

Critical Illness Insurance



RATE SHEETS

Premium Worksheet

A separate Premium Worksheet should be completed for each person applying for coverage. Please check your calculations thoroughly to avoid any delays in processing. Each calculation should be rounded to the nearest .01. Critical Illness proposal software is also available for the calculation process.

Premium Worksheet Mutual of Omaha's Critical Illness

| | | | |
|---|---|-----------|-------------------------------------|
| Applicant | Valued Client | | |
| Policy Form | CI | | |
| Age | 40 | Sex | M |
| | | Smoker | <input type="checkbox"/> |
| | | Nonsmoker | <input checked="" type="checkbox"/> |
| 1. Annual Premium Rate per \$1,000 of Benefit | | | 13.32 |
| 2. Units of Coverage: (Policy Benefit Amount per \$1,000 = units) | | X | 75 |
| 3. Total Base Premium Amount | | | \$999.00 |
| Optional Riders | | | |
| 4. Disability Rider | $75 \times 1.92 =$ | | \$144.00 |
| | <i>Units Rate</i> | + | |
| | <i>(Maximum benefit is \$100,000)</i> | | |
| 5. AD&D Rider | $25 \times 1.08 =$ | | \$27.00 |
| | <i>Units Rate</i> | + | |
| | <i>(Number of units can be less than or equal to the number of units in the Base Policy. Maximum is \$250,000, not to exceed base amount)</i> | | |
| 6. Total Base and Riders (Lines 3+4+5=6) | | | \$1,170.00 |
| 7. Policy Fee (Add \$50 for single or \$25 per person for a married couple) | | + | 50.00 |
| 8. TOTAL Annual Premium (Lines 6+7=8) | | | \$1,220.00 |
| 9. Modal Factor (Enter Modal Factor) Monthly = .0875, Quarterly = .26, Semi-annual = .515 | | X | .0875 |
| 10. Total amount to be submitted with application | | | \$106.75 |

NATIONAL
CRITICAL ILLNESS – Policy/Certificate Form CI/CI1/CCI/CCI1

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 6.12 | 3.60 | 7.02 | 4.08 | 5.04 | 3.00 | 5.76 | 3.48 |
| 21 | 6.48 | 3.72 | 7.38 | 4.32 | 5.22 | 3.12 | 6.12 | 3.60 |
| 22 | 6.66 | 3.96 | 7.74 | 4.56 | 5.40 | 3.12 | 6.48 | 3.84 |
| 23 | 7.02 | 4.08 | 8.28 | 4.80 | 5.58 | 3.24 | 6.84 | 3.96 |
| 24 | 7.20 | 4.20 | 8.64 | 5.04 | 5.76 | 3.36 | 7.20 | 4.20 |
| 25 | 7.56 | 4.44 | 9.18 | 5.40 | 5.94 | 3.48 | 7.56 | 4.44 |
| 26 | 7.74 | 4.56 | 9.54 | 5.64 | 6.30 | 3.60 | 7.92 | 4.68 |
| 27 | 8.10 | 4.68 | 10.08 | 6.00 | 6.48 | 3.84 | 8.28 | 4.92 |
| 28 | 8.28 | 4.92 | 10.62 | 6.24 | 6.66 | 3.96 | 8.82 | 5.16 |
| 29 | 8.64 | 5.04 | 11.34 | 6.60 | 7.02 | 4.08 | 9.18 | 5.40 |
| 30 | 9.00 | 5.28 | 11.88 | 6.96 | 7.20 | 4.20 | 9.72 | 5.76 |
| 31 | 9.18 | 5.40 | 12.42 | 7.32 | 7.56 | 4.44 | 10.26 | 6.00 |
| 32 | 9.54 | 5.64 | 13.14 | 7.68 | 7.74 | 4.56 | 10.80 | 6.36 |
| 33 | 9.90 | 5.76 | 13.86 | 8.16 | 8.10 | 4.68 | 11.34 | 6.72 |
| 34 | 10.26 | 6.00 | 14.58 | 8.52 | 8.28 | 4.92 | 12.06 | 7.08 |
| 35 | 10.44 | 6.12 | 15.30 | 9.00 | 8.64 | 5.04 | 12.60 | 7.44 |
| 36 | 10.98 | 6.48 | 16.56 | 9.72 | 9.00 | 5.28 | 13.68 | 8.04 |
| 37 | 11.52 | 6.72 | 18.00 | 10.56 | 9.54 | 5.52 | 14.76 | 8.64 |
| 38 | 12.06 | 7.08 | 19.44 | 11.40 | 9.90 | 5.88 | 15.84 | 9.24 |
| 39 | 12.60 | 7.44 | 21.06 | 12.36 | 10.44 | 6.12 | 16.92 | 9.96 |
| 40 | 13.32 | 7.80 | 22.68 | 13.32 | 10.80 | 6.36 | 18.18 | 10.68 |
| 41 | 13.86 | 8.16 | 24.30 | 14.28 | 11.34 | 6.72 | 19.44 | 11.40 |
| 42 | 14.58 | 8.52 | 26.10 | 15.36 | 11.88 | 6.96 | 20.70 | 12.12 |
| 43 | 15.12 | 8.88 | 28.08 | 16.44 | 12.42 | 7.32 | 22.14 | 12.96 |
| 44 | 15.84 | 9.24 | 30.06 | 17.64 | 12.96 | 7.56 | 23.58 | 13.80 |
| 45 | 16.56 | 9.72 | 32.04 | 18.84 | 13.50 | 7.92 | 25.02 | 14.64 |
| 46 | 17.28 | 10.08 | 34.02 | 19.92 | 13.86 | 8.16 | 26.10 | 15.36 |
| 47 | 18.18 | 10.56 | 36.18 | 21.24 | 14.40 | 8.40 | 27.36 | 15.96 |
| 48 | 18.90 | 11.16 | 38.34 | 22.44 | 14.76 | 8.64 | 28.44 | 16.68 |
| 49 | 19.80 | 11.64 | 40.50 | 23.76 | 15.12 | 8.88 | 29.70 | 17.40 |
| 50 | 20.52 | 12.12 | 42.66 | 25.08 | 15.66 | 9.12 | 30.78 | 18.00 |
| 51 | 21.42 | 12.60 | 45.00 | 26.40 | 16.02 | 9.36 | 31.86 | 18.72 |
| 52 | 22.32 | 13.08 | 47.16 | 27.72 | 16.38 | 9.60 | 33.12 | 19.32 |
| 53 | 23.04 | 13.56 | 49.50 | 29.04 | 16.74 | 9.72 | 34.20 | 20.04 |
| 54 | 23.76 | 14.04 | 51.66 | 30.36 | 16.92 | 9.96 | 35.28 | 20.64 |
| 55 | 24.66 | 14.40 | 53.82 | 31.68 | 17.28 | 10.08 | 36.18 | 21.24 |
| 56 | 25.74 | 15.12 | 55.80 | 32.64 | 17.82 | 10.44 | 37.26 | 21.84 |
| 57 | 26.82 | 15.72 | 57.60 | 33.72 | 18.18 | 10.68 | 38.34 | 22.56 |
| 58 | 27.90 | 16.44 | 59.40 | 34.80 | 18.72 | 11.04 | 39.42 | 23.16 |
| 59 | 29.16 | 17.04 | 61.20 | 35.88 | 19.26 | 11.28 | 40.50 | 23.76 |
| 60 | 30.24 | 17.76 | 63.00 | 36.96 | 19.80 | 11.64 | 41.58 | 24.36 |
| 61 | 31.32 | 18.36 | 64.80 | 37.92 | 20.34 | 11.88 | 42.66 | 24.96 |
| 62 | 32.40 | 19.08 | 66.60 | 39.00 | 20.70 | 12.24 | 43.56 | 25.56 |
| 63 | 33.48 | 19.68 | 68.40 | 40.08 | 21.24 | 12.48 | 44.64 | 26.28 |
| 64 | 34.74 | 20.40 | 70.20 | 41.16 | 21.78 | 12.72 | 45.72 | 26.88 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Individuals add \$50.00 policy fee (each year).

For Couples add \$25.00 policy fee per person (each year).

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

(Applied after the policy fee is added.)

**ARIZONA AND LOUISIANA
CRITICAL ILLNESS POLICIES CI and CI1**

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 6.48 | 3.84 | 7.38 | 4.32 | 5.22 | 3.12 | 6.12 | 3.60 |
| 21 | 6.84 | 3.96 | 7.74 | 4.56 | 5.40 | 3.24 | 6.48 | 3.84 |
| 22 | 7.02 | 4.20 | 8.10 | 4.80 | 5.76 | 3.24 | 6.84 | 4.08 |
| 23 | 7.38 | 4.32 | 8.64 | 5.04 | 5.94 | 3.36 | 7.20 | 4.20 |
| 24 | 7.56 | 4.44 | 9.00 | 5.28 | 6.12 | 3.48 | 7.56 | 4.44 |
| 25 | 7.92 | 4.68 | 9.72 | 5.64 | 6.30 | 3.60 | 7.92 | 4.68 |
| 26 | 8.10 | 4.80 | 10.08 | 5.88 | 6.66 | 3.84 | 8.28 | 4.92 |
| 27 | 8.46 | 4.92 | 10.62 | 6.36 | 6.84 | 4.08 | 8.64 | 5.16 |
| 28 | 8.64 | 5.16 | 11.16 | 6.60 | 7.02 | 4.20 | 9.18 | 5.40 |
| 29 | 9.00 | 5.28 | 11.88 | 6.96 | 7.38 | 4.32 | 9.72 | 5.64 |
| 30 | 9.54 | 5.52 | 12.42 | 7.32 | 7.56 | 4.44 | 10.26 | 6.00 |
| 31 | 9.72 | 5.64 | 12.96 | 7.68 | 7.92 | 4.68 | 10.80 | 6.36 |
| 32 | 10.08 | 5.88 | 13.86 | 8.04 | 8.10 | 4.80 | 11.34 | 6.72 |
| 33 | 10.44 | 6.00 | 14.58 | 8.52 | 8.46 | 4.92 | 11.88 | 7.08 |
| 34 | 10.80 | 6.36 | 15.30 | 9.00 | 8.64 | 5.16 | 12.60 | 7.44 |
| 35 | 10.98 | 6.48 | 16.02 | 9.48 | 9.00 | 5.28 | 13.32 | 7.80 |
| 36 | 11.52 | 6.84 | 17.46 | 10.20 | 9.54 | 5.52 | 14.40 | 8.40 |
| 37 | 12.06 | 7.08 | 18.90 | 11.04 | 10.08 | 5.76 | 15.48 | 9.12 |
| 38 | 12.60 | 7.44 | 20.34 | 12.00 | 10.44 | 6.12 | 16.56 | 9.72 |
| 39 | 13.32 | 7.80 | 22.14 | 12.96 | 10.98 | 6.48 | 17.82 | 10.44 |
| 40 | 14.04 | 8.16 | 23.76 | 14.04 | 11.34 | 6.72 | 19.08 | 11.16 |
| 41 | 14.58 | 8.52 | 25.56 | 15.00 | 11.88 | 7.08 | 20.34 | 12.00 |
| 42 | 15.30 | 9.00 | 27.36 | 16.08 | 12.42 | 7.32 | 21.78 | 12.72 |
| 43 | 15.84 | 9.36 | 29.52 | 17.28 | 12.96 | 7.68 | 23.22 | 13.56 |
| 44 | 16.56 | 9.72 | 31.50 | 18.48 | 13.68 | 7.92 | 24.84 | 14.52 |
| 45 | 17.46 | 10.20 | 33.66 | 19.80 | 14.22 | 8.28 | 26.28 | 15.36 |
| 46 | 18.18 | 10.56 | 35.64 | 20.88 | 14.58 | 8.52 | 27.36 | 16.08 |
| 47 | 19.08 | 11.04 | 37.98 | 22.32 | 15.12 | 8.88 | 28.80 | 16.80 |
| 48 | 19.80 | 11.76 | 40.32 | 23.52 | 15.48 | 9.12 | 29.88 | 17.52 |
| 49 | 20.88 | 12.24 | 42.48 | 24.96 | 15.84 | 9.36 | 31.14 | 18.24 |
| 50 | 21.60 | 12.72 | 44.82 | 26.28 | 16.38 | 9.60 | 32.40 | 18.96 |
| 51 | 22.50 | 13.20 | 47.34 | 27.72 | 16.74 | 9.84 | 33.48 | 19.68 |
| 52 | 23.40 | 13.68 | 49.50 | 29.16 | 17.28 | 10.08 | 34.74 | 20.28 |
| 53 | 24.12 | 14.28 | 52.02 | 30.48 | 17.64 | 10.20 | 36.00 | 21.00 |
| 54 | 25.02 | 14.76 | 54.18 | 31.92 | 17.82 | 10.44 | 37.08 | 21.72 |
| 55 | 25.92 | 15.12 | 56.52 | 33.24 | 18.18 | 10.56 | 37.98 | 22.32 |
| 56 | 27.00 | 15.84 | 58.68 | 34.32 | 18.72 | 10.92 | 39.06 | 22.92 |
| 57 | 28.08 | 16.56 | 60.48 | 35.40 | 19.08 | 11.16 | 40.32 | 23.64 |
| 58 | 29.34 | 17.28 | 62.46 | 36.60 | 19.62 | 11.64 | 41.40 | 24.36 |
| 59 | 30.60 | 17.88 | 64.26 | 37.68 | 20.16 | 11.88 | 42.48 | 24.96 |
| 60 | 31.68 | 18.60 | 66.24 | 38.76 | 20.88 | 12.24 | 43.74 | 25.56 |
| 61 | 32.94 | 19.32 | 68.04 | 39.84 | 21.42 | 12.48 | 44.82 | 26.16 |
| 62 | 34.02 | 20.04 | 70.02 | 40.92 | 21.78 | 12.84 | 45.72 | 26.88 |
| 63 | 35.10 | 20.64 | 71.82 | 42.12 | 22.32 | 13.08 | 46.80 | 27.60 |
| 64 | 36.54 | 21.48 | 73.80 | 43.20 | 22.86 | 13.32 | 48.06 | 28.20 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Individuals Policy Form CI add \$50.00 policy fee (each year).

For Couples Policy Form CI1 add \$25.00 policy fee per person (each year).

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

(Applied after the policy fee is added.)

**ARKANSAS AND FLORIDA
CRITICAL ILLNESS – Policies CI and CI1**

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 6.12 | 3.60 | 7.02 | 4.08 | 5.04 | 3.00 | 5.76 | 3.48 |
| 21 | 6.48 | 3.72 | 7.38 | 4.32 | 5.22 | 3.12 | 6.12 | 3.60 |
| 22 | 6.66 | 3.96 | 7.74 | 4.56 | 5.40 | 3.12 | 6.48 | 3.84 |
| 23 | 7.02 | 4.08 | 8.28 | 4.80 | 5.58 | 3.24 | 6.84 | 3.96 |
| 24 | 7.20 | 4.20 | 8.64 | 5.04 | 5.76 | 3.36 | 7.20 | 4.20 |
| 25 | 7.56 | 4.44 | 9.18 | 5.40 | 5.94 | 3.48 | 7.56 | 4.44 |
| 26 | 7.74 | 4.56 | 9.54 | 5.64 | 6.30 | 3.72 | 7.92 | 4.68 |
| 27 | 8.10 | 4.80 | 10.08 | 5.88 | 6.48 | 3.84 | 8.28 | 4.80 |
| 28 | 8.28 | 4.80 | 10.62 | 6.24 | 6.66 | 3.96 | 8.82 | 5.16 |
| 29 | 8.64 | 5.04 | 11.34 | 6.60 | 7.02 | 4.08 | 9.18 | 5.40 |
| 30 | 9.00 | 5.28 | 11.88 | 6.96 | 7.20 | 4.20 | 9.72 | 5.76 |
| 31 | 9.18 | 5.40 | 12.42 | 7.32 | 7.56 | 4.44 | 10.26 | 6.00 |
| 32 | 9.54 | 5.64 | 13.14 | 7.68 | 7.74 | 4.56 | 10.80 | 6.36 |
| 33 | 9.90 | 5.76 | 13.86 | 8.16 | 8.10 | 4.80 | 11.34 | 6.60 |
| 34 | 10.26 | 6.00 | 14.58 | 8.52 | 8.28 | 4.80 | 12.06 | 7.08 |
| 35 | 10.26 | 6.00 | 15.12 | 8.88 | 8.64 | 5.04 | 12.42 | 7.32 |
| 36 | 10.80 | 6.36 | 16.56 | 9.72 | 9.00 | 5.28 | 13.50 | 7.92 |
| 37 | 11.34 | 6.60 | 18.00 | 10.56 | 9.54 | 5.64 | 14.76 | 8.64 |
| 38 | 11.88 | 6.96 | 19.44 | 11.40 | 9.90 | 5.76 | 15.84 | 9.24 |
| 39 | 12.42 | 7.32 | 21.06 | 12.36 | 10.44 | 6.12 | 16.92 | 9.96 |
| 40 | 13.14 | 7.68 | 22.68 | 13.32 | 10.80 | 6.36 | 18.18 | 10.68 |
| 41 | 13.68 | 8.04 | 24.30 | 14.28 | 11.34 | 6.60 | 19.44 | 11.40 |
| 42 | 14.22 | 8.40 | 25.92 | 15.24 | 11.70 | 6.84 | 20.52 | 12.00 |
| 43 | 14.76 | 8.64 | 27.36 | 16.08 | 12.24 | 7.20 | 21.60 | 12.72 |
| 44 | 15.30 | 9.00 | 28.98 | 17.04 | 12.60 | 7.44 | 22.86 | 13.44 |
| 45 | 16.02 | 9.36 | 30.96 | 18.12 | 13.14 | 7.68 | 24.30 | 14.28 |
| 46 | 16.56 | 9.72 | 32.58 | 19.08 | 13.50 | 7.92 | 25.20 | 14.76 |
| 47 | 17.10 | 10.08 | 34.02 | 19.92 | 13.68 | 8.04 | 26.10 | 15.36 |
| 48 | 17.64 | 10.32 | 35.64 | 20.88 | 14.04 | 8.28 | 27.18 | 15.96 |
| 49 | 18.18 | 10.68 | 37.26 | 21.84 | 14.40 | 8.40 | 28.08 | 16.44 |
| 50 | 18.90 | 11.04 | 38.88 | 22.80 | 14.76 | 8.64 | 28.98 | 17.04 |
| 51 | 19.44 | 11.40 | 40.32 | 23.64 | 14.94 | 8.76 | 29.88 | 17.52 |
| 52 | 19.98 | 11.76 | 41.94 | 24.60 | 15.30 | 9.00 | 30.78 | 18.00 |
| 53 | 20.52 | 12.00 | 43.56 | 25.56 | 15.66 | 9.24 | 31.68 | 18.60 |
| 54 | 21.06 | 12.36 | 45.00 | 26.40 | 16.02 | 9.36 | 32.76 | 19.20 |
| 55 | 21.60 | 12.72 | 46.62 | 27.36 | 16.20 | 9.48 | 33.48 | 19.68 |
| 56 | 22.50 | 13.20 | 48.42 | 28.44 | 16.74 | 9.84 | 34.56 | 20.28 |
| 57 | 23.58 | 13.80 | 49.86 | 29.28 | 17.10 | 10.08 | 35.46 | 20.76 |
| 58 | 24.48 | 14.40 | 51.48 | 30.24 | 17.46 | 10.20 | 36.54 | 21.48 |
| 59 | 25.56 | 15.00 | 53.10 | 31.20 | 18.00 | 10.56 | 37.44 | 21.96 |
| 60 | 26.46 | 15.48 | 54.54 | 32.04 | 18.54 | 10.92 | 38.52 | 22.56 |
| 61 | 27.36 | 16.08 | 56.16 | 33.00 | 19.08 | 11.16 | 39.42 | 23.16 |
| 62 | 28.44 | 16.68 | 57.78 | 33.84 | 19.44 | 11.40 | 40.32 | 23.64 |
| 63 | 29.34 | 17.16 | 59.22 | 34.80 | 19.98 | 11.76 | 41.22 | 24.24 |
| 64 | 30.42 | 17.88 | 60.84 | 35.64 | 20.34 | 11.88 | 42.30 | 24.84 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Individuals Policy Form CI add \$50.00 policy fee (each year).

For Couples Policy Form CI1 add \$25.00 policy fee per person (each year).

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

(Applied after the policy fee is added.)

CALIFORNIA
CRITICAL ILLNESS – Policy/Certificate Form CI/CI1

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 6.12 | 3.60 | 7.02 | 4.08 | 5.76 | 3.48 | 6.12 | 3.72 |
| 21 | 6.48 | 3.72 | 7.38 | 4.32 | 5.94 | 3.60 | 6.48 | 3.84 |
| 22 | 6.66 | 3.96 | 7.74 | 4.56 | 6.12 | 3.60 | 7.02 | 4.08 |
| 23 | 7.02 | 4.08 | 8.28 | 4.80 | 6.30 | 3.72 | 7.38 | 4.20 |
| 24 | 7.20 | 4.20 | 8.64 | 5.04 | 6.48 | 3.84 | 7.74 | 4.44 |
| 25 | 7.56 | 4.44 | 9.18 | 5.40 | 6.84 | 3.96 | 8.10 | 4.80 |
| 26 | 7.74 | 4.56 | 9.54 | 5.64 | 7.20 | 4.08 | 8.46 | 5.04 |
| 27 | 8.10 | 4.68 | 10.08 | 6.00 | 7.38 | 4.32 | 8.82 | 5.28 |
| 28 | 8.28 | 4.92 | 10.62 | 6.24 | 7.56 | 4.56 | 9.36 | 5.52 |
| 29 | 8.64 | 5.04 | 11.34 | 6.60 | 7.92 | 4.68 | 9.90 | 5.76 |
| 30 | 9.00 | 5.28 | 11.88 | 6.96 | 8.28 | 4.80 | 10.44 | 6.12 |
| 31 | 9.18 | 5.40 | 12.42 | 7.32 | 8.64 | 5.04 | 10.98 | 6.48 |
| 32 | 9.54 | 5.64 | 13.14 | 7.68 | 8.82 | 5.16 | 11.52 | 6.84 |
| 33 | 9.90 | 5.76 | 13.86 | 8.16 | 9.18 | 5.28 | 12.06 | 7.20 |
| 34 | 10.26 | 6.00 | 14.58 | 8.52 | 9.36 | 5.64 | 12.96 | 7.56 |
| 35 | 10.44 | 6.12 | 15.30 | 9.00 | 9.90 | 5.76 | 13.50 | 7.92 |
| 36 | 10.98 | 6.48 | 16.56 | 9.72 | 10.26 | 6.00 | 14.58 | 8.64 |
| 37 | 11.52 | 6.72 | 18.00 | 10.56 | 10.80 | 6.24 | 15.84 | 9.24 |
| 38 | 12.06 | 7.08 | 19.44 | 11.40 | 11.34 | 6.72 | 16.92 | 9.84 |
| 39 | 12.60 | 7.44 | 21.06 | 12.36 | 11.88 | 6.96 | 18.18 | 10.68 |
| 40 | 13.32 | 7.80 | 22.68 | 13.32 | 12.24 | 7.20 | 19.44 | 11.40 |
| 41 | 13.86 | 8.16 | 24.30 | 14.28 | 12.96 | 7.68 | 20.88 | 12.24 |
| 42 | 14.58 | 8.52 | 26.10 | 15.36 | 13.50 | 7.92 | 22.14 | 12.96 |
| 43 | 15.12 | 8.88 | 28.08 | 16.44 | 14.22 | 8.40 | 23.76 | 13.92 |
| 44 | 15.84 | 9.24 | 30.06 | 17.64 | 14.76 | 8.64 | 25.20 | 14.76 |
| 45 | 16.56 | 9.72 | 32.04 | 18.84 | 15.48 | 9.00 | 26.82 | 15.72 |
| 46 | 17.28 | 10.08 | 34.02 | 19.92 | 15.84 | 9.36 | 27.90 | 16.44 |
| 47 | 18.18 | 10.56 | 36.18 | 21.24 | 16.38 | 9.60 | 29.34 | 17.04 |
| 48 | 18.90 | 11.16 | 38.34 | 22.44 | 16.74 | 9.84 | 30.42 | 17.88 |
| 49 | 19.80 | 11.64 | 40.50 | 23.76 | 17.28 | 10.08 | 31.86 | 18.60 |
| 50 | 20.52 | 12.12 | 42.66 | 25.08 | 17.82 | 10.44 | 32.94 | 19.32 |
| 51 | 21.42 | 12.60 | 45.00 | 26.40 | 18.18 | 10.68 | 34.02 | 20.04 |
| 52 | 22.32 | 13.08 | 47.16 | 27.72 | 18.72 | 10.92 | 35.46 | 20.64 |
| 53 | 23.04 | 13.56 | 49.50 | 29.04 | 19.08 | 11.04 | 36.54 | 21.48 |
| 54 | 23.76 | 14.04 | 51.66 | 30.36 | 19.26 | 11.40 | 37.80 | 22.08 |
| 55 | 24.66 | 14.40 | 53.82 | 31.68 | 19.62 | 11.52 | 38.70 | 22.68 |
| 56 | 25.74 | 15.12 | 55.80 | 32.64 | 20.34 | 11.88 | 39.78 | 23.40 |
| 57 | 26.82 | 15.72 | 57.60 | 33.72 | 20.70 | 12.12 | 41.04 | 24.12 |
| 58 | 27.90 | 16.44 | 59.40 | 34.80 | 21.42 | 12.60 | 42.12 | 24.84 |
| 59 | 29.16 | 17.04 | 61.20 | 35.88 | 21.96 | 12.84 | 43.38 | 25.44 |
| 60 | 30.24 | 17.76 | 63.00 | 36.96 | 22.50 | 13.32 | 44.46 | 26.04 |
| 61 | 31.32 | 18.36 | 64.80 | 37.92 | 23.22 | 13.56 | 45.72 | 26.76 |
| 62 | 32.40 | 19.08 | 66.60 | 39.00 | 23.58 | 13.92 | 46.62 | 27.36 |
| 63 | 33.48 | 19.68 | 68.40 | 40.08 | 24.30 | 14.28 | 47.70 | 28.08 |
| 64 | 34.74 | 20.40 | 70.20 | 41.16 | 24.84 | 14.52 | 48.96 | 28.80 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Policy Form CI add \$50.00 policy fee (each year).

For Policy Form CI1 add \$25.00 policy fee (each year).

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

(Applied after the policy fee is added.)

IOWA
CRITICAL ILLNESS – Policies CI-19682, CI1-19683 and CIW-19684
Annual Premiums after Maximum Benefit Amount is exhausted

All Lives – \$180.00

No policy fee applies

To obtain semi-annual and quarterly premiums, divide the above quoted premium by 2 and 4, respectively. To obtain the monthly premium for direct bill, including all attached riders, divide the total annual premium by 12 and add \$2.00. To obtain the monthly premium for bank service plan, including all attached riders, divide the total annual premium by 12.

**MONTANA
CRITICAL ILLNESS POLICIES CI and CI1**

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | |
|--|---------------------------------|---------------|------------------------------|---------------|
| ISSUE AGE | ALL LIVES NONTOBACCO | | ALL LIVES TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| | 20 | 5.94 | 3.48 | 6.66 |
| 21 | 6.12 | 3.60 | 7.02 | 4.20 |
| 22 | 6.30 | 3.72 | 7.38 | 4.44 |
| 23 | 6.66 | 3.84 | 7.92 | 4.56 |
| 24 | 6.84 | 3.96 | 8.28 | 4.80 |
| 25 | 7.20 | 4.20 | 8.82 | 5.16 |
| 26 | 7.38 | 4.32 | 9.18 | 5.40 |
| 27 | 7.74 | 4.44 | 9.72 | 5.76 |
| 28 | 7.92 | 4.68 | 10.26 | 6.00 |
| 29 | 8.28 | 4.80 | 10.80 | 6.36 |
| 30 | 8.64 | 5.04 | 11.34 | 6.72 |
| 31 | 8.82 | 5.16 | 11.88 | 6.96 |
| 32 | 9.18 | 5.40 | 12.60 | 7.32 |
| 33 | 9.54 | 5.52 | 13.32 | 7.80 |
| 34 | 9.72 | 5.76 | 14.04 | 8.16 |
| 35 | 10.08 | 5.88 | 14.58 | 8.64 |
| 36 | 10.44 | 6.24 | 15.84 | 9.36 |
| 37 | 10.98 | 6.48 | 17.28 | 10.08 |
| 38 | 11.52 | 6.84 | 18.54 | 10.92 |
| 39 | 12.06 | 7.08 | 19.98 | 11.76 |
| 40 | 12.78 | 7.44 | 21.60 | 12.72 |
| 41 | 13.32 | 7.80 | 23.04 | 13.56 |
| 42 | 13.86 | 8.16 | 24.84 | 14.52 |
| 43 | 14.40 | 8.52 | 26.64 | 15.60 |
| 44 | 15.12 | 8.88 | 28.44 | 16.68 |
| 45 | 15.84 | 9.24 | 30.24 | 17.76 |
| 46 | 16.38 | 9.60 | 32.04 | 18.84 |
| 47 | 17.28 | 10.08 | 34.02 | 19.92 |
| 48 | 17.82 | 10.56 | 35.82 | 21.00 |
| 49 | 18.72 | 10.92 | 37.80 | 22.20 |
| 50 | 19.26 | 11.40 | 39.78 | 23.28 |
| 51 | 20.16 | 11.76 | 41.76 | 24.48 |
| 52 | 20.88 | 12.24 | 43.74 | 25.68 |
| 53 | 21.42 | 12.60 | 45.72 | 26.76 |
| 54 | 22.14 | 13.08 | 47.52 | 27.96 |
| 55 | 22.86 | 13.32 | 49.50 | 29.04 |
| 56 | 23.76 | 13.92 | 51.12 | 30.00 |
| 57 | 24.66 | 14.52 | 52.74 | 30.96 |
| 58 | 25.56 | 15.12 | 54.36 | 31.92 |
| 59 | 26.64 | 15.60 | 55.98 | 32.88 |
| 60 | 27.72 | 16.20 | 57.60 | 33.84 |
| 61 | 28.62 | 16.80 | 59.22 | 34.68 |
| 62 | 29.52 | 17.40 | 60.84 | 35.64 |
| 63 | 30.42 | 17.88 | 62.46 | 36.60 |
| 64 | 31.50 | 18.48 | 64.08 | 37.56 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Individuals Policy Form CI add \$50.00 policy fee (each year).

For Couples Policy Form CI1 add \$25.00 policy fee per person (each year).

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

(Applied after the policy fee is added.)

NORTH DAKOTA
CRITICAL ILLNESS – Policy/Certificate Form CI/CI1

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 5.76 | 3.48 | 6.66 | 3.84 | 4.86 | 2.88 | 5.40 | 3.36 |
| 21 | 6.12 | 3.48 | 7.02 | 4.08 | 5.04 | 3.00 | 5.76 | 3.48 |
| 22 | 6.30 | 3.72 | 7.38 | 4.32 | 5.22 | 3.00 | 6.12 | 3.60 |
| 23 | 6.66 | 3.84 | 7.92 | 4.56 | 5.22 | 3.12 | 6.48 | 3.72 |
| 24 | 6.84 | 3.96 | 8.28 | 4.80 | 5.40 | 3.24 | 6.84 | 3.96 |
| 25 | 7.20 | 4.20 | 8.64 | 5.16 | 5.58 | 3.36 | 7.20 | 4.20 |
| 26 | 7.38 | 4.32 | 9.00 | 5.40 | 5.94 | 3.48 | 7.56 | 4.44 |
| 27 | 7.74 | 4.44 | 9.54 | 5.76 | 6.12 | 3.60 | 7.92 | 4.68 |
| 28 | 7.92 | 4.68 | 10.08 | 5.88 | 6.30 | 3.72 | 8.46 | 4.92 |
| 29 | 8.28 | 4.80 | 10.80 | 6.24 | 6.66 | 3.84 | 8.64 | 5.16 |
| 30 | 8.64 | 5.04 | 11.34 | 6.60 | 6.84 | 3.96 | 9.18 | 5.52 |
| 31 | 8.64 | 5.16 | 11.88 | 6.96 | 7.20 | 4.20 | 9.72 | 5.76 |
| 32 | 9.00 | 5.40 | 12.42 | 7.32 | 7.38 | 4.32 | 10.26 | 6.00 |
| 33 | 9.36 | 5.52 | 13.14 | 7.80 | 7.74 | 4.44 | 10.80 | 6.36 |
| 34 | 9.72 | 5.76 | 13.86 | 8.04 | 7.92 | 4.68 | 11.52 | 6.72 |
| 35 | 9.90 | 5.76 | 14.58 | 8.52 | 8.28 | 4.80 | 12.06 | 7.08 |
| 36 | 10.44 | 6.12 | 15.66 | 9.24 | 8.64 | 5.04 | 12.96 | 7.68 |
| 37 | 10.98 | 6.36 | 17.10 | 10.08 | 9.00 | 5.28 | 14.04 | 8.16 |
| 38 | 11.52 | 6.72 | 18.54 | 10.80 | 9.36 | 5.64 | 15.12 | 8.76 |
| 39 | 12.06 | 7.08 | 19.98 | 11.76 | 9.90 | 5.76 | 16.02 | 9.48 |
| 40 | 12.60 | 7.44 | 21.60 | 12.60 | 10.26 | 6.00 | 17.28 | 10.20 |
| 41 | 13.14 | 7.80 | 23.04 | 13.56 | 10.80 | 6.36 | 18.54 | 10.80 |
| 42 | 13.86 | 8.04 | 24.84 | 14.64 | 11.34 | 6.60 | 19.62 | 11.52 |
| 43 | 14.40 | 8.40 | 26.64 | 15.60 | 11.88 | 6.96 | 21.06 | 12.36 |
| 44 | 15.12 | 8.76 | 28.62 | 16.80 | 12.24 | 7.20 | 22.32 | 13.08 |
| 45 | 15.66 | 9.24 | 30.42 | 17.88 | 12.78 | 7.56 | 23.76 | 13.92 |
| 46 | 16.38 | 9.60 | 32.40 | 18.96 | 13.14 | 7.80 | 24.84 | 14.64 |
| 47 | 17.28 | 10.08 | 34.38 | 20.16 | 13.68 | 8.04 | 25.92 | 15.12 |
| 48 | 18.00 | 10.56 | 36.36 | 21.36 | 14.04 | 8.16 | 27.00 | 15.84 |
| 49 | 18.90 | 11.04 | 38.52 | 22.56 | 14.40 | 8.40 | 28.26 | 16.56 |
| 50 | 19.44 | 11.52 | 40.50 | 23.88 | 14.94 | 8.64 | 29.16 | 17.16 |
| 51 | 20.34 | 12.00 | 42.84 | 25.08 | 15.30 | 8.88 | 30.24 | 17.76 |
| 52 | 21.24 | 12.48 | 44.82 | 26.28 | 15.48 | 9.12 | 31.50 | 18.36 |
| 53 | 21.96 | 12.84 | 46.98 | 27.60 | 15.84 | 9.24 | 32.58 | 19.08 |
| 54 | 22.50 | 13.32 | 49.14 | 28.80 | 16.02 | 9.48 | 33.48 | 19.56 |
| 55 | 23.40 | 13.68 | 51.12 | 30.12 | 16.38 | 9.60 | 34.38 | 20.16 |
| 56 | 24.48 | 14.40 | 53.10 | 30.96 | 16.92 | 9.96 | 35.46 | 20.76 |
| 57 | 25.56 | 14.88 | 54.72 | 32.04 | 17.28 | 10.20 | 36.36 | 21.48 |
| 58 | 26.46 | 15.60 | 56.52 | 33.12 | 17.82 | 10.44 | 37.44 | 21.96 |
| 59 | 27.72 | 16.20 | 58.14 | 34.08 | 18.36 | 10.68 | 38.52 | 22.56 |
| 60 | 28.80 | 16.92 | 59.94 | 35.16 | 18.90 | 11.04 | 39.42 | 23.16 |
| 61 | 29.70 | 17.40 | 61.56 | 36.00 | 19.26 | 11.28 | 40.50 | 23.76 |
| 62 | 30.78 | 18.12 | 63.36 | 37.08 | 19.62 | 11.64 | 41.40 | 24.24 |
| 63 | 31.86 | 18.72 | 64.98 | 38.04 | 20.16 | 11.88 | 42.48 | 24.96 |
| 64 | 32.94 | 19.44 | 66.78 | 39.12 | 20.70 | 12.12 | 43.38 | 25.56 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Individuals add \$50.00 policy fee (each year).

For Couples add \$25.00 policy fee per person (each year).

Modal factors: Monthly=.0875, Quarterly=.26, Semi-annual=.515.

(Applied after the policy fee is added.)

WASHINGTON
CRITICAL ILLNESS – Policies CI and CI1

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 5.40 | 3.12 | 6.12 | 3.60 | 4.50 | 2.64 | 5.04 | 3.12 |
| 21 | 5.76 | 3.24 | 6.48 | 3.84 | 4.68 | 2.76 | 5.40 | 3.12 |
| 22 | 5.94 | 3.48 | 6.84 | 3.96 | 4.68 | 2.76 | 5.76 | 3.36 |
| 23 | 6.12 | 3.60 | 7.20 | 4.20 | 4.86 | 2.88 | 5.94 | 3.48 |
| 24 | 6.30 | 3.72 | 7.56 | 4.44 | 5.04 | 3.00 | 6.30 | 3.72 |
| 25 | 6.66 | 3.96 | 8.10 | 4.80 | 5.22 | 3.12 | 6.66 | 3.96 |
| 26 | 6.84 | 3.96 | 8.46 | 4.92 | 5.58 | 3.12 | 7.02 | 4.08 |
| 27 | 7.20 | 4.08 | 8.82 | 5.28 | 5.76 | 3.36 | 7.20 | 4.32 |
| 28 | 7.20 | 4.32 | 9.36 | 5.52 | 5.94 | 3.48 | 7.74 | 4.56 |
| 29 | 7.56 | 4.44 | 9.90 | 5.76 | 6.12 | 3.60 | 8.10 | 4.80 |
| 30 | 7.92 | 4.68 | 10.44 | 6.12 | 6.30 | 3.72 | 8.64 | 5.04 |
| 31 | 8.10 | 4.80 | 10.98 | 6.48 | 6.66 | 3.96 | 9.00 | 5.28 |
| 32 | 8.46 | 4.92 | 11.52 | 6.72 | 6.84 | 3.96 | 9.54 | 5.64 |
| 33 | 8.64 | 5.04 | 12.24 | 7.20 | 7.20 | 4.08 | 9.90 | 5.88 |
| 34 | 9.00 | 5.28 | 12.78 | 7.44 | 7.20 | 4.32 | 10.62 | 6.24 |
| 35 | 9.18 | 5.40 | 13.50 | 7.92 | 7.56 | 4.44 | 11.16 | 6.60 |
| 36 | 9.72 | 5.76 | 14.58 | 8.52 | 7.92 | 4.68 | 12.06 | 7.08 |
| 37 | 10.08 | 5.88 | 15.84 | 9.24 | 8.46 | 4.80 | 12.96 | 7.56 |
| 38 | 10.62 | 6.24 | 17.10 | 10.08 | 8.64 | 5.16 | 13.86 | 8.16 |
| 39 | 11.16 | 6.60 | 18.54 | 10.92 | 9.18 | 5.40 | 14.94 | 8.76 |
| 40 | 11.70 | 6.84 | 19.98 | 11.76 | 9.54 | 5.64 | 16.02 | 9.36 |
| 41 | 12.24 | 7.20 | 21.42 | 12.60 | 9.90 | 5.88 | 17.10 | 10.08 |
| 42 | 12.78 | 7.44 | 23.04 | 13.56 | 10.44 | 6.12 | 18.18 | 10.68 |
| 43 | 13.32 | 7.80 | 24.66 | 14.52 | 10.98 | 6.48 | 19.44 | 11.40 |
| 44 | 13.86 | 8.16 | 26.46 | 15.48 | 11.34 | 6.60 | 20.70 | 12.12 |
| 45 | 14.58 | 8.52 | 28.26 | 16.56 | 11.88 | 6.96 | 21.96 | 12.84 |
| 46 | 15.12 | 8.88 | 29.88 | 17.52 | 12.24 | 7.20 | 23.04 | 13.56 |
| 47 | 16.02 | 9.24 | 31.86 | 18.72 | 12.60 | 7.44 | 24.12 | 14.04 |
| 48 | 16.56 | 9.84 | 33.66 | 19.80 | 12.96 | 7.56 | 25.02 | 14.64 |
| 49 | 17.46 | 10.20 | 35.64 | 20.88 | 13.32 | 7.80 | 26.10 | 15.36 |
| 50 | 18.00 | 10.68 | 37.62 | 22.08 | 13.86 | 8.04 | 27.00 | 15.84 |
| 51 | 18.90 | 11.04 | 39.60 | 23.28 | 14.04 | 8.28 | 28.08 | 16.44 |
| 52 | 19.62 | 11.52 | 41.58 | 24.36 | 14.40 | 8.40 | 29.16 | 17.04 |
| 53 | 20.34 | 11.88 | 43.56 | 25.56 | 14.76 | 8.52 | 30.06 | 17.64 |
| 54 | 20.88 | 12.36 | 45.54 | 26.76 | 14.94 | 8.76 | 30.96 | 18.12 |
| 55 | 21.78 | 12.72 | 47.34 | 27.84 | 15.12 | 8.88 | 31.86 | 18.72 |
| 56 | 22.68 | 13.32 | 49.14 | 28.68 | 15.66 | 9.24 | 32.76 | 19.20 |
| 57 | 23.58 | 13.80 | 50.76 | 29.64 | 16.02 | 9.36 | 33.66 | 19.80 |
| 58 | 24.48 | 14.52 | 52.20 | 30.60 | 16.56 | 9.72 | 34.74 | 20.40 |
| 59 | 25.74 | 15.00 | 53.82 | 31.56 | 16.92 | 9.96 | 35.64 | 20.88 |
| 60 | 26.64 | 15.60 | 55.44 | 32.52 | 17.46 | 10.20 | 36.54 | 21.48 |
| 61 | 27.54 | 16.20 | 57.06 | 33.36 | 17.82 | 10.44 | 37.62 | 21.96 |
| 62 | 28.44 | 16.80 | 58.68 | 34.32 | 18.18 | 10.80 | 38.34 | 22.44 |
| 63 | 29.52 | 17.28 | 60.12 | 35.28 | 18.72 | 11.04 | 39.24 | 23.16 |
| 64 | 30.60 | 18.00 | 61.74 | 36.24 | 19.08 | 11.16 | 40.32 | 23.64 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Individuals Policy Form CI add \$50.00 policy fee (each year).

For Couples Policy Form CI1 add \$25.00 policy fee per person (each year).

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

(Applied after the policy fee is added.)

DISABILITY RIDER – 0HA5M

| Annual Premiums per \$1,000 Disability Benefit Amount | | | | |
|--|-------------------|----------------|---------------------|----------------|
| ISSUE AGE | MALE LIVES | | FEMALE LIVES | |
| | NONTOBACCO | TOBACCO | NONTOBACCO | TOBACCO |
| 20 | 0.72 | 0.84 | 0.36 | 0.48 |
| 21 | 0.72 | 0.96 | 0.36 | 0.60 |
| 22 | 0.72 | 0.96 | 0.48 | 0.60 |
| 23 | 0.72 | 0.96 | 0.48 | 0.60 |
| 24 | 0.84 | 1.08 | 0.48 | 0.60 |
| 25 | 0.84 | 1.08 | 0.48 | 0.60 |
| 26 | 0.84 | 1.08 | 0.48 | 0.72 |
| 27 | 0.96 | 1.20 | 0.60 | 0.72 |
| 28 | 0.96 | 1.20 | 0.60 | 0.84 |
| 29 | 0.96 | 1.32 | 0.60 | 0.84 |
| 30 | 1.08 | 1.44 | 0.72 | 0.84 |
| 31 | 1.08 | 1.44 | 0.72 | 0.96 |
| 32 | 1.20 | 1.56 | 0.72 | 0.96 |
| 33 | 1.20 | 1.68 | 0.84 | 1.08 |
| 34 | 1.32 | 1.68 | 0.84 | 1.08 |
| 35 | 1.32 | 1.80 | 0.84 | 1.20 |
| 36 | 1.44 | 1.92 | 0.96 | 1.20 |
| 37 | 1.56 | 2.04 | 0.96 | 1.32 |
| 38 | 1.68 | 2.28 | 1.08 | 1.44 |
| 39 | 1.80 | 2.40 | 1.20 | 1.56 |
| 40 | 1.92 | 2.64 | 1.20 | 1.56 |
| 41 | 2.16 | 2.76 | 1.32 | 1.68 |
| 42 | 2.28 | 3.00 | 1.32 | 1.80 |
| 43 | 2.52 | 3.24 | 1.44 | 1.92 |
| 44 | 2.64 | 3.48 | 1.56 | 2.04 |
| 45 | 2.88 | 3.84 | 1.68 | 2.16 |
| 46 | 3.12 | 4.08 | 1.80 | 2.40 |
| 47 | 3.36 | 4.44 | 1.92 | 2.52 |
| 48 | 3.60 | 4.80 | 2.04 | 2.64 |
| 49 | 3.96 | 5.28 | 2.16 | 2.76 |
| 50 | 4.20 | 5.64 | 2.28 | 3.00 |
| 51 | 4.56 | 6.12 | 2.40 | 3.12 |
| 52 | 4.92 | 6.48 | 2.52 | 3.36 |
| 53 | 5.28 | 6.96 | 2.64 | 3.60 |
| 54 | 5.64 | 7.44 | 2.88 | 3.84 |
| 55 | 5.88 | 7.92 | 3.12 | 4.20 |
| 56 | 6.12 | 8.28 | 3.36 | 4.44 |
| 57 | 6.36 | 8.52 | 3.36 | 4.56 |
| 58 | 6.36 | 8.52 | 3.36 | 4.56 |
| 59 | 5.88 | 7.92 | 3.12 | 4.08 |
| 60 | 4.80 | 6.48 | 2.40 | 3.24 |
| 61 | 4.56 | 6.12 | 2.16 | 3.00 |
| 62 | 4.08 | 5.52 | 2.04 | 2.64 |
| 63 | 3.60 | 4.92 | 1.68 | 2.28 |
| 64 | 2.88 | 3.96 | 1.44 | 1.92 |

Accidental Death & Dismemberment Rider-0HA6M

**Annual Premiums per \$1,000
Maximum Benefit \$250,000
and not to exceed base amount
AD&D Benefit Amount**

Issue Age

20 - 64

All Lives

1.08

Modal factors: Monthly = .0875, Quarterly = .26, Semi-annual = .515.

**MONTANA
DISABILITY RIDER — OHA5M-24**

| Annual Premiums per \$1,000 Disability Benefit Amount | | |
|--|-------------------|----------------|
| ISSUE AGE | ALL LIVES | |
| | NONTOBACCO | TOBACCO |
| 20 | 0.60 | 0.72 |
| 21 | 0.60 | 0.84 |
| 22 | 0.72 | 0.84 |
| 23 | 0.72 | 0.84 |
| 24 | 0.72 | 0.96 |
| 25 | 0.72 | 0.96 |
| 26 | 0.72 | 0.96 |
| 27 | 0.84 | 1.08 |
| 28 | 0.84 | 1.08 |
| 29 | 0.84 | 1.20 |
| 30 | 0.96 | 1.32 |
| 31 | 0.96 | 1.32 |
| 32 | 1.08 | 1.44 |
| 33 | 1.08 | 1.56 |
| 34 | 1.20 | 1.56 |
| 35 | 1.20 | 1.68 |
| 36 | 1.32 | 1.80 |
| 37 | 1.44 | 1.92 |
| 38 | 1.56 | 2.04 |
| 39 | 1.68 | 2.16 |
| 40 | 1.80 | 2.40 |
| 41 | 1.92 | 2.52 |
| 42 | 2.04 | 2.76 |
| 43 | 2.28 | 2.88 |
| 44 | 2.40 | 3.12 |
| 45 | 2.64 | 3.48 |
| 46 | 2.76 | 3.72 |
| 47 | 3.00 | 3.96 |
| 48 | 3.24 | 4.32 |
| 49 | 3.48 | 4.68 |
| 50 | 3.72 | 5.04 |
| 51 | 4.08 | 5.40 |
| 52 | 4.32 | 5.76 |
| 53 | 4.68 | 6.12 |
| 54 | 4.92 | 6.60 |
| 55 | 5.16 | 6.96 |
| 56 | 5.40 | 7.32 |
| 57 | 5.64 | 7.56 |
| 58 | 5.64 | 7.56 |
| 59 | 5.16 | 6.96 |
| 60 | 4.20 | 5.64 |
| 61 | 3.96 | 5.40 |
| 62 | 3.60 | 4.80 |
| 63 | 3.12 | 4.32 |
| 64 | 2.52 | 3.48 |

Premium Worksheet – New York Only

A separate Premium Worksheet should be completed for each person applying for coverage. Please check your calculations thoroughly to avoid any delays in processing. Each calculation should be rounded to the nearest .01. Critical Illness proposal software is also available for the calculation process.

Premium Worksheet Mutual of Omaha's Critical Illness

| | | | |
|--|---------------|---------------------------------|---|
| Applicant | Valued Client | | |
| Age | Sex | Smoker <input type="checkbox"/> | Nonsmoker <input checked="" type="checkbox"/> |
| 40 | M | | |
| 1. Annual Premium Rate per \$1,000 of Benefit | | | 12.78 |
| 2. Units of Coverage: (Policy Benefit Amount per \$1,000 = units) | | X | 75 |
| 3. Total Base Premium Amount | | | \$958.50 |
| 4. Policy Fee (Add \$50 for single or \$25 per person for a married couple) | | + | 50.00 |
| 5. TOTAL Annual Premium (Lines 3+4=5) | | | \$1,008.50 |
| 6. Modal Factor (Enter Modal Factor) Monthly = .0875, Quarterly = .26, Semi-annual = .515. | | X | .0875 |
| 7. Total amount to be submitted with application | | | \$88.24 |

**NEW YORK
CRITICAL ILLNESS – Policy CI2/CI3**

| Annual Premiums per \$1,000 Maximum Benefit Amount* | | | | | | | | |
|---|------------|--------|---------|--------|--------------|--------|---------|--------|
| ISSUE AGE | MALE LIVES | | | | FEMALE LIVES | | | |
| | NONTOBACCO | | TOBACCO | | NONTOBACCO | | TOBACCO | |
| | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 | BAND 1 | BAND 2 |
| 20 | 4.32 | 2.52 | 5.58 | 3.24 | 3.42 | 2.04 | 4.50 | 2.64 |
| 21 | 4.50 | 2.64 | 5.76 | 3.36 | 3.60 | 2.16 | 4.68 | 2.76 |
| 22 | 4.68 | 2.76 | 6.12 | 3.60 | 3.78 | 2.28 | 4.86 | 2.88 |
| 23 | 4.86 | 2.88 | 6.30 | 3.72 | 4.14 | 2.40 | 5.22 | 3.00 |
| 24 | 5.04 | 3.00 | 6.48 | 3.84 | 4.32 | 2.52 | 5.40 | 3.24 |
| 25 | 5.40 | 3.12 | 6.84 | 3.96 | 4.50 | 2.64 | 5.76 | 3.36 |
| 26 | 5.76 | 3.36 | 7.56 | 4.44 | 4.68 | 2.76 | 6.30 | 3.72 |
| 27 | 6.12 | 3.60 | 8.10 | 4.80 | 5.04 | 3.00 | 6.84 | 3.96 |
| 28 | 6.48 | 3.72 | 8.82 | 5.16 | 5.40 | 3.12 | 7.38 | 4.32 |
| 29 | 6.84 | 3.96 | 9.54 | 5.52 | 5.58 | 3.36 | 7.92 | 4.56 |
| 30 | 7.20 | 4.20 | 10.26 | 6.00 | 5.94 | 3.48 | 8.46 | 4.92 |
| 31 | 7.56 | 4.44 | 10.80 | 6.36 | 6.30 | 3.60 | 9.00 | 5.28 |
| 32 | 7.92 | 4.68 | 11.52 | 6.72 | 6.48 | 3.84 | 9.54 | 5.52 |
| 33 | 8.28 | 4.92 | 12.24 | 7.20 | 6.84 | 3.96 | 10.08 | 5.88 |
| 34 | 8.64 | 5.04 | 12.96 | 7.56 | 7.02 | 4.20 | 10.44 | 6.12 |
| 35 | 9.00 | 5.28 | 13.50 | 7.92 | 7.38 | 4.32 | 10.98 | 6.48 |
| 36 | 9.72 | 5.76 | 15.30 | 9.00 | 7.92 | 4.68 | 12.42 | 7.32 |
| 37 | 10.62 | 6.24 | 17.10 | 10.08 | 8.46 | 5.04 | 13.86 | 8.16 |
| 38 | 11.34 | 6.60 | 18.90 | 11.16 | 9.18 | 5.40 | 15.30 | 9.00 |
| 39 | 12.06 | 7.08 | 20.88 | 12.24 | 9.72 | 5.64 | 16.74 | 9.84 |
| 40 | 12.78 | 7.56 | 22.68 | 13.20 | 10.26 | 6.00 | 18.18 | 10.56 |
| 41 | 13.68 | 8.04 | 24.48 | 14.28 | 10.80 | 6.36 | 19.44 | 11.40 |
| 42 | 14.40 | 8.40 | 26.28 | 15.36 | 11.52 | 6.72 | 20.88 | 12.24 |
| 43 | 15.12 | 8.88 | 28.08 | 16.44 | 12.06 | 7.08 | 22.32 | 13.08 |
| 44 | 15.84 | 9.36 | 29.88 | 17.52 | 12.60 | 7.44 | 23.76 | 13.92 |
| 45 | 16.74 | 9.72 | 31.68 | 18.60 | 13.14 | 7.80 | 25.20 | 14.76 |
| 46 | 18.18 | 10.68 | 34.74 | 20.40 | 14.04 | 8.28 | 26.82 | 15.84 |
| 47 | 19.62 | 11.52 | 37.80 | 22.20 | 14.94 | 8.76 | 28.62 | 16.80 |
| 48 | 21.06 | 12.36 | 41.04 | 24.00 | 15.66 | 9.24 | 30.42 | 17.88 |
| 49 | 22.50 | 13.20 | 44.10 | 25.80 | 16.56 | 9.72 | 32.22 | 18.96 |
| 50 | 23.94 | 14.04 | 47.16 | 27.72 | 17.28 | 10.20 | 34.02 | 19.92 |
| 51 | 25.56 | 15.00 | 50.22 | 29.52 | 18.18 | 10.68 | 35.82 | 21.00 |
| 52 | 27.00 | 15.84 | 53.46 | 31.32 | 18.90 | 11.16 | 37.62 | 21.96 |
| 53 | 28.44 | 16.68 | 56.52 | 33.12 | 19.80 | 11.64 | 39.24 | 23.04 |
| 54 | 29.88 | 17.52 | 59.58 | 34.92 | 20.52 | 12.12 | 41.04 | 24.12 |
| 55 | 31.32 | 18.36 | 62.64 | 36.84 | 21.42 | 12.60 | 42.84 | 25.08 |
| 56 | 34.38 | 20.16 | 67.32 | 39.48 | 23.04 | 13.56 | 45.72 | 26.76 |
| 57 | 37.26 | 21.84 | 71.82 | 42.12 | 24.66 | 14.52 | 48.42 | 28.44 |
| 58 | 40.14 | 23.64 | 76.32 | 44.76 | 26.46 | 15.48 | 51.30 | 30.12 |
| 59 | 43.20 | 25.32 | 80.82 | 47.52 | 28.08 | 16.44 | 54.00 | 31.68 |
| 60 | 46.08 | 27.00 | 85.50 | 50.16 | 29.70 | 17.40 | 56.88 | 33.36 |
| 61 | 48.96 | 28.80 | 90.00 | 52.80 | 31.32 | 18.36 | 59.76 | 35.04 |
| 62 | 52.02 | 30.48 | 94.50 | 55.44 | 33.12 | 19.44 | 62.46 | 36.72 |
| 63 | 54.90 | 32.28 | 99.00 | 58.08 | 34.74 | 20.40 | 65.34 | 38.28 |
| 64 | 57.96 | 33.96 | 103.68 | 60.84 | 36.36 | 21.36 | 68.04 | 39.96 |

*At attained age 65 (or five years after issue if later): the Maximum Benefit Amount is reduced by 50%. The rating structure is level premiums for life, therefore the above rates are per \$500 Maximum Benefit Amount after the reduction.

Band 1: Initial Maximum Benefit Amount up to \$100,000

Band 2: Initial Maximum Benefit Amount of \$100,000 to \$250,000

For Policy Form CI2 add \$50.00 policy fee (each year).

For Policy Form CI3 add \$25.00 policy fee per person (each year).

Modal factors: Monthly = 8.75%, Quarterly = 26.0%,

Semi-annual = 51.5% (Applied after the policy fee is added.)

Critical Illness Insurance



PREMIUM WORKSHEET

Premium Worksheet

A separate Premium Worksheet should be completed for each person applying for coverage. Please check your calculations thoroughly to avoid any delays in processing. Each calculation should be rounded to the nearest .01. Critical Illness proposal software is also available for the calculation process.

| | | | |
|---|---|---|---|
| Applicant | <input style="width: 100%;" type="text"/> | | |
| Policy Form | <input style="width: 100%;" type="text"/> | | |
| <hr/> | | | |
| Age | Sex | Smoker | Nonsmoker |
| <input style="width: 50px;" type="text"/> | <input style="width: 50px;" type="text"/> | <input style="width: 30px;" type="text"/> | <input style="width: 30px;" type="text"/> |
| 1. Annual Premium Rate per \$1,000 of Benefit | | | <input style="width: 50px;" type="text"/> |
| 2. Units of Coverage: (Policy Benefit Amount per \$1,000 = units) | | X | <input style="width: 50px;" type="text"/> |
| 3. Total Base Premium Amount | | | <input style="width: 50px;" type="text"/> |
| Optional Riders | | | |
| 4. Disability Rider | $75 \times 1.92 =$ | | <input style="width: 50px;" type="text"/> |
| | <i>Units Rate</i> | + | |
| <i>(Maximum benefit is \$100,000)</i> | | | |
| 5. AD&D Rider | $25 \times 1.08 =$ | | <input style="width: 50px;" type="text"/> |
| | <i>Units Rate</i> | + | |
| <i>(Number of units can be less than or equal to the number of units in the Base Policy. Maximum is \$250,000, not to exceed base amount)</i> | | | |
| 6. Total Base & Riders (Lines 3+4+5=6) | | | <input style="width: 50px;" type="text"/> |
| 7. Policy Fee | | + | <input style="width: 50px;" type="text"/> |
| <i>(Add \$50 for Single or \$25 per person for a married couple)</i> | | | |
| 8. TOTAL Annual Premium (Lines 6+7=8) | | | <input style="width: 50px;" type="text"/> |
| 9. Modal Factor (Enter Modal Factor) | | X | <input style="width: 50px;" type="text"/> |
| <i>Monthly = .0875, Quarterly = .26, Semi-annual = .515.</i> | | | |
| 10. Total amount to be submitted with application | | | <input style="width: 50px;" type="text"/> |