

## Premium Rates

### Employee Non-Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$5.19	\$7.46	\$9.73	\$11.99	\$14.26	\$16.53	\$18.79	\$21.06	\$23.33	\$25.59
30-39	\$6.44	\$9.96	\$13.48	\$16.99	\$20.51	\$24.03	\$27.54	\$31.06	\$34.58	\$38.09
40-49	\$9.52	\$16.12	\$22.72	\$29.31	\$35.91	\$42.50	\$49.10	\$55.69	\$62.29	\$68.89
50-59	\$14.84	\$26.74	\$38.65	\$50.56	\$62.47	\$74.38	\$86.29	\$98.19	\$110.10	\$122.01
60+	\$22.44	\$41.94	\$61.45	\$80.96	\$100.47	\$119.98	\$139.49	\$158.99	\$178.50	\$198.01

### Spouse Non-Tobacco Monthly Premiums

Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$4.92	\$5.92	\$6.91	\$7.91	\$8.90	\$9.90	\$10.89	\$11.89	\$12.89
30-39	\$6.17	\$7.80	\$9.42	\$11.04	\$12.67	\$14.29	\$15.91	\$17.53	\$19.16
40-49	\$9.25	\$12.42	\$15.58	\$18.74	\$21.90	\$25.07	\$28.23	\$31.39	\$34.55
50-59	\$14.58	\$20.40	\$26.23	\$32.05	\$37.88	\$43.70	\$49.53	\$55.35	\$61.18
60+	\$22.21	\$31.85	\$41.49	\$51.14	\$60.78	\$70.42	\$80.06	\$89.70	\$99.34

### Employee Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.00	\$9.07	\$12.14	\$15.21	\$18.28	\$21.35	\$24.42	\$27.49	\$30.57	\$33.64
30-39	\$8.26	\$13.59	\$18.93	\$24.26	\$29.59	\$34.93	\$40.26	\$45.59	\$50.93	\$56.26
40-49	\$13.14	\$23.36	\$33.58	\$43.79	\$54.01	\$64.23	\$74.44	\$84.66	\$94.88	\$105.09
50-59	\$21.99	\$41.06	\$60.13	\$79.19	\$98.26	\$117.33	\$136.39	\$155.46	\$174.53	\$193.59
60+	\$33.24	\$63.55	\$93.87	\$124.18	\$154.49	\$184.80	\$215.12	\$245.43	\$275.74	\$306.05

### Spouse Tobacco Monthly Premiums

Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$5.73	\$7.13	\$8.53	\$9.93	\$11.33	\$12.73	\$14.13	\$15.53	\$16.93
30-39	\$7.99	\$10.52	\$13.04	\$15.57	\$18.10	\$20.63	\$23.16	\$25.69	\$28.22
40-49	\$12.87	\$17.84	\$22.81	\$27.78	\$32.75	\$37.72	\$42.69	\$47.67	\$52.64
50-59	\$21.74	\$31.14	\$40.54	\$49.95	\$59.35	\$68.76	\$78.16	\$87.57	\$96.97
60+	\$33.02	\$48.07	\$63.11	\$78.16	\$93.20	\$108.25	\$123.29	\$138.34	\$153.39

The premium and product availability indicated in this proposal are subject to change as a result of final underwriting.