

Critical Illness Insurance Monthly Premium Rates
INDIVIDUAL – MALE ONLY – NICOTINE*

Age	Benefit Amounts									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-22	\$9.50	\$11.25	\$13.00	\$14.75	\$16.50	\$18.25	\$20.00	\$21.75	\$22.15	\$25.25
23	\$9.70	\$11.65	\$13.60	\$15.55	\$17.50	\$19.45	\$21.40	\$23.35	\$23.50	\$27.25
24	\$9.90	\$12.05	\$14.20	\$16.35	\$18.50	\$20.65	\$22.80	\$24.95	\$24.85	\$29.25
25	\$10.15	\$12.55	\$14.95	\$17.35	\$19.75	\$22.15	\$24.55	\$26.95	\$26.65	\$31.75
26	\$10.40	\$13.05	\$15.70	\$18.35	\$21.00	\$23.65	\$26.30	\$28.95	\$28.00	\$34.25
27	\$10.65	\$13.55	\$16.45	\$19.35	\$22.25	\$25.15	\$28.05	\$30.95	\$29.80	\$36.75
28	\$10.95	\$14.15	\$17.35	\$20.55	\$23.75	\$26.95	\$30.15	\$33.35	\$32.05	\$39.75
29	\$11.30	\$14.85	\$18.40	\$21.95	\$25.50	\$29.05	\$32.60	\$36.15	\$33.85	\$43.25
30	\$11.70	\$15.65	\$19.60	\$23.55	\$27.50	\$31.45	\$35.40	\$39.35	\$36.55	\$47.25
31	\$12.10	\$16.45	\$20.80	\$25.15	\$29.50	\$33.85	\$38.20	\$42.55	\$39.25	\$51.25
32	\$12.55	\$17.35	\$22.15	\$26.95	\$31.75	\$36.55	\$41.35	\$46.15	\$41.95	\$55.75
33	\$13.05	\$18.35	\$23.65	\$28.95	\$34.25	\$39.55	\$44.85	\$50.15	\$45.10	\$60.75
34	\$13.55	\$19.35	\$25.15	\$30.95	\$36.75	\$42.55	\$48.35	\$54.15	\$48.25	\$65.75
35	\$14.10	\$20.45	\$26.80	\$33.15	\$39.50	\$45.85	\$52.20	\$58.55	\$51.40	\$71.25
36	\$14.75	\$21.75	\$28.75	\$35.75	\$42.75	\$49.75	\$56.75	\$63.75	\$55.45	\$77.75
37	\$15.40	\$23.05	\$30.70	\$38.35	\$46.00	\$53.65	\$61.30	\$68.95	\$59.50	\$84.25
38	\$16.20	\$24.65	\$33.10	\$41.55	\$50.00	\$58.45	\$66.90	\$75.35	\$64.00	\$92.25
39	\$17.10	\$26.45	\$35.80	\$45.15	\$54.50	\$63.85	\$73.20	\$82.55	\$68.50	\$101.25
40	\$18.05	\$28.35	\$38.65	\$48.95	\$59.25	\$69.55	\$79.85	\$90.15	\$73.90	\$110.75
41	\$19.15	\$30.55	\$41.95	\$53.35	\$64.75	\$76.15	\$87.55	\$98.95	\$79.30	\$121.75
42	\$20.28	\$32.80	\$45.33	\$57.85	\$70.38	\$82.90	\$95.43	\$107.95	\$85.60	\$133.00
43	\$21.30	\$34.85	\$48.40	\$61.95	\$75.50	\$89.05	\$102.60	\$116.15	\$91.90	\$143.25
44	\$22.40	\$37.05	\$51.70	\$66.35	\$81.00	\$95.65	\$110.30	\$124.95	\$98.20	\$154.25
45	\$23.50	\$39.25	\$55.00	\$70.75	\$86.50	\$102.25	\$118.00	\$133.75	\$104.95	\$165.25
46	\$24.75	\$41.75	\$58.75	\$75.75	\$92.75	\$109.75	\$126.75	\$143.75	\$112.60	\$177.75
47	\$26.05	\$44.35	\$62.65	\$80.95	\$99.25	\$117.55	\$135.85	\$154.15	\$120.25	\$190.75
48	\$27.50	\$47.25	\$67.00	\$86.75	\$106.50	\$126.25	\$146.00	\$165.75	\$127.90	\$205.25
49	\$29.05	\$50.35	\$71.65	\$92.95	\$114.25	\$135.55	\$156.85	\$178.15	\$136.00	\$220.75
50	\$30.65	\$53.55	\$76.45	\$99.35	\$122.25	\$145.15	\$168.05	\$190.95	\$144.55	\$236.75
51	\$32.40	\$57.05	\$81.70	\$106.35	\$131.00	\$155.65	\$180.30	\$204.95	\$153.55	\$254.25
52	\$34.25	\$60.75	\$87.25	\$113.75	\$140.25	\$166.75	\$193.25	\$219.75	\$163.00	\$272.75
53	\$36.10	\$64.45	\$92.80	\$121.15	\$149.50	\$177.85	\$206.20	\$234.55	\$172.45	\$291.25
54	\$38.05	\$68.35	\$98.65	\$128.95	\$159.25	\$189.55	\$219.85	\$250.15	\$182.35	\$310.75
55	\$40.10	\$72.45	\$104.80	\$137.15	\$169.50	\$201.85	\$234.20	\$266.55	\$192.70	\$331.25
56	\$42.25	\$76.75	\$111.25	\$145.75	\$180.25	\$214.75	\$249.25	\$283.75	\$203.95	\$352.75
57	\$44.60	\$81.45	\$118.30	\$155.15	\$192.00	\$228.85	\$265.70	\$302.55	\$215.65	\$376.25
58	\$47.00	\$86.25	\$125.50	\$164.75	\$204.00	\$243.25	\$282.50	\$321.75	\$228.25	\$400.25
59	\$49.55	\$91.35	\$133.15	\$174.95	\$216.75	\$258.55	\$300.35	\$342.15	\$241.30	\$425.75
60	\$52.15	\$96.55	\$140.95	\$185.35	\$229.75	\$274.15	\$318.55	\$362.95	\$255.25	\$451.75
61	\$54.95	\$102.15	\$149.35	\$196.55	\$243.75	\$290.95	\$338.15	\$385.35	\$270.10	\$479.75
62	\$57.90	\$108.05	\$158.20	\$208.35	\$258.50	\$308.65	\$358.80	\$408.95	\$285.40	\$509.25
63	\$60.75	\$113.75	\$166.75	\$219.75	\$272.75	\$325.75	\$378.75	\$431.75	\$299.80	\$537.75
64	\$63.70	\$119.65	\$175.60	\$231.55	\$287.50	\$343.45	\$399.40	\$455.35	\$315.10	\$567.25
65	\$66.95	\$126.15	\$185.35	\$244.55	\$303.75	\$362.95	\$422.15	\$481.35	\$331.75	\$599.75
66	\$70.40	\$133.05	\$195.70	\$258.35	\$321.00	\$383.65	\$446.30	\$508.95	\$349.30	\$634.25
67	\$74.20	\$140.65	\$207.10	\$273.55	\$340.00	\$406.45	\$472.90	\$539.35	\$368.65	\$672.25
68	\$79.30	\$150.85	\$222.40	\$293.95	\$365.50	\$437.05	\$508.60	\$580.15	\$392.95	\$723.25
69	\$85.60	\$163.45	\$241.30	\$319.15	\$397.00	\$474.85	\$552.70	\$630.55	\$422.65	\$786.25
70	\$94.35	\$180.95	\$267.55	\$354.15	\$440.75	\$527.35	\$613.95	\$700.55	\$464.50	\$873.75

Note: Each dependent child is automatically covered with a \$2,500 Benefit Amount – at no additional cost

* Different rates apply for non-nicotine users – see other page.

Critical Illness Insurance Monthly Premium Rates
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	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-22	\$8.80	\$9.85	\$10.90	\$11.95	\$13.00	\$14.05	\$15.10	\$16.15	\$17.20	\$18.25
23	\$8.90	\$10.05	\$11.20	\$12.35	\$13.50	\$14.65	\$15.80	\$16.95	\$18.10	\$19.25
24	\$9.00	\$10.25	\$11.50	\$12.75	\$14.00	\$15.25	\$16.50	\$17.75	\$19.00	\$20.25
25	\$9.10	\$10.45	\$11.80	\$13.15	\$14.50	\$15.85	\$17.20	\$18.55	\$19.90	\$21.25
26	\$9.25	\$10.75	\$12.25	\$13.75	\$15.25	\$16.75	\$18.25	\$19.75	\$21.25	\$22.75
27	\$9.35	\$10.95	\$12.55	\$14.15	\$15.75	\$17.35	\$18.95	\$20.55	\$22.15	\$23.75
28	\$9.50	\$11.25	\$13.00	\$14.75	\$16.50	\$18.25	\$20.00	\$21.75	\$23.50	\$25.25
29	\$9.70	\$11.65	\$13.60	\$15.55	\$17.50	\$19.45	\$21.40	\$23.35	\$25.30	\$27.25
30	\$9.90	\$12.05	\$14.20	\$16.35	\$18.50	\$20.65	\$22.80	\$24.95	\$27.10	\$29.25
31	\$10.10	\$12.45	\$14.80	\$17.15	\$19.50	\$21.85	\$24.20	\$26.55	\$28.90	\$31.25
32	\$10.30	\$12.85	\$15.40	\$17.95	\$20.50	\$23.05	\$25.60	\$28.15	\$30.70	\$33.25
33	\$10.55	\$13.35	\$16.15	\$18.95	\$21.75	\$24.55	\$27.35	\$30.15	\$32.95	\$35.75
34	\$10.80	\$13.85	\$16.90	\$19.95	\$23.00	\$26.05	\$29.10	\$32.15	\$35.20	\$38.25
35	\$11.10	\$14.45	\$17.80	\$21.15	\$24.50	\$27.85	\$31.20	\$34.55	\$37.90	\$41.25
36	\$11.40	\$15.05	\$18.70	\$22.35	\$26.00	\$29.65	\$33.30	\$36.95	\$40.60	\$44.25
37	\$11.70	\$15.65	\$19.60	\$23.55	\$27.50	\$31.45	\$35.40	\$39.35	\$43.30	\$47.25
38	\$12.05	\$16.35	\$20.65	\$24.95	\$29.25	\$33.55	\$37.85	\$42.15	\$46.45	\$50.75
39	\$12.45	\$17.15	\$21.85	\$26.55	\$31.25	\$35.95	\$40.65	\$45.35	\$50.05	\$54.75
40	\$12.90	\$18.05	\$23.20	\$28.35	\$33.50	\$38.65	\$43.80	\$48.95	\$54.10	\$59.25
41	\$13.35	\$18.95	\$24.55	\$30.15	\$35.75	\$41.35	\$46.95	\$52.55	\$58.15	\$63.75
42	\$13.85	\$19.95	\$26.05	\$32.15	\$38.25	\$44.35	\$50.45	\$56.55	\$62.65	\$68.75
43	\$14.35	\$20.95	\$27.55	\$34.15	\$40.75	\$47.35	\$53.95	\$60.55	\$67.15	\$73.75
44	\$14.85	\$21.95	\$29.05	\$36.15	\$43.25	\$50.35	\$57.45	\$64.55	\$71.65	\$78.75
45	\$15.40	\$23.05	\$30.70	\$38.35	\$46.00	\$53.65	\$61.30	\$68.95	\$76.60	\$84.25
46	\$16.00	\$24.25	\$32.50	\$40.75	\$49.00	\$57.25	\$65.50	\$73.75	\$82.00	\$90.25
47	\$16.65	\$25.55	\$34.45	\$43.35	\$52.25	\$61.15	\$70.05	\$78.95	\$87.85	\$96.75
48	\$17.30	\$26.85	\$36.40	\$45.95	\$55.50	\$65.05	\$74.60	\$84.15	\$93.70	\$103.25
49	\$18.00	\$28.25	\$38.50	\$48.75	\$59.00	\$69.25	\$79.50	\$89.75	\$100.00	\$110.25
50	\$18.75	\$29.75	\$40.75	\$51.75	\$62.75	\$73.75	\$84.75	\$95.75	\$106.75	\$117.75
51	\$19.55	\$31.35	\$43.15	\$54.95	\$66.75	\$78.55	\$90.35	\$102.15	\$113.95	\$125.75
52	\$20.35	\$32.95	\$45.55	\$58.15	\$70.75	\$83.35	\$95.95	\$108.55	\$121.15	\$133.75
53	\$21.15	\$34.55	\$47.95	\$61.35	\$74.75	\$88.15	\$101.55	\$114.95	\$128.35	\$141.75
54	\$22.05	\$36.35	\$50.65	\$64.95	\$79.25	\$93.55	\$107.85	\$122.15	\$136.45	\$150.75
55	\$22.95	\$38.15	\$53.35	\$68.55	\$83.75	\$98.95	\$114.15	\$129.35	\$144.55	\$159.75
56	\$23.90	\$40.05	\$56.20	\$72.35	\$88.50	\$104.65	\$120.80	\$136.95	\$153.10	\$169.25
57	\$24.90	\$42.05	\$59.20	\$76.35	\$93.50	\$110.65	\$127.80	\$144.95	\$162.10	\$179.25
58	\$25.95	\$44.15	\$62.35	\$80.55	\$98.75	\$116.95	\$135.15	\$153.35	\$171.55	\$189.75
59	\$27.10	\$46.45	\$65.80	\$85.15	\$104.50	\$123.85	\$143.20	\$162.55	\$181.90	\$201.25
60	\$28.25	\$48.75	\$69.25	\$89.75	\$110.25	\$130.75	\$151.25	\$171.75	\$192.25	\$212.75
61	\$29.50	\$51.25	\$73.00	\$94.75	\$116.50	\$138.25	\$160.00	\$181.75	\$203.50	\$225.25
62	\$30.80	\$53.85	\$76.90	\$99.95	\$123.00	\$146.05	\$169.10	\$192.15	\$215.20	\$238.25
63	\$32.10	\$56.45	\$80.80	\$105.15	\$129.50	\$153.85	\$178.20	\$202.55	\$226.90	\$251.25
64	\$33.45	\$59.15	\$84.85	\$110.55	\$136.25	\$161.95	\$187.65	\$213.35	\$239.05	\$264.75
65	\$34.95	\$62.15	\$89.35	\$116.55	\$143.75	\$170.95	\$198.15	\$225.35	\$252.55	\$279.75
66	\$36.60	\$65.45	\$94.30	\$123.15	\$152.00	\$180.85	\$209.70	\$238.55	\$267.40	\$296.25
67	\$38.45	\$69.15	\$99.85	\$130.55	\$161.25	\$191.95	\$222.65	\$253.35	\$284.05	\$314.75
68	\$40.75	\$73.75	\$106.75	\$139.75	\$172.75	\$205.75	\$238.75	\$271.75	\$304.75	\$337.75
69	\$43.60	\$79.45	\$115.30	\$151.15	\$187.00	\$222.85	\$258.70	\$294.55	\$330.40	\$366.25
70	\$47.40	\$87.05	\$126.70	\$166.35	\$206.00	\$245.65	\$285.30	\$324.95	\$364.60	\$404.25

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