Shepherd ISD - Monthly (12pp/yr) Rates

	NONTOBACCO - Employee													
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000				
18-29	\$5.88	\$8.74	\$11.60	\$14.46	\$17.32	\$20.18	\$23.04	\$25.90	\$28.76	\$31.62				
30-39	\$7.53	\$12.04	\$16.54	\$21.05	\$25.56	\$30.07	\$34.58	\$39.08	\$43.59	\$48.10				
40-49	\$11.58	\$20.14	\$28.70	\$37.26	\$45.82	\$54.38	\$62.94	\$71.50	\$80.06	\$88.62				
50-59	\$18.58	\$34.13	\$49.69	\$65.25	\$80.80	\$96.36	\$111.92	\$127.47	\$143.03	\$158.59				
60-69	\$28.59	\$54.16	\$79.73	\$105.30	\$130.87	\$156.44	\$182.01	\$207.58	\$233.15	\$258.72				

				NONTOBACC	O - Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$5.52	\$8.02	\$10.53	\$13.03	\$15.53	\$18.03	\$20.53	\$23.04	\$25.54	\$28.04
30-39	\$7.17	\$11.32	\$15.47	\$19.62	\$23.77	\$27.92	\$32.07	\$36.22	\$40.37	\$44.52
40-49	\$11.22	\$19.42	\$27.62	\$35.83	\$44.03	\$52.23	\$60.43	\$68.63	\$76.83	\$85.03
50-59	\$18.24	\$33.46	\$48.67	\$63.89	\$79.11	\$94.33	\$109.55	\$124.77	\$139.98	\$155.20
60-69	\$28.30	\$53.58	\$78.85	\$104.13	\$129.41	\$154.69	\$179.96	\$205.24	\$230.52	\$255.80

				TOBACCO - E	mployee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.94	\$10.87	\$14.79	\$18.71	\$22.64	\$26.56	\$30.48	\$34.40	\$38.33	\$42.25
30-39	\$9.92	\$16.81	\$23.71	\$30.61	\$37.50	\$44.40	\$51.30	\$58.19	\$65.09	\$71.99
40-49	\$16.34	\$29.66	\$42.99	\$56.31	\$69.63	\$82.95	\$96.27	\$109.60	\$122.92	\$136.24
50-59	\$27.99	\$52.97	\$77.94	\$102.91	\$127.89	\$152.86	\$177.83	\$202.80	\$227.78	\$252.75
60-69	\$42.81	\$82.60	\$122.39	\$162.18	\$201.97	\$241.76	\$281.55	\$321.34	\$361.13	\$400.92

				TOBACCO - S	pouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.58	\$10.15	\$13.71	\$17.28	\$20.84	\$24.41	\$27.97	\$31.54	\$35.10	\$38.67
30-39	\$9.56	\$16.10	\$22.64	\$29.17	\$35.71	\$42.25	\$48.79	\$55.33	\$61.87	\$68.40
40-49	\$15.98	\$28.95	\$41.91	\$54.87	\$67.84	\$80.80	\$93.76	\$106.73	\$119.69	\$132.66
50-59	\$27.65	\$52.29	\$76.92	\$101.56	\$126.19	\$150.83	\$175.46	\$200.10	\$224.73	\$249.37
60-69	\$42.52	\$82.02	\$121.51	\$161.01	\$200.51	\$240.01	\$279.50	\$319.00	\$358.50	\$398.00

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -Without Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:

Product Code: CI190114-133826

Shepherd ISD - Weekly (52pp/yr) Rates

				NONTOBACC	O - Employee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.36	\$2.02	\$2.68	\$3.34	\$4.00	\$4.66	\$5.32	\$5.98	\$6.64	\$7.30
30-39	\$1.74	\$2.78	\$3.82	\$4.86	\$5.90	\$6.94	\$7.98	\$9.02	\$10.06	\$11.10
40-49	\$2.68	\$4.65	\$6.63	\$8.60	\$10.58	\$12.55	\$14.53	\$16.50	\$18.48	\$20.45
50-59	\$4.29	\$7.88	\$11.47	\$15.06	\$18.65	\$22.24	\$25.83	\$29.42	\$33.01	\$36.60
60-69	\$6.60	\$12.50	\$18.40	\$24.30	\$30.20	\$36.10	\$42.01	\$47.91	\$53.81	\$59.71

				NONTOBACC	O - Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$1.28	\$1.85	\$2.43	\$3.01	\$3.59	\$4.16	\$4.74	\$5.32	\$5.90	\$6.47
30-39	\$1.66	\$2.62	\$3.57	\$4.53	\$5.49	\$6.45	\$7.40	\$8.36	\$9.32	\$10.28
40-49	\$2.59	\$4.49	\$6.38	\$8.27	\$10.16	\$12.06	\$13.95	\$15.84	\$17.73	\$19.63
50-59	\$4.21	\$7.72	\$11.24	\$14.75	\$18.26	\$21.77	\$25.28	\$28.80	\$32.31	\$35.82
60-69	\$6.53	\$12.37	\$18.20	\$24.03	\$29.87	\$35.70	\$41.53	\$47.37	\$53.20	\$59.03

				TOBACCO - E	mployee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.61	\$2.51	\$3.42	\$4.32	\$5.23	\$6.13	\$7.04	\$7.94	\$8.85	\$9.75
30-39	\$2.29	\$3.88	\$5.47	\$7.07	\$8.66	\$10.25	\$11.84	\$13.43	\$15.02	\$16.62
40-49	\$3.77	\$6.85	\$9.92	\$13.00	\$16.07	\$19.15	\$22.22	\$25.29	\$28.37	\$31.44
50-59	\$6.46	\$12.23	\$17.99	\$23.75	\$29.52	\$35.28	\$41.04	\$46.80	\$52.57	\$58.33
60-69	\$9.88	\$19.06	\$28.25	\$37.43	\$46.61	\$55.79	\$64.98	\$74.16	\$83.34	\$92.52

				TOBACCO - S	pouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$1.52	\$2.35	\$3.17	\$3.99	\$4.81	\$5.64	\$6.46	\$7.28	\$8.10	\$8.93
30-39	\$2.21	\$3.72	\$5.23	\$6.74	\$8.24	\$9.75	\$11.26	\$12.77	\$14.28	\$15.79
40-49	\$3.69	\$6.68	\$9.67	\$12.67	\$15.66	\$18.65	\$21.64	\$24.63	\$27.62	\$30.62
50-59	\$6.38	\$12.07	\$17.75	\$23.44	\$29.12	\$34.81	\$40.49	\$46.18	\$51.86	\$57.55
60-69	\$9.81	\$18.93	\$28.04	\$37.16	\$46.27	\$55.39	\$64.50	\$73.62	\$82.73	\$91.85

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -Without Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:

Product Code: CI190114-133826

Shepherd ISD - Biweekly (26pp/yr) Rates

	NONTOBACCO - Employee												
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			
18-29	\$2.71	\$4.03	\$5.35	\$6.67	\$7.99	\$9.31	\$10.63	\$11.95	\$13.27	\$14.59			
30-39	\$3.47	\$5.55	\$7.63	\$9.71	\$11.79	\$13.87	\$15.95	\$18.03	\$20.12	\$22.20			
40-49	\$5.34	\$9.29	\$13.24	\$17.19	\$21.14	\$25.09	\$29.04	\$33.00	\$36.95	\$40.90			
50-59	\$8.57	\$15.75	\$22.93	\$30.11	\$37.29	\$44.47	\$51.65	\$58.83	\$66.01	\$73.19			
60-69	\$13.19	\$24.99	\$36.79	\$48.60	\$60.40	\$72.20	\$84.00	\$95.80	\$107.60	\$119.41			

				NONTOBACC	O - Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$2.54	\$3.70	\$4.85	\$6.01	\$7.16	\$8.32	\$9.47	\$10.63	\$11.78	\$12.94
30-39	\$3.31	\$5.22	\$7.14	\$9.05	\$10.97	\$12.88	\$14.80	\$16.71	\$18.63	\$20.54
40-49	\$5.18	\$8.96	\$12.75	\$16.53	\$20.32	\$24.10	\$27.89	\$31.67	\$35.46	\$39.24
50-59	\$8.41	\$15.44	\$22.46	\$29.49	\$36.51	\$43.53	\$50.56	\$57.58	\$64.60	\$71.63
60-69	\$13.06	\$24.72	\$36.39	\$48.06	\$59.72	\$71.39	\$83.06	\$94.72	\$106.39	\$118.06

				TOBACCO - E	mployee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.20	\$5.01	\$6.82	\$8.63	\$10.44	\$12.25	\$14.06	\$15.88	\$17.69	\$19.50
30-39	\$4.57	\$7.76	\$10.94	\$14.12	\$17.31	\$20.49	\$23.67	\$26.85	\$30.04	\$33.22
40-49	\$7.54	\$13.69	\$19.84	\$25.98	\$32.13	\$38.28	\$44.43	\$50.58	\$56.73	\$62.88
50-59	\$12.92	\$24.44	\$35.97	\$47.49	\$59.02	\$70.55	\$82.07	\$93.60	\$105.12	\$116.65
60-69	\$19.75	\$38.12	\$56.48	\$74.85	\$93.21	\$111.58	\$129.94	\$148.31	\$166.67	\$185.04

				TOBACCO - S	pouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$3.04	\$4.68	\$6.33	\$7.97	\$9.62	\$11.26	\$12.91	\$14.55	\$16.20	\$17.84
30-39	\$4.41	\$7.43	\$10.44	\$13.46	\$16.48	\$19.50	\$22.51	\$25.53	\$28.55	\$31.57
40-49	\$7.37	\$13.36	\$19.34	\$25.32	\$31.31	\$37.29	\$43.27	\$49.26	\$55.24	\$61.22
50-59	\$12.76	\$24.13	\$35.50	\$46.87	\$58.24	\$69.61	\$80.98	\$92.35	\$103.72	\$115.09
60-69	\$19.62	\$37.85	\$56.08	\$74.31	\$92.54	\$110.77	\$129.00	\$147.23	\$165.46	\$183.69

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -Without Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:
-Situs State: TX

Product Code: CI190114-133826

Shepherd ISD - Semimonthly (24pp/yr) Rates

				NONTOBACC	O - Employee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$2.94	\$4.37	\$5.80	\$7.23	\$8.66	\$10.09	\$11.52	\$12.95	\$14.38	\$15.81
30-39	\$3.76	\$6.02	\$8.27	\$10.53	\$12.78	\$15.03	\$17.29	\$19.54	\$21.80	\$24.05
40-49	\$5.79	\$10.07	\$14.35	\$18.63	\$22.91	\$27.19	\$31.47	\$35.75	\$40.03	\$44.31
50-59	\$9.29	\$17.07	\$24.85	\$32.62	\$40.40	\$48.18	\$55.96	\$63.74	\$71.52	\$79.29
60-69	\$14.30	\$27.08	\$39.87	\$52.65	\$65.44	\$78.22	\$91.01	\$103.79	\$116.58	\$129.36

				NONTOBACC	O - Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$2.76	\$4.01	\$5.26	\$6.51	\$7.77	\$9.02	\$10.27	\$11.52	\$12.77	\$14.02
30-39	\$3.58	\$5.66	\$7.73	\$9.81	\$11.88	\$13.96	\$16.03	\$18.11	\$20.18	\$22.26
40-49	\$5.61	\$9.71	\$13.81	\$17.91	\$22.01	\$26.11	\$30.21	\$34.32	\$38.42	\$42.52
50-59	\$9.12	\$16.73	\$24.34	\$31.95	\$39.56	\$47.16	\$54.77	\$62.38	\$69.99	\$77.60
60-69	\$14.15	\$26.79	\$39.43	\$52.07	\$64.70	\$77.34	\$89.98	\$102.62	\$115.26	\$127.90

				TOBACCO - E	mployee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.47	\$5.43	\$7.39	\$9.36	\$11.32	\$13.28	\$15.24	\$17.20	\$19.16	\$21.13
30-39	\$4.96	\$8.41	\$11.86	\$15.30	\$18.75	\$22.20	\$25.65	\$29.10	\$32.55	\$35.99
40-49	\$8.17	\$14.83	\$21.49	\$28.15	\$34.81	\$41.48	\$48.14	\$54.80	\$61.46	\$68.12
50-59	\$14.00	\$26.48	\$38.97	\$51.46	\$63.94	\$76.43	\$88.92	\$101.40	\$113.89	\$126.38
60-69	\$21.41	\$41.30	\$61.20	\$81.09	\$100.99	\$120.88	\$140.78	\$160.67	\$180.57	\$200.46

				TOBACCO - S	Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$3.29	\$5.07	\$6.86	\$8.64	\$10.42	\$12.20	\$13.99	\$15.77	\$17.55	\$19.33
30-39	\$4.78	\$8.05	\$11.32	\$14.59	\$17.86	\$21.13	\$24.39	\$27.66	\$30.93	\$34.20
40-49	\$7.99	\$14.47	\$20.96	\$27.44	\$33.92	\$40.40	\$46.88	\$53.36	\$59.85	\$66.33
50-59	\$13.83	\$26.14	\$38.46	\$50.78	\$63.10	\$75.41	\$87.73	\$100.05	\$112.37	\$124.68
60-69	\$21.26	\$41.01	\$60.76	\$80.51	\$100.25	\$120.00	\$139.75	\$159.50	\$179.25	\$199.00

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit -Without Additional Benefits
- (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:

Product Code: CI190114-133826

Shepherd ISD - Monthly (12pp/yr) Rates

				NONTOBACC	O - Employee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$5.88	\$8.74	\$11.60	\$14.46	\$17.32	\$20.18	\$23.04	\$25.90	\$28.76	\$31.62
30-39	\$7.53	\$12.04	\$16.54	\$21.05	\$25.56	\$30.07	\$34.58	\$39.08	\$43.59	\$48.10
40-49	\$11.58	\$20.14	\$28.70	\$37.26	\$45.82	\$54.38	\$62.94	\$71.50	\$80.06	\$88.62
50-59	\$18.58	\$34.13	\$49.69	\$65.25	\$80.80	\$96.36	\$111.92	\$127.47	\$143.03	\$158.59
60-69	\$28.59	\$54.16	\$79.73	\$105.30	\$130.87	\$156.44	\$182.01	\$207.58	\$233.15	\$258.72

				NONTOBACC	O - Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$5.52	\$8.02	\$10.53	\$13.03	\$15.53	\$18.03	\$20.53	\$23.04	\$25.54	\$28.04
30-39	\$7.17	\$11.32	\$15.47	\$19.62	\$23.77	\$27.92	\$32.07	\$36.22	\$40.37	\$44.52
40-49	\$11.22	\$19.42	\$27.62	\$35.83	\$44.03	\$52.23	\$60.43	\$68.63	\$76.83	\$85.03
50-59	\$18.24	\$33.46	\$48.67	\$63.89	\$79.11	\$94.33	\$109.55	\$124.77	\$139.98	\$155.20
60-69	\$28.30	\$53.58	\$78.85	\$104.13	\$129.41	\$154.69	\$179.96	\$205.24	\$230.52	\$255.80

				TOBACCO - E	mployee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.94	\$10.87	\$14.79	\$18.71	\$22.64	\$26.56	\$30.48	\$34.40	\$38.33	\$42.25
30-39	\$9.92	\$16.81	\$23.71	\$30.61	\$37.50	\$44.40	\$51.30	\$58.19	\$65.09	\$71.99
40-49	\$16.34	\$29.66	\$42.99	\$56.31	\$69.63	\$82.95	\$96.27	\$109.60	\$122.92	\$136.24
50-59	\$27.99	\$52.97	\$77.94	\$102.91	\$127.89	\$152.86	\$177.83	\$202.80	\$227.78	\$252.75
60-69	\$42.81	\$82.60	\$122.39	\$162.18	\$201.97	\$241.76	\$281.55	\$321.34	\$361.13	\$400.92

				TOBACCO - S	pouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$6.58	\$10.15	\$13.71	\$17.28	\$20.84	\$24.41	\$27.97	\$31.54	\$35.10	\$38.67
30-39	\$9.56	\$16.10	\$22.64	\$29.17	\$35.71	\$42.25	\$48.79	\$55.33	\$61.87	\$68.40
40-49	\$15.98	\$28.95	\$41.91	\$54.87	\$67.84	\$80.80	\$93.76	\$106.73	\$119.69	\$132.66
50-59	\$27.65	\$52.29	\$76.92	\$101.56	\$126.19	\$150.83	\$175.46	\$200.10	\$224.73	\$249.37
60-69	\$42.52	\$82.02	\$121.51	\$161.01	\$200.51	\$240.01	\$279.50	\$319.00	\$358.50	\$398.00

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit -Without Additional Benefits
- (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:

Product Code: CI190114-133826

Shepherd ISD - Annual (1 pp/yr) Rates

				NONTOBACC	O - Employee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$70.54	\$104.87	\$139.19	\$173.52	\$207.84	\$242.17	\$276.49	\$310.82	\$345.14	\$379.47
30-39	\$90.32	\$144.41	\$198.51	\$252.60	\$306.70	\$360.80	\$414.89	\$468.99	\$523.08	\$577.18
40-49	\$138.94	\$241.65	\$344.37	\$447.09	\$549.80	\$652.52	\$755.23	\$857.95	\$960.67	\$1,063.38
50-59	\$222.90	\$409.58	\$596.26	\$782.95	\$969.63	\$1,156.31	\$1,342.99	\$1,529.67	\$1,716.35	\$1,903.04
60-69	\$343.06	\$649.90	\$956.74	\$1,263,58	\$1.570.42	\$1.877.26	\$2.184.10	\$2,490,94	\$2,797,78	\$3,104,62

				NONTOBACC	O - Spouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$66.24	\$96.27	\$126.29	\$156.32	\$186.34	\$216.37	\$246.39	\$276.42	\$306.44	\$336.47
30-39	\$86.02	\$135.81	\$185.61	\$235.41	\$285.20	\$335.00	\$384.79	\$434.59	\$484.39	\$534.18
40-49	\$134.64	\$233.05	\$331.47	\$429.89	\$528.30	\$626.72	\$725.14	\$823.55	\$921.97	\$1,020.39
50-59	\$218.84	\$401.46	\$584.08	\$766.70	\$949.32	\$1,131.93	\$1,314.55	\$1,497.17	\$1,679.79	\$1,862.41
60-69	\$339.55	\$642.88	\$946.21	\$1,249.54	\$1,552.87	\$1,856.20	\$2,159.53	\$2,462.86	\$2,766.19	\$3,069.52

				TOBACCO - E	mployee					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$83.30	\$130.37	\$177.45	\$224.53	\$271.60	\$318.68	\$365.76	\$412.83	\$459.91	\$506.99
30-39	\$118.98	\$201.74	\$284.50	\$367.26	\$450.03	\$532.79	\$615.55	\$698.31	\$781.07	\$863.83
40-49	\$196.08	\$355.95	\$515.81	\$675.67	\$835.53	\$995.40	\$1,155.26	\$1,315.12	\$1,474.99	\$1,634.85
50-59	\$335.90	\$635.57	\$935.25	\$1,234.93	\$1,534.60	\$1,834.28	\$2,133.96	\$2,433.63	\$2,733.31	\$3,032.99
60-69	\$513.70	\$991.18	\$1,468.66	\$1,946.14	\$2,423.62	\$2,901.10	\$3,378.58	\$3,856.06	\$4,333.54	\$4,811.02

				TOBACCO - S	pouse					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000.00
18-29	\$79.00	\$121.77	\$164.55	\$207.33	\$250.11	\$292.88	\$335.66	\$378.44	\$421.21	\$463.99
30-39	\$114.68	\$193.14	\$271.60	\$350.07	\$428.53	\$506.99	\$585.45	\$663.91	\$742.37	\$820.83
40-49	\$191.78	\$347.35	\$502.91	\$658.47	\$814.03	\$969.60	\$1,125.16	\$1,280.72	\$1,436.28	\$1,591.85
50-59	\$331.83	\$627.45	\$923.06	\$1,218.68	\$1,514.29	\$1,809.90	\$2,105.52	\$2,401.13	\$2,696.75	\$2,992.36
60-69	\$510.19	\$984.16	\$1,458.13	\$1,932.10	\$2,406.07	\$2,880.04	\$3,354.01	\$3,827.98	\$4,301.95	\$4,775.92

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit -\$250 Skin Cancer Benefit
- -Without Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:

Product Code: CI190114-133826

Group Critical Illness Insurance

GENELCO RATES - Monthly

			PARTIAL F	PLAN CODE
EMPLOYEE - Issue Age Rates			Monthly /	Monthly Flat
			\$1000	Cost
Coverage	PRODUCT ID	AGE	03T4P	00JT0
		29	\$0.57208	
		39	\$0.90160	
	С	49	\$1.71194	
	R	59	\$3.11136	
LUMP SUM	E	69	\$5.11400	
Employee	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.78461	
		39	\$1.37935	
	С	49	\$2.66438	
	R	59	\$4.99461	
LUMP SUM	E	69	\$7.95800	
Employee	0			
Tobacco	L			
	T			
	(G/U)			
		99		\$3.01833
FLAT	00505110			
Employee	CRE0FUG			
,				
I		ĺ		

			PARTIAL PLAN CODE	
SPOUSE - Issue Age Rates			Monthly /	Monthly Flat
			\$1000	Cost
Coverage	PRODUCT ID	AGE	03T4P	00JT0
		29	\$0.50041	
		39	\$0.82994	
	С	49	\$1.64028	
	R	59	\$3.04365	
LUMP SUM	S	69	\$5.05550	
Spouse	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.71295	
		39	\$1.30769	
	С	49	\$2.59271	
	R	59	\$4.92690	
LUMP SUM	S	69	\$7.89950	
Spouse	0			
Tobacco	L			
	Т			
	(G/U)			
		99		\$3.01833
FLAT				
	CRS0FUG			
Spouse				

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -Without Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders:

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes:
-Situs State: TX

Product Code: CI190114-133826

Group Critical Illness Insurance

ENROLLMENT RATES

EMPLOYEE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost
Coverage	AGE	\$1000	COST	Tide cose
	18-29	\$6.86	\$36.22	
	30-39	\$10.82	\$36.22	
	40-49	\$20.54	\$36.22	
	50-59	\$37.34	\$36.22	
Employee	60-69	\$61.37	\$36.22	
Employee				
Non-Tobacco				
	18-29	\$9.42	\$36.22	
	30-39	\$16.55	\$36.22	
	40-49	\$31.97	\$36.22	
	50-59	\$59.94	\$36.22	
	60-69	\$95.50	\$36.22	
Employee				
Tobacco				

SPOUSE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat Cost	
Coverage	AGE	\$1000	Cost	
	18-29	\$6.00	\$36.22	
	30-39	\$9.96	\$36.22	
	40-49	\$19.68	\$36.22	
	50-59	\$36.52	\$36.22	
Spouse	60-69	\$60.67	\$36.22	
Non-Tobacco				
_				
	18-29	Ć0 FC	¢20.22	
-		\$8.56	\$36.22	
_	30-39	\$15.69	\$36.22	
	40-49	\$31.11	\$36.22	
	50-59	\$59.12	\$36.22	
Spouse	60-69	\$94.79	\$36.22	
Tobacco				
-				

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -Without Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

Riders:

- -Optional Benefits Rider (BTAP)
- -Progressive Diseases Rider
- -Specified Disease Rider
- -Childhood Conditions 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: 3 Years

Group Attributes: -Situs State: TX

Please Note: Premiums shown are accurate as of publication. They are subject to change.

Product Code: CI190114-133826 Published: Jan-19 Series C21000 Cl21000-190114-133826-F44XdVBA-037ZE2I-48058