

# Critical Illness+ SAMPLE Rates

## Weekly Tobacco Rates

**FOR AGENT USE ONLY.**

### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.77	\$1.16	\$1.54	\$1.93	\$2.31	\$3.08	\$3.86
30-39	\$1.36	\$2.05	\$2.73	\$3.41	\$4.09	\$5.45	\$6.82
40-49	\$2.83	\$4.25	\$5.67	\$7.09	\$8.50	\$11.34	\$14.17
50-59	\$6.10	\$9.15	\$12.20	\$15.25	\$18.31	\$24.41	\$30.51
60-64	\$12.76	\$19.14	\$25.52	\$31.90	\$38.28	\$51.04	\$63.80
65-69	\$18.63	\$27.94	\$37.25	\$46.57	\$55.88	\$74.50	\$93.13
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.46	\$0.68	\$0.91	\$1.14	\$1.37	\$1.82	\$2.28
30-39	\$0.98	\$1.48	\$1.97	\$2.46	\$2.95	\$3.94	\$4.92
40-49	\$2.29	\$3.43	\$4.58	\$5.72	\$6.87	\$9.15	\$11.44
50-59	\$5.27	\$7.91	\$10.55	\$13.18	\$15.82	\$21.09	\$26.36
60-64	\$11.49	\$17.24	\$22.99	\$28.73	\$34.48	\$45.98	\$57.47
65-69	\$17.16	\$25.74	\$34.33	\$42.91	\$51.49	\$68.65	\$85.81
Child	\$10,000 face amount = \$0.07						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.11	\$1.67	\$2.22	\$2.78	\$3.33	\$4.43	\$5.55
30-39	\$2.11	\$3.17	\$4.23	\$5.28	\$6.33	\$8.44	\$10.56
40-49	\$4.68	\$7.03	\$9.37	\$11.72	\$14.06	\$18.75	\$23.43
50-59	\$10.08	\$15.12	\$20.16	\$25.20	\$30.25	\$40.32	\$50.40
60-64	\$20.12	\$30.18	\$40.23	\$50.29	\$60.35	\$80.47	\$100.59
65-69	\$28.97	\$43.45	\$57.93	\$72.42	\$86.89	\$115.85	\$144.82
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.82	\$1.22	\$1.63	\$2.04	\$2.45	\$3.27	\$4.09
30-39	\$1.78	\$2.68	\$3.57	\$4.46	\$5.34	\$7.13	\$8.91
40-49	\$4.17	\$6.25	\$8.35	\$10.43	\$12.52	\$16.68	\$20.85
50-59	\$9.06	\$13.60	\$18.13	\$22.66	\$27.19	\$36.25	\$45.31
60-64	\$18.23	\$27.35	\$36.47	\$45.58	\$54.69	\$72.93	\$91.16
65-69	\$26.49	\$39.74	\$52.99	\$66.24	\$79.49	\$105.98	\$132.47
Child	\$10,000 face amount = \$0.12						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.36	\$1.92	\$2.47	\$3.03	\$3.58	\$4.68	\$5.80
30-39	\$2.44	\$3.50	\$4.56	\$5.61	\$6.66	\$8.77	\$10.89
40-49	\$5.14	\$7.49	\$9.83	\$12.18	\$14.52	\$19.21	\$23.89
50-59	\$10.72	\$15.76	\$20.80	\$25.84	\$30.89	\$40.96	\$51.04
60-64	\$20.84	\$30.90	\$40.95	\$51.01	\$61.07	\$81.19	\$101.31
65-69	\$29.74	\$44.22	\$58.70	\$73.19	\$87.66	\$116.62	\$145.59
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.13	\$1.53	\$1.94	\$2.35	\$2.76	\$3.58	\$4.40
30-39	\$2.17	\$3.07	\$3.96	\$4.85	\$5.73	\$7.52	\$9.30
40-49	\$4.68	\$6.76	\$8.86	\$10.94	\$13.03	\$17.19	\$21.36
50-59	\$9.73	\$14.27	\$18.80	\$23.33	\$27.86	\$36.92	\$45.98
60-64	\$18.95	\$28.07	\$37.19	\$46.30	\$55.41	\$73.65	\$91.88
65-69	\$27.26	\$40.51	\$53.76	\$67.01	\$80.26	\$106.75	\$133.24
Child	\$10,000 face amount = \$0.21						

Coverage available to \$100,000 with additional underwriting.

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# Critical Illness+ SAMPLE Rates

## Weekly Non-Tobacco Rates

## FOR AGENT USE ONLY.

### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.55	\$0.82	\$1.10	\$1.37	\$1.64	\$2.19	\$2.74
30-39	\$0.80	\$1.20	\$1.60	\$2.00	\$2.41	\$3.21	\$4.01
40-49	\$1.48	\$2.23	\$2.97	\$3.71	\$4.45	\$5.94	\$7.42
50-59	\$3.00	\$4.49	\$5.99	\$7.49	\$8.99	\$11.98	\$14.98
60-64	\$6.26	\$9.39	\$12.52	\$15.65	\$18.78	\$25.04	\$31.30
65-69	\$9.36	\$14.03	\$18.71	\$23.39	\$28.07	\$37.42	\$46.78
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.25	\$0.38	\$0.51	\$0.63	\$0.76	\$1.02	\$1.27
30-39	\$0.48	\$0.72	\$0.97	\$1.21	\$1.45	\$1.93	\$2.41
40-49	\$1.09	\$1.64	\$2.18	\$2.73	\$3.27	\$4.36	\$5.45
50-59	\$2.47	\$3.71	\$4.94	\$6.18	\$7.41	\$9.88	\$12.36
60-64	\$5.53	\$8.30	\$11.06	\$13.83	\$16.59	\$22.12	\$27.65
65-69	\$8.51	\$12.77	\$17.02	\$21.28	\$25.53	\$34.04	\$42.56
Child	\$10,000 face amount = \$0.07						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.81	\$1.21	\$1.62	\$2.02	\$2.42	\$3.23	\$4.04
30-39	\$1.37	\$2.06	\$2.75	\$3.44	\$4.13	\$5.51	\$6.88
40-49	\$2.91	\$4.37	\$5.82	\$7.28	\$8.73	\$11.65	\$14.55
50-59	\$6.06	\$9.09	\$12.12	\$15.15	\$18.18	\$24.23	\$30.30
60-64	\$11.94	\$17.91	\$23.88	\$29.85	\$35.82	\$47.75	\$59.69
65-69	\$17.35	\$26.01	\$34.69	\$43.36	\$52.03	\$69.37	\$86.72
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.53	\$0.80	\$1.07	\$1.33	\$1.60	\$2.14	\$2.67
30-39	\$1.10	\$1.66	\$2.22	\$2.77	\$3.32	\$4.43	\$5.53
40-49	\$2.56	\$3.85	\$5.13	\$6.41	\$7.69	\$10.25	\$12.82
50-59	\$5.43	\$8.16	\$10.87	\$13.59	\$16.30	\$21.73	\$27.18
60-64	\$10.80	\$16.21	\$21.61	\$27.01	\$32.41	\$43.21	\$54.01
65-69	\$15.82	\$23.73	\$31.63	\$39.55	\$47.45	\$63.27	\$79.10
Child	\$10,000 face amount = \$0.12						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.06	\$1.46	\$1.87	\$2.27	\$2.67	\$3.48	\$4.29
30-39	\$1.70	\$2.39	\$3.08	\$3.77	\$4.46	\$5.84	\$7.21
40-49	\$3.37	\$4.83	\$6.28	\$7.74	\$9.19	\$12.11	\$15.01
50-59	\$6.70	\$9.73	\$12.76	\$15.79	\$18.82	\$24.87	\$30.94
60-64	\$12.66	\$18.63	\$24.60	\$30.57	\$36.54	\$48.47	\$60.41
65-69	\$18.12	\$26.78	\$35.46	\$44.13	\$52.80	\$70.14	\$87.49
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.84	\$1.11	\$1.38	\$1.64	\$1.91	\$2.45	\$2.98
30-39	\$1.49	\$2.05	\$2.61	\$3.16	\$3.71	\$4.82	\$5.92
40-49	\$3.07	\$4.36	\$5.64	\$6.92	\$8.20	\$10.76	\$13.33
50-59	\$6.10	\$8.83	\$11.54	\$14.26	\$16.97	\$22.40	\$27.85
60-64	\$11.52	\$16.93	\$22.33	\$27.73	\$33.13	\$43.93	\$54.73
65-69	\$16.59	\$24.50	\$32.40	\$40.32	\$48.22	\$64.04	\$79.87
Child	\$10,000 face amount = \$0.21						

Coverage available to \$100,000 with additional underwriting.

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# Critical Illness+ SAMPLE Rates

## Bi-Weekly Tobacco Rates

**FOR AGENT USE ONLY.**

### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.54	\$2.31	\$3.08	\$3.86	\$4.63	\$6.17	\$7.71
30-39	\$2.73	\$4.09	\$5.45	\$6.82	\$8.18	\$10.91	\$13.63
40-49	\$5.67	\$8.50	\$11.34	\$14.17	\$17.01	\$22.68	\$28.35
50-59	\$12.20	\$18.31	\$24.41	\$30.51	\$36.61	\$48.81	\$61.02
60-64	\$25.52	\$38.28	\$51.04	\$63.80	\$76.55	\$102.07	\$127.59
65-69	\$37.25	\$55.88	\$74.50	\$93.13	\$111.76	\$149.01	\$186.26
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.91	\$1.37	\$1.82	\$2.28	\$2.73	\$3.65	\$4.56
30-39	\$1.97	\$2.95	\$3.94	\$4.92	\$5.91	\$7.88	\$9.85
40-49	\$4.58	\$6.87	\$9.15	\$11.44	\$13.73	\$18.31	\$22.88
50-59	\$10.55	\$15.82	\$21.09	\$26.36	\$31.64	\$42.18	\$52.73
60-64	\$22.99	\$34.48	\$45.98	\$57.47	\$68.96	\$91.95	\$114.94
65-69	\$34.33	\$51.49	\$68.65	\$85.81	\$102.98	\$137.30	\$171.63
Child	\$10,000 face amount = \$0.15						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.22	\$3.33	\$4.43	\$5.55	\$6.66	\$8.88	\$11.09
30-39	\$4.23	\$6.33	\$8.44	\$10.56	\$12.67	\$16.89	\$21.11
40-49	\$9.37	\$14.06	\$18.75	\$23.43	\$28.12	\$37.49	\$46.87
50-59	\$20.16	\$30.25	\$40.32	\$50.40	\$60.48	\$80.64	\$100.81
60-64	\$40.23	\$60.35	\$80.47	\$100.59	\$120.69	\$160.93	\$201.16
65-69	\$57.93	\$86.89	\$115.85	\$144.82	\$173.79	\$231.71	\$289.64
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.63	\$2.45	\$3.27	\$4.09	\$4.90	\$6.54	\$8.18
30-39	\$3.57	\$5.34	\$7.13	\$8.91	\$10.70	\$14.26	\$17.83
40-49	\$8.35	\$12.52	\$16.68	\$20.85	\$25.03	\$33.37	\$41.71
50-59	\$18.13	\$27.19	\$36.25	\$45.31	\$54.38	\$72.50	\$90.63
60-64	\$36.47	\$54.69	\$72.93	\$91.16	\$109.39	\$145.86	\$182.32
65-69	\$52.99	\$79.49	\$105.98	\$132.47	\$158.97	\$211.96	\$264.95
Child	\$10,000 face amount = \$0.25						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.72	\$3.83	\$4.93	\$6.05	\$7.16	\$9.38	\$11.59
30-39	\$4.89	\$6.99	\$9.10	\$11.22	\$13.33	\$17.55	\$21.77
40-49	\$10.30	\$14.99	\$19.68	\$24.36	\$29.05	\$38.42	\$47.80
50-59	\$21.43	\$31.52	\$41.59	\$51.67	\$61.75	\$81.91	\$102.08
60-64	\$41.67	\$61.79	\$81.91	\$102.03	\$122.13	\$162.37	\$202.60
65-69	\$59.47	\$88.43	\$117.39	\$146.36	\$175.33	\$233.25	\$291.18
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.25	\$3.07	\$3.89	\$4.71	\$5.52	\$7.16	\$8.80
30-39	\$4.35	\$6.12	\$7.91	\$9.69	\$11.48	\$15.04	\$18.61
40-49	\$9.37	\$13.54	\$17.70	\$21.87	\$26.05	\$34.39	\$42.73
50-59	\$19.46	\$28.52	\$37.58	\$46.64	\$55.71	\$73.83	\$91.96
60-64	\$37.91	\$56.13	\$74.37	\$92.60	\$110.83	\$147.30	\$183.76
65-69	\$54.53	\$81.03	\$107.52	\$134.01	\$160.51	\$213.50	\$266.49
Child	\$10,000 face amount = \$0.42						

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# Critical Illness+ SAMPLE Rates

## Bi-Weekly Non-Tobacco Rates

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### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.10	\$1.64	\$2.19	\$2.74	\$3.29	\$4.38	\$5.48
30-39	\$1.60	\$2.41	\$3.21	\$4.01	\$4.81	\$6.42	\$8.02
40-49	\$2.97	\$4.45	\$5.94	\$7.42	\$8.91	\$11.88	\$14.85
50-59	\$5.99	\$8.99	\$11.98	\$14.98	\$17.98	\$23.97	\$29.96
60-64	\$12.52	\$18.78	\$25.04	\$31.30	\$37.56	\$50.07	\$62.59
65-69	\$18.71	\$28.07	\$37.42	\$46.78	\$56.13	\$74.84	\$93.55
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.51	\$0.76	\$1.02	\$1.27	\$1.52	\$2.03	\$2.54
30-39	\$0.97	\$1.45	\$1.93	\$2.41	\$2.90	\$3.86	\$4.83
40-49	\$2.18	\$3.27	\$4.36	\$5.45	\$6.54	\$8.72	\$10.90
50-59	\$4.94	\$7.41	\$9.88	\$12.36	\$14.83	\$19.77	\$24.71
60-64	\$11.06	\$16.59	\$22.12	\$27.65	\$33.18	\$44.24	\$55.31
65-69	\$17.02	\$25.53	\$34.04	\$42.56	\$51.07	\$68.09	\$85.11
Child	\$10,000 face amount = \$0.15						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.62	\$2.42	\$3.23	\$4.04	\$4.85	\$6.46	\$8.08
30-39	\$2.75	\$4.13	\$5.51	\$6.88	\$8.26	\$11.02	\$13.77
40-49	\$5.82	\$8.73	\$11.65	\$14.55	\$17.47	\$23.29	\$29.12
50-59	\$12.12	\$18.18	\$24.23	\$30.30	\$36.36	\$48.48	\$60.59
60-64	\$23.88	\$35.82	\$47.75	\$59.69	\$71.63	\$95.50	\$119.38
65-69	\$34.69	\$52.03	\$69.37	\$86.72	\$104.06	\$138.75	\$173.43
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.07	\$1.60	\$2.14	\$2.67	\$3.20	\$4.28	\$5.35
30-39	\$2.22	\$3.32	\$4.43	\$5.53	\$6.65	\$8.86	\$11.08
40-49	\$5.13	\$7.69	\$10.25	\$12.82	\$15.38	\$20.50	\$25.63
50-59	\$10.87	\$16.30	\$21.73	\$27.18	\$32.61	\$43.48	\$54.34
60-64	\$21.61	\$32.41	\$43.21	\$54.01	\$64.82	\$86.42	\$108.04
65-69	\$31.63	\$47.45	\$63.27	\$79.10	\$94.91	\$126.55	\$158.18
Child	\$10,000 face amount = \$0.25						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.12	\$2.92	\$3.73	\$4.54	\$5.35	\$6.96	\$8.58
30-39	\$3.41	\$4.79	\$6.17	\$7.54	\$8.92	\$11.68	\$14.43
40-49	\$6.75	\$9.66	\$12.58	\$15.48	\$18.40	\$24.22	\$30.05
50-59	\$13.39	\$19.45	\$25.50	\$31.57	\$37.63	\$49.75	\$61.86
60-64	\$25.32	\$37.26	\$49.19	\$61.13	\$73.07	\$96.94	\$120.82
65-69	\$36.23	\$53.57	\$70.91	\$88.26	\$105.60	\$140.29	\$174.97
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.69	\$2.22	\$2.76	\$3.29	\$3.82	\$4.90	\$5.97
30-39	\$3.00	\$4.10	\$5.21	\$6.31	\$7.43	\$9.64	\$11.86
40-49	\$6.15	\$8.71	\$11.27	\$13.84	\$16.40	\$21.52	\$26.65
50-59	\$12.20	\$17.63	\$23.06	\$28.51	\$33.94	\$44.81	\$55.67
60-64	\$23.05	\$33.85	\$44.65	\$55.45	\$66.26	\$87.86	\$109.48
65-69	\$33.17	\$48.99	\$64.81	\$80.64	\$96.45	\$128.09	\$159.72
Child	\$10,000 face amount = \$0.42						

Coverage available to \$100,000 with additional underwriting.

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# Critical Illness+ SAMPLE Rates

## Semi-Monthly Tobacco Rates

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### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.67	\$2.51	\$3.34	\$4.18	\$5.01	\$6.68	\$8.35
30-39	\$2.95	\$4.43	\$5.91	\$7.39	\$8.86	\$11.82	\$14.77
40-49	\$6.14	\$9.21	\$12.28	\$15.36	\$18.43	\$24.57	\$30.71
50-59	\$13.22	\$19.83	\$26.44	\$33.05	\$39.67	\$52.89	\$66.11
60-64	\$27.65	\$41.47	\$55.30	\$69.12	\$82.94	\$110.59	\$138.24
65-69	\$40.36	\$60.54	\$80.72	\$100.90	\$121.08	\$161.45	\$201.81
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.99	\$1.48	\$1.98	\$2.47	\$2.96	\$3.95	\$4.94
30-39	\$2.13	\$3.20	\$4.27	\$5.33	\$6.40	\$8.53	\$10.67
40-49	\$4.96	\$7.44	\$9.92	\$12.40	\$14.88	\$19.83	\$24.79
50-59	\$11.43	\$17.14	\$22.85	\$28.56	\$34.28	\$45.70	\$57.13
60-64	\$24.91	\$37.36	\$49.81	\$62.27	\$74.72	\$99.62	\$124.53
65-69	\$37.19	\$55.79	\$74.38	\$92.98	\$111.57	\$148.76	\$185.95
Child	\$10,000 face amount = \$0.16						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.40	\$3.61	\$4.81	\$6.01	\$7.21	\$9.61	\$12.02
30-39	\$4.57	\$6.86	\$9.15	\$11.44	\$13.72	\$18.30	\$22.87
40-49	\$10.15	\$15.23	\$20.31	\$25.39	\$30.47	\$40.62	\$50.77
50-59	\$21.84	\$32.76	\$43.68	\$54.60	\$65.53	\$87.38	\$109.22
60-64	\$43.59	\$65.38	\$87.19	\$108.98	\$130.77	\$174.36	\$217.95
65-69	\$62.76	\$94.14	\$125.52	\$156.90	\$188.29	\$251.06	\$313.82
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.77	\$2.66	\$3.55	\$4.43	\$5.31	\$7.08	\$8.86
30-39	\$3.86	\$5.79	\$7.73	\$9.65	\$11.59	\$15.45	\$19.32
40-49	\$9.04	\$13.56	\$18.08	\$22.60	\$27.12	\$36.15	\$45.19
50-59	\$19.64	\$29.46	\$39.28	\$49.09	\$58.92	\$78.55	\$98.20
60-64	\$39.51	\$59.26	\$79.01	\$98.77	\$118.52	\$158.02	\$197.54
65-69	\$57.41	\$86.12	\$114.82	\$143.54	\$172.24	\$229.65	\$287.06
Child	\$10,000 face amount = \$0.27						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.94	\$4.15	\$5.35	\$6.55	\$7.75	\$10.15	\$12.56
30-39	\$5.28	\$7.57	\$9.86	\$12.15	\$14.43	\$19.01	\$23.58
40-49	\$11.16	\$16.24	\$21.32	\$26.40	\$31.48	\$41.63	\$51.78
50-59	\$23.22	\$34.14	\$45.06	\$55.98	\$66.91	\$88.76	\$110.60
60-64	\$45.15	\$66.94	\$88.75	\$110.54	\$132.33	\$175.92	\$219.51
65-69	\$64.43	\$95.81	\$127.19	\$158.57	\$189.96	\$252.73	\$315.49
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.45	\$3.34	\$4.23	\$5.11	\$5.99	\$7.76	\$9.54
30-39	\$4.70	\$6.63	\$8.57	\$10.49	\$12.43	\$16.29	\$20.16
40-49	\$10.15	\$14.67	\$19.19	\$23.71	\$28.23	\$37.26	\$46.30
50-59	\$21.08	\$30.90	\$40.72	\$50.53	\$60.36	\$79.99	\$99.64
60-64	\$41.07	\$60.82	\$80.57	\$100.33	\$120.08	\$159.58	\$199.10
65-69	\$59.08	\$87.79	\$116.49	\$145.21	\$173.91	\$231.32	\$288.73
Child	\$10,000 face amount = \$0.46						

Coverage available to \$100,000 with additional underwriting.

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# Critical Illness+ SAMPLE Rates

## Semi-Monthly Non-Tobacco Rates

## FOR AGENT USE ONLY.

### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.19	\$1.78	\$2.38	\$2.97	\$3.56	\$4.75	\$5.94
30-39	\$1.74	\$2.61	\$3.48	\$4.34	\$5.21	\$6.95	\$8.69
40-49	\$3.22	\$4.83	\$6.43	\$8.04	\$9.65	\$12.87	\$16.08
50-59	\$6.49	\$9.74	\$12.98	\$16.23	\$19.48	\$25.97	\$32.46
60-64	\$13.56	\$20.35	\$27.13	\$33.91	\$40.69	\$54.25	\$67.82
65-69	\$20.27	\$30.41	\$40.54	\$50.68	\$60.82	\$81.09	\$101.36
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$0.55	\$0.83	\$1.10	\$1.38	\$1.65	\$2.20	\$2.75
30-39	\$1.05	\$1.57	\$2.09	\$2.61	\$3.14	\$4.18	\$5.23
40-49	\$2.36	\$3.54	\$4.73	\$5.91	\$7.09	\$9.45	\$11.81
50-59	\$5.35	\$8.03	\$10.71	\$13.39	\$16.06	\$21.42	\$26.77
60-64	\$11.98	\$17.98	\$23.97	\$29.96	\$35.95	\$47.94	\$59.92
65-69	\$18.44	\$27.66	\$36.89	\$46.11	\$55.33	\$73.77	\$92.22
Child	\$10,000 face amount = \$0.16						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.75	\$2.62	\$3.51	\$4.38	\$5.25	\$7.00	\$8.75
30-39	\$2.99	\$4.48	\$5.97	\$7.45	\$8.95	\$11.93	\$14.92
40-49	\$6.31	\$9.47	\$12.61	\$15.77	\$18.93	\$25.24	\$31.54
50-59	\$13.13	\$19.70	\$26.26	\$32.83	\$39.39	\$52.52	\$65.65
60-64	\$25.87	\$38.81	\$51.74	\$64.67	\$77.61	\$103.47	\$129.35
65-69	\$37.58	\$56.37	\$75.16	\$93.95	\$112.75	\$150.33	\$187.91
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.16	\$1.74	\$2.32	\$2.90	\$3.48	\$4.63	\$5.79
30-39	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$9.60	\$12.00
40-49	\$5.55	\$8.33	\$11.11	\$13.89	\$16.67	\$22.22	\$27.77
50-59	\$11.77	\$17.66	\$23.55	\$29.44	\$35.32	\$47.11	\$58.88
60-64	\$23.41	\$35.12	\$46.82	\$58.52	\$70.23	\$93.64	\$117.05
65-69	\$34.27	\$51.41	\$68.56	\$85.70	\$102.83	\$137.11	\$171.39
Child	\$10,000 face amount = \$0.27						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.29	\$3.16	\$4.05	\$4.92	\$5.79	\$7.54	\$9.29
30-39	\$3.70	\$5.19	\$6.68	\$8.16	\$9.66	\$12.64	\$15.63
40-49	\$7.32	\$10.48	\$13.62	\$16.78	\$19.94	\$26.25	\$32.55
50-59	\$14.51	\$21.08	\$27.64	\$34.21	\$40.77	\$53.90	\$67.03
60-64	\$27.43	\$40.37	\$53.30	\$66.23	\$79.17	\$105.03	\$130.91
65-69	\$39.25	\$58.04	\$76.83	\$95.62	\$114.42	\$152.00	\$189.58
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.84	\$2.42	\$3.00	\$3.58	\$4.16	\$5.31	\$6.47
30-39	\$3.24	\$4.44	\$5.64	\$6.84	\$8.04	\$10.44	\$12.84
40-49	\$6.66	\$9.44	\$12.22	\$15.00	\$17.78	\$23.33	\$28.88
50-59	\$13.21	\$19.10	\$24.99	\$30.88	\$36.76	\$48.55	\$60.32
60-64	\$24.97	\$36.68	\$48.38	\$60.08	\$71.79	\$95.20	\$118.61
65-69	\$35.94	\$53.08	\$70.23	\$87.37	\$104.50	\$138.78	\$173.06
Child	\$10,000 face amount = \$0.46						

Coverage available to \$100,000 with additional underwriting.

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# Critical Illness+ SAMPLE Rates

## Monthly Tobacco Rates

## FOR AGENT USE ONLY.

### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$3.34	\$5.01	\$6.68	\$8.35	\$10.02	\$13.37	\$16.71
30-39	\$5.91	\$8.86	\$11.82	\$14.77	\$17.72	\$23.63	\$29.54
40-49	\$12.28	\$18.42	\$24.57	\$30.71	\$36.85	\$49.13	\$61.41
50-59	\$26.44	\$39.66	\$52.88	\$66.10	\$79.32	\$105.76	\$132.20
60-64	\$55.29	\$82.93	\$110.58	\$138.22	\$165.87	\$221.16	\$276.45
65-69	\$80.71	\$121.07	\$161.43	\$201.78	\$242.14	\$322.85	\$403.57
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.97	\$2.96	\$3.95	\$4.94	\$5.92	\$7.90	\$9.87
30-39	\$4.27	\$6.40	\$8.53	\$10.67	\$12.80	\$17.07	\$21.33
40-49	\$9.92	\$14.87	\$19.83	\$24.79	\$29.75	\$39.67	\$49.58
50-59	\$22.85	\$34.27	\$45.70	\$57.12	\$68.55	\$91.40	\$114.25
60-64	\$49.81	\$74.71	\$99.61	\$124.52	\$149.42	\$199.23	\$249.03
65-69	\$74.37	\$111.56	\$148.74	\$185.93	\$223.12	\$297.49	\$371.86
Child	\$10,000 face amount = \$0.32						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$4.81	\$7.21	\$9.61	\$12.02	\$14.42	\$19.24	\$24.04
30-39	\$9.15	\$13.72	\$18.30	\$22.87	\$27.44	\$36.60	\$45.75
40-49	\$20.30	\$30.46	\$40.62	\$50.77	\$60.92	\$81.23	\$101.53
50-59	\$43.68	\$65.52	\$87.36	\$109.20	\$131.04	\$174.72	\$218.40
60-64	\$87.17	\$130.75	\$174.34	\$217.93	\$261.52	\$348.69	\$435.86
65-69	\$125.51	\$188.27	\$251.03	\$313.78	\$376.53	\$502.04	\$627.56
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$3.54	\$5.31	\$7.08	\$8.86	\$10.62	\$14.17	\$17.70
30-39	\$7.73	\$11.59	\$15.45	\$19.32	\$23.17	\$30.90	\$38.62
40-49	\$18.08	\$27.11	\$36.15	\$45.19	\$54.22	\$72.30	\$90.37
50-59	\$39.27	\$58.91	\$78.55	\$98.18	\$117.82	\$157.10	\$196.37
60-64	\$79.01	\$118.51	\$158.01	\$197.52	\$237.02	\$316.03	\$395.02
65-69	\$114.81	\$172.22	\$229.62	\$287.03	\$344.44	\$459.25	\$574.06
Child	\$10,000 face amount = \$0.54						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$5.89	\$8.29	\$10.69	\$13.10	\$15.50	\$20.32	\$25.12
30-39	\$10.57	\$15.14	\$19.72	\$24.29	\$28.86	\$38.02	\$47.17
40-49	\$22.31	\$32.47	\$42.63	\$52.78	\$62.93	\$83.24	\$103.54
50-59	\$46.44	\$68.28	\$90.12	\$111.96	\$133.80	\$177.48	\$221.16
60-64	\$90.29	\$133.87	\$177.46	\$221.05	\$264.64	\$351.81	\$438.98
65-69	\$128.84	\$191.60	\$254.36	\$317.11	\$379.86	\$505.37	\$630.89
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$4.89	\$6.66	\$8.43	\$10.21	\$11.97	\$15.52	\$19.05
30-39	\$9.42	\$13.28	\$17.14	\$21.01	\$24.86	\$32.59	\$40.31
40-49	\$20.30	\$29.33	\$38.37	\$47.41	\$56.44	\$74.52	\$92.59
50-59	\$42.15	\$61.79	\$81.43	\$101.06	\$120.70	\$159.98	\$199.25
60-64	\$82.13	\$121.63	\$161.13	\$200.64	\$240.14	\$319.15	\$398.14
65-69	\$118.14	\$175.55	\$232.95	\$290.36	\$347.77	\$462.58	\$577.39
Child	\$10,000 face amount = \$0.91						

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# Critical Illness+ SAMPLE Rates

## Monthly Non-Tobacco Rates

## FOR AGENT USE ONLY.

### Base Policy W I220

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.37	\$3.56	\$4.75	\$5.94	\$7.12	\$9.50	\$11.87
30-39	\$3.47	\$5.21	\$6.95	\$8.69	\$10.42	\$13.90	\$17.37
40-49	\$6.43	\$9.65	\$12.87	\$16.08	\$19.30	\$25.73	\$32.17
50-59	\$12.98	\$19.47	\$25.97	\$32.46	\$38.95	\$51.93	\$64.91
60-64	\$27.12	\$40.69	\$54.25	\$67.81	\$81.37	\$108.50	\$135.62
65-69	\$40.54	\$60.81	\$81.08	\$101.35	\$121.62	\$162.16	\$202.70
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$4.40	\$5.50
30-39	\$2.09	\$3.14	\$4.18	\$5.23	\$6.27	\$8.37	\$10.46
40-49	\$4.72	\$7.09	\$9.45	\$11.81	\$14.17	\$18.90	\$23.62
50-59	\$10.71	\$16.06	\$21.42	\$26.77	\$32.12	\$42.83	\$53.54
60-64	\$23.97	\$35.95	\$47.93	\$59.91	\$71.90	\$95.86	\$119.83
65-69	\$36.88	\$55.32	\$73.76	\$92.20	\$110.65	\$147.53	\$184.41
Child	\$10,000 face amount = \$0.32						

### Base Policy W I220 with Cancer Benefit Rider R WI221

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$3.49	\$5.25	\$7.00	\$8.75	\$10.49	\$14.00	\$17.49
30-39	\$5.96	\$8.95	\$11.93	\$14.92	\$17.89	\$23.87	\$29.83
40-49	\$12.61	\$18.92	\$25.24	\$31.54	\$37.85	\$50.46	\$63.09
50-59	\$26.25	\$39.38	\$52.52	\$65.65	\$78.77	\$105.03	\$131.28
60-64	\$51.73	\$77.60	\$103.46	\$129.33	\$155.19	\$206.93	\$258.66
65-69	\$75.16	\$112.73	\$150.31	\$187.89	\$225.47	\$300.62	\$375.78
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.32	\$3.47	\$4.63	\$5.79	\$6.95	\$9.27	\$11.58
30-39	\$4.80	\$7.20	\$9.60	\$12.00	\$14.39	\$19.20	\$24.00
40-49	\$11.10	\$16.66	\$22.22	\$27.77	\$33.32	\$44.43	\$55.54
50-59	\$23.55	\$35.32	\$47.10	\$58.87	\$70.64	\$94.19	\$117.75
60-64	\$46.82	\$70.22	\$93.63	\$117.03	\$140.45	\$187.26	\$234.08
65-69	\$68.55	\$102.82	\$137.09	\$171.36	\$205.65	\$274.19	\$342.74
Child	\$10,000 face amount = \$0.54						

### Base Policy W I220 with Cancer Benefit Rider R WI221 and Wellness Benefit Rider R WI223

Employee (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$4.57	\$6.33	\$8.08	\$9.83	\$11.57	\$15.08	\$18.57
30-39	\$7.38	\$10.37	\$13.35	\$16.34	\$19.31	\$25.29	\$31.25
40-49	\$14.62	\$20.93	\$27.25	\$33.55	\$39.86	\$52.47	\$65.10
50-59	\$29.01	\$42.14	\$55.28	\$68.41	\$81.53	\$107.79	\$134.04
60-64	\$54.85	\$80.72	\$106.58	\$132.45	\$158.31	\$210.05	\$261.78
65-69	\$78.49	\$116.06	\$153.64	\$191.22	\$228.80	\$303.95	\$379.11
Spouse (ages)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$3.67	\$4.82	\$5.98	\$7.14	\$8.30	\$10.62	\$12.93
30-39	\$6.49	\$8.89	\$11.29	\$13.69	\$16.08	\$20.89	\$25.69
40-49	\$13.32	\$18.88	\$24.44	\$29.99	\$35.54	\$46.65	\$57.76
50-59	\$26.43	\$38.20	\$49.98	\$61.75	\$73.52	\$97.07	\$120.63
60-64	\$49.94	\$73.34	\$96.75	\$120.15	\$143.57	\$190.38	\$237.20
65-69	\$71.88	\$106.15	\$140.42	\$174.69	\$208.98	\$277.52	\$346.07
Child	\$10,000 face amount = \$0.91						

Coverage available to \$100,000 with additional underwriting.

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