

## Group Critical Illness Advantage

### FFGA Accounts Over 1,000 - Monthly (12pp/yr) Rates

UNITOBACCO - 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	\$5.56	\$8.10	\$10.64	\$13.18	\$15.72	\$18.26	\$20.80	\$23.35	\$25.89	\$28.43
30-39	\$7.17	\$11.32	\$15.48	\$19.63	\$23.78	\$27.93	\$32.09	\$36.24	\$40.39	\$44.54
40-49	\$10.95	\$18.88	\$26.81	\$34.74	\$42.67	\$50.60	\$58.54	\$66.47	\$74.40	\$82.33
50-59	\$17.59	\$32.15	\$46.72	\$61.29	\$75.85	\$90.42	\$104.98	\$119.55	\$134.12	\$148.68
60-69	\$26.71	\$50.40	\$74.09	\$97.77	\$121.46	\$145.15	\$168.84	\$192.53	\$216.22	\$239.90

UNITOBACCO - Spouse										
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000	
18-29	\$5.27	\$6.39	\$7.52	\$8.64	\$9.77	\$10.89	\$12.02	\$13.14	\$14.27	
30-39	\$6.88	\$8.81	\$10.74	\$12.67	\$14.60	\$16.53	\$18.46	\$20.39	\$22.32	
40-49	\$10.66	\$14.48	\$18.30	\$22.12	\$25.94	\$29.76	\$33.58	\$37.40	\$41.22	
50-59	\$17.31	\$24.46	\$31.60	\$38.75	\$45.89	\$53.04	\$60.18	\$67.33	\$74.47	
60-69	\$26.47	\$38.20	\$49.92	\$61.65	\$73.37	\$85.10	\$96.82	\$108.55	\$120.27	

**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
- Class I/II Portability
- Rate Guarantee: 3 Years

**Group Attributes:**

- Situs State: TX
- Eligible Lives: 1200

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

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