## **TABLE FOR FINDING NEAREST AGE for Vantage Policies Only**

Premiums are based upon the nearest age at the date of the first regular annual premium.

Use age next birthday after the date shown in column headed "Age Changes After"

Note: Provider and Foundation age changes on date of birth

| Date of Birth | Age Changes After |
|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|
| January       |                   | February      |                   | March         |                   | April         |                   | May           |                   | June          |                   | July          |                   | August        |                   | Septemb       | er                | October       |                   | Novembe       | er                | Decemb        | er                |
| 1             | 30-Jun            | 1             | 31-Jul            | 1             | 28-Aug            | 1             | 28-Sep            | 1             | 28-Oct            | 1             | 28-Nov            | 1             | 28-Dec            | 1             | 28-Jan            | 1             | 28-Feb            | 1             | 30-Mar            | 1             | 30-Apr            | 1             | 30-May            |
| 2             | 1-Jul             | 2             | 1-Aug             | 2             | 29-Aug            | 2             | 29-Sep            | 2             | 29-Oct            | 2             | 29-Nov            | 2             | 29-Dec            | 2             | 29-Jan            | 2             | 1-Mar             | 2             | 31-Mar            | 2             | 1-May             | 2             | 31-May            |
| 3             | 2-Jul             | 3             | 2-Aug             | 3             | 30-Aug            | 3             | 30-Sep            | 3             | 30-Oct            | 3             | 30-Nov            | 3             | 30-Dec            | 3             | 30-Jan            | 3             | 2-Mar             | 3             | 1-Apr             | 3             | 2-May             | 3             | 1-Jun             |
| 4             | 3-Jul             | 4             | 3-Aug             | 4             | 31-Aug            | 4             | 1-Oct             | 4             | 31-Oct            | 4             | 1-Dec             | 4             | 31-Dec            | 4             | 31-Jan            | 4             | 3-Mar             | 4             | 2-Apr             | 4             | 3-May             | 4             | 2-Jun             |
| 5             | 4-Jul             | 5             | 4-Aug             | 5             | 1-Sep             | 5             | 2-Oct             | 5             | 1-Nov             | 5             | 2-Dec             | 5             | 1-Jan             | 5             | 1-Feb             | 5             | 4-Mar             | 5             | 3-Apr             | 5             | 4-May             | 5             | 3-Jun             |
| 6             | 5-Jul             | 6             | 5-Aug             | 6             | 2-Sep             | 6             | 3-Oct             | 6             | 2-Nov             | 6             | 3-Dec             | 6             | 2-Jan             | 6             | 2-Feb             | 6             | 5-Mar             | 6             | 4-Apr             | 6             | 5-May             | 6             | 4-Jun             |
| 7             | 6-Jul             | 7             | 6-Aug             | 7             | 3-Sep             | 7             | 4-Oct             | 7             | 3-Nov             | 7             | 4-Dec             | 7             | 3-Jan             | 7             | 3-Feb             | 7             | 6-Mar             | 7             | 5-Apr             | 7             | 6-May             | 7             | 5-Jun             |
| 8             | 7-Jul             | 8             | 7-Aug             | 8             | 4-Sep             | 8             | 5-Oct             | 8             | 4-Nov             | 8             | 5-Dec             | 8             | 4-Jan             | 8             | 4-Feb             | 8             | 7-Mar             | 8             | 6-Apr             | 8             | 7-May             | 8             | 6-Jun             |
| 9             | 8-Jul             | 9             | 8-Aug             | 9             | 5-Sep             | 9             | 6-Oct             | 9             | 5-Nov             | 9             | 6-Dec             | 9             | 5-Jan             | 9             | 5-Feb             | 9             | 8-Mar             | 9             | 7-Apr             | 9             | 8-May             | 9             | 7-Jun             |
| 10            | 9-Jul             | 10            | 9-Aug             | 10            | 6-Sep             | 10            | 7-Oct             | 10            | 6-Nov             | 10            | 7-Dec             | 10            | 6-Jan             | 10            | 6-Feb             | 10            | 9-Mar             | 10            | 8-Apr             | 10            | 9-May             | 10            | 8-Jun             |
| 11            | 10-Jul            | 11            | 10-Aug            | 11            | 7-Sep             | 11            | 8-Oct             | 11            | 7-Nov             | 11            | 8-Dec             | 11            | 7-Jan             | 11            | 7-Feb             | 11            | 10-Mar            | 11            | 9-Apr             | 11            | 10-May            | 11            | 9-Jun             |
| 12            | 11-Jul            | 12            | 11-Aug            | 12            | 8-Sep             | 12            | 9-Oct             | 12            | 8-Nov             | 12            | 9-Dec             | 12            | 8-Jan             | 12            | 8-Feb             | 12            | 11-Mar            | 12            | 10-Apr            | 12            | 11-May            | 12            | 10-Jun            |
| 13            | 12-Jul            | 13            | 12-Aug            | 13            | 9-Sep             | 13            | 10-Oct            | 13            | 9-Nov             | 13            | 10-Dec            | 13            | 9-Jan             | 13            | 9-Feb             | 13            | 12-Mar            | 13            | 11-Apr            | 13            | 12-May            | 13            | 11-Jun            |
| 14            | 13-Jul            | 14            | 13-Aug            | 14            | 10-Sep            | 14            | 11-Oct            | 14            | 10-Nov            | 14            | 11-Dec            | 14            | 10-Jan            | 14            | 10-Feb            | 14            | 13-Mar            | 14            | 12-Apr            | 14            | 13-May            | 14            | 12-Jun            |
| 15            | 14-Jul            | 15            | 14-Aug            | 15            | 11-Sep            | 15            | 12-Oct            | 15            | 11-Nov            | 15            | 12-Dec            | 15            | 11-Jan            | 15            | 11-Feb            | 15            | 14-Mar            | 15            | 13-Apr            | 15            | 14-May            | 15            | 13-Jun            |
| 16            | 15-Jul            | 16            | 15-Aug            | 16            | 12-Sep            | 16            | 13-Oct            | 16            | 12-Nov            | 16            | 13-Dec            | 16            | 12-Jan            | 16            | 12-Feb            | 16            | 15-Mar            | 16            | 14-Apr            | 16            | 15-May            | 16            | 14-Jun            |
| 17            | 16-Jul            | 17            | 16-Aug            | 17            | 13-Sep            | 17            | 14-Oct            | 17            | 13-Nov            | 17            | 14-Dec            | 17            | 13-Jan            | 17            | 13-Feb            | 17            | 16-Mar            | 17            | 15-Apr            | 17            | 16-May            | 17            | 15-Jun            |
| 18            | 17-Jul            | 18            | 17-Aug            | 18            | 14-Sep            | 18            | 15-Oct            | 18            | 14-Nov            | 18            | 15-Dec            | 18            | 14-Jan            | 18            | 14-Feb            | 18            | 17-Mar            | 18            | 16-Apr            | 18            | 17-May            | 18            | 16-Jun            |
| 19            | 18-Jul            | 19            | 18-Aug            | 19            | 15-Sep            | 19            | 16-Oct            | 19            | 15-Nov            | 19            | 16-Dec            | 19            | 15-Jan            | 19            | 15-Feb            | 19            | 18-Mar            | 19            | 17-Apr            | 19            | 18-May            | 19            | 17-Jun            |
| 20            | 19-Jul            | 20            | 19-Aug            | 20            | 16-Sep            | 20            | 17-Oct            | 20            | 16-Nov            | 20            | 17-Dec            | 20            | 16-Jan            | 20            | 16-Feb            | 20            | 19-Mar            | 20            | 18-Apr            | 20            | 19-May            | 20            | 18-Jun            |
| 21            | 20-Jul            | 21            | 20-Aug            | 21            | 17-Sep            | 21            | 18-Oct            | 21            | 17-Nov            | 21            | 18-Dec            | 21            | 17-Jan            | 21            | 17-Feb            | 21            | 20-Mar            | 21            | 19-Apr            | 21            | 20-May            | 21            | 19-Jun            |
| 22            | 21-Jul            | 22            | 21-Aug            | 22            | 18-Sep            | 22            | 19-Oct            | 22            | 18-Nov            | 22            | 19-Dec            | 22            | 18-Jan            | 22            | 18-Feb            | 22            | 21-Mar            | 22            | 20-Apr            | 22            | 21-May            | 22            | 20-Jun            |
| 23            | 22-Jul            | 23            | 22-Aug            | 23            | 19-Sep            | 23            | 20-Oct            | 23            | 19-Nov            | 23            | 20-Dec            | 23            | 19-Jan            | 23            | 19-Feb            | 23            | 22-Mar            | 23            | 21-Apr            | 23            | 22-May            | 23            | 21-Jun            |
| 24            | 23-Jul            | 24            | 23-Aug            | 24            | 20-Sep            | 24            | 21-Oct            | 24            | 20-Nov            | 24            | 21-Dec            | 24            | 20-Jan            | 24            | 20-Feb            | 24            | 23-Mar            | 24            | 22-Apr            | 24            | 23-May            | 24            | 22-Jun            |
| 25            | 24-Jul            | 25            | 24-Aug            | 25            | 21-Sep            | 25            | 22-Oct            | 25            | 21-Nov            | 25            | 22-Dec            | 25            | 21-Jan            | 25            | 21-Feb            | 25            | 24-Mar            | 25            | 23-Apr            | 25            | 24-May            | 25            | 23-Jun            |
| 26            | 25-Jul            | 26            | 25-Aug            | 26            | 22-Sep            | 26            | 23-Oct            | 26            | 22-Nov            | 26            | 23-Dec            | 26            | 22-Jan            | 26            | 22-Feb            | 26            | 25-Mar            | 26            | 24-Apr            | 26            | 25-May            | 26            | 24-Jun            |
| 27            | 26-Jul            | 27            | 26-Aug            | 27            | 23-Sep            | 27            | 24-Oct            | 27            | 23-Nov            | 27            | 24-Dec            | 27            | 23-Jan            | 27            | 23-Feb            | 27            | 26-Mar            | 27            | 25-Apr            | 27            | 26-May            | 27            | 25-Jun            |
| 28            | 27-Jul            | 28            | 27-Aug            | 28            | 24-Sep            | 28            | 25-Oct            | 28            | 24-Nov            | 28            | 25-Dec            | 28            | 24-Jan            | 28            | 24-Feb            | 28            | 27-Mar            | 28            | 26-Apr            | 28            | 27-May            | 28            | 26-Jun            |
| 29            | 28-Jul            | 29            | 28-Aug            | 29            | 25-Sep            | 29            | 26-Oct            | 29            | 25-Nov            | 29            | 26-Dec            | 29            | 25-Jan            | 29            | 25-Feb            | 29            | 28-Mar            | 29            | 27-Apr            | 29            | 28-May            | 29            | 27-Jun            |
| 30            | 29-Jul            |               |                   | 30            | 26-Sep            | 30            | 27-Oct            | 30            | 26-Nov            | 30            | 27-Dec            | 30            | 26-Jan            | 30            | 26-Feb            | 30            | 29-Mar            | 30            | 28-Apr            | 30            | 29-May            | 30            | 28-Jun            |
| 31            | 30-Jul            |               |                   | 31            | 27-Sep            |               |                   | 31            | 27-Nov            |               |                   | 31            | 27-Jan            | 31            | 27-Feb            |               |                   | 31            | 29-Apr            |               |                   | 31            | 29-Jun            |