



| Monthly Rates — Includes \$1.67 monthly policy fee | | | | | | | |
|--|---------------|---------|---------|---------|---------|--|--|
| | Benefit Level | | | | | | |
| Issue Age | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$5,000 | | |
| 18-39 | \$21.08 | \$21.91 | \$25.96 | \$26.62 | \$27.18 | | |
| 40-44 | \$23.46 | \$28.50 | \$30.50 | \$31.95 | \$33.29 | | |
| 45-49 | \$25.08 | \$30.79 | \$33.22 | \$35.39 | \$37.06 | | |
| 50-54 | \$27.55 | \$33.90 | \$37.03 | \$39.64 | \$42.00 | | |
| 55-59 | \$29.93 | \$38.21 | \$41.20 | \$44.16 | \$46.94 | | |
| 60-65 | \$32.78 | \$42.05 | \$45.82 | \$49.13 | \$52.24 | | |
| 66-69 | \$35.54 | \$45.17 | \$50.81 | \$54.47 | \$58.35 | | |
| 70-74 | \$37.16 | \$47.46 | \$53.53 | \$57.63 | \$61.76 | | |
| 75-79 | \$37.16 | \$49.01 | \$53.89 | \$57.99 | \$62.12 | | |
| 80-84 | \$37.54 | \$49.38 | \$54.25 | \$58.36 | \$62.48 | | |
| 85-89 | \$37.92 | \$49.75 | \$54.61 | \$58.72 | \$62.84 | | |
| Child Rider* | \$23.31 | \$26.01 | \$26.20 | \$26.40 | \$26.59 | | |

| Annual Rates — Includes \$20 annual policy fee | | | | | | | |
|--|---------------|----------|----------|----------|----------|--|--|
| | Benefit Level | | | | | | |
| Issue Age | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$5,000 | | |
| 18-39 | \$252.97 | \$262.88 | \$311.58 | \$319.46 | \$326.15 | | |
| 40-44 | \$281.52 | \$342.01 | \$365.98 | \$383.48 | \$399.46 | | |
| 45-49 | \$300.93 | \$369.48 | \$398.62 | \$424.71 | \$444.73 | | |
| 50-54 | \$330.62 | \$406.85 | \$444.32 | \$475.70 | \$504.02 | | |
| 55-59 | \$359.17 | \$458.50 | \$494.37 | \$529.95 | \$563.31 | | |
| 60-65 | \$393.43 | \$504.66 | \$549.86 | \$589.63 | \$626.91 | | |
| 66-69 | \$426.55 | \$542.03 | \$609.70 | \$653.64 | \$700.22 | | |
| 70-74 | \$445.97 | \$569.50 | \$642.34 | \$691.62 | \$741.18 | | |
| 75-79 | \$445.97 | \$588.18 | \$646.69 | \$695.96 | \$745.49 | | |
| 80-84 | \$450.53 | \$592.58 | \$651.04 | \$700.30 | \$749.81 | | |
| 85-89 | \$455.10 | \$596.98 | \$655.39 | \$704.64 | \$754.12 | | |
| Child Rider* | \$279.79 | \$312.12 | \$314.43 | \$316.82 | \$319.09 | | |

Premium Mode Factors:

Monthly PAC 0.08333 | Quarterly 0.25 | Semi Annual 0.5

Dental Shield Benefit Policy U21DN Child Rider RU21DCR

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