

CRITICAL ILLNESS CANCER ONLY – OPTION A ANNUAL PREMIUMS

Base premium rates¹

Policy form CIC1039

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$49.20	\$73.20
40-49	\$115.20	\$170.40
50-59	\$198.00	\$292.80
60-64	\$273.60	\$404.40
65-69	\$318.00	\$469.20
70-74	\$351.60	\$519.60
75-79	\$373.20	\$552.00
80-85	\$386.40	\$571.20
CHILD(REN) ²	\$12.00	\$12.00

Premium rates with 100% Return of Premium¹

Policy form CIC1039 (ROP form R1022ROP)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$78.00	\$116.40
40-49	\$186.00	\$274.80
50-59	\$310.80	\$458.40
60-64	\$438.00	\$646.80
65-69	\$508.80	\$750.00
70-74	\$562.80	\$831.60
CHILD(REN) ²	\$19.20	\$19.20

Premium rates with 50% Return of Premium¹

Policy form CIC1039 (ROP form R1041ROP)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$61.20	\$90.00
40-49	\$145.20	\$214.80
50-59	\$242.40	\$357.60
60-64	\$342.00	\$505.20
65-69	\$397.20	\$586.80
70-74	\$440.40	\$649.20
CHILD(REN) ²	\$15.60	\$15.60

CRITICAL ILLNESS CANCER ONLY – OPTION B ANNUAL PREMIUMS

ADD THIS FLAT RATE TO YOUR OPTION A TOTAL FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$64.80	\$76.80
40-49	\$97.20	\$124.80
50-59	\$130.80	\$174.00
60-64	\$157.20	\$211.20
65-69	\$165.60	\$223.20
70-74	\$180.00	\$243.60
75-79	\$192.00	\$260.40
80-85	\$196.80	\$268.80
CHILD(REN)	\$6.00	\$6.00

Premium rates with 100% Return of Premium¹

Policy form CIC1039 (ROP form R1022ROP)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$102.00	\$122.40
40-49	\$156.00	\$200.40
50-59	\$207.60	\$274.80
60-64	\$250.80	\$337.20
65-69	\$265.20	\$357.60
70-74	\$288.00	\$390.00
CHILD(REN)	\$9.60	\$9.60

Premium rates with 50% Return of Premium¹

Policy form CIC1039 (ROP form R1041ROP)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$80.40	\$96.00
40-49	\$122.40	\$156.00
50-59	\$162.00	\$214.80
60-64	\$196.80	\$264.00
65-69	\$207.60	\$279.60
70-74	\$224.40	\$304.80
CHILD(REN)	\$7.20	\$7.20

CRITICAL ILLNESS WITHOUT CANCER – OPTION A ANNUAL PREMIUMS

Base premium rates¹

Policy form CIC1039

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$30.00	\$44.40
40-49	\$68.40	\$100.80
50-59	\$111.60	\$164.40
60-64	\$139.20	\$205.20
65-69	\$154.80	\$228.00
70-74	\$180.00	\$266.40
75-79	\$207.60	\$307.20
80-85	\$234.00	\$345.60
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with 100% Return of Premium¹

Policy form CIC1039 (ROP form R1022ROP)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$48.00	\$69.60
40-49	\$109.20	\$160.80
50-59	\$176.40	\$260.40
60-64	\$223.20	\$328.80
65-69	\$247.20	\$364.80
70-74	\$289.20	\$426.00
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with 50% Return of Premium¹

Policy form CIC1039 (ROP form R1041ROP)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$37.20	\$54.00
40-49	\$85.20	\$126.00
50-59	\$138.00	\$204.00
60-64	\$174.00	\$256.80
65-69	\$193.20	\$285.60
70-74	\$225.60	\$332.40
CHILD(REN) ²	\$7.20	\$7.20

CRITICAL ILLNESS WITHOUT CANCER – OPTION B ANNUAL PREMIUMS

ADD THIS FLAT RATE TO YOUR OPTION A TOTAL FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$46.80	\$50.40
40-49	\$62.40	\$74.40
50-59	\$81.60	\$102.00
60-64	\$99.60	\$128.40
65-69	\$109.20	\$141.60
70-74	\$127.20	\$169.20
75-79	\$145.20	\$194.40
80-85	\$150.00	\$202.80
CHILD(REN)	\$3.60	\$3.60

Premium rates with 100% Return of Premium¹

Policy form CIC1039 (ROP form R1022ROP)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$73.20	\$80.40
40-49	\$99.60	\$118.80
50-59	\$129.60	\$163.20
60-64	\$159.60	\$205.20
65-69	\$174.00	\$226.80
70-74	\$202.80	\$270.00
CHILD(REN)	\$6.00	\$6.00

Premium rates with 50% Return of Premium¹

Policy form CIC1039 (ROP form R1041ROP)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$57.60	\$63.60
40-49	\$78.00	\$92.40
50-59	\$102.00	\$127.20
60-64	\$124.80	\$160.80
65-69	\$135.60	\$177.60
70-74	\$158.40	\$211.20
CHILD(REN)	\$4.80	\$4.80

CRITICAL ILLNESS WITH CANCER – OPTION A ANNUAL PREMIUMS

Base premium rates¹

Policy form CIC1039

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$76.80	\$112.80
40-49	\$176.40	\$259.20
50-59	\$294.00	\$434.40
60-64	\$392.40	\$579.60
65-69	\$448.80	\$661.20
70-74	\$506.40	\$746.40
75-79	\$554.40	\$817.20
80-85	\$594.00	\$876.00
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with 100% Return of Premium¹

Policy form CIC1039 (ROP form R1022ROP)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$121.20	\$178.80
40-49	\$283.20	\$416.40
50-59	\$463.20	\$684.00
60-64	\$627.60	\$926.40
65-69	\$717.60	\$1,058.40
70-74	\$808.80	\$1,195.20
CHILD(REN) ²	\$28.80	\$28.80

Premium rates with 50% Return of Premium¹

Policy form CIC1039 (ROP form R1041ROP)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$94.80	\$139.20
40-49	\$220.80	\$325.20
50-59	\$362.40	\$534.00
60-64	\$490.80	\$723.60
65-69	\$560.40	\$826.80
70-74	\$632.40	\$933.60
CHILD(REN) ²	\$22.80	\$22.80

CRITICAL ILLNESS WITH CANCER – OPTION B ANNUAL PREMIUMS

ADD THIS FLAT RATE TO YOUR OPTION A TOTAL FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$109.20	\$127.20
40-49	\$158.40	\$198.00
50-59	\$212.40	\$274.80
60-64	\$255.60	\$338.40
65-69	\$273.60	\$363.60
70-74	\$306.00	\$411.60
75-79	\$334.80	\$453.60
80-85	\$345.60	\$470.40
CHILD(REN)	\$8.40	\$8.40

Premium rates with 100% Return of Premium¹

Policy form CIC1039 (ROP form R1022ROP)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$174.00	\$201.60
40-49	\$253.20	\$316.80
50-59	\$336.00	\$435.60
60-64	\$409.20	\$541.20
65-69	\$436.80	\$582.00
70-74	\$489.60	\$657.60
CHILD(REN)	\$13.20	\$13.20

Premium rates with 50% Return of Premium¹

Policy form CIC1039 (ROP form R1041ROP)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$135.60	\$157.20
40-49	\$198.00	\$247.20
50-59	\$261.60	\$339.60
60-64	\$319.20	\$422.40
65-69	\$342.00	\$454.80
70-74	\$381.60	\$513.60
CHILD(REN)	\$10.80	\$10.80

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

DIRECT:

SEMI-ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:

09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
 10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
 13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

¹ Total premium must be greater than or equal to \$180.00/yr.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

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