.69	\$204.99	\$381.28	\$204.99	\$381.28	\$239.16	\$444.83	\$239.16	\$444.83	\$273.32	\$508.38	\$273.32	\$508.38
80-84	\$150.83	\$280.53	\$150.83	\$280.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
85-90	\$170.83	\$317.74	\$170.83	\$317.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$30.00	\$55.80	\$33.22	\$59.02	\$33.33	\$62.00	\$36.92	\$65.58	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
25-29	\$30.00	\$55.80	\$33.22	\$59.02	\$33.33	\$62.00	\$36.92	\$65.58	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
30-34	\$39.00	\$72.52	\$42.22	\$75.76	\$43.33	\$80.58	\$46.91	\$84.18	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
35-39	\$52.50	\$97.65	\$55.72	\$100.87	\$58.33	\$108.50	\$61.91	\$112.08	\$36.67	\$68.20	\$40.61	\$72.14	\$40.00	\$74.40	\$44.30	\$78.70
40-44	\$69.00	\$128.32	\$72.22	\$131.56	\$76.66	\$142.58	\$80.25	\$146.18	\$47.66	\$88.64	\$51.61	\$92.60	\$52.00	\$96.70	\$56.30	\$101.02
45-49	\$88.50	\$164.62	\$91.72	\$167.83	\$98.33	\$182.91	\$101.91	\$186.48	\$64.16	\$119.35	\$68.11	\$123.29	\$70.00	\$130.19	\$74.30	\$134.49
50-54	\$115.50	\$214.83	\$118.72	\$218.05	\$128.33	\$238.70	\$131.91	\$242.27	\$84.33	\$156.84	\$88.27	\$160.80	\$92.00	\$171.09	\$96.30	\$175.41
55-59	\$148.49	\$276.21	\$151.72	\$279.42	\$164.99	\$306.90	\$168.58	\$310.47	\$108.16	\$201.20	\$112.10	\$205.12	\$118.00	\$219.49	\$122.30	\$223.77
60-64	\$188.99	\$351.51	\$188.99	\$351.53	\$209.99	\$390.57	\$209.99	\$390.58	\$141.16	\$262.57	\$145.10	\$266.50	\$153.99	\$286.44	\$158.29	\$290.73
65-69	\$230.99	\$429.66	\$230.99	\$429.64	\$256.66	\$477.40	\$256.66	\$477.38	\$181.49	\$337.59	\$185.43	\$341.52	\$197.99	\$368.29	\$202.29	\$372.57
70-74	\$271.49	\$504.95	\$271.49	\$504.97	\$301.65	\$561.06	\$301.65	\$561.08	\$230.99	\$429.62	\$230.99	\$429.64	\$251.99	\$468.68	\$251.99	\$468.70
75-79	\$307.49	\$571.93	\$307.49	\$571.93	\$341.65	\$635.47	\$341.65	\$635.47	\$282.32	\$525.14	\$282.32	\$525.12	\$307.99	\$572.88	\$307.99	\$572.86
80-84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$331.82	\$617.17	\$331.82	\$617.19	\$361.99	\$673.27	\$361.99	\$673.29
85-90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$375.82	\$699.02	\$375.82	\$699.02	\$409.98	\$762.57	\$409.98	\$762.57

	\$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	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
25-29	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
30-34	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
35-39	\$43.33	\$80.60	\$47.99	\$85.25	\$46.66	\$86.80	\$51.68	\$91.81	\$50.00	\$93.00	\$55.37	\$98.37
40-44	\$56.33	\$104.75	\$60.99	\$109.43	\$60.66	\$112.81	\$65.68	\$117.85	\$65.00	\$120.87	\$70.37	\$126.27
45-49	\$75.83	\$141.04	\$80.49	\$145.70	\$81.66	\$151.89	\$86.68	\$156.91	\$87.50	\$162.74	\$92.87	\$168.12
50-54	\$99.66	\$185.35	\$104.32	\$190.03	\$107.33	\$199.61	\$112.35	\$204.65	\$115.00	\$213.87	\$120.37	\$219.27
55-59	\$127.83	\$237.78	\$132.49	\$242.42	\$137.66	\$256.07	\$142.68	\$261.07	\$147.49	\$274.36	\$152.87	\$279.71
60-64	\$166.83	\$310.31	\$171.48	\$314.96	\$179.66	\$334.18	\$184.68	\$339.18	\$192.49	\$358.05	\$197.87	\$363.41
65-69	\$214.49	\$398.98	\$219.15	\$403.61	\$230.99	\$429.67	\$236.01	\$434.66	\$247.49	\$460.36	\$252.86	\$465.71
70-74	\$272.99	\$507.74	\$272.99	\$507.76	\$293.99	\$546.79	\$293.99	\$546.82	\$314.99	\$585.85	\$314.99	\$585.88
75-79	\$333.65	\$620.62	\$333.65	\$620.60	\$359.32	\$668.36	\$359.32	\$668.33	\$384.98	\$716.10	\$384.98	\$716.07
80-84	\$392.15	\$729.38	\$392.15	\$729.40	\$422.32	\$785.49	\$422.32	\$785.51	\$452.48	\$841.59	\$452.48	\$841.62
85-90	\$444.15	\$826.12	\$444.15	\$826.12	\$478.31	\$889.66	\$478.31	\$889.66	\$512.48	\$953.21	\$512.48	\$953.21

- 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 - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	\$500				\$1,000				\$1,500			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$2.45	\$4.55	\$2.62	\$4.72	\$4.89	\$9.10	\$5.24	\$9.45	\$7.34	\$13.65	\$7.85	\$14.17
25-29	\$2.45	\$4.55	\$2.62	\$4.72	\$4.89	\$9.10	\$5.24	\$9.45	\$7.34	\$13.65	\$7.85	\$14.17
30-34	\$2.45	\$4.55	\$2.62	\$4.72	\$4.89	\$9.10	\$5.24	\$9.45	\$7.34	\$13.65	\$7.85	\$14.17
35-39	\$3.43	\$6.38	\$3.60	\$6.55	\$6.86	\$12.76	\$7.20	\$13.10	\$10.29	\$19.14	\$10.80	\$19.66
40-44	\$4.46	\$8.29	\$4.63	\$8.47	\$8.92	\$16.59	\$9.26	\$16.93	\$13.37	\$24.88	\$13.89	\$25.40
45-49	\$5.55	\$10.32	\$5.72	\$10.49	\$11.09	\$20.63	\$11.44	\$20.98	\$16.64	\$30.95	\$17.15	\$31.47
50-54	\$6.52	\$12.14	\$6.70	\$12.31	\$13.05	\$24.27	\$13.39	\$24.62	\$19.57	\$36.41	\$20.09	\$36.93
55-59	\$7.27	\$13.52	\$7.44	\$13.70	\$14.54	\$27.05	\$14.89	\$27.39	\$21.81	\$40.57	\$22.33	\$41.09
60-64	\$7.57	\$14.09	\$7.75	\$14.26	\$15.15	\$28.18	\$15.49	\$28.52	\$22.72	\$42.27	\$23.24	\$42.79
65-69	\$7.45	\$13.86	\$7.62	\$14.03	\$14.90	\$27.72	\$15.24	\$28.06	\$22.35	\$41.57	\$22.87	\$42.09
70-74	\$6.84	\$12.72	\$6.84	\$12.72	\$13.67	\$25.44	\$13.67	\$25.44	\$20.51	\$38.15	\$20.51	\$38.15
75-79	\$5.86	\$10.90	\$5.86	\$10.90	\$11.72	\$21.79	\$11.72	\$21.79	\$17.57	\$32.69	\$17.57	\$32.69
80-84	\$4.63	\$8.61	\$4.63	\$8.61	\$9.26	\$17.22	\$9.26	\$17.22	\$13.89	\$25.83	\$13.89	\$25.83
85-90	\$3.11	\$5.78	\$3.11	\$5.78	\$6.22	\$11.57	\$6.22	\$11.57	\$9.32	\$17.35	\$9.32	\$17.35

# HEART ATTACK & STROKE BENEFIT BUILDER RIDER

Monthly Rates - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	\$500				\$1,000				\$1,500			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
18-24	\$2.17	\$4.03	\$2.34	\$4.20	\$4.33	\$8.06	\$4.68	\$8.40	\$6.50	\$12.09	\$7.02	\$12.61
25-29	\$2.17	\$4.03	\$2.34	\$4.20	\$4.33	\$8.06	\$4.68	\$8.40	\$6.50	\$12.09	\$7.02	\$12.61
30-34	\$2.17	\$4.03	\$2.34	\$4.20	\$4.33	\$8.06	\$4.68	\$8.40	\$6.50	\$12.09	\$7.02	\$12.61
35-39	\$2.79	\$5.19	\$2.96	\$5.36	\$5.58	\$10.38	\$5.93	\$10.73	\$8.37	\$15.58	\$8.89	\$16.09
40-44	\$4.77	\$8.88	\$4.95	\$9.05	\$9.55	\$17.76	\$9.89	\$18.11	\$14.32	\$26.64	\$14.84	\$27.16
45-49	\$5.67	\$10.54	\$5.84	\$10.71	\$11.33	\$21.08	\$11.68	\$21.42	\$17.00	\$31.62	\$17.52	\$32.14
50-54	\$6.52	\$12.14	\$6.70	\$12.31	\$13.05	\$24.27	\$13.39	\$24.62	\$19.57	\$36.41	\$20.09	\$36.93
55-59	\$8.39	\$15.61	\$8.56	\$15.78	\$16.78	\$31.22	\$17.13	\$31.56	\$25.17	\$46.82	\$25.69	\$47.34
60-64	\$10.17	\$18.92	\$10.35	\$19.10	\$20.35	\$37.85	\$20.69	\$38.19	\$30.52	\$56.77	\$31.04	\$57.29
65-69	\$10.85	\$20.18	\$11.02	\$20.35	\$21.70	\$40.36	\$22.04	\$40.71	\$32.55	\$60.54	\$33.07	\$61.06
70-74	\$11.65	\$21.67	\$11.65	\$21.67	\$23.30	\$43.34	\$23.30	\$43.34	\$34.95	\$65.00	\$34.95	\$65.00
75-79	\$12.02	\$22.35	\$12.02	\$22.35	\$24.03	\$44.70	\$24.03	\$44.70	\$36.05	\$67.05	\$36.05	\$67.05
80-84	\$10.32	\$19.19	\$10.32	\$19.19	\$20.63	\$38.38	\$20.63	\$38.38	\$30.95	\$57.57	\$30.95	\$57.56
85-90	\$9.08	\$16.89	\$9.08	\$16.89	\$18.17	\$33.79	\$18.17	\$33.79	\$27.25	\$50.68	\$27.25	\$50.68

- 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 RIDER

Monthly Rates - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	\$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	\$1.06	\$1.97	\$2.10	\$3.01	\$2.12	\$3.93	\$4.20	\$6.02	\$3.17	\$5.90	\$6.30	\$9.02	\$4.23	\$7.87	\$8.40	\$12.03	\$5.29	\$9.83	\$10.50	\$15.04
25-29	\$1.06	\$1.97	\$2.10	\$3.01	\$2.12	\$3.93	\$4.20	\$6.02	\$3.17	\$5.90	\$6.30	\$9.02	\$4.23	\$7.87	\$8.40	\$12.03	\$5.29	\$9.83	\$10.50	\$15.04
30-34	\$1.06	\$1.97	\$2.10	\$3.01	\$2.12	\$3.93	\$4.20	\$6.02	\$3.17	\$5.90	\$6.30	\$9.02	\$4.23	\$7.87	\$8.40	\$12.03	\$5.29	\$9.83	\$10.50	\$15.04
35-39	\$1.37	\$2.56	\$2.42	\$3.60	\$2.75	\$5.12	\$4.83	\$7.20	\$4.12	\$7.67	\$7.25	\$10.80	\$5.50	\$10.23	\$9.67	\$14.40	\$6.87	\$12.79	\$12.08	\$18.00
40-44	\$1.58	\$2.95	\$2.62	\$3.99	\$3.17	\$5.89	\$5.25	\$7.97	\$4.75	\$8.84	\$7.87	\$11.96	\$6.33	\$11.78	\$10.50	\$15.95	\$7.92	\$14.73	\$13.12	\$19.94
45-49	\$2.04	\$3.80	\$3.08	\$4.84	\$4.08	\$7.59	\$6.17	\$9.67	\$6.12	\$11.39	\$9.25	\$14.51	\$8.17	\$15.18	\$12.33	\$19.35	\$10.21	\$18.98	\$15.42	\$24.19
50-54	\$2.48	\$4.61	\$3.52	\$5.65	\$4.96	\$9.22	\$7.04	\$11.31	\$7.44	\$13.84	\$10.56	\$16.96	\$9.92	\$18.45	\$14.08	\$22.62	\$12.40	\$23.06	\$17.60	\$28.27
55-59	\$4.09	\$7.61	\$5.13	\$8.65	\$8.18	\$15.22	\$10.27	\$17.31	\$12.27	\$22.84	\$15.40	\$25.96	\$16.37	\$30.45	\$20.53	\$34.62	\$20.46	\$38.06	\$25.67	\$43.27
60-64	\$6.04	\$11.24	\$7.08	\$12.28	\$12.08	\$22.47	\$14.17	\$24.56	\$18.12	\$33.71	\$21.25	\$36.84	\$24.17	\$44.95	\$28.33	\$49.11	\$30.21	\$56.19	\$35.42	\$61.39
65-69	\$9.87	\$18.37	\$10.92	\$19.41	\$19.75	\$36.73	\$21.83	\$38.82	\$29.62	\$55.10	\$32.75	\$58.22	\$39.50	\$73.46	\$43.66	\$77.63	\$49.37	\$91.83	\$54.58	\$97.04
70-74	\$14.37	\$26.73	\$14.37	\$26.73	\$28.74	\$53.46	\$28.74	\$53.46	\$43.11	\$80.18	\$43.11	\$80.18	\$57.48	\$106.91	\$57.48	\$106.91	\$71.85	\$133.64	\$71.85	\$133.64

	\$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	\$6.35	\$11.80	\$12.60	\$18.05	\$7.41	\$13.77	\$14.70	\$21.06	\$8.47	\$15.73	\$16.80	\$24.07	\$9.52	\$17.70	\$18.90	\$27.07	\$10.58	\$19.67	\$21.00	\$30.08
25-29	\$6.35	\$11.80	\$12.60	\$18.05	\$7.41	\$13.77	\$14.70	\$21.06	\$8.47	\$15.73	\$16.80	\$24.07	\$9.52	\$17.70	\$18.90	\$27.07	\$10.58	\$19.67	\$21.00	\$30.08
30-34	\$6.35	\$11.80	\$12.60	\$18.05	\$7.41	\$13.77	\$14.70	\$21.06	\$8.47	\$15.73	\$16.80	\$24.07	\$9.52	\$17.70	\$18.90	\$27.07	\$10.58	\$19.67	\$21.00	\$30.08
35-39	\$8.25	\$15.35	\$14.50	\$21.60	\$9.62	\$17.91	\$16.92	\$25.20	\$11.00	\$20.47	\$19.33	\$28.80	\$12.37	\$23.02	\$21.75	\$32.40	\$13.75	\$25.58	\$24.17	\$36.00
40-44	\$9.50	\$17.67	\$15.75	\$23.92	\$11.08	\$20.62	\$18.37	\$27.91	\$12.67	\$23.57	\$21.00	\$31.90	\$14.25	\$26.51	\$23.62	\$35.89	\$15.83	\$29.46	\$26.25	\$39.87
45-49	\$12.25	\$22.77	\$18.50	\$29.02	\$14.29	\$26.57	\$21.58	\$33.86	\$16.33	\$30.37	\$24.67	\$38.70	\$18.37	\$34.16	\$27.75	\$43.54	\$20.42	\$37.96	\$30.83	\$48.37
50-54	\$14.87	\$27.67	\$21.12	\$33.92	\$17.35	\$32.29	\$24.64	\$39.58	\$19.83	\$36.90	\$28.17	\$45.23	\$22.31	\$41.51	\$31.69	\$50.89	\$24.79	\$46.12	\$35.21	\$56.54
55-59	\$24.55	\$45.67	\$30.80	\$51.92	\$28.64	\$53.29	\$35.93	\$60.58	\$32.73	\$60.90	\$41.07	\$69.23	\$36.82	\$68.51	\$46.20	\$77.88	\$40.92	\$76.12	\$51.33	\$86.54
60-64	\$36.25	\$67.42	\$42.50	\$73.67	\$42.29	\$78.66	\$49.58	\$85.95	\$48.33	\$89.90	\$56.66	\$98.23	\$54.37	\$101.13	\$63.75	\$110.51	\$60.41	\$112.37	\$70.83	\$122.79
65-69	\$59.25	\$110.20	\$65.50	\$116.45	\$69.12	\$128.56	\$76.41	\$135.85	\$79.00	\$146.93	\$87.33	\$155.26	\$88.87	\$165.29	\$98.25	\$174.67	\$98.75	\$183.66	\$109.16	\$194.08
70-74	\$86.22	\$160.37	\$86.22	\$160.37	\$100.59	\$187.10	\$100.59	\$187.10	\$114.96	\$213.82	\$114.96	\$213.82	\$129.33	\$240.55	\$129.33	\$240.55	\$143.70	\$267.28	\$143.70	\$267.28

- 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 AND RADIATION BENEFIT RIDER

Monthly Rates - AL, AR, CO, DE, GA, IA, IL, KS, KY, LA, MO, MS, NC, ND, NE, NV, OH, OK, OR, SC, TN, WV



	Essential				Enhanced				Comprehensive			
Issue Age	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family	Individual	Couple	One Parent	Family
2.29	\$2.50	\$4.65	\$2.65	\$4.80	\$3.75	\$6.97	\$3.98	\$7.20	\$5.00	\$9.30	\$5.31	\$9.61
25-29	\$2.50	\$4.65	\$2.65	\$4.80	\$3.75	\$6.97	\$3.98	\$7.20	\$5.00	\$9.30	\$5.31	\$9.61
30-34	\$2.50	\$4.65	\$2.65	\$4.80	\$3.75	\$6.97	\$3.98	\$7.20	\$5.00	\$9.30	\$5.31	\$9.61
35-39	\$2.50	\$4.65	\$2.65	\$4.80	\$3.75	\$6.97	\$3.98	\$7.20	\$5.00	\$9.30	\$5.31	\$9.61
40-44	\$2.83	\$5.27	\$2.99	\$5.42	\$4.25	\$7.90	\$4.48	\$8.13	\$5.67	\$10.54	\$5.97	\$10.85
45-49	\$3.73	\$6.94	\$3.89	\$7.10	\$5.60	\$10.41	\$5.83	\$10.64	\$7.47	\$13.89	\$7.77	\$14.19
50-54	\$4.73	\$8.80	\$4.89	\$8.96	\$7.10	\$13.20	\$7.33	\$13.43	\$9.47	\$17.61	\$9.77	\$17.91
55-59	\$5.90	\$10.97	\$6.05	\$11.13	\$8.85	\$16.46	\$9.08	\$16.69	\$11.80	\$21.95	\$12.11	\$22.25
60-64	\$6.97	\$12.96	\$7.12	\$13.11	\$10.45	\$19.43	\$10.68	\$19.66	\$13.93	\$25.91	\$14.24	\$26.22
65-69	\$7.50	\$13.95	\$7.65	\$14.10	\$11.25	\$20.92	\$11.48	\$21.15	\$15.00	\$27.90	\$15.31	\$28.21
70-74	\$7.83	\$14.57	\$7.83	\$14.57	\$11.75	\$21.85	\$11.75	\$21.85	\$15.67	\$29.14	\$15.67	\$29.14
75-79	\$8.50	\$15.81	\$8.50	\$15.81	\$12.75	\$23.71	\$12.75	\$23.71	\$17.00	\$31.62	\$17.00	\$31.62
80-84	\$8.67	\$16.12	\$8.67	\$16.12	\$13.00	\$24.18	\$13.00	\$24.18	\$17.33	\$32.24	\$17.33	\$32.24
85-90	\$8.83	\$16.43	\$8.83	\$16.43	\$13.25	\$24.64	\$13.25	\$24.64	\$17.67	\$32.86	\$17.67	\$32.86

- 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.