

## Whole Life Insurance with Accelerated Death Benefit for Long Term Care

NON-TOBACCO PREMIUM RATES - EMPLOYEE							
Face Amount	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000
Issue Age	Monthly Premium						
18 - 25	\$13.79	\$27.59	\$41.37	\$55.17	\$68.96	\$82.76	\$96.54
26 - 30	\$17.33	\$34.67	\$52.00	\$69.33	\$86.67	\$104.00	\$121.33
31 - 35	\$22.35	\$44.71	\$67.07	\$89.42	\$111.77	\$134.13	\$156.48
36 - 40	\$29.53	\$59.04	\$88.57	\$118.08	\$147.61	\$177.13	\$206.65
41 - 45	\$39.06	\$78.13	\$117.19	\$156.25	\$195.31	\$234.38	\$273.44
46 - 50	\$52.69	\$105.38	\$158.07	\$210.75	\$263.44	\$316.13	\$368.81
51 - 55	\$73.40	\$146.79	\$220.19	\$293.58	\$366.98	\$440.38	\$513.78
56 - 60	\$105.52	\$211.04	\$316.56	\$422.08	\$527.60	\$633.13	\$738.65
61 - 65	\$153.04	\$306.09	\$459.13	\$612.16	\$765.21	\$918.25	\$1,071.29
66	\$184.42	\$368.83	\$553.25	\$737.66	\$922.08	\$1,106.51	\$1,290.92
67	\$196.94	\$393.87	\$590.81	\$787.75	\$984.68	\$1,181.63	\$1,378.57
68	\$222.23	\$444.46	\$666.69	\$888.91	\$1,111.14	\$1,333.38	\$1,555.61
69	\$228.25	\$456.50	\$684.75	\$913.00	\$1,141.25	\$1,369.51	\$1,597.75
70	\$244.00	\$488.00	\$732.00	\$976.00	\$1,220.00	\$1,464.01	\$1,708.00

TOBACCO PREMIUM RATES - EMPLOYEE							
Face Amount	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000
Issue Age	Monthly Premium						
18	\$13.79	\$27.59	\$41.37	\$55.17	\$68.96	\$82.76	\$96.54
19 - 25	\$22.75	\$45.50	\$68.25	\$91.00	\$113.75	\$136.51	\$159.25
26 - 30	\$28.48	\$56.96	\$85.44	\$113.91	\$142.40	\$170.88	\$199.35
31 - 35	\$35.71	\$71.42	\$107.13	\$142.83	\$178.54	\$214.26	\$249.96
36 - 40	\$46.15	\$92.29	\$138.44	\$184.58	\$230.73	\$276.88	\$323.03
41 - 45	\$60.33	\$120.67	\$181.00	\$241.33	\$301.67	\$362.00	\$422.33
46 - 50	\$79.29	\$158.59	\$237.88	\$317.17	\$396.46	\$475.76	\$555.04
51 - 55	\$106.05	\$212.08	\$318.13	\$424.17	\$530.21	\$636.25	\$742.30
56 - 60	\$143.58	\$287.17	\$430.75	\$574.33	\$717.92	\$861.50	\$1,005.08
61 - 65	\$192.69	\$385.38	\$578.07	\$770.75	\$963.44	\$1,156.13	\$1,348.81
66	\$228.21	\$456.42	\$684.62	\$912.83	\$1,141.04	\$1,369.26	\$1,597.46
67	\$242.56	\$485.12	\$727.69	\$970.25	\$1,212.81	\$1,455.38	\$1,697.94
68	\$259.77	\$519.54	\$779.31	\$1,039.08	\$1,298.85	\$1,558.63	\$1,818.40
69	\$277.15	\$554.29	\$831.44	\$1,108.58	\$1,385.73	\$1,662.88	\$1,940.03
70	\$294.77	\$589.54	\$884.31	\$1,179.08	\$1,473.85	\$1,768.63	\$2,063.40