

## Group Critical Illness

### Shepherd 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	\$2.86	\$5.72	\$8.58	\$11.44	\$14.30	\$17.16	\$20.02	\$22.88	\$25.74
30-39	\$4.51	\$9.02	\$13.52	\$18.03	\$22.54	\$27.05	\$31.56	\$36.06	\$40.57
40-49	\$8.56	\$17.12	\$25.68	\$34.24	\$42.80	\$51.36	\$59.92	\$68.48	\$77.04
50-59	\$15.56	\$31.11	\$46.67	\$62.23	\$77.78	\$93.34	\$108.90	\$124.45	\$140.01
60-69	\$25.57	\$51.14	\$76.71	\$102.28	\$127.85	\$153.42	\$178.99	\$204.56	\$230.13

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.50	\$5.00	\$7.51	\$10.01	\$12.51	\$15.01	\$17.51	\$20.02	\$22.52
30-39	\$4.15	\$8.30	\$12.45	\$16.60	\$20.75	\$24.90	\$29.05	\$33.20	\$37.35
40-49	\$8.20	\$16.40	\$24.60	\$32.81	\$41.01	\$49.21	\$57.41	\$65.61	\$73.81
50-59	\$15.22	\$30.44	\$45.65	\$60.87	\$76.09	\$91.31	\$106.53	\$121.75	\$136.96
60-69	\$25.28	\$50.56	\$75.83	\$101.11	\$126.39	\$151.67	\$176.94	\$202.22	\$227.50

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.92	\$7.85	\$11.77	\$15.69	\$19.62	\$23.54	\$27.46	\$31.38	\$35.31
30-39	\$6.90	\$13.79	\$20.69	\$27.59	\$34.48	\$41.38	\$48.28	\$55.17	\$62.07
40-49	\$13.32	\$26.64	\$39.97	\$53.29	\$66.61	\$79.93	\$93.25	\$106.58	\$119.90
50-59	\$24.97	\$49.95	\$74.92	\$99.89	\$124.87	\$149.84	\$174.81	\$199.78	\$224.76
60-69	\$39.79	\$79.58	\$119.37	\$159.16	\$198.95	\$238.74	\$278.53	\$318.32	\$358.11

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.56	\$7.13	\$10.69	\$14.26	\$17.82	\$21.39	\$24.95	\$28.52	\$32.08
30-39	\$6.54	\$13.08	\$19.62	\$26.15	\$32.69	\$39.23	\$45.77	\$52.31	\$58.85
40-49	\$12.96	\$25.93	\$38.89	\$51.85	\$64.82	\$77.78	\$90.74	\$103.71	\$116.67
50-59	\$24.63	\$49.27	\$73.90	\$98.54	\$123.17	\$147.81	\$172.44	\$197.08	\$221.71
60-69	\$39.50	\$79.00	\$118.49	\$157.99	\$197.49	\$236.99	\$276.48	\$315.98	\$355.48

**Base Plan:**

- With Cancer Benefit
- Without Health Screening Benefit
- Without 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.

Published: Jan-19      Series C21000      C121000-190114-133926-F44XdVBA-037WEBr-28363

Product Code: C1190114-133926

## Group Critical Illness

### Shepherd 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	\$0.66	\$1.32	\$1.98	\$2.64	\$3.30	\$3.96	\$4.62	\$5.28	\$5.94
30-39	\$1.04	\$2.08	\$3.12	\$4.16	\$5.20	\$6.24	\$7.28	\$8.32	\$9.36
40-49	\$1.98	\$3.95	\$5.93	\$7.90	\$9.88	\$11.85	\$13.83	\$15.80	\$17.78
50-59	\$3.59	\$7.18	\$10.77	\$14.36	\$17.95	\$21.54	\$25.13	\$28.72	\$32.31
60-69	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50	\$35.40	\$41.31	\$47.21	\$53.11

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$0.58	\$1.15	\$1.73	\$2.31	\$2.89	\$3.46	\$4.04	\$4.62	\$5.20
30-39	\$0.96	\$1.92	\$2.87	\$3.83	\$4.79	\$5.75	\$6.70	\$7.66	\$8.62
40-49	\$1.89	\$3.79	\$5.68	\$7.57	\$9.46	\$11.36	\$13.25	\$15.14	\$17.03
50-59	\$3.51	\$7.02	\$10.54	\$14.05	\$17.56	\$21.07	\$24.58	\$28.10	\$31.61
60-69	\$5.83	\$11.67	\$17.50	\$23.33	\$29.17	\$35.00	\$40.83	\$46.67	\$52.50

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$0.91	\$1.81	\$2.72	\$3.62	\$4.53	\$5.43	\$6.34	\$7.24	\$8.15
30-39	\$1.59	\$3.18	\$4.77	\$6.37	\$7.96	\$9.55	\$11.14	\$12.73	\$14.32
40-49	\$3.07	\$6.15	\$9.22	\$12.30	\$15.37	\$18.45	\$21.52	\$24.59	\$27.67
50-59	\$5.76	\$11.53	\$17.29	\$23.05	\$28.82	\$34.58	\$40.34	\$46.10	\$51.87
60-69	\$9.18	\$18.36	\$27.55	\$36.73	\$45.91	\$55.09	\$64.28	\$73.46	\$82.64

TOBACCO - 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	\$3.29	\$4.11	\$4.94	\$5.76	\$6.58	\$7.40
30-39	\$1.51	\$3.02	\$4.53	\$6.04	\$7.54	\$9.05	\$10.56	\$12.07	\$13.58
40-49	\$2.99	\$5.98	\$8.97	\$11.97	\$14.96	\$17.95	\$20.94	\$23.93	\$26.92
50-59	\$5.68	\$11.37	\$17.05	\$22.74	\$28.42	\$34.11	\$39.79	\$45.48	\$51.16
60-69	\$9.11	\$18.23	\$27.34	\$36.46	\$45.57	\$54.69	\$63.80	\$72.92	\$82.03

**Base Plan:**

- With Cancer Benefit
- Without Health Screening Benefit
- Without 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.

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**Product Code: CI190114-133926**

## Group Critical Illness

### Shepherd 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	\$1.32	\$2.64	\$3.96	\$5.28	\$6.60	\$7.92	\$9.24	\$10.56	\$11.88
30-39	\$2.08	\$4.16	\$6.24	\$8.32	\$10.40	\$12.48	\$14.56	\$16.64	\$18.73
40-49	\$3.95	\$7.90	\$11.85	\$15.80	\$19.75	\$23.70	\$27.65	\$31.61	\$35.56
50-59	\$7.18	\$14.36	\$21.54	\$28.72	\$35.90	\$43.08	\$50.26	\$57.44	\$64.62
60-69	\$11.80	\$23.60	\$35.40	\$47.21	\$59.01	\$70.81	\$82.61	\$94.41	\$106.21

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.15	\$2.31	\$3.46	\$4.62	\$5.77	\$6.93	\$8.08	\$9.24	\$10.39
30-39	\$1.92	\$3.83	\$5.75	\$7.66	\$9.58	\$11.49	\$13.41	\$15.32	\$17.24
40-49	\$3.79	\$7.57	\$11.36	\$15.14	\$18.93	\$22.71	\$26.50	\$30.28	\$34.07
50-59	\$7.02	\$14.05	\$21.07	\$28.10	\$35.12	\$42.14	\$49.17	\$56.19	\$63.21
60-69	\$11.67	\$23.33	\$35.00	\$46.67	\$58.33	\$70.00	\$81.67	\$93.33	\$105.00

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.81	\$3.62	\$5.43	\$7.24	\$9.05	\$10.86	\$12.67	\$14.49	\$16.30
30-39	\$3.18	\$6.37	\$9.55	\$12.73	\$15.92	\$19.10	\$22.28	\$25.46	\$28.65
40-49	\$6.15	\$12.30	\$18.45	\$24.59	\$30.74	\$36.89	\$43.04	\$49.19	\$55.34
50-59	\$11.53	\$23.05	\$34.58	\$46.10	\$57.63	\$69.16	\$80.68	\$92.21	\$103.73
60-69	\$18.36	\$36.73	\$55.09	\$73.46	\$91.82	\$110.19	\$128.55	\$146.92	\$165.28

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.65	\$3.29	\$4.94	\$6.58	\$8.23	\$9.87	\$11.52	\$13.16	\$14.81
30-39	\$3.02	\$6.04	\$9.05	\$12.07	\$15.09	\$18.11	\$21.12	\$24.14	\$27.16
40-49	\$5.98	\$11.97	\$17.95	\$23.93	\$29.92	\$35.90	\$41.88	\$47.87	\$53.85
50-59	\$11.37	\$22.74	\$34.11	\$45.48	\$56.85	\$68.22	\$79.59	\$90.96	\$102.33
60-69	\$18.23	\$36.46	\$54.69	\$72.92	\$91.15	\$109.38	\$127.61	\$145.84	\$164.07

**Base Plan:**

- With Cancer Benefit
- Without Health Screening Benefit
- Without 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

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Published: Jan-19 Series C21000 CI21000-190114-133926-F44XdVBA-037WEBr-28363

Product Code: CI190114-133926

## Group Critical Illness

### Shepherd 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	\$1.43	\$2.86	\$4.29	\$5.72	\$7.15	\$8.58	\$10.01	\$11.44	\$12.87
30-39	\$2.25	\$4.51	\$6.76	\$9.02	\$11.27	\$13.52	\$15.78	\$18.03	\$20.29
40-49	\$4.28	\$8.56	\$12.84	\$17.12	\$21.40	\$25.68	\$29.96	\$34.24	\$38.52
50-59	\$7.78	\$15.56	\$23.34	\$31.11	\$38.89	\$46.67	\$54.45	\$62.23	\$70.01
60-69	\$12.79	\$25.57	\$38.36	\$51.14	\$63.93	\$76.71	\$89.50	\$102.28	\$115.07

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.25	\$2.50	\$3.75	\$5.00	\$6.26	\$7.51	\$8.76	\$10.01	\$11.26
30-39	\$2.07	\$4.15	\$6.22	\$8.30	\$10.37	\$12.45	\$14.52	\$16.60	\$18.67
40-49	\$4.10	\$8.20	\$12.30	\$16.40	\$20.50	\$24.60	\$28.70	\$32.81	\$36.91
50-59	\$7.61	\$15.22	\$22.83	\$30.44	\$38.05	\$45.65	\$53.26	\$60.87	\$68.48
60-69	\$12.64	\$25.28	\$37.92	\$50.56	\$63.19	\$75.83	\$88.47	\$101.11	\$113.75

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.96	\$3.92	\$5.88	\$7.85	\$9.81	\$11.77	\$13.73	\$15.69	\$17.65
30-39	\$3.45	\$6.90	\$10.35	\$13.79	\$17.24	\$20.69	\$24.14	\$27.59	\$31.04
40-49	\$6.66	\$13.32	\$19.98	\$26.64	\$33.30	\$39.97	\$46.63	\$53.29	\$59.95
50-59	\$12.49	\$24.97	\$37.46	\$49.95	\$62.43	\$74.92	\$87.41	\$99.89	\$112.38
60-69	\$19.90	\$39.79	\$59.69	\$79.58	\$99.48	\$119.37	\$139.27	\$159.16	\$179.06

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$1.78	\$3.56	\$5.35	\$7.13	\$8.91	\$10.69	\$12.48	\$14.26	\$16.04
30-39	\$3.27	\$6.54	\$9.81	\$13.08	\$16.35	\$19.62	\$22.88	\$26.15	\$29.42
40-49	\$6.48	\$12.96	\$19.45	\$25.93	\$32.41	\$38.89	\$45.37	\$51.85	\$58.34
50-59	\$12.32	\$24.63	\$36.95	\$49.27	\$61.59	\$73.90	\$86.22	\$98.54	\$110.86
60-69	\$19.75	\$39.50	\$59.25	\$79.00	\$98.74	\$118.49	\$138.24	\$157.99	\$177.74

**Base Plan:**

- With Cancer Benefit
- Without Health Screening Benefit
- Without 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

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Product Code: CI190114-133926

## Group Critical Illness

### Shepherd 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	\$2.86	\$5.72	\$8.58	\$11.44	\$14.30	\$17.16	\$20.02	\$22.88	\$25.74
30-39	\$4.51	\$9.02	\$13.52	\$18.03	\$22.54	\$27.05	\$31.56	\$36.06	\$40.57
40-49	\$8.56	\$17.12	\$25.68	\$34.24	\$42.80	\$51.36	\$59.92	\$68.48	\$77.04
50-59	\$15.56	\$31.11	\$46.67	\$62.23	\$77.78	\$93.34	\$108.90	\$124.45	\$140.01
60-69	\$25.57	\$51.14	\$76.71	\$102.28	\$127.85	\$153.42	\$178.99	\$204.56	\$230.13

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$2.50	\$5.00	\$7.51	\$10.01	\$12.51	\$15.01	\$17.51	\$20.02	\$22.52
30-39	\$4.15	\$8.30	\$12.45	\$16.60	\$20.75	\$24.90	\$29.05	\$33.20	\$37.35
40-49	\$8.20	\$16.40	\$24.60	\$32.81	\$41.01	\$49.21	\$57.41	\$65.61	\$73.81
50-59	\$15.22	\$30.44	\$45.65	\$60.87	\$76.09	\$91.31	\$106.53	\$121.75	\$136.96
60-69	\$25.28	\$50.56	\$75.83	\$101.11	\$126.39	\$151.67	\$176.94	\$202.22	\$227.50

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.92	\$7.85	\$11.77	\$15.69	\$19.62	\$23.54	\$27.46	\$31.38	\$35.31
30-39	\$6.90	\$13.79	\$20.69	\$27.59	\$34.48	\$41.38	\$48.28	\$55.17	\$62.07
40-49	\$13.32	\$26.64	\$39.97	\$53.29	\$66.61	\$79.93	\$93.25	\$106.58	\$119.90
50-59	\$24.97	\$49.95	\$74.92	\$99.89	\$124.87	\$149.84	\$174.81	\$199.78	\$224.76
60-69	\$39.79	\$79.58	\$119.37	\$159.16	\$198.95	\$238.74	\$278.53	\$318.32	\$358.11

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$3.56	\$7.13	\$10.69	\$14.26	\$17.82	\$21.39	\$24.95	\$28.52	\$32.08
30-39	\$6.54	\$13.08	\$19.62	\$26.15	\$32.69	\$39.23	\$45.77	\$52.31	\$58.85
40-49	\$12.96	\$25.93	\$38.89	\$51.85	\$64.82	\$77.78	\$90.74	\$103.71	\$116.67
50-59	\$24.63	\$49.27	\$73.90	\$98.54	\$123.17	\$147.81	\$172.44	\$197.08	\$221.71
60-69	\$39.50	\$79.00	\$118.49	\$157.99	\$197.49	\$236.99	\$276.48	\$315.98	\$355.48

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- 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

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Product Code: CI190114-133926

## Group Critical Illness

### Shepherd 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	\$34.32	\$68.65	\$102.97	\$137.30	\$171.62	\$205.95	\$240.27	\$274.60	\$308.92
30-39	\$54.10	\$108.19	\$162.29	\$216.38	\$270.48	\$324.58	\$378.67	\$432.77	\$486.86
40-49	\$102.72	\$205.43	\$308.15	\$410.87	\$513.58	\$616.30	\$719.01	\$821.73	\$924.45
50-59	\$186.68	\$373.36	\$560.04	\$746.73	\$933.41	\$1,120.09	\$1,306.77	\$1,493.45	\$1,680.13
60-69	\$306.84	\$613.68	\$920.52	\$1,227.36	\$1,534.20	\$1,841.04	\$2,147.88	\$2,454.72	\$2,761.56

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$30.02	\$60.05	\$90.07	\$120.10	\$150.12	\$180.15	\$210.17	\$240.20	\$270.22
30-39	\$49.80	\$99.59	\$149.39	\$199.19	\$248.98	\$298.78	\$348.57	\$398.37	\$448.17
40-49	\$98.42	\$196.83	\$295.25	\$393.67	\$492.08	\$590.50	\$688.92	\$787.33	\$885.75
50-59	\$182.62	\$365.24	\$547.86	\$730.48	\$913.10	\$1,095.71	\$1,278.33	\$1,460.95	\$1,643.57
60-69	\$303.33	\$606.66	\$909.99	\$1,213.32	\$1,516.65	\$1,819.98	\$2,123.31	\$2,426.64	\$2,729.97

TOBACCO - Employee									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$47.08	\$94.15	\$141.23	\$188.31	\$235.38	\$282.46	\$329.54	\$376.61	\$423.69
30-39	\$82.76	\$165.52	\$248.28	\$331.04	\$413.81	\$496.57	\$579.33	\$662.09	\$744.85
40-49	\$159.86	\$319.73	\$479.59	\$639.45	\$799.31	\$959.18	\$1,119.04	\$1,278.90	\$1,438.77
50-59	\$299.68	\$599.35	\$899.03	\$1,198.71	\$1,498.38	\$1,798.06	\$2,097.74	\$2,397.41	\$2,697.09
60-69	\$477.48	\$954.96	\$1,432.44	\$1,909.92	\$2,387.40	\$2,864.88	\$3,342.36	\$3,819.84	\$4,297.32

TOBACCO - Spouse									
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
18-29	\$42.78	\$85.55	\$128.33	\$171.11	\$213.89	\$256.66	\$299.44	\$342.22	\$384.99
30-39	\$78.46	\$156.92	\$235.38	\$313.85	\$392.31	\$470.77	\$549.23	\$627.69	\$706.15
40-49	\$155.56	\$311.13	\$466.69	\$622.25	\$777.81	\$933.38	\$1,088.94	\$1,244.50	\$1,400.06
50-59	\$295.61	\$591.23	\$886.84	\$1,182.46	\$1,478.07	\$1,773.68	\$2,069.30	\$2,364.91	\$2,660.53
60-69	\$473.97	\$947.94	\$1,421.91	\$1,895.88	\$2,369.85	\$2,843.82	\$3,317.79	\$3,791.76	\$4,265.73

**Base Plan:**

- With Cancer Benefit
- Without Health Screening Benefit
- Without 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.

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# Group Critical Illness Insurance

## GENELCO RATES - Monthly

EMPLOYEE - Issue Age Rates			PARTIAL PLAN CODE		
			Monthly / \$1000	Monthly Flat Cost	
Coverage	PRODUCT ID	AGE	03T4P	00JTO	
LUMP SUM Employee Non-Tobacco	C R E (1/2/3)	29	\$0.57208		
		39	\$0.90160		
		49	\$1.71194		
		59	\$3.11136		
		69	\$5.11400		
	L N (G/U)				
LUMP SUM Employee Tobacco	C R E (1/2/3)	29	\$0.78461		
		39	\$1.37935		
		49	\$2.66438		
		59	\$4.99461		
		69	\$7.95800		
	L T (G/U)				
FLAT Employee	N/A	99		\$0.00000	

SPOUSE - Issue Age Rates			PARTIAL PLAN CODE		
			Monthly / \$1000	Monthly Flat Cost	
Coverage	PRODUCT ID	AGE	03T4P	00JTO	
LUMP SUM Spouse Non-Tobacco	C R S (1/2/3)	29	\$0.50041		
		39	\$0.82994		
		49	\$1.64028		
		59	\$3.04365		
		69	\$5.05550		
	L N (G/U)				
LUMP SUM Spouse Tobacco	C R S (1/2/3)	29	\$0.71295		
		39	\$1.30769		
		49	\$2.59271		
		59	\$4.92690		
		69	\$7.89950		
	L T (G/U)				
FLAT Spouse	N/A	99		\$0.00000	

**Base Plan:**

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

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**Product Code: C1190114-133926**

## Group Critical Illness Insurance

### ENROLLMENT RATES

EMPLOYEE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost
Coverage	AGE			
Employee Non-Tobacco	18-29	\$6.86	\$0.00	
	30-39	\$10.82	\$0.00	
	40-49	\$20.54	\$0.00	
	50-59	\$37.34	\$0.00	
	60-69	\$61.37	\$0.00	
Employee Tobacco	18-29	\$9.42	\$0.00	
	30-39	\$16.55	\$0.00	
	40-49	\$31.97	\$0.00	
	50-59	\$59.94	\$0.00	
	60-69	\$95.50	\$0.00	

SPOUSE - Issue Age Rates		Annual Rates	
		Annual / \$1000	Annual Flat Cost
Coverage	AGE		
Spouse Non-Tobacco	18-29	\$6.00	\$0.00
	30-39	\$9.96	\$0.00
	40-49	\$19.68	\$0.00
	50-59	\$36.52	\$0.00
	60-69	\$60.67	\$0.00
Spouse Tobacco	18-29	\$8.56	\$0.00
	30-39	\$15.69	\$0.00
	40-49	\$31.11	\$0.00
	50-59	\$59.12	\$0.00
	60-69	\$94.79	\$0.00

**Base Plan:**

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- Without Skin Cancer Benefit
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(Loss of Sight, Speech, Hearing)  
(Coma, Burns, Paralysis)

**Riders:**

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**Group Attributes:**

- Situs State: TX

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