Peaster ISD - Monthly (12pp/yr) Buy Up Rates

| NONTOBACCO - Employee | | | | | | | | | | |
|-----------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | |
| 18-29 | \$2.54 | \$5.07 | \$7.61 | \$10.15 | \$12.68 | \$15.22 | \$17.76 | \$20.29 | \$22.83 | |
| 30-39 | \$4.14 | \$8.28 | \$12.42 | \$16.56 | \$20.70 | \$24.84 | \$28.98 | \$33.12 | \$37.26 | |
| 40-49 | \$8.08 | \$16.17 | \$24.25 | \$32.34 | \$40.42 | \$48.50 | \$56.59 | \$64.67 | \$72.76 | |
| 50-59 | \$14.91 | \$29.82 | \$44.72 | \$59.63 | \$74.54 | \$89.45 | \$104.36 | \$119.27 | \$134.17 | |
| 60-69 | \$24.69 | \$49.37 | \$74.06 | \$98.74 | \$123.43 | \$148 12 | \$172.80 | \$197.49 | \$222 18 | |

| | NONTOBACCO - Spouse | | | | | | | | | | |
|-----------|---------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | |
| 18-29 | \$2.54 | \$5.07 | \$7.61 | \$10.15 | \$12.68 | \$15.22 | \$17.76 | \$20.29 | \$22.83 | | |
| 30-39 | \$4.14 | \$8.28 | \$12.42 | \$16.56 | \$20.70 | \$24.84 | \$28.98 | \$33.12 | \$37.26 | | |
| 40-49 | \$8.08 | \$16.17 | \$24.25 | \$32.34 | \$40.42 | \$48.50 | \$56.59 | \$64.67 | \$72.76 | | |
| 50-59 | \$14.91 | \$29.82 | \$44.72 | \$59.63 | \$74.54 | \$89.45 | \$104.36 | \$119.27 | \$134.17 | | |
| 60-69 | \$24.69 | \$49.37 | \$74.06 | \$98.74 | \$123.43 | \$148.12 | \$172.80 | \$197.49 | \$222.18 | | |

| | TOBACCO - Employee | | | | | | | | | | |
|-----------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | |
| 18-29 | \$3.57 | \$7.14 | \$10.71 | \$14.28 | \$17.86 | \$21.43 | \$25.00 | \$28.57 | \$32.14 | | |
| 30-39 | \$6.47 | \$12.93 | \$19.40 | \$25.86 | \$32.33 | \$38.79 | \$45.26 | \$51.72 | \$58.19 | | |
| 40-49 | \$12.72 | \$25.44 | \$38.16 | \$50.88 | \$63.60 | \$76.32 | \$89.03 | \$101.75 | \$114.47 | | |
| 50-59 | \$24.07 | \$48.15 | \$72.22 | \$96.29 | \$120.37 | \$144.44 | \$168.51 | \$192.59 | \$216.66 | | |
| 60-69 | \$38.53 | \$77.05 | \$115.58 | \$154.11 | \$192.63 | \$231.16 | \$269.69 | \$308.22 | \$346.74 | | |

| | TOBACCO - Spouse | | | | | | | | | | | |
|-----------|------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | | |
| 18-29 | \$3.57 | \$7.14 | \$10.71 | \$14.28 | \$17.86 | \$21.43 | \$25.00 | \$28.57 | \$32.14 | | | |
| 30-39 | \$6.47 | \$12.93 | \$19.40 | \$25.86 | \$32.33 | \$38.79 | \$45.26 | \$51.72 | \$58.19 | | | |
| 40-49 | \$12.72 | \$25.44 | \$38.16 | \$50.88 | \$63.60 | \$76.32 | \$89.03 | \$101.75 | \$114.47 | | | |
| 50-59 | \$24.07 | \$48.15 | \$72.22 | \$96.29 | \$120.37 | \$144.44 | \$168.51 | \$192.59 | \$216.66 | | | |
| 60-69 | \$38.53 | \$77.05 | \$115.58 | \$154.11 | \$192.63 | \$231.16 | \$269.69 | \$308.22 | \$346.74 | | | |

Base Plan:

- -With Cancer Benefit
- -Without Health Screening Benefit
- -Without Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: TX -Eligible Lives: 130

Peaster ISD - Weekly (52pp/yr) Buy Up Rates

| NONTOBACCO - Employee | | | | | | | | | | |
|-----------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | |
| 18-29 | \$0.59 | \$1.17 | \$1.76 | \$2.34 | \$2.93 | \$3.51 | \$4.10 | \$4.68 | \$5.27 | |
| 30-39 | \$0.96 | \$1.91 | \$2.87 | \$3.82 | \$4.78 | \$5.73 | \$6.69 | \$7.64 | \$8.60 | |
| 40-49 | \$1.87 | \$3.73 | \$5.60 | \$7.46 | \$9.33 | \$11.19 | \$13.06 | \$14.92 | \$16.79 | |
| 50-59 | \$3.44 | \$6.88 | \$10.32 | \$13.76 | \$17.20 | \$20.64 | \$24.08 | \$27.52 | \$30.96 | |
| 60-69 | \$5.70 | \$11.39 | \$17.09 | \$22.79 | \$28.48 | \$34.18 | \$39.88 | \$45.57 | \$51.27 | |

| | | | | O - Spouse | | | | | |
|-----------|---------|----------|----------|------------|----------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$0.59 | \$1.17 | \$1.76 | \$2.34 | \$2.93 | \$3.51 | \$4.10 | \$4.68 | \$5.27 |
| 30-39 | \$0.96 | \$1.91 | \$2.87 | \$3.82 | \$4.78 | \$5.73 | \$6.69 | \$7.64 | \$8.60 |
| 40-49 | \$1.87 | \$3.73 | \$5.60 | \$7.46 | \$9.33 | \$11.19 | \$13.06 | \$14.92 | \$16.79 |
| 50-59 | \$3.44 | \$6.88 | \$10.32 | \$13.76 | \$17.20 | \$20.64 | \$24.08 | \$27.52 | \$30.96 |
| 60-69 | \$5.70 | \$11.39 | \$17.09 | \$22.79 | \$28.48 | \$34.18 | \$39.88 | \$45.57 | \$51.27 |

| | TOBACCO - Employee | | | | | | | | | | |
|-----------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | |
| 18-29 | \$0.82 | \$1.65 | \$2.47 | \$3.30 | \$4.12 | \$4.94 | \$5.77 | \$6.59 | \$7.42 | | |
| 30-39 | \$1.49 | \$2.98 | \$4.48 | \$5.97 | \$7.46 | \$8.95 | \$10.44 | \$11.94 | \$13.43 | | |
| 40-49 | \$2.94 | \$5.87 | \$8.81 | \$11.74 | \$14.68 | \$17.61 | \$20.55 | \$23.48 | \$26.42 | | |
| 50-59 | \$5.56 | \$11.11 | \$16.67 | \$22.22 | \$27.78 | \$33.33 | \$38.89 | \$44.44 | \$50.00 | | |
| 60-69 | \$8.89 | \$17.78 | \$26.67 | \$35.56 | \$44.45 | \$53.35 | \$62.24 | \$71.13 | \$80.02 | | |

| | | | | TOBACCO - S | Spouse | | | | |
|-----------|---------|----------|----------|-------------|----------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$0.82 | \$1.65 | \$2.47 | \$3.30 | \$4.12 | \$4.94 | \$5.77 | \$6.59 | \$7.42 |
| 30-39 | \$1.49 | \$2.98 | \$4.48 | \$5.97 | \$7.46 | \$8.95 | \$10.44 | \$11.94 | \$13.43 |
| 40-49 | \$2.94 | \$5.87 | \$8.81 | \$11.74 | \$14.68 | \$17.61 | \$20.55 | \$23.48 | \$26.42 |
| 50-59 | \$5.56 | \$11.11 | \$16.67 | \$22.22 | \$27.78 | \$33.33 | \$38.89 | \$44.44 | \$50.00 |
| 60-69 | \$8.89 | \$17.78 | \$26.67 | \$35.56 | \$44.45 | \$53.35 | \$62.24 | \$71.13 | \$80.02 |

Base Plan:

- -With Cancer Benefit
- -Without Health Screening Benefit
- -Without Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: TX -Eligible Lives: 130

Peaster ISD - Biweekly (26pp/yr) Buy Up Rates

| NONTOBACCO - Employee | | | | | | | | | | |
|-----------------------|---------|----------|-----------------|----------|----------|----------|----------|----------|----------|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | |
| 18-29 | \$1.17 | \$2.34 | \$3.51 | \$4.68 | \$5.85 | \$7.02 | \$8.20 | \$9.37 | \$10.54 | |
| 30-39 | \$1.91 | \$3.82 | \$5.73 | \$7.64 | \$9.55 | \$11.47 | \$13.38 | \$15.29 | \$17.20 | |
| 40-49 | \$3.73 | \$7.46 | \$11.19 | \$14.92 | \$18.66 | \$22.39 | \$26.12 | \$29.85 | \$33.58 | |
| 50-59 | \$6.88 | \$13.76 | \$20.64 | \$27.52 | \$34.40 | \$41.28 | \$48.16 | \$55.05 | \$61.93 | |
| 60-69 | \$11.39 | \$22.79 | \$3 <u>4</u> 18 | \$45.57 | \$56.97 | \$68.36 | \$79.76 | \$91.15 | \$102.54 | |

| | | | | NONTOBACC | O - Spouse | | | | |
|-----------|---------|----------|----------|-----------|------------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$1.17 | \$2.34 | \$3.51 | \$4.68 | \$5.85 | \$7.02 | \$8.20 | \$9.37 | \$10.54 |
| 30-39 | \$1.91 | \$3.82 | \$5.73 | \$7.64 | \$9.55 | \$11.47 | \$13.38 | \$15.29 | \$17.20 |
| 40-49 | \$3.73 | \$7.46 | \$11.19 | \$14.92 | \$18.66 | \$22.39 | \$26.12 | \$29.85 | \$33.58 |
| 50-59 | \$6.88 | \$13.76 | \$20.64 | \$27.52 | \$34.40 | \$41.28 | \$48.16 | \$55.05 | \$61.93 |
| 60-69 | \$11.39 | \$22.79 | \$34.18 | \$45.57 | \$56.97 | \$68.36 | \$79.76 | \$91.15 | \$102.54 |

| | TOBACCO - Employee | | | | | | | | | | |
|-----------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | |
| 18-29 | \$1.65 | \$3.30 | \$4.94 | \$6.59 | \$8.24 | \$9.89 | \$11.54 | \$13.19 | \$14.83 | | |
| 30-39 | \$2.98 | \$5.97 | \$8.95 | \$11.94 | \$14.92 | \$17.90 | \$20.89 | \$23.87 | \$26.86 | | |
| 40-49 | \$5.87 | \$11.74 | \$17.61 | \$23.48 | \$29.35 | \$35.22 | \$41.09 | \$46.96 | \$52.83 | | |
| 50-59 | \$11.11 | \$22.22 | \$33.33 | \$44.44 | \$55.55 | \$66.66 | \$77.78 | \$88.89 | \$100.00 | | |
| 60-69 | \$17.78 | \$35.56 | \$53.35 | \$71.13 | \$88.91 | \$106.69 | \$124.47 | \$142.25 | \$160.04 | | |

| | | | | TOBACCO - S | pouse | | | | |
|-----------|---------|----------|----------|-------------|----------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$1.65 | \$3.30 | \$4.94 | \$6.59 | \$8.24 | \$9.89 | \$11.54 | \$13.19 | \$14.83 |
| 30-39 | \$2.98 | \$5.97 | \$8.95 | \$11.94 | \$14.92 | \$17.90 | \$20.89 | \$23.87 | \$26.86 |
| 40-49 | \$5.87 | \$11.74 | \$17.61 | \$23.48 | \$29.35 | \$35.22 | \$41.09 | \$46.96 | \$52.83 |
| 50-59 | \$11.11 | \$22.22 | \$33.33 | \$44.44 | \$55.55 | \$66.66 | \$77.78 | \$88.89 | \$100.00 |
| 60-69 | \$17.78 | \$35.56 | \$53.35 | \$71.13 | \$88.91 | \$106.69 | \$124.47 | \$142.25 | \$160.04 |

Base Plan:

- -With Cancer Benefit
- -Without Health Screening Benefit
- -Without Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: TX -Eligible Lives: 130

Peaster ISD - Semimonthly (24pp/yr) Buy Up Rates

| NONTOBACCO - Employee | | | | | | | | | | | |
|-----------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | |
| 18-29 | \$1.27 | \$2.54 | \$3.81 | \$5.07 | \$6.34 | \$7.61 | \$8.88 | \$10.15 | \$11.42 | | |
| 30-39 | \$2.07 | \$4.14 | \$6.21 | \$8.28 | \$10.35 | \$12.42 | \$14.49 | \$16.56 | \$18.63 | | |
| 40-49 | \$4.04 | \$8.08 | \$12.13 | \$16.17 | \$20.21 | \$24.25 | \$28.29 | \$32.34 | \$36.38 | | |
| 50-59 | \$7.45 | \$14.91 | \$22.36 | \$29.82 | \$37.27 | \$44.72 | \$52.18 | \$59.63 | \$67.09 | | |
| 60-69 | \$12.34 | \$24 69 | \$37.03 | \$49.37 | \$61.72 | \$74.06 | \$86.40 | \$98.74 | \$111.09 | | |

| | | | | O - Spouse | | | | | |
|-----------|---------|----------|----------|------------|----------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$1.27 | \$2.54 | \$3.81 | \$5.07 | \$6.34 | \$7.61 | \$8.88 | \$10.15 | \$11.42 |
| 30-39 | \$2.07 | \$4.14 | \$6.21 | \$8.28 | \$10.35 | \$12.42 | \$14.49 | \$16.56 | \$18.63 |
| 40-49 | \$4.04 | \$8.08 | \$12.13 | \$16.17 | \$20.21 | \$24.25 | \$28.29 | \$32.34 | \$36.38 |
| 50-59 | \$7.45 | \$14.91 | \$22.36 | \$29.82 | \$37.27 | \$44.72 | \$52.18 | \$59.63 | \$67.09 |
| 60-69 | \$12.34 | \$24.69 | \$37.03 | \$49.37 | \$61.72 | \$74.06 | \$86.40 | \$98.74 | \$111.09 |

| | TOBACCO - Employee | | | | | | | | | | | |
|-----------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | | |
| 18-29 | \$1.79 | \$3.57 | \$5.36 | \$7.14 | \$8.93 | \$10.71 | \$12.50 | \$14.28 | \$16.07 | | | |
| 30-39 | \$3.23 | \$6.47 | \$9.70 | \$12.93 | \$16.16 | \$19.40 | \$22.63 | \$25.86 | \$29.09 | | | |
| 40-49 | \$6.36 | \$12.72 | \$19.08 | \$25.44 | \$31.80 | \$38.16 | \$44.52 | \$50.88 | \$57.24 | | | |
| 50-59 | \$12.04 | \$24.07 | \$36.11 | \$48.15 | \$60.18 | \$72.22 | \$84.26 | \$96.29 | \$108.33 | | | |
| 60-69 | \$19.26 | \$38.53 | \$57.79 | \$77.05 | \$96.32 | \$115.58 | \$134.84 | \$154.11 | \$173.37 | | | |

| | TOBACCO - Spouse | | | | | | | | | | | |
|-----------|------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | | |
| 18-29 | \$1.79 | \$3.57 | \$5.36 | \$7.14 | \$8.93 | \$10.71 | \$12.50 | \$14.28 | \$16.07 | | | |
| 30-39 | \$3.23 | \$6.47 | \$9.70 | \$12.93 | \$16.16 | \$19.40 | \$22.63 | \$25.86 | \$29.09 | | | |
| 40-49 | \$6.36 | \$12.72 | \$19.08 | \$25.44 | \$31.80 | \$38.16 | \$44.52 | \$50.88 | \$57.24 | | | |
| 50-59 | \$12.04 | \$24.07 | \$36.11 | \$48.15 | \$60.18 | \$72.22 | \$84.26 | \$96.29 | \$108.33 | | | |
| 60-69 | \$19.26 | \$38.53 | \$57.79 | \$77.05 | \$96.32 | \$115.58 | \$134.84 | \$154.11 | \$173.37 | | | |

Base Plan:

- -With Cancer Benefit
- -Without Health Screening Benefit
- -Without Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: TX -Eligible Lives: 130

Peaster ISD - Monthly (12pp/yr) Buy Up Rates

| NONTOBACCO - Employee | | | | | | | | | | | |
|-----------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | |
| 18-29 | \$2.54 | \$5.07 | \$7.61 | \$10.15 | \$12.68 | \$15.22 | \$17.76 | \$20.29 | \$22.83 | | |
| 30-39 | \$4.14 | \$8.28 | \$12.42 | \$16.56 | \$20.70 | \$24.84 | \$28.98 | \$33.12 | \$37.26 | | |
| 40-49 | \$8.08 | \$16.17 | \$24.25 | \$32.34 | \$40.42 | \$48.50 | \$56.59 | \$64.67 | \$72.76 | | |
| 50-59 | \$14.91 | \$29.82 | \$44.72 | \$59.63 | \$74.54 | \$89.45 | \$104.36 | \$119.27 | \$134.17 | | |
| 60-69 | \$24.69 | \$49.37 | \$74.06 | \$98.74 | \$123.43 | \$148 12 | \$172.80 | \$197.49 | \$222 18 | | |

| | | | | O - Spouse | | | | | |
|-----------|---------|----------|----------|------------|----------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$2.54 | \$5.07 | \$7.61 | \$10.15 | \$12.68 | \$15.22 | \$17.76 | \$20.29 | \$22.83 |
| 30-39 | \$4.14 | \$8.28 | \$12.42 | \$16.56 | \$20.70 | \$24.84 | \$28.98 | \$33.12 | \$37.26 |
| 40-49 | \$8.08 | \$16.17 | \$24.25 | \$32.34 | \$40.42 | \$48.50 | \$56.59 | \$64.67 | \$72.76 |
| 50-59 | \$14.91 | \$29.82 | \$44.72 | \$59.63 | \$74.54 | \$89.45 | \$104.36 | \$119.27 | \$134.17 |
| 60-69 | \$24.69 | \$49.37 | \$74.06 | \$98.74 | \$123.43 | \$148.12 | \$172.80 | \$197.49 | \$222.18 |

| | TOBACCO - Employee | | | | | | | | | | | |
|-----------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | | |
| 18-29 | \$3.57 | \$7.14 | \$10.71 | \$14.28 | \$17.86 | \$21.43 | \$25.00 | \$28.57 | \$32.14 | | | |
| 30-39 | \$6.47 | \$12.93 | \$19.40 | \$25.86 | \$32.33 | \$38.79 | \$45.26 | \$51.72 | \$58.19 | | | |
| 40-49 | \$12.72 | \$25.44 | \$38.16 | \$50.88 | \$63.60 | \$76.32 | \$89.03 | \$101.75 | \$114.47 | | | |
| 50-59 | \$24.07 | \$48.15 | \$72.22 | \$96.29 | \$120.37 | \$144.44 | \$168.51 | \$192.59 | \$216.66 | | | |
| 60-69 | \$38.53 | \$77.05 | \$115.58 | \$154.11 | \$192.63 | \$231.16 | \$269.69 | \$308.22 | \$346.74 | | | |

| | | | | TOBACCO - S | Spouse | | | | |
|-----------|---------|----------|----------|-------------|----------|----------|----------|----------|----------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$3.57 | \$7.14 | \$10.71 | \$14.28 | \$17.86 | \$21.43 | \$25.00 | \$28.57 | \$32.14 |
| 30-39 | \$6.47 | \$12.93 | \$19.40 | \$25.86 | \$32.33 | \$38.79 | \$45.26 | \$51.72 | \$58.19 |
| 40-49 | \$12.72 | \$25.44 | \$38.16 | \$50.88 | \$63.60 | \$76.32 | \$89.03 | \$101.75 | \$114.47 |
| 50-59 | \$24.07 | \$48.15 | \$72.22 | \$96.29 | \$120.37 | \$144.44 | \$168.51 | \$192.59 | \$216.66 |
| 60-69 | \$38.53 | \$77.05 | \$115.58 | \$154.11 | \$192.63 | \$231.16 | \$269.69 | \$308.22 | \$346.74 |

Base Plan:

- -With Cancer Benefit
- -Without Health Screening Benefit
- -Without Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider

Provisions:

- -No Pre-Existing Condition Limitation
- -Add'l Separation Waiting Period: 6 Months
- -Re-Separation Waiting Period: 6 Months
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 2 Years

Group Attributes:

-Situs State: TX -Eligible Lives: 130

Peaster ISD - Annual (1 pp/yr) Buy Up Rates

| NONTOBACCO - Employee | | | | | | | | | | |
|-----------------------|----------|----------|----------|------------|------------|------------|------------|------------|------------|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | |
| 18-29 | \$30.44 | \$60.88 | \$91.32 | \$121.76 | \$152.20 | \$182.64 | \$213.08 | \$243.52 | \$273.96 | |
| 30-39 | \$49.68 | \$99.37 | \$149.05 | \$198.74 | \$248.42 | \$298.11 | \$347.79 | \$397.48 | \$447.16 | |
| 40-49 | \$97.01 | \$194.02 | \$291.02 | \$388.03 | \$485.04 | \$582.05 | \$679.06 | \$776.06 | \$873.07 | |
| 50-59 | \$178.90 | \$357.80 | \$536.70 | \$715.59 | \$894.49 | \$1,073.39 | \$1,252.29 | \$1,431.19 | \$1,610.09 | |
| 60-69 | \$296.23 | \$592 47 | \$888.70 | \$1 184 94 | \$1 481 17 | \$1 777 40 | \$2 073 64 | \$2 369 87 | \$2,666,10 | |

| | | | | NONTOBACC | O - Spouse | | | | |
|-----------|----------|----------|----------|------------|------------|------------|------------|------------|------------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$30.44 | \$60.88 | \$91.32 | \$121.76 | \$152.20 | \$182.64 | \$213.08 | \$243.52 | \$273.96 |
| 30-39 | \$49.68 | \$99.37 | \$149.05 | \$198.74 | \$248.42 | \$298.11 | \$347.79 | \$397.48 | \$447.16 |
| 40-49 | \$97.01 | \$194.02 | \$291.02 | \$388.03 | \$485.04 | \$582.05 | \$679.06 | \$776.06 | \$873.07 |
| 50-59 | \$178.90 | \$357.80 | \$536.70 | \$715.59 | \$894.49 | \$1,073.39 | \$1,252.29 | \$1,431.19 | \$1,610.09 |
| 60-69 | \$296.23 | \$592.47 | \$888.70 | \$1,184.94 | \$1,481.17 | \$1,777.40 | \$2,073.64 | \$2,369.87 | \$2,666.10 |

| | TOBACCO - Employee | | | | | | | | | | | |
|-----------|--------------------|----------|------------|------------|------------|------------|------------|------------|------------|--|--|--|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | | | |
| 18-29 | \$42.85 | \$85.71 | \$128.56 | \$171.41 | \$214.26 | \$257.12 | \$299.97 | \$342.82 | \$385.67 | | | |
| 30-39 | \$77.59 | \$155.17 | \$232.76 | \$310.34 | \$387.93 | \$465.51 | \$543.10 | \$620.68 | \$698.27 | | | |
| 40-49 | \$152.63 | \$305.26 | \$457.89 | \$610.52 | \$763.15 | \$915.78 | \$1,068.41 | \$1,221.04 | \$1,373.67 | | | |
| 50-59 | \$288.88 | \$577.76 | \$866.64 | \$1,155.52 | \$1,444.40 | \$1,733.28 | \$2,022.16 | \$2,311.04 | \$2,599.92 | | | |
| 60-69 | \$462.32 | \$924.65 | \$1,386.97 | \$1,849.29 | \$2,311.62 | \$2,773.94 | \$3,236.26 | \$3,698.59 | \$4,160.91 | | | |

| | | | | TOBACCO - S | pouse | | | | |
|-----------|----------|----------|------------|-------------|------------|------------|------------|------------|------------|
| Issue Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 |
| 18-29 | \$42.85 | \$85.71 | \$128.56 | \$171.41 | \$214.26 | \$257.12 | \$299.97 | \$342.82 | \$385.67 |
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| 40-49 | \$152.63 | \$305.26 | \$457.89 | \$610.52 | \$763.15 | \$915.78 | \$1,068.41 | \$1,221.04 | \$1,373.67 |
| 50-59 | \$288.88 | \$577.76 | \$866.64 | \$1,155.52 | \$1,444.40 | \$1,733.28 | \$2,022.16 | \$2,311.04 | \$2,599.92 |
| 60-69 | \$462.32 | \$924.65 | \$1,386.97 | \$1,849.29 | \$2,311.62 | \$2,773.94 | \$3,236.26 | \$3,698.59 | \$4,160.91 |

Base Plan:

- -With Cancer Benefit
- -Without Health Screening Benefit
- -Without Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

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Group Attributes:

-Situs State: TX -Eligible Lives: 130

Group Critical Illness Insurance

GENELCO RATES - Monthly

| | | | PARTIAL PLAN CODE | |
|----------------------------|------------|-----|-------------------|--------------|
| EMPLOYEE - Issue Age Rates | | | Monthly / | Monthly Flat |
| | | | \$1000 | Cost |
| Coverage | PRODUCT ID | AGE | 003VT | 00JSL |
| | | 29 | \$0.50734 | |
| | | 39 | \$0.82808 | |
| | С | 49 | \$1.61680 | |
| | R | 59 | \$2.98164 | |
| LUMP SUM | E | 69 | \$4.93723 | |
| Employee | (1/2/3) | | | |
| Non-Tobacco | L | | | |
| | N | | | |
| | (G/U) | | | |
| | | | | |
| | | | | |
| | | 29 | \$0.71421 | |
| | | 39 | \$1.29309 | |
| | С | 49 | \$2.54384 | |
| | R | 59 | \$4.81467 | |
| LUMP SUM | E | 69 | \$7.70539 | |
| Employee | (1/2/3) | | | |
| Tobacco | L | | | |
| | Т | | | |
| | (G/U) | | | |
| | . , , | | | |
| | | | | |
| | | 99 | | \$0.00000 |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| FLAT | N/A | | | |
| Employee | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

| SPOUSE - Issue Age Rates | | | PARTIAL PLAN CODE | |
|--------------------------|------------|-----|-------------------|--------------|
| | | | Monthly / | Monthly Flat |
| | | | \$1000 | Cost |
| Coverage | PRODUCT ID | AGE | 003VT | 00JSL |
| | | 29 | \$0.50734 | |
| | | 39 | \$0.82808 | |
| | С | 49 | \$1.61680 | |
| | R | 59 | \$2.98164 | |
| LUMP SUM | S | 69 | \$4.93723 | |
| Spouse | (1/2/3) | | | |
| Non-Tobacco | L | | | |
| | N | | | |
| | (G/U) | | | |
| | | | | |
| | | | | |
| | _ | 29 | \$0.71421 | |
| | | 39 | \$1.29309 | |
| | С | 49 | \$2.54384 | |
| | R | 59 | \$4.81467 | |
| LUMP SUM | S | 69 | \$7.70539 | |
| Spouse | (1/2/3) | | | |
| Tobacco | L | | | |
| | T | | | |
| | (G/U) | | | |
| | | | | |
| | | | | |
| | | 99 | | \$0.00000 |
| | | | | |
| | | | | |
| | | | | |
| FLAT | | | | |
| Spouse | N/A | | | |
| spouse | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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Group Attributes:

-Situs State: TX

-Eligible Lives: 130

Group Critical Illness Insurance

ENROLLMENT RATES

| EMPLOYEE - Issue Age Rates | | Annual Rates | | |
|----------------------------|-------|--------------------|---------------------|--------------------------|
| | | Annual / \$1000 | Annual Flat Cost | Mayo Annual Flat Cost |
| Coverage | AGE | 4 | 4 | |
| | 18-29 | \$6.09 | \$0.00 | |
| | 30-39 | \$9.94 | \$0.00 | |
| | 40-49 | \$19.40 | \$0.00 | |
| | 50-59 | \$35.78 | \$0.00 | |
| Flaves | 60-69 | \$59.25 | \$0.00 | |
| Employee - | | | \$0.00 | |
| Non-Tobacco | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | 18-29 | \$8.57 | \$0.00 | |
| Employee Tobacco | 30-39 | \$15.52 | \$0.00 | |
| | 40-49 | \$30.53 | \$0.00 | |
| | 50-59 | \$57.78 | \$0.00 | |
| | 60-69 | \$92.46 | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |
| | | | \$0.00 | |

| SPOUSE - Issue Age Rates | | Annua | Annual Rates | | |
|---------------------------|-------|--------------------|---------------------|--|--|
| | | Annual / \$1000 | Annual Flat Cost | | |
| Coverage | AGE | \$1000 | Cost | | |
| | 18-29 | \$6.09 | \$0.00 | | |
| | 30-39 | \$9.94 | \$0.00 | | |
| | 40-49 | \$19.40 | \$0.00 | | |
| | 50-59 | \$35.78 | \$0.00 | | |
| Cnouso. | 60-69 | \$59.25 | \$0.00 | | |
| Spouse – Non-Tobacco – | | | \$0.00 | | |
| NOII-TODACCO | | | \$0.00 | | |
| | | | \$0.00 | | |
| | | | \$0.00 | | |
| | | | \$0.00 | | |
| | | | \$0.00 | | |
| | 18-29 | \$8.57 | \$0.00 | | |
| | 30-39 | \$15.52 | \$0.00 | | |
| | 40-49 | \$30.53 | \$0.00 | | |
| | 50-59 | \$57.78 | \$0.00 | | |
| cause 2 | 60-69 | \$92.46 | \$0.00 | | |
| Spouse — Tobacco | | | \$0.00 | | |
| TODACCO | | | \$0.00 | | |
| | | | \$0.00 | | |
| | | | \$0.00 | | |
| | | | \$0.00 | | |
| | | | \$0.00 | | |

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Group Attributes:

Product Code: CI190320-114714

-Situs State: TX -Eligible Lives: 130