## Royse 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	\$5.56	\$8.10	\$10.63	\$13.17	\$15.71	\$18.25	\$20.78	\$23.32	\$25.86	\$28.40
30-39	\$7.16	\$11.30	\$15.44	\$19.59	\$23.73	\$27.87	\$32.01	\$36.15	\$40.29	\$44.44
40-49	\$11.10	\$19.19	\$27.27	\$35.35	\$43.44	\$51.52	\$59.60	\$67.69	\$75.77	\$83.85
50-59	\$17.93	\$32.84	\$47.75	\$62.65	\$77.56	\$92.47	\$107.38	\$122.29	\$137.20	\$152.10
60-69	\$27.71	\$52.40	\$77.08	\$101.77	\$126.46	\$151.15	\$175.83	\$200.52	\$225.21	\$249.90

				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	\$5.56	\$8.10	\$10.63	\$13.17	\$15.71	\$18.25	\$20.78	\$23.32	\$25.86	\$28.40
30-39	\$7.16	\$11.30	\$15.44	\$19.59	\$23.73	\$27.87	\$32.01	\$36.15	\$40.29	\$44.44
40-49	\$11.10	\$19.19	\$27.27	\$35.35	\$43.44	\$51.52	\$59.60	\$67.69	\$75.77	\$83.85
50-59	\$17.93	\$32.84	\$47.75	\$62.65	\$77.56	\$92.47	\$107.38	\$122.29	\$137.20	\$152.10
60-69	\$27.71	\$52.40	\$77.08	\$101.77	\$126.46	\$151.15	\$175.83	\$200.52	\$225.21	\$249.90

				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	\$6.59	\$10.16	\$13.73	\$17.30	\$20.87	\$24.45	\$28.02	\$31.59	\$35.16	\$38.73
30-39	\$9.49	\$15.95	\$22.42	\$28.89	\$35.35	\$41.82	\$48.29	\$54.75	\$61.22	\$67.69
40-49	\$15.74	\$28.46	\$41.18	\$53.90	\$66.62	\$79.35	\$92.07	\$104.79	\$117.51	\$130.23
50-59	\$27.10	\$51.17	\$75.25	\$99.32	\$123.40	\$147.47	\$171.55	\$195.62	\$219.70	\$243.77
60-69	\$41.55	\$80.07	\$118.60	\$157.12	\$195.65	\$234.17	\$272.70	\$311.22	\$349.75	\$388.27

				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	\$6.59	\$10.16	\$13.73	\$17.30	\$20.87	\$24.45	\$28.02	\$31.59	\$35.16	\$38.73
30-39	\$9.49	\$15.95	\$22.42	\$28.89	\$35.35	\$41.82	\$48.29	\$54.75	\$61.22	\$67.69
40-49	\$15.74	\$28.46	\$41.18	\$53.90	\$66.62	\$79.35	\$92.07	\$104.79	\$117.51	\$130.23
50-59	\$27.10	\$51.17	\$75.25	\$99.32	\$123.40	\$147.47	\$171.55	\$195.62	\$219.70	\$243.77
60-69	\$41.55	\$80.07	\$118.60	\$157.12	\$195.65	\$234.17	\$272.70	\$311.22	\$349.75	\$388.27

#### Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

Group Attributes:

-Situs State: TX -Eligible Lives: 700

# Royse ISD - Weekly (52pp/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	\$1.29	\$1.87	\$2.46	\$3.04	\$3.63	\$4.21	\$4.80	\$5.38	\$5.97	\$6.56			
30-39	\$1.66	\$2.61	\$3.57	\$4.52	\$5.48	\$6.43	\$7.39	\$8.35	\$9.30	\$10.26			
40-49	\$2.57	\$4.43	\$6.30	\$8.16	\$10.03	\$11.89	\$13.76	\$15.62	\$17.49	\$19.35			
50-59	\$4.14	\$7.58	\$11.02	\$14.46	\$17.90	\$21.34	\$24.78	\$28.22	\$31.66	\$35.10			
60-69	\$6.40	\$12.09	\$17.79	\$23.49	\$29.19	\$34.88	\$40.58	\$46.28	\$51.97	\$57.67			

				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	\$1.29	\$1.87	\$2.46	\$3.04	\$3.63	\$4.21	\$4.80	\$5.38	\$5.97	\$6.56
30-39	\$1.66	\$2.61	\$3.57	\$4.52	\$5.48	\$6.43	\$7.39	\$8.35	\$9.30	\$10.26
40-49	\$2.57	\$4.43	\$6.30	\$8.16	\$10.03	\$11.89	\$13.76	\$15.62	\$17.49	\$19.35
50-59	\$4.14	\$7.58	\$11.02	\$14.46	\$17.90	\$21.34	\$24.78	\$28.22	\$31.66	\$35.10
60-69	\$6.40	\$12.09	\$17.79	\$23.49	\$29.19	\$34.88	\$40.58	\$46.28	\$51.97	\$57.67

				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	\$1.52	\$2.35	\$3.17	\$4.00	\$4.82	\$5.64	\$6.47	\$7.29	\$8.12	\$8.94
30-39	\$2.19	\$3.68	\$5.18	\$6.67	\$8.16	\$9.65	\$11.15	\$12.64	\$14.13	\$15.62
40-49	\$3.64	\$6.57	\$9.51	\$12.44	\$15.38	\$18.31	\$21.25	\$24.18	\$27.12	\$30.06
50-59	\$6.26	\$11.81	\$17.37	\$22.92	\$28.48	\$34.03	\$39.59	\$45.15	\$50.70	\$56.26
60-69	\$9.59	\$18.48	\$27.37	\$36.26	\$45.15	\$54.04	\$62.93	\$71.82	\$80.71	\$89.60

				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	\$4.00	\$4.82	\$5.64	\$6.47	\$7.29	\$8.12	\$8.94
30-39	\$2.19	\$3.68	\$5.18	\$6.67	\$8.16	\$9.65	\$11.15	\$12.64	\$14.13	\$15.62
40-49	\$3.64	\$6.57	\$9.51	\$12.44	\$15.38	\$18.31	\$21.25	\$24.18	\$27.12	\$30.06
50-59	\$6.26	\$11.81	\$17.37	\$22.92	\$28.48	\$34.03	\$39.59	\$45.15	\$50.70	\$56.26
60-69	\$9.59	\$18.48	\$27.37	\$36.26	\$45.15	\$54.04	\$62.93	\$71.82	\$80.71	\$89.60

#### 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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

Group Attributes:

-Situs State: TX -Eligible Lives: 700

## Royse 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	\$2.56	\$3.73	\$4.90	\$6.07	\$7.25	\$8.42	\$9.59	\$10.76	\$11.93	\$13.10
30-39	\$3.30	\$5.21	\$7.12	\$9.04	\$10.95	\$12.86	\$14.77	\$16.68	\$18.59	\$20.51
40-49	\$5.12	\$8.85	\$12.58	\$16.31	\$20.04	\$23.77	\$27.51	\$31.24	\$34.97	\$38.70
50-59	\$8.27	\$15.15	\$22.03	\$28.91	\$35.79	\$42.67	\$49.56	\$56.44	\$63.32	\$70.20
60-69	\$12.78	\$24.18	\$35.57	\$46.97	\$58.36	\$69.76	\$81.15	\$92.54	\$103.94	\$115.33

				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	\$2.56	\$3.73	\$4.90	\$6.07	\$7.25	\$8.42	\$9.59	\$10.76	\$11.93	\$13.10
30-39	\$3.30	\$5.21	\$7.12	\$9.04	\$10.95	\$12.86	\$14.77	\$16.68	\$18.59	\$20.51
40-49	\$5.12	\$8.85	\$12.58	\$16.31	\$20.04	\$23.77	\$27.51	\$31.24	\$34.97	\$38.70
50-59	\$8.27	\$15.15	\$22.03	\$28.91	\$35.79	\$42.67	\$49.56	\$56.44	\$63.32	\$70.20
60-69	\$12.78	\$24.18	\$35.57	\$46.97	\$58.36	\$69.76	\$81.15	\$92.54	\$103.94	\$115.33

				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	\$3.04	\$4.69	\$6.33	\$7.98	\$9.63	\$11.28	\$12.93	\$14.57	\$16.22	\$17.87
30-39	\$4.37	\$7.36	\$10.34	\$13.33	\$16.31	\$19.30	\$22.28	\$25.27	\$28.25	\$31.24
40-49	\$7.26	\$13.13	\$19.00	\$24.87	\$30.75	\$36.62	\$42.49	\$48.36	\$54.23	\$60.10
50-59	\$12.50	\$23.61	\$34.72	\$45.84	\$56.95	\$68.06	\$79.17	\$90.28	\$101.39	\$112.51
60-69	\$19.17	\$36.95	\$54.73	\$72.51	\$90.29	\$108.07	\$125.86	\$143.64	\$161.42	\$179.20

				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	\$4.69	\$6.33	\$7.98	\$9.63	\$11.28	\$12.93	\$14.57	\$16.22	\$17.87
30-39	\$4.37	\$7.36	\$10.34	\$13.33	\$16.31	\$19.30	\$22.28	\$25.27	\$28.25	\$31.24
40-49	\$7.26	\$13.13	\$19.00	\$24.87	\$30.75	\$36.62	\$42.49	\$48.36	\$54.23	\$60.10
50-59	\$12.50	\$23.61	\$34.72	\$45.84	\$56.95	\$68.06	\$79.17	\$90.28	\$101.39	\$112.51
60-69	\$19.17	\$36.95	\$54.73	\$72.51	\$90.29	\$108.07	\$125.86	\$143.64	\$161.42	\$179.20

#### 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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

#### Group Attributes:

-Situs State: TX -Eligible Lives: 700

# Royse 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	\$2.78	\$4.05	\$5.32	\$6.59	\$7.85	\$9.12	\$10.39	\$11.66	\$12.93	\$14.20
30-39	\$3.58	\$5.65	\$7.72	\$9.79	\$11.86	\$13.93	\$16.01	\$18.08	\$20.15	\$22.22
40-49	\$5.55	\$9.59	\$13.64	\$17.68	\$21.72	\$25.76	\$29.80	\$33.84	\$37.89	\$41.93
50-59	\$8.96	\$16.42	\$23.87	\$31.33	\$38.78	\$46.24	\$53.69	\$61.14	\$68.60	\$76.05
60-69	\$13.85	\$26.20	\$38.54	\$50.89	\$63.23	\$75.57	\$87.92	\$100.26	\$112.60	\$124.95

				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	\$2.78	\$4.05	\$5.32	\$6.59	\$7.85	\$9.12	\$10.39	\$11.66	\$12.93	\$14.20
30-39	\$3.58	\$5.65	\$7.72	\$9.79	\$11.86	\$13.93	\$16.01	\$18.08	\$20.15	\$22.22
40-49	\$5.55	\$9.59	\$13.64	\$17.68	\$21.72	\$25.76	\$29.80	\$33.84	\$37.89	\$41.93
50-59	\$8.96	\$16.42	\$23.87	\$31.33	\$38.78	\$46.24	\$53.69	\$61.14	\$68.60	\$76.05
60-69	\$13.85	\$26.20	\$38.54	\$50.89	\$63.23	\$75.57	\$87.92	\$100.26	\$112.60	\$124.95

				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	\$3.30	\$5.08	\$6.87	\$8.65	\$10.44	\$12.22	\$14.01	\$15.79	\$17.58	\$19.36
30-39	\$4.74	\$7.98	\$11.21	\$14.44	\$17.68	\$20.91	\$24.14	\$27.38	\$30.61	\$33.84
40-49	\$7.87	\$14.23	\$20.59	\$26.95	\$33.31	\$39.67	\$46.03	\$52.39	\$58.75	\$65.11
50-59	\$13.55	\$25.59	\$37.62	\$49.66	\$61.70	\$73.74	\$85.77	\$97.81	\$109.85	\$121.89
60-69	\$20.77	\$40.04	\$59.30	\$78.56	\$97.82	\$117.09	\$136.35	\$155.61	\$174.87	\$194.14

				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	\$3.30	\$5.08	\$6.87	\$8.65	\$10.44	\$12.22	\$14.01	\$15.79	\$17.58	\$19.36
30-39	\$4.74	\$7.98	\$11.21	\$14.44	\$17.68	\$20.91	\$24.14	\$27.38	\$30.61	\$33.84
40-49	\$7.87	\$14.23	\$20.59	\$26.95	\$33.31	\$39.67	\$46.03	\$52.39	\$58.75	\$65.11
50-59	\$13.55	\$25.59	\$37.62	\$49.66	\$61.70	\$73.74	\$85.77	\$97.81	\$109.85	\$121.89
60-69	\$20.77	\$40.04	\$59.30	\$78.56	\$97.82	\$117.09	\$136.35	\$155.61	\$174.87	\$194.14

#### 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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

#### Group Attributes:

-Situs State: TX -Eligible Lives: 700

## Royse 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	\$5.56	\$8.10	\$10.63	\$13.17	\$15.71	\$18.25	\$20.78	\$23.32	\$25.86	\$28.40
30-39	\$7.16	\$11.30	\$15.44	\$19.59	\$23.73	\$27.87	\$32.01	\$36.15	\$40.29	\$44.44
40-49	\$11.10	\$19.19	\$27.27	\$35.35	\$43.44	\$51.52	\$59.60	\$67.69	\$75.77	\$83.85
50-59	\$17.93	\$32.84	\$47.75	\$62.65	\$77.56	\$92.47	\$107.38	\$122.29	\$137.20	\$152.10
60-69	\$27.71	\$52.40	\$77.08	\$101.77	\$126.46	\$151.15	\$175.83	\$200.52	\$225.21	\$249.90

				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	\$5.56	\$8.10	\$10.63	\$13.17	\$15.71	\$18.25	\$20.78	\$23.32	\$25.86	\$28.40
30-39	\$7.16	\$11.30	\$15.44	\$19.59	\$23.73	\$27.87	\$32.01	\$36.15	\$40.29	\$44.44
40-49	\$11.10	\$19.19	\$27.27	\$35.35	\$43.44	\$51.52	\$59.60	\$67.69	\$75.77	\$83.85
50-59	\$17.93	\$32.84	\$47.75	\$62.65	\$77.56	\$92.47	\$107.38	\$122.29	\$137.20	\$152.10
60-69	\$27.71	\$52.40	\$77.08	\$101.77	\$126.46	\$151.15	\$175.83	\$200.52	\$225.21	\$249.90

				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	\$6.59	\$10.16	\$13.73	\$17.30	\$20.87	\$24.45	\$28.02	\$31.59	\$35.16	\$38.73
30-39	\$9.49	\$15.95	\$22.42	\$28.89	\$35.35	\$41.82	\$48.29	\$54.75	\$61.22	\$67.69
40-49	\$15.74	\$28.46	\$41.18	\$53.90	\$66.62	\$79.35	\$92.07	\$104.79	\$117.51	\$130.23
50-59	\$27.10	\$51.17	\$75.25	\$99.32	\$123.40	\$147.47	\$171.55	\$195.62	\$219.70	\$243.77
60-69	\$41.55	\$80.07	\$118.60	\$157.12	\$195.65	\$234.17	\$272.70	\$311.22	\$349.75	\$388.27

				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	\$6.59	\$10.16	\$13.73	\$17.30	\$20.87	\$24.45	\$28.02	\$31.59	\$35.16	\$38.73
30-39	\$9.49	\$15.95	\$22.42	\$28.89	\$35.35	\$41.82	\$48.29	\$54.75	\$61.22	\$67.69
40-49	\$15.74	\$28.46	\$41.18	\$53.90	\$66.62	\$79.35	\$92.07	\$104.79	\$117.51	\$130.23
50-59	\$27.10	\$51.17	\$75.25	\$99.32	\$123.40	\$147.47	\$171.55	\$195.62	\$219.70	\$243.77
60-69	\$41.55	\$80.07	\$118.60	\$157.12	\$195.65	\$234.17	\$272.70	\$311.22	\$349.75	\$388.27

#### Base Plan:

- -With Cancer Benefit
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- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

#### Group Attributes:

-Situs State: TX -Eligible Lives: 700

# Royse 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	\$66.67	\$97.12	\$127.57	\$158.02	\$188.47	\$218.92	\$249.37	\$279.82	\$310.27	\$340.72
30-39	\$85.92	\$135.62	\$185.32	\$235.02	\$284.72	\$334.42	\$384.12	\$433.82	\$483.52	\$533.22
40-49	\$133.22	\$230.22	\$327.22	\$424.22	\$521.22	\$618.22	\$715.22	\$812.22	\$909.22	\$1,006.22
50-59	\$215.12	\$394.02	\$572.92	\$751.82	\$930.72	\$1,109.62	\$1,288.52	\$1,467.42	\$1,646.32	\$1,825.22
60-69	\$332 47	\$628.72	\$924 97	\$1 221 22	\$1 517 47	\$1 813 72	\$2 109 97	\$2 406 22	\$2 702 47	\$2 998 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	\$66.67	\$97.12	\$127.57	\$158.02	\$188.47	\$218.92	\$249.37	\$279.82	\$310.27	\$340.72
30-39	\$85.92	\$135.62	\$185.32	\$235.02	\$284.72	\$334.42	\$384.12	\$433.82	\$483.52	\$533.22
40-49	\$133.22	\$230.22	\$327.22	\$424.22	\$521.22	\$618.22	\$715.22	\$812.22	\$909.22	\$1,006.22
50-59	\$215.12	\$394.02	\$572.92	\$751.82	\$930.72	\$1,109.62	\$1,288.52	\$1,467.42	\$1,646.32	\$1,825.22
60-69	\$332.47	\$628.72	\$924.97	\$1,221.22	\$1,517.47	\$1,813.72	\$2,109.97	\$2,406.22	\$2,702.47	\$2,998.72

				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	\$79.07	\$121.92	\$164.77	\$207.62	\$250.47	\$293.32	\$336.17	\$379.02	\$421.87	\$464.72
30-39	\$113.82	\$191.42	\$269.02	\$346.62	\$424.22	\$501.82	\$579.42	\$657.02	\$734.62	\$812.22
40-49	\$188.87	\$341.52	\$494.17	\$646.82	\$799.47	\$952.12	\$1,104.77	\$1,257.42	\$1,410.07	\$1,562.72
50-59	\$325.12	\$614.02	\$902.92	\$1,191.82	\$1,480.72	\$1,769.62	\$2,058.52	\$2,347.42	\$2,636.32	\$2,925.22
60-69	\$498.52	\$960.82	\$1,423.12	\$1,885.42	\$2,347.72	\$2,810.02	\$3,272.32	\$3,734.62	\$4,196.92	\$4,659.22

				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	\$79.07	\$121.92	\$164.77	\$207.62	\$250.47	\$293.32	\$336.17	\$379.02	\$421.87	\$464.72
30-39	\$113.82	\$191.42	\$269.02	\$346.62	\$424.22	\$501.82	\$579.42	\$657.02	\$734.62	\$812.22
40-49	\$188.87	\$341.52	\$494.17	\$646.82	\$799.47	\$952.12	\$1,104.77	\$1,257.42	\$1,410.07	\$1,562.72
50-59	\$325.12	\$614.02	\$902.92	\$1,191.82	\$1,480.72	\$1,769.62	\$2,058.52	\$2,347.42	\$2,636.32	\$2,925.22
60-69	\$498.52	\$960.82	\$1,423.12	\$1,885.42	\$2,347.72	\$2,810.02	\$3,272.32	\$3,734.62	\$4,196.92	\$4,659.22

#### Base Plan:

- -With Cancer Benefit
- -\$100 Health Screening Benefit
- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

- -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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

#### Group Attributes:

-Situs State: TX -Eligible Lives: 700

# **Group Critical Illness Insurance**

# **GENELCO RATES - Monthly**

			PARTIAL PLAN CODE	
EMPLOYEE - Issue Age Rates			Monthly /	Monthly Flat
· ·		\$1000	Cost	
Coverage	PRODUCT ID	AGE	003VT	0000D
		29	\$0.50750	
		39	\$0.82833	
	С	49	\$1.61667	
	R	59	\$2.98167	
LUMP SUM	E	69	\$4.93750	
Employee	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.71417	
		39	\$1.29333	
	С	49	\$2.54417	
	R	59	\$4.81500	
LUMP SUM	E	69	\$7.70500	
Employee	0			
Tobacco	L			
	T			
	(G/U)			
	. , ,			
		29		\$3.01833
		39		\$3.01833
		49		\$3.01833
		59		\$3.01833
FLAT		69		\$3.01833
	CRE0FUG			\$0.00000
Employee				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000
				\$0.00000

		PARTIAL PLAN CODE		
SPOUSE - Issue Age Rates			Monthly /	Monthly Flat
			\$1000	Cost
Coverage	PRODUCT ID	AGE	003VT	0000D
		29	\$0.50750	
		39	\$0.82833	
	С	49	\$1.61667	
	R	59	\$2.98167	
LUMP SUM	S	69	\$4.93750	
Spouse	0			
Non-Tobacco	L			
	N			
	(G/U)			
		29	\$0.71417	
		39	\$1.29333	
	С	49	\$2.54417	
	R	59	\$4.81500	
LUMP SUM	S	69	\$7.70500	
Spouse	0			
Tobacco	L			
	T			
	(G/U)			
		29		\$3.01833
		39		\$3.01833
		49		\$3.01833
		59		\$3.01833
		69		\$3.01833
FLAT Spouse	CRS0FUG	05		\$0.00000
	51,501,00			\$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
- -Benefit Reduction at Age 70
- -Standard Portability
- -Rate Guarantee: 1 Year

Group Attributes:

-Situs State: TX

-Eligible Lives: 700

# **Group Critical Illness Insurance**

# **ENROLLMENT RATES**

EMPLOYEE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat Cost	Mayo Annual Flat Cost
Coverage	AGE			
	18-29	\$6.09	\$36.22	
	30-39	\$9.94	\$36.22	
	40-49	\$19.40	\$36.22	
	50-59	\$35.78	\$36.22	
Employee	60-69	\$59.25	\$36.22	
Employee Non-Tobacco			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
	18-29	\$8.57	\$36.22	
Employee Tobacco	30-39	\$15.52	\$36.22	
	40-49	\$30.53	\$36.22	
	50-59	\$57.78	\$36.22	
	60-69	\$92.46	\$36.22	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	_

SPOUSE - Issue Age Rates		Annual Rates		
		Annual / \$1000	Annual Flat	
Coverage	AGE	\$1000	Cost	
	18-29	\$6.09	\$36.22	
	30-39	\$9.94	\$36.22	
	40-49	\$19.40	\$36.22	
	50-59	\$35.78	\$36.22	
Spouse	60-69	\$59.25	\$36.22	
Non-Tobacco			\$0.00	
NOTI-TODACCO			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
	18-29	\$8.57	\$36.22	
	30-39	\$15.52	\$36.22	
	40-49	\$30.53	\$36.22	
	50-59	\$57.78	\$36.22	
Spouse	60-69	\$92.46	\$36.22	
Tobacco			\$0.00	
TODACCO			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
	·		\$0.00	

### Base Plan:

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- -\$250 Skin Cancer Benefit
- -With Additional Benefits (Loss of Sight, Speech, Hearing) (Coma, Burns, Paralysis)

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