East Central 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	\$5.15	\$7.28	\$9.40	\$11.53	\$13.66	\$15.79	\$17.91	\$20.04	\$22.17	\$24.30
30-39	\$6.49	\$9.97	\$13.44	\$16.91	\$20.38	\$23.86	\$27.33	\$30.80	\$34.27	\$37.75
40-49	\$9.80	\$16.58	\$23.36	\$30.14	\$36.92	\$43.70	\$50.48	\$57.26	\$64.04	\$70.82
50-59	\$16.25	\$29.49	\$42.72	\$55.95	\$69.18	\$82.42	\$95.65	\$108.88	\$122.11	\$135.35
60+	\$28.38	\$53.75	\$79.11	\$104.47	\$129.83	\$155.20	\$180.56	\$205.92	\$231.28	\$256.65

				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	\$5.15	\$7.28	\$9.40	\$11.53	\$13.66	\$15.79	\$17.91	\$20.04	\$22.17	\$24.30
30-39	\$6.49	\$9.97	\$13.44	\$16.91	\$20.38	\$23.86	\$27.33	\$30.80	\$34.27	\$37.75
40-49	\$9.80	\$16.58	\$23.36	\$30.14	\$36.92	\$43.70	\$50.48	\$57.26	\$64.04	\$70.82
50-59	\$16.25	\$29.49	\$42.72	\$55.95	\$69.18	\$82.42	\$95.65	\$108.88	\$122.11	\$135.35
60+	\$28.38	\$53.75	\$79.11	\$104.47	\$129.83	\$155.20	\$180.56	\$205.92	\$231.28	\$256.65

				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	\$6.02	\$9.01	\$12.01	\$15.00	\$18.00	\$20.99	\$23.99	\$26.98	\$29.98	\$32.97
30-39	\$8.44	\$13.87	\$19.29	\$24.71	\$30.13	\$35.56	\$40.98	\$46.40	\$51.82	\$57.25
40-49	\$13.69	\$24.36	\$35.02	\$45.69	\$56.36	\$67.03	\$77.69	\$88.36	\$99.03	\$109.70
50-59	\$24.39	\$45.76	\$67.12	\$88.49	\$109.86	\$131.23	\$152.59	\$173.96	\$195.33	\$216.70
60+	\$42.60	\$82.19	\$121.77	\$161.35	\$200.93	\$240.52	\$280.10	\$319.68	\$359.26	\$398.85

				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	\$6.02	\$9.01	\$12.01	\$15.00	\$18.00	\$20.99	\$23.99	\$26.98	\$29.98	\$32.97
30-39	\$8.44	\$13.87	\$19.29	\$24.71	\$30.13	\$35.56	\$40.98	\$46.40	\$51.82	\$57.25
40-49	\$13.69	\$24.36	\$35.02	\$45.69	\$56.36	\$67.03	\$77.69	\$88.36	\$99.03	\$109.70
50-59	\$24.39	\$45.76	\$67.12	\$88.49	\$109.86	\$131.23	\$152.59	\$173.96	\$195.33	\$216.70
60+	\$42.60	\$82.19	\$121.77	\$161.35	\$200.93	\$240.52	\$280.10	\$319.68	\$359.26	\$398.85

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability -Rate Guarantee: 3 Years

Group Attributes:

East Central 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	\$1.19	\$1.68	\$2.17	\$2.66	\$3.15	\$3.65	\$4.14	\$4.63	\$5.12	\$5.61
30-39	\$1.50	\$2.30	\$3.10	\$3.91	\$4.71	\$5.51	\$6.31	\$7.11	\$7.91	\$8.71
40-49	\$2.26	\$3.83	\$5.39	\$6.96	\$8.52	\$10.09	\$11.65	\$13.22	\$14.78	\$16.35
50-59	\$3.75	\$6.81	\$9.86	\$12.91	\$15.97	\$19.02	\$22.08	\$25.13	\$28.18	\$31.24
60+	\$6.55	\$12.41	\$18.26	\$24.11	\$29.96	\$35.82	\$41.67	\$47.52	\$53.38	\$59.23

				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	\$1.19	\$1.68	\$2.17	\$2.66	\$3.15	\$3.65	\$4.14	\$4.63	\$5.12	\$5.61
30-39	\$1.50	\$2.30	\$3.10	\$3.91	\$4.71	\$5.51	\$6.31	\$7.11	\$7.91	\$8.71
40-49	\$2.26	\$3.83	\$5.39	\$6.96	\$8.52	\$10.09	\$11.65	\$13.22	\$14.78	\$16.35
50-59	\$3.75	\$6.81	\$9.86	\$12.91	\$15.97	\$19.02	\$22.08	\$25.13	\$28.18	\$31.24
60+	\$6.55	\$12.41	\$18.26	\$24.11	\$29.96	\$35.82	\$41.67	\$47.52	\$53.38	\$59.23

				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	\$1.39	\$2.08	\$2.77	\$3.46	\$4.16	\$4.85	\$5.54	\$6.23	\$6.92	\$7.61
30-39	\$1.95	\$3.20	\$4.45	\$5.71	\$6.96	\$8.21	\$9.46	\$10.71	\$11.96	\$13.21
40-49	\$3.16	\$5.62	\$8.09	\$10.55	\$13.01	\$15.47	\$17.93	\$20.39	\$22.86	\$25.32
50-59	\$5.63	\$10.56	\$15.49	\$20.42	\$25.35	\$30.29	\$35.22	\$40.15	\$45.08	\$50.01
60+	\$9.83	\$18.97	\$28.10	\$37.24	\$46.37	\$55.51	\$64.64	\$73.78	\$82.91	\$92.04

				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	\$1.39	\$2.08	\$2.77	\$3.46	\$4.16	\$4.85	\$5.54	\$6.23	\$6.92	\$7.61
30-39	\$1.95	\$3.20	\$4.45	\$5.71	\$6.96	\$8.21	\$9.46	\$10.71	\$11.96	\$13.21
40-49	\$3.16	\$5.62	\$8.09	\$10.55	\$13.01	\$15.47	\$17.93	\$20.39	\$22.86	\$25.32
50-59	\$5.63	\$10.56	\$15.49	\$20.42	\$25.35	\$30.29	\$35.22	\$40.15	\$45.08	\$50.01
60+	\$9.83	\$18.97	\$28.10	\$37.24	\$46.37	\$55.51	\$64.64	\$73.78	\$82.91	\$92.04

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes:

East Central ISD - Biweekly (26pp/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	\$2.37	\$3.35	\$4.34	\$5.32	\$6.30	\$7.28	\$8.26	\$9.25	\$10.23	\$11.21
30-39	\$2.99	\$4.60	\$6.20	\$7.80	\$9.40	\$11.01	\$12.61	\$14.21	\$15.81	\$17.42
40-49	\$4.52	\$7.65	\$10.78	\$13.91	\$17.04	\$20.17	\$23.29	\$26.42	\$29.55	\$32.68
50-59	\$7.50	\$13.60	\$19.71	\$25.82	\$31.93	\$38.03	\$44.14	\$50.25	\$56.36	\$62.46
60+	\$13.10	\$24.80	\$36.51	\$48.21	\$59.92	\$71.62	\$83.33	\$95.04	\$106.74	\$118.45

				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	\$2.37	\$3.35	\$4.34	\$5.32	\$6.30	\$7.28	\$8.26	\$9.25	\$10.23	\$11.21
30-39	\$2.99	\$4.60	\$6.20	\$7.80	\$9.40	\$11.01	\$12.61	\$14.21	\$15.81	\$17.42
40-49	\$4.52	\$7.65	\$10.78	\$13.91	\$17.04	\$20.17	\$23.29	\$26.42	\$29.55	\$32.68
50-59	\$7.50	\$13.60	\$19.71	\$25.82	\$31.93	\$38.03	\$44.14	\$50.25	\$56.36	\$62.46
60+	\$13.10	\$24.80	\$36.51	\$48.21	\$59.92	\$71.62	\$83.33	\$95.04	\$106.74	\$118.45

				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	\$2.77	\$4.15	\$5.54	\$6.92	\$8.30	\$9.68	\$11.07	\$12.45	\$13.83	\$15.21
30-39	\$3.89	\$6.40	\$8.90	\$11.40	\$13.90	\$16.41	\$18.91	\$21.41	\$23.91	\$26.42
40-49	\$6.31	\$11.24	\$16.16	\$21.08	\$26.01	\$30.93	\$35.85	\$40.78	\$45.70	\$50.62
50-59	\$11.25	\$21.11	\$30.98	\$40.84	\$50.70	\$60.56	\$70.42	\$80.29	\$90.15	\$100.01
60+	\$19.66	\$37.93	\$56.20	\$74.47	\$92.73	\$111.00	\$129.27	\$147.54	\$165.81	\$184.08

				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	\$2.77	\$4.15	\$5.54	\$6.92	\$8.30	\$9.68	\$11.07	\$12.45	\$13.83	\$15.21
30-39	\$3.89	\$6.40	\$8.90	\$11.40	\$13.90	\$16.41	\$18.91	\$21.41	\$23.91	\$26.42
40-49	\$6.31	\$11.24	\$16.16	\$21.08	\$26.01	\$30.93	\$35.85	\$40.78	\$45.70	\$50.62
50-59	\$11.25	\$21.11	\$30.98	\$40.84	\$50.70	\$60.56	\$70.42	\$80.29	\$90.15	\$100.01
60+	\$19.66	\$37.93	\$56.20	\$74.47	\$92.73	\$111.00	\$129.27	\$147.54	\$165.81	\$184.08

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes:

East Central 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	\$2.57	\$3.64	\$4.70	\$5.77	\$6.83	\$7.89	\$8.96	\$10.02	\$11.08	\$12.15
30-39	\$3.25	\$4.98	\$6.72	\$8.46	\$10.19	\$11.93	\$13.66	\$15.40	\$17.14	\$18.87
40-49	\$4.90	\$8.29	\$11.68	\$15.07	\$18.46	\$21.85	\$25.24	\$28.63	\$32.02	\$35.41
50-59	\$8.13	\$14.74	\$21.36	\$27.98	\$34.59	\$41.21	\$47.82	\$54.44	\$61.06	\$67.67
60+	\$14.19	\$26.87	\$39.55	\$52.24	\$64.92	\$77.60	\$90.28	\$102.96	\$115.64	\$128.32

				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	\$2.57	\$3.64	\$4.70	\$5.77	\$6.83	\$7.89	\$8.96	\$10.02	\$11.08	\$12.15
30-39	\$3.25	\$4.98	\$6.72	\$8.46	\$10.19	\$11.93	\$13.66	\$15.40	\$17.14	\$18.87
40-49	\$4.90	\$8.29	\$11.68	\$15.07	\$18.46	\$21.85	\$25.24	\$28.63	\$32.02	\$35.41
50-59	\$8.13	\$14.74	\$21.36	\$27.98	\$34.59	\$41.21	\$47.82	\$54.44	\$61.06	\$67.67
60+	\$14.19	\$26.87	\$39.55	\$52.24	\$64.92	\$77.60	\$90.28	\$102.96	\$115.64	\$128.32

				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	\$3.01	\$4.51	\$6.00	\$7.50	\$9.00	\$10.50	\$11.99	\$13.49	\$14.99	\$16.49
30-39	\$4.22	\$6.93	\$9.64	\$12.36	\$15.07	\$17.78	\$20.49	\$23.20	\$25.91	\$28.62
40-49	\$6.84	\$12.18	\$17.51	\$22.85	\$28.18	\$33.51	\$38.85	\$44.18	\$49.51	\$54.85
50-59	\$12.19	\$22.88	\$33.56	\$44.25	\$54.93	\$65.61	\$76.30	\$86.98	\$97.66	\$108.35
60+	\$21.30	\$41.09	\$60.88	\$80.68	\$100.47	\$120.26	\$140.05	\$159.84	\$179.63	\$199.42

				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	\$3.01	\$4.51	\$6.00	\$7.50	\$9.00	\$10.50	\$11.99	\$13.49	\$14.99	\$16.49
30-39	\$4.22	\$6.93	\$9.64	\$12.36	\$15.07	\$17.78	\$20.49	\$23.20	\$25.91	\$28.62
40-49	\$6.84	\$12.18	\$17.51	\$22.85	\$28.18	\$33.51	\$38.85	\$44.18	\$49.51	\$54.85
50-59	\$12.19	\$22.88	\$33.56	\$44.25	\$54.93	\$65.61	\$76.30	\$86.98	\$97.66	\$108.35
60+	\$21.30	\$41.09	\$60.88	\$80.68	\$100.47	\$120.26	\$140.05	\$159.84	\$179.63	\$199.42

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes:

East Central 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	\$5.15	\$7.28	\$9.40	\$11.53	\$13.66	\$15.79	\$17.91	\$20.04	\$22.17	\$24.30
30-39	\$6.49	\$9.97	\$13.44	\$16.91	\$20.38	\$23.86	\$27.33	\$30.80	\$34.27	\$37.75
40-49	\$9.80	\$16.58	\$23.36	\$30.14	\$36.92	\$43.70	\$50.48	\$57.26	\$64.04	\$70.82
50-59	\$16.25	\$29.49	\$42.72	\$55.95	\$69.18	\$82.42	\$95.65	\$108.88	\$122.11	\$135.35
60+	\$28.38	\$53.75	\$79.11	\$104.47	\$129.83	\$155.20	\$180.56	\$205.92	\$231.28	\$256.65

				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	\$5.15	\$7.28	\$9.40	\$11.53	\$13.66	\$15.79	\$17.91	\$20.04	\$22.17	\$24.30
30-39	\$6.49	\$9.97	\$13.44	\$16.91	\$20.38	\$23.86	\$27.33	\$30.80	\$34.27	\$37.75
40-49	\$9.80	\$16.58	\$23.36	\$30.14	\$36.92	\$43.70	\$50.48	\$57.26	\$64.04	\$70.82
50-59	\$16.25	\$29.49	\$42.72	\$55.95	\$69.18	\$82.42	\$95.65	\$108.88	\$122.11	\$135.35
60+	\$28.38	\$53.75	\$79.11	\$104.47	\$129.83	\$155.20	\$180.56	\$205.92	\$231.28	\$256.65

				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	\$6.02	\$9.01	\$12.01	\$15.00	\$18.00	\$20.99	\$23.99	\$26.98	\$29.98	\$32.97
30-39	\$8.44	\$13.87	\$19.29	\$24.71	\$30.13	\$35.56	\$40.98	\$46.40	\$51.82	\$57.25
40-49	\$13.69	\$24.36	\$35.02	\$45.69	\$56.36	\$67.03	\$77.69	\$88.36	\$99.03	\$109.70
50-59	\$24.39	\$45.76	\$67.12	\$88.49	\$109.86	\$131.23	\$152.59	\$173.96	\$195.33	\$216.70
60+	\$42.60	\$82.19	\$121.77	\$161.35	\$200.93	\$240.52	\$280.10	\$319.68	\$359.26	\$398.85

				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	\$6.02	\$9.01	\$12.01	\$15.00	\$18.00	\$20.99	\$23.99	\$26.98	\$29.98	\$32.97
30-39	\$8.44	\$13.87	\$19.29	\$24.71	\$30.13	\$35.56	\$40.98	\$46.40	\$51.82	\$57.25
40-49	\$13.69	\$24.36	\$35.02	\$45.69	\$56.36	\$67.03	\$77.69	\$88.36	\$99.03	\$109.70
50-59	\$24.39	\$45.76	\$67.12	\$88.49	\$109.86	\$131.23	\$152.59	\$173.96	\$195.33	\$216.70
60+	\$42.60	\$82.19	\$121.77	\$161.35	\$200.93	\$240.52	\$280.10	\$319.68	\$359.26	\$398.85

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes:

East Central 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	\$61.75	\$87.28	\$112.81	\$138.34	\$163.87	\$189.40	\$214.93	\$240.46	\$265.99	\$291.52
30-39	\$77.89	\$119.56	\$161.23	\$202.90	\$244.57	\$286.24	\$327.91	\$369.58	\$411.25	\$452.92
40-49	\$117.58	\$198.94	\$280.30	\$361.66	\$443.02	\$524.38	\$605.74	\$687.10	\$768.46	\$849.82
50-59	\$195.01	\$353.80	\$512.59	\$671.38	\$830.17	\$988.96	\$1,147.75	\$1,306.54	\$1,465.33	\$1,624.12
60+	\$340.57	\$644.92	\$949.27	\$1,253.62	\$1,557.97	\$1,862.32	\$2,166.67	\$2,471.02	\$2,775.37	\$3,079.72

				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	\$61.75	\$87.28	\$112.81	\$138.34	\$163.87	\$189.40	\$214.93	\$240.46	\$265.99	\$291.52
30-39	\$77.89	\$119.56	\$161.23	\$202.90	\$244.57	\$286.24	\$327.91	\$369.58	\$411.25	\$452.92
40-49	\$117.58	\$198.94	\$280.30	\$361.66	\$443.02	\$524.38	\$605.74	\$687.10	\$768.46	\$849.82
50-59	\$195.01	\$353.80	\$512.59	\$671.38	\$830.17	\$988.96	\$1,147.75	\$1,306.54	\$1,465.33	\$1,624.12
60+	\$340.57	\$644.92	\$949.27	\$1,253.62	\$1,557.97	\$1,862.32	\$2,166.67	\$2,471.02	\$2,775.37	\$3,079.72

				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	\$72.16	\$108.10	\$144.04	\$179.98	\$215.92	\$251.86	\$287.80	\$323.74	\$359.68	\$395.62
30-39	\$101.29	\$166.36	\$231.43	\$296.50	\$361.57	\$426.64	\$491.71	\$556.78	\$621.85	\$686.92
40-49	\$164.23	\$292.24	\$420.25	\$548.26	\$676.27	\$804.28	\$932.29	\$1,060.30	\$1,188.31	\$1,316.32
50-59	\$292.63	\$549.04	\$805.45	\$1,061.86	\$1,318.27	\$1,574.68	\$1,831.09	\$2,087.50	\$2,343.91	\$2,600.32
60+	\$511.21	\$986.20	\$1,461.19	\$1,936.18	\$2,411.17	\$2,886.16	\$3,361.15	\$3,836.14	\$4,311.13	\$4,786.12

				TOBACCO - S	nouse					
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	\$72.16	\$108.10	\$144.04	\$179.98	\$215.92	\$251.86	\$287.80	\$323.74	\$359.68	\$395.62
30-39	\$101.29	\$166.36	\$231.43	\$296.50	\$361.57	\$426.64	\$491.71	\$556.78	\$621.85	\$686.92
40-49	\$164.23	\$292.24	\$420.25	\$548.26	\$676.27	\$804.28	\$932.29	\$1,060.30	\$1,188.31	\$1,316.32
50-59	\$292.63	\$549.04	\$805.45	\$1,061.86	\$1,318.27	\$1,574.68	\$1,831.09	\$2,087.50	\$2,343.91	\$2,600.32
60+	\$511.21	\$986.20	\$1,461,19	\$1,936,18	\$2,411,17	\$2.886.16	\$3,361,15	\$3.836.14	\$4.311.13	\$4.786.12

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes:

Group Critical Illness Insurance

GENELCO RATES - Monthly

		PARTIAL PLAN CODE		
EMPLOYEE - Issue Age Rates			Monthly /	Monthly Flat
			\$1000	Cost
Coverage	PRODUCT ID	AGE	0EPB3	00JT0
		29	\$0.42550	
		39	\$0.69450	
	С	49	\$1.35600	
	R	59	\$2.64650	
LUMP SUM	E	99	\$5.07250	
Employee	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.59900	
		39	\$1.08450	
	С	49	\$2.13350	
	R	59	\$4.27350	
LUMP SUM	E	99	\$7.91650	
Employee	0			
Tobacco	L			
	T			
	(G/U)			
		29		\$3.01833
		39		\$3.01833
		49		\$3.01833
		59		\$3.01833
FLAT		99		\$3.01833
Employee	CRE0FUG			\$0.00000
Employee				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

			PARTIAL F	LAN CODE
SPOUSE - Issue Age Rates			Monthly /	Monthly Flat
			\$1000	Cost
Coverage	PRODUCT ID	AGE	0EPB3	00JT0
		29	\$0.42550	
		39	\$0.69450	
	С	49	\$1.35600	
	R	59	\$2.64650	
LUMP SUM	S	99	\$5.07250	
Spouse	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.59900	
		39	\$1.08450	
	С	49	\$2.13350	
	R	59	\$4.27350	
LUMP SUM	S	99	\$7.91650	
Spouse	0			
Tobacco	L			
	Т			
	(G/U)			
		29		\$3.01833
		39		\$3.01833
		49		\$3.01833
		59		\$3.01833
FLAT		99		\$3.01833
Spouse	CRS0FUG			\$0.00000
Spouse				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes:

-Situs State: TX -Eligible Lives: 1250

Product Code: CI190108-091608

Group Critical Illness Insurance

ENROLLMENT RATES

EMPLOYEE - Issue Age Rates Coverage AGE		Annual Rates		
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost
Coverage	_	ĆE 44	¢26.22	
	18-29	\$5.11	\$36.22	
	30-39	\$8.33	\$36.22	
	40-49	\$16.27	\$36.22	
	50-59	\$31.76	\$36.22	
Employee	60+	\$60.87	\$36.22	
Non-Tobacco			\$0.00	
Non-Tobacco			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
Employee Tobacco	18-29	\$7.19	\$36.22	
	30-39	\$13.01	\$36.22	
	40-49	\$25.60	\$36.22	
	50-59	\$51.28	\$36.22	
	60+	\$95.00	\$36.22	
			\$0.00	
		·	\$0.00	
			\$0.00	
		·	\$0.00	
		·	\$0.00	
			\$0.00	

SPOUSE - Issue Age Rates		Annual Rates		
		Annual /	Annual Flat Cost	
Coverage	AGE	\$1000	Cost	
	18-29	\$5.11	\$36.22	
	30-39	\$8.33	\$36.22	
	40-49	\$16.27	\$36.22	
	50-59	\$31.76	\$36.22	
Canada	60+	\$60.87	\$36.22	
Spouse – Non-Tobacco –			\$0.00	
NOII-TODACCO			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
	18-29	\$7.19	\$36.22	
	30-39	\$13.01	\$36.22	
	40-49	\$25.60	\$36.22	
	50-59	\$51.28	\$36.22	
Canada	60+	\$95.00	\$36.22	
Spouse – Tobacco –			\$0.00	
Tobacco			\$0.00	
			\$0.00	
			\$0.00	
	•		\$0.00	
			\$0.00	

Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 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
- -Process 1 Portability
- -Rate Guarantee: 3 Years

Group Attributes: