

Critical Illness Insurance - Monthly Premium Rate Insert
Plan B: Critical Illness Policy (CILP1) with Critical Illness Cancer Rider (CICR1) and 3 units of Wellness Benefit Rider (WBR3) Included

BY BASIC BENEFIT AMOUNT														
NON-TOBACCO RATES														
Issue Ages	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$65,000	\$75,000	\$100,000	
Individual	18-29	n/a	n/a	n/a	n/a	\$9.92	\$11.45	\$13.00	\$14.53	\$16.08	\$17.61	\$22.23	\$25.31	\$33.00
	30-39	n/a	n/a	\$11.82	\$15.02	\$18.22	\$21.42	\$24.61	\$27.82	\$31.02	\$34.22	\$43.82	\$50.21	\$66.21
	40-49	n/a	\$14.22	\$20.22	\$26.21	\$32.21	\$38.21	\$44.21	\$50.21	\$56.21	\$62.21	\$80.20	\$92.20	\$122.19
	50-59	\$12.82	\$23.42	\$34.02	\$44.61	\$55.21	\$65.81	\$76.41	\$87.00	\$97.60	\$108.20	\$139.99	\$161.19	\$214.17
	60-64	\$20.23	\$38.22	\$56.23	\$74.22	\$92.23	\$110.22	\$128.23	\$146.22	\$164.23	\$182.22	\$236.23	\$272.23	\$362.22
Single Parent	18-29	n/a	n/a	n/a	\$10.17	\$11.82	\$13.46	\$15.10	\$16.74	\$18.39	\$20.03	\$24.96	\$28.24	\$36.45
	30-39	n/a	\$10.47	\$13.90	\$17.33	\$20.77	\$24.20	\$27.63	\$31.07	\$34.50	\$37.94	\$48.24	\$55.10	\$72.27
	40-49	\$10.71	\$17.81	\$24.92	\$32.02	\$39.13	\$46.23	\$53.34	\$60.44	\$67.55	\$74.66	\$95.98	\$110.19	\$145.71
	50-59	\$16.18	\$28.76	\$41.34	\$53.91	\$66.49	\$79.07	\$91.65	\$104.22	\$116.80	\$129.38	\$167.11	\$192.27	\$255.15
	60-64	\$22.72	\$41.83	\$60.95	\$80.06	\$99.19	\$118.30	\$137.42	\$156.53	\$175.65	\$194.76	\$252.11	\$290.35	\$385.92
Family	18-29	n/a	n/a	\$11.17	\$13.68	\$16.21	\$18.72	\$21.25	\$23.76	\$26.29	\$28.80	\$36.37	\$41.41	\$54.00
	30-39	\$9.33	\$15.05	\$20.78	\$26.52	\$32.25	\$37.97	\$43.70	\$49.43	\$55.15	\$60.89	\$78.07	\$89.53	\$118.17
	40-49	\$16.10	\$28.59	\$41.09	\$53.58	\$66.08	\$78.58	\$91.07	\$103.57	\$116.06	\$128.57	\$166.06	\$191.05	\$253.53
	50-59	\$26.25	\$48.90	\$71.54	\$94.19	\$116.84	\$139.49	\$162.14	\$184.78	\$207.43	\$230.09	\$298.03	\$343.33	\$456.57
	60-64	\$37.80	\$72.01	\$106.20	\$140.40	\$174.60	\$208.81	\$243.00	\$277.20	\$311.40	\$345.61	\$448.20	\$516.60	\$687.60
TOBACCO RATES														
Issue Ages	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$65,000	\$75,000	\$100,000	
Individual	18-29	n/a	n/a	\$10.89	\$13.78	\$16.67	\$19.55	\$22.44	\$25.33	\$28.22	\$31.11	\$39.78	\$45.56	\$60.00
	30-39	\$9.35	\$16.47	\$23.60	\$30.71	\$37.84	\$44.96	\$52.09	\$59.21	\$66.34	\$73.46	\$94.83	\$109.08	\$144.69
	40-49	\$17.78	\$33.33	\$48.89	\$64.45	\$80.01	\$95.56	\$111.12	\$126.67	\$142.23	\$157.79	\$204.46	\$235.57	\$313.35
	50-59	\$29.22	\$56.23	\$83.22	\$110.22	\$137.22	\$164.23	\$191.22	\$218.22	\$245.22	\$272.23	\$353.22	\$407.22	\$542.22
	60-64	\$42.28	\$82.32	\$122.38	\$162.42	\$202.48	\$242.52	\$282.58	\$322.62	\$362.68	\$402.72	\$522.88	\$602.98	\$803.22
Single Parent	18-29	n/a	\$10.31	\$13.67	\$17.03	\$20.39	\$23.74	\$27.10	\$30.46	\$33.81	\$37.17	\$47.24	\$53.96	\$70.74
	30-39	\$11.60	\$19.60	\$27.59	\$35.59	\$43.59	\$51.58	\$59.57	\$67.57	\$75.57	\$83.57	\$107.56	\$123.55	\$163.53
	40-49	\$20.90	\$38.21	\$55.51	\$72.81	\$90.11	\$107.42	\$124.72	\$142.02	\$159.32	\$176.63	\$228.53	\$263.14	\$349.65
	50-59	\$33.92	\$64.24	\$94.56	\$124.88	\$155.21	\$185.53	\$215.85	\$246.17	\$276.49	\$306.81	\$397.77	\$458.42	\$610.02
	60-64	\$48.60	\$93.61	\$138.60	\$183.60	\$228.60	\$273.61	\$318.60	\$363.60	\$408.60	\$453.61	\$588.60	\$678.60	\$903.60
Family	18-29	\$9.02	\$14.44	\$19.85	\$25.27	\$30.69	\$36.11	\$41.52	\$46.94	\$52.36	\$57.79	\$74.04	\$84.87	\$111.96
	30-39	\$16.92	\$30.25	\$43.58	\$56.90	\$70.22	\$83.55	\$96.87	\$110.20	\$123.52	\$136.85	\$176.82	\$203.47	\$270.09
	40-49	\$32.72	\$61.84	\$90.96	\$120.08	\$149.20	\$178.32	\$207.44	\$236.56	\$265.67	\$294.80	\$382.15	\$440.40	\$585.99
	50-59	\$55.93	\$108.26	\$160.58	\$212.90	\$265.23	\$317.56	\$369.88	\$422.21	\$474.54	\$526.87	\$683.84	\$788.49	\$1,050.12
	60-64	\$81.67	\$159.76	\$237.83	\$315.90	\$393.97	\$472.06	\$550.13	\$628.20	\$706.27	\$784.36	\$1,018.57	\$1,174.73	\$1,565.10

This rate insert is incomplete without the corresponding brochure [D-8130 (5/03) for AK, AL, AR, AZ, DC, DE, HI, KS, KY, ME, MS, NE, NV, OH, RI, VI, WV, WY; D-8179 for CO; D-8185 for FL; D-8181 for IA; D-8183 for IL; D-8184 for IN; D-8186 for MO; D-8173 for NC; D-8313 for ND; D-8315 for NM; D-8316 for OK; D-8371 for PR; D-8317 for SC; D-8318 for SD; D-8175 for TN; D-8372 for TX; D-8319 for UT; and D-8320 for WI], which describes the benefits, exclusions and limitations of the critical illness insurance policies. This is not an application for coverage. See your agent for details.

The grayed out areas indicate that an APS would be a required part of the underwriting process for the issue age and basic benefit amount selected.

'n/a' indicates Issue Age/Basic Benefit amount combinations that do not meet the minimum premium required for issue of \$8.67 monthly.

This rate sheet is for use in: AK, AL, AR, AZ, CO, DC, DE, FL, HI, IA, IL, IN, KS, KY, ME, MO, MS, NC, ND, NE, NM, NV, OH, OK, PR, RI, SC, SD, TN, TX, UT, VI, WI, WV, WY



Workplace Division

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Critical Illness Insurance - Monthly Premium Rate Insert
Plan B: Critical Illness Policy (CILP1) with Critical Illness Cancer Rider (CICR1) and 3 units of Wellness Benefit Rider (WBR3) Included

BASIC BENEFIT AMOUNT PURCHASED BY MONTHLY PREMIUM OF:												
NON-TOBACCO RATES												
Issue Ages	\$9.00	\$13.00	\$17.00	\$21.00	\$25.00	\$29.00	\$33.00	\$37.00	\$41.00	\$49.00	\$57.00	\$65.00
Individual	18-29	\$22,036	\$35,049	\$48,039	\$61,023	\$74,009	\$87,023	n/a	n/a	n/a	n/a	n/a
	30-39	\$10,596	\$16,854	\$23,110	\$29,352	\$35,601	\$41,863	\$48,110	\$54,352	\$60,609	\$73,110	\$85,618
	40-49	\$5,656	\$8,989	\$12,322	\$15,656	\$18,989	\$22,322†	\$25,656†	\$28,992	\$32,327	\$38,997	\$45,668
	50-59	n/a	\$5,086	\$6,975	\$8,865	\$10,749	\$12,635†	\$14,525	\$16,413	\$18,298	\$22,074	\$25,845
	60-64	n/a	n/a	n/a	\$5,217	\$6,328	\$7,439	\$8,551	\$9,662	\$10,773	\$12,995	\$15,217
Single Parent	18-29	\$16,460	\$28,623	\$40,791	\$52,985	\$65,174	\$77,339	\$89,502	n/a	n/a	n/a	n/a
	30-39	\$7,872	\$13,688	\$19,520	\$25,351	\$31,169	\$36,990	\$42,823	\$48,648	\$54,465	\$66,126	\$77,763
	40-49	n/a	\$6,615	\$9,429	\$12,244	\$15,059	\$17,873	\$20,688	\$23,503	\$26,317	\$31,948	\$37,577
	50-59	n/a	n/a	\$5,329	\$6,920	\$8,510	\$10,101	\$11,690	\$13,280	\$14,870	\$18,049	\$21,228
	60-64	n/a	n/a	n/a	n/a	\$5,598	\$6,643†	\$7,691	\$8,738	\$9,782†	\$11,876	\$13,968
Family	18-29	\$10,720	\$18,661	\$26,605	\$34,539	\$42,470	\$50,401	\$58,332	\$66,275	\$74,216	\$90,094	n/a
	30-39	n/a	\$8,208	\$11,704	\$15,189	\$18,681	\$22,178	\$25,665	\$29,152†	\$32,649	\$39,626	\$46,617
	40-49	n/a	n/a	\$5,361	\$6,964	\$8,566	\$10,165	\$11,764	\$13,363†	\$14,966	\$18,168	\$21,366
	50-59	n/a	n/a	n/a	n/a	n/a	\$5,608	\$6,491	\$7,374	\$8,256†	\$10,022†	\$11,789
	60-64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5,468	\$6,637†	\$7,808
TOBACCO RATES												
Issue Ages	\$9.00	\$13.00	\$17.00	\$21.00	\$25.00	\$29.00	\$33.00	\$37.00	\$41.00	\$49.00	\$57.00	\$65.00
Individual	18-29	\$11,749	\$18,664	\$25,585	\$32,517	\$39,426	\$46,358	\$53,279	\$60,197	\$67,131	\$80,970	\$94,807
	30-39	n/a	\$7,573	\$10,375	\$13,185	\$15,994	\$18,796†	\$21,610	\$24,415	\$27,222	\$32,835	\$38,454
	40-49	n/a	n/a	n/a	\$6,037	\$7,324	\$8,609	\$9,893	\$11,178†	\$12,465	\$15,038	\$17,607
	50-59	n/a	n/a	n/a	n/a	n/a	n/a	\$5,700	\$6,441	\$7,183	\$8,663	\$10,144†
	60-64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5,841	\$6,839
Single Parent	18-29	\$8,056	\$14,009	\$19,960	\$25,919	\$31,885	\$37,840	\$43,790	\$49,751	\$55,717	\$67,621	\$79,546
	30-39	n/a	\$5,878	\$8,383	\$10,880	\$13,386	\$15,881†	\$18,388	\$20,885	\$23,390	\$28,391	\$33,392
	40-49	n/a	n/a	n/a	\$5,030	\$6,186	\$7,341	\$8,497	\$9,652	\$10,808	\$13,119†	\$15,432
	50-59	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5,509	\$6,168	\$7,487	\$8,806
	60-64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5,045	\$5,934	\$6,822
Family	18-29	n/a	\$8,682	\$12,374	\$16,065	\$19,757	\$23,449	\$27,139	\$30,830	\$34,520	\$41,903	\$49,284
	30-39	n/a	n/a	\$5,031	\$6,529	\$8,031	\$9,534	\$11,033	\$12,533	\$14,037	\$17,036	\$20,040
	40-49	n/a	n/a	n/a	n/a	n/a	n/a	\$5,048	\$5,735	\$6,423	\$7,796	\$9,169
	50-59	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5,102†
	60-64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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The grayed out areas indicate that an APS would be a required part of the underwriting process for the issue age and basic benefit amount selected.

† The Monthly Premium for this Basic Benefit Amount is slightly less than the stated premium. Please use MPOWER to determine the correct premium.

'n/a' indicates Issue Age/Monthly Premium combinations that do not meet either the minimum \$5,000 or maximum \$100,000 Basic Benefit.

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Workplace Division

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