

## Critical Illness Insurance Monthly Premium Rates

### INDIVIDUAL – FEMALE ONLY – NICOTINE\*

	Benefit Amounts									
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-22	\$9.35	\$10.95	\$12.55	\$14.15	\$15.75	\$17.35	\$18.95	\$20.55	\$22.15	\$23.75
23	\$9.50	\$11.25	\$13.00	\$14.75	\$16.50	\$18.25	\$20.00	\$21.75	\$23.50	\$25.25
24	\$9.65	\$11.55	\$13.45	\$15.35	\$17.25	\$19.15	\$21.05	\$22.95	\$24.85	\$26.75
25	\$9.85	\$11.95	\$14.05	\$16.15	\$18.25	\$20.35	\$22.45	\$24.55	\$26.65	\$28.75
26	\$10.00	\$12.25	\$14.50	\$16.75	\$19.00	\$21.25	\$23.50	\$25.75	\$28.00	\$30.25
27	\$10.20	\$12.65	\$15.10	\$17.55	\$20.00	\$22.45	\$24.90	\$27.35	\$29.80	\$32.25
28	\$10.45	\$13.15	\$15.85	\$18.55	\$21.25	\$23.95	\$26.65	\$29.35	\$32.05	\$34.75
29	\$10.65	\$13.55	\$16.45	\$19.35	\$22.25	\$25.15	\$28.05	\$30.95	\$33.85	\$36.75
30	\$10.95	\$14.15	\$17.35	\$20.55	\$23.75	\$26.95	\$30.15	\$33.35	\$36.55	\$39.75
31	\$11.25	\$14.75	\$18.25	\$21.75	\$25.25	\$28.75	\$32.25	\$35.75	\$39.25	\$42.75
32	\$11.55	\$15.35	\$19.15	\$22.95	\$26.75	\$30.55	\$34.35	\$38.15	\$41.95	\$45.75
33	\$11.90	\$16.05	\$20.20	\$24.35	\$28.50	\$32.65	\$36.80	\$40.95	\$45.10	\$49.25
34	\$12.25	\$16.75	\$21.25	\$25.75	\$30.25	\$34.75	\$39.25	\$43.75	\$48.25	\$52.75
35	\$12.60	\$17.45	\$22.30	\$27.15	\$32.00	\$36.85	\$41.70	\$46.55	\$51.40	\$56.25
36	\$13.05	\$18.35	\$23.65	\$28.95	\$34.25	\$39.55	\$44.85	\$50.15	\$55.45	\$60.75
37	\$13.50	\$19.25	\$25.00	\$30.75	\$36.50	\$42.25	\$48.00	\$53.75	\$59.50	\$65.25
38	\$14.00	\$20.25	\$26.50	\$32.75	\$39.00	\$45.25	\$51.50	\$57.75	\$64.00	\$70.25
39	\$14.50	\$21.25	\$28.00	\$34.75	\$41.50	\$48.25	\$55.00	\$61.75	\$68.50	\$75.25
40	\$15.10	\$22.45	\$29.80	\$37.15	\$44.50	\$51.85	\$59.20	\$66.55	\$73.90	\$81.25
41	\$15.70	\$23.65	\$31.60	\$39.55	\$47.50	\$55.45	\$63.40	\$71.35	\$79.30	\$87.25
42	\$16.40	\$25.05	\$33.70	\$42.35	\$51.00	\$59.65	\$68.30	\$76.95	\$85.60	\$94.25
43	\$17.10	\$26.45	\$35.80	\$45.15	\$54.50	\$63.85	\$73.20	\$82.55	\$91.90	\$101.25
44	\$17.80	\$27.85	\$37.90	\$47.95	\$58.00	\$68.05	\$78.10	\$88.15	\$98.20	\$108.25
45	\$18.55	\$29.35	\$40.15	\$50.95	\$61.75	\$72.55	\$83.35	\$94.15	\$104.95	\$115.75
46	\$19.40	\$31.05	\$42.70	\$54.35	\$66.00	\$77.65	\$89.30	\$100.95	\$112.60	\$124.25
47	\$20.25	\$32.75	\$45.25	\$57.75	\$70.25	\$82.75	\$95.25	\$107.75	\$120.25	\$132.75
48	\$21.10	\$34.45	\$47.80	\$61.15	\$74.50	\$87.85	\$101.20	\$114.55	\$127.90	\$141.25
49	\$22.00	\$36.25	\$50.50	\$64.75	\$79.00	\$93.25	\$107.50	\$121.75	\$136.00	\$150.25
50	\$22.95	\$38.15	\$53.35	\$68.55	\$83.75	\$98.95	\$114.15	\$129.35	\$144.55	\$159.75
51	\$23.95	\$40.15	\$56.35	\$72.55	\$88.75	\$104.95	\$121.15	\$137.35	\$153.55	\$169.75
52	\$25.00	\$42.25	\$59.50	\$76.75	\$94.00	\$111.25	\$128.50	\$145.75	\$163.00	\$180.25
53	\$26.05	\$44.35	\$62.65	\$80.95	\$99.25	\$117.55	\$135.85	\$154.15	\$172.45	\$190.75
54	\$27.15	\$46.55	\$65.95	\$85.35	\$104.75	\$124.15	\$143.55	\$162.95	\$182.35	\$201.75
55	\$28.30	\$48.85	\$69.40	\$89.95	\$110.50	\$131.05	\$151.60	\$172.15	\$192.70	\$213.25
56	\$29.55	\$51.35	\$73.15	\$94.95	\$116.75	\$138.55	\$160.35	\$182.15	\$203.95	\$225.75
57	\$30.85	\$53.95	\$77.05	\$100.15	\$123.25	\$146.35	\$169.45	\$192.55	\$215.65	\$238.75
58	\$32.25	\$56.75	\$81.25	\$105.75	\$130.25	\$154.75	\$179.25	\$203.75	\$228.25	\$252.75
59	\$33.70	\$59.65	\$85.60	\$111.55	\$137.50	\$163.45	\$189.40	\$215.35	\$241.30	\$267.25
60	\$35.25	\$62.75	\$90.25	\$117.75	\$145.25	\$172.75	\$200.25	\$227.75	\$255.25	\$282.75
61	\$36.90	\$66.05	\$95.20	\$124.35	\$153.50	\$182.65	\$211.80	\$240.95	\$270.10	\$299.25
62	\$38.60	\$69.45	\$100.30	\$131.15	\$162.00	\$192.85	\$223.70	\$254.55	\$285.40	\$316.25
63	\$40.20	\$72.65	\$105.10	\$137.55	\$170.00	\$202.45	\$234.90	\$267.35	\$299.80	\$332.25
64	\$41.90	\$76.05	\$110.20	\$144.35	\$178.50	\$212.65	\$246.80	\$280.95	\$315.10	\$349.25
65	\$43.75	\$79.75	\$115.75	\$151.75	\$187.75	\$223.75	\$259.75	\$295.75	\$331.75	\$367.75
66	\$45.70	\$83.65	\$121.60	\$159.55	\$197.50	\$235.45	\$273.40	\$311.35	\$349.30	\$387.25
67	\$47.85	\$87.95	\$128.05	\$168.15	\$208.25	\$248.35	\$288.45	\$328.55	\$368.65	\$408.75
68	\$50.55	\$93.35	\$136.15	\$178.95	\$221.75	\$264.55	\$307.35	\$350.15	\$392.95	\$435.75
69	\$53.85	\$99.95	\$146.05	\$192.15	\$238.25	\$284.35	\$330.45	\$376.55	\$422.65	\$468.75
70	\$58.50	\$109.25	\$160.00	\$210.75	\$261.50	\$312.25	\$363.00	\$413.75	\$464.50	\$515.25

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

### INDIVIDUAL – FEMALE ONLY – NON NICOTINE\*

	Benefit Amounts									
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-22	\$8.95	\$10.15	\$11.35	\$12.55	\$13.75	\$14.95	\$16.15	\$17.35	\$18.55	\$19.75
23	\$9.05	\$10.35	\$11.65	\$12.95	\$14.25	\$15.55	\$16.85	\$18.15	\$19.45	\$20.75
24	\$9.15	\$10.55	\$11.95	\$13.35	\$14.75	\$16.15	\$17.55	\$18.95	\$20.35	\$21.75
25	\$9.25	\$10.75	\$12.25	\$13.75	\$15.25	\$16.75	\$18.25	\$19.75	\$21.25	\$22.75
26	\$9.40	\$11.05	\$12.70	\$14.35	\$16.00	\$17.65	\$19.30	\$20.95	\$22.60	\$24.25
27	\$9.50	\$11.25	\$13.00	\$14.75	\$16.50	\$18.25	\$20.00	\$21.75	\$23.50	\$25.25
28	\$9.65	\$11.55	\$13.45	\$15.35	\$17.25	\$19.15	\$21.05	\$22.95	\$24.85	\$26.75
29	\$9.80	\$11.85	\$13.90	\$15.95	\$18.00	\$20.05	\$22.10	\$24.15	\$26.20	\$28.25
30	\$9.95	\$12.15	\$14.35	\$16.55	\$18.75	\$20.95	\$23.15	\$25.35	\$27.55	\$29.75
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	\$10.50	\$13.25	\$16.00	\$18.75	\$21.50	\$24.25	\$27.00	\$29.75	\$32.50	\$35.25
34	\$10.75	\$13.75	\$16.75	\$19.75	\$22.75	\$25.75	\$28.75	\$31.75	\$34.75	\$37.75
35	\$11.00	\$14.25	\$17.50	\$20.75	\$24.00	\$27.25	\$30.50	\$33.75	\$37.00	\$40.25
36	\$11.25	\$14.75	\$18.25	\$21.75	\$25.25	\$28.75	\$32.25	\$35.75	\$39.25	\$42.75
37	\$11.55	\$15.35	\$19.15	\$22.95	\$26.75	\$30.55	\$34.35	\$38.15	\$41.95	\$45.75
38	\$11.80	\$15.85	\$19.90	\$23.95	\$28.00	\$32.05	\$36.10	\$40.15	\$44.20	\$48.25
39	\$12.10	\$16.45	\$20.80	\$25.15	\$29.50	\$33.85	\$38.20	\$42.55	\$46.90	\$51.25
40	\$12.40	\$17.05	\$21.70	\$26.35	\$31.00	\$35.65	\$40.30	\$44.95	\$49.60	\$54.25
41	\$12.75	\$17.75	\$22.75	\$27.75	\$32.75	\$37.75	\$42.75	\$47.75	\$52.75	\$57.75
42	\$13.10	\$18.45	\$23.80	\$29.15	\$34.50	\$39.85	\$45.20	\$50.55	\$55.90	\$61.25
43	\$13.45	\$19.15	\$24.85	\$30.55	\$36.25	\$41.95	\$47.65	\$53.35	\$59.05	\$64.75
44	\$13.75	\$19.75	\$25.75	\$31.75	\$37.75	\$43.75	\$49.75	\$55.75	\$61.75	\$67.75
45	\$14.10	\$20.45	\$26.80	\$33.15	\$39.50	\$45.85	\$52.20	\$58.55	\$64.90	\$71.25
46	\$14.50	\$21.25	\$28.00	\$34.75	\$41.50	\$48.25	\$55.00	\$61.75	\$68.50	\$75.25
47	\$14.90	\$22.05	\$29.20	\$36.35	\$43.50	\$50.65	\$57.80	\$64.95	\$72.10	\$79.25
48	\$15.30	\$22.85	\$30.40	\$37.95	\$45.50	\$53.05	\$60.60	\$68.15	\$75.70	\$83.25
49	\$15.70	\$23.65	\$31.60	\$39.55	\$47.50	\$55.45	\$63.40	\$71.35	\$79.30	\$87.25
50	\$16.10	\$24.45	\$32.80	\$41.15	\$49.50	\$57.85	\$66.20	\$74.55	\$82.90	\$91.25
51	\$16.55	\$25.35	\$34.15	\$42.95	\$51.75	\$60.55	\$69.35	\$78.15	\$86.95	\$95.75
52	\$17.00	\$26.25	\$35.50	\$44.75	\$54.00	\$63.25	\$72.50	\$81.75	\$91.00	\$100.25
53	\$17.45	\$27.15	\$36.85	\$46.55	\$56.25	\$65.95	\$75.65	\$85.35	\$95.05	\$104.75
54	\$17.95	\$28.15	\$38.35	\$48.55	\$58.75	\$68.95	\$79.15	\$89.35	\$99.55	\$109.75
55	\$18.45	\$29.15	\$39.85	\$50.55	\$61.25	\$71.95	\$82.65	\$93.35	\$104.05	\$114.75
56	\$19.00	\$30.25	\$41.50	\$52.75	\$64.00	\$75.25	\$86.50	\$97.75	\$109.00	\$120.25
57	\$19.55	\$31.35	\$43.15	\$54.95	\$66.75	\$78.55	\$90.35	\$102.15	\$113.95	\$125.75
58	\$20.20	\$32.65	\$45.10	\$57.55	\$70.00	\$82.45	\$94.90	\$107.35	\$119.80	\$132.25
59	\$20.85	\$33.95	\$47.05	\$60.15	\$73.25	\$86.35	\$99.45	\$112.55	\$125.65	\$138.75
60	\$21.55	\$35.35	\$49.15	\$62.95	\$76.75	\$90.55	\$104.35	\$118.15	\$131.95	\$145.75
61	\$22.30	\$36.85	\$51.40	\$65.95	\$80.50	\$95.05	\$109.60	\$124.15	\$138.70	\$153.25
62	\$23.10	\$38.45	\$53.80	\$69.15	\$84.50	\$99.85	\$115.20	\$130.55	\$145.90	\$161.25
63	\$23.90	\$40.05	\$56.20	\$72.35	\$88.50	\$104.65	\$120.80	\$136.95	\$153.10	\$169.25
64	\$24.75	\$41.75	\$58.75	\$75.75	\$92.75	\$109.75	\$126.75	\$143.75	\$160.75	\$177.75
65	\$25.65	\$43.55	\$61.45	\$79.35	\$97.25	\$115.15	\$133.05	\$150.95	\$168.85	\$186.75
66	\$26.65	\$45.55	\$64.45	\$83.35	\$102.25	\$121.15	\$140.05	\$158.95	\$177.85	\$196.75
67	\$27.80	\$47.85	\$67.90	\$87.95	\$108.00	\$128.05	\$148.10	\$168.15	\$188.20	\$208.25
68	\$29.25	\$50.75	\$72.25	\$93.75	\$115.25	\$136.75	\$158.25	\$179.75	\$201.25	\$222.75
69	\$31.00	\$54.25	\$77.50	\$100.75	\$124.00	\$147.25	\$170.50	\$193.75	\$217.00	\$240.25
70	\$33.50	\$59.25	\$85.00	\$110.75	\$136.50	\$162.25	\$188.00	\$213.75	\$239.50	\$265.25

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