

LifeTime Benefit Term Premiums for St. Tammany Parish School Board

PLAN 3										
Fidelity Life Association, A Legal Reserve Life Insurance Company										
LBT Rates (LTC & EOB2) Monthly Premiums										
Code: EB2B4M1L1-1.5										
Issue Age	Non-Tobacco Face Amount					Tobacco Face Amount				
	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
19	\$9.94	\$19.88	\$29.81	\$39.75	\$59.63	\$13.29	\$26.58	\$39.88	\$53.17	\$79.75
20	\$9.94	\$19.88	\$29.81	\$39.75	\$59.63	\$13.29	\$26.58	\$39.88	\$53.17	\$79.75
21	\$10.21	\$20.42	\$30.63	\$40.83	\$61.25	\$13.71	\$27.42	\$41.13	\$54.83	\$82.25
22	\$10.42	\$20.83	\$31.25	\$41.67	\$62.50	\$14.17	\$28.33	\$42.50	\$56.67	\$85.00
23	\$10.71	\$21.42	\$32.13	\$42.83	\$64.25	\$14.63	\$29.25	\$43.88	\$58.50	\$87.75
24	\$11.04	\$22.08	\$33.13	\$44.17	\$66.25	\$15.10	\$30.21	\$45.31	\$60.42	\$90.63
25	\$11.33	\$22.67	\$34.00	\$45.33	\$68.00	\$15.58	\$31.17	\$46.75	\$62.33	\$93.50
26	\$11.73	\$23.46	\$35.19	\$46.92	\$70.38	\$16.19	\$32.38	\$48.56	\$64.75	\$97.13
27	\$12.25	\$24.50	\$36.75	\$49.00	\$73.50	\$16.85	\$33.71	\$50.56	\$67.42	\$101.13
28	\$12.67	\$25.33	\$38.00	\$50.67	\$76.00	\$17.50	\$35.00	\$52.50	\$70.00	\$105.00
29	\$13.13	\$26.25	\$39.38	\$52.50	\$78.75	\$18.17	\$36.33	\$54.50	\$72.67	\$109.00
30	\$13.69	\$27.38	\$41.06	\$54.75	\$82.13	\$18.88	\$37.75	\$56.63	\$75.50	\$113.25
31	\$14.38	\$28.75	\$43.13	\$57.50	\$86.25	\$19.79	\$39.58	\$59.38	\$79.17	\$118.75
32	\$15.06	\$30.13	\$45.19	\$60.25	\$90.38	\$20.75	\$41.50	\$62.25	\$83.00	\$124.50
33	\$15.85	\$31.71	\$47.56	\$63.42	\$95.13	\$21.81	\$43.63	\$65.44	\$87.25	\$130.88
34	\$16.71	\$33.42	\$50.13	\$66.83	\$100.25	\$22.83	\$45.67	\$68.50	\$91.33	\$137.00
35	\$17.52	\$35.04	\$52.56	\$70.08	\$105.13	\$23.90	\$47.79	\$71.69	\$95.58	\$143.38
36	\$18.52	\$37.04	\$55.56	\$74.08	\$111.13	\$25.27	\$50.54	\$75.81	\$101.08	\$151.63
37	\$19.58	\$39.17	\$58.75	\$78.33	\$117.50	\$26.79	\$53.58	\$80.38	\$107.17	\$160.75
38	\$20.77	\$41.54	\$62.31	\$83.08	\$124.63	\$28.40	\$56.79	\$85.19	\$113.58	\$170.38
39	\$21.92	\$43.83	\$65.75	\$87.67	\$131.50	\$30.13	\$60.25	\$90.38	\$120.50	\$180.75
40	\$23.19	\$46.38	\$69.56	\$92.75	\$139.13	\$31.92	\$63.83	\$95.75	\$127.67	\$191.50
41	\$24.56	\$49.13	\$73.69	\$98.25	\$147.38	\$33.98	\$67.96	\$101.94	\$135.92	\$203.88
42	\$25.88	\$51.75	\$77.63	\$103.50	\$155.25	\$36.25	\$72.50	\$108.75	\$145.00	\$217.50
43	\$27.38	\$54.75	\$82.13	\$109.50	\$164.25	\$38.67	\$77.33	\$116.00	\$154.67	\$232.00
44	\$28.90	\$57.79	\$86.69	\$115.58	\$173.38	\$41.15	\$82.29	\$123.44	\$164.58	\$246.88
45	\$30.52	\$61.04	\$91.56	\$122.08	\$183.13	\$43.88	\$87.75	\$131.63	\$175.50	\$263.25
46	\$32.46	\$64.92	\$97.38	\$129.83	\$194.75	\$46.83	\$93.67	\$140.50	\$187.33	\$281.00
47	\$34.54	\$69.08	\$103.63	\$138.17	\$207.25	\$50.00	\$100.00	\$150.00	\$200.00	\$300.00
48	\$36.81	\$73.63	\$110.44	\$147.25	\$220.88	\$53.31	\$106.63	\$159.94	\$213.25	\$319.88
49	\$39.19	\$78.38	\$117.56	\$156.75	\$235.13	\$57.00	\$114.00	\$171.00	\$228.00	\$342.00
50	\$41.77	\$83.54	\$125.31	\$167.08	\$250.63	\$60.79	\$121.58	\$182.38	\$243.17	\$364.75
51	\$44.27	\$88.54	\$132.81	\$177.08	\$265.63	\$64.83	\$129.67	\$194.50	\$259.33	\$389.00
52	\$47.04	\$94.08	\$141.13	\$188.17	\$282.25	\$69.08	\$138.17	\$207.25	\$276.33	\$414.50
53	\$49.92	\$99.83	\$149.75	\$199.67	\$299.50	\$73.52	\$147.04	\$220.56	\$294.08	\$441.13
54	\$52.98	\$105.96	\$158.94	\$211.92	\$317.88	\$78.38	\$156.75	\$235.13	\$313.50	\$470.25

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This is an underwriting offer summary and not intended to be distributed to a potential individual Employee or Member. Limitations, exclusions, riders, rates and product availability may vary by state.

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PLAN 3 (continued from previous page)										
Fidelity Life Association, A Legal Reserve Life Insurance Company										
LBT Rates (LTC & EOB2) Monthly Premiums										
Code: EB2B4M1L1-1.5										
Issue Age	Non-Tobacco Face Amount					Tobacco Face Amount				
	\$25,000	\$50,000	\$75,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000	\$100,000	\$25,000
55	\$56.29	\$112.58	\$168.88	\$225.17	\$337.75	\$83.42	\$166.83	\$250.25	\$333.67	\$500.50
56	\$60.31	\$120.63	\$180.94	\$241.25	\$361.88	\$89.44	\$178.88	\$268.31	\$357.75	\$536.63
57	\$64.54	\$129.08	\$193.63	\$258.17	\$387.25	\$95.85	\$191.71	\$287.56	\$383.42	\$575.13
58	\$69.23	\$138.46	\$207.69	\$276.92	\$415.38	\$102.79	\$205.58	\$308.38	\$411.17	\$616.75
59	\$74.27	\$148.54	\$222.81	\$297.08	\$445.63	\$110.27	\$220.54	\$330.81	\$441.08	\$661.63
60	\$79.81	\$159.63	\$239.44	\$319.25	\$478.88	\$118.25	\$236.50	\$354.75	\$473.00	\$709.50
61	\$86.10	\$172.21	\$258.31	\$344.42	\$516.63	\$127.48	\$254.96	\$382.44	\$509.92	\$764.88
62	\$92.96	\$185.92	\$278.88	\$371.83	\$557.75	\$137.48	\$274.96	\$412.44	\$549.92	\$824.88
63	\$100.40	\$200.79	\$301.19	\$401.58	\$602.38	\$148.27	\$296.54	\$444.81	\$593.08	\$889.63
64	\$108.73	\$217.46	\$326.19	\$434.92	\$652.38	\$159.96	\$319.92	\$479.88	\$639.83	\$959.75
65	\$117.69	\$235.38	\$353.06	\$470.75	\$706.13	\$172.63	\$345.25	\$517.88	\$690.50	\$1,035.75
66	\$129.56	\$259.13	\$388.69	\$518.25	\$777.38	\$189.85	\$379.71	\$569.56	\$759.42	\$1,139.13
67	\$142.42	\$284.83	\$427.25	\$569.67	\$854.50	\$208.48	\$416.96	\$625.44	\$833.92	\$1,250.88
68	\$156.40	\$312.79	\$469.19	\$625.58	\$938.38	\$228.69	\$457.38	\$686.06	\$914.75	\$1,372.13
69	\$171.65	\$343.29	\$514.94	\$686.58	\$1,029.88	\$250.58	\$501.17	\$751.75	\$1,002.33	\$1,503.50
70	\$188.10	\$376.21	\$564.31	\$752.42	\$1,128.63	\$274.25	\$548.50	\$822.75	\$1,097.00	\$1,645.50