

INCOMEprotect™ for Residents

Rate for Males

MALE NON-SMOKER				
		Guaranteed Insurability *	Riders	
			OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT	COST OF LIVING ADJUSTMENT 3%* ANNUAL
Age	90-Day Elimiation Period	Annual Cost	90-Day Elimiation Period	90-Day Elimiation Period
Under 35	8.69	96.62	2.17	0.87
35-39	12.55	96.62	3.14	1.25
40-44	20.61	96.62	5.16	2.06
45-49	24.16	96.62	6.04	2.42
50-54	32.41	96.62	8.10	3.24
55-59	38.17	-	9.55	3.81
60-64	43.65	-	10.91	4.37
65-69	30.01	-	-	-

MALE SMOKER				
		Guaranteed Insurability *	Riders	
			OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT	COST OF LIVING ADJUSTMENT 3%* ANNUAL
Age	90-Day Elimiation Period	Annual Cost	90-Day Elimiation Period	90-Day Elimiation Period
Under 35	10.95	96.62	2.75	1.10
35-39	15.83	96.62	3.96	1.58
40-44	24.74	96.62	6.18	2.48
45-49	28.98	96.62	7.25	2.90
50-54	38.90	96.62	9.73	3.89
55-59	45.80	-	11.45	4.58
60-64	52.38	-	13.10	5.24
65-69	36.02	-	-	-

Rate for Females

FEMALE NON-SMOKER				
		Guaranteed Insurability *	Riders	
			OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT	COST OF LIVING ADJUSTMENT 3%* ANNUAL
Age	90-Day Elimiation Period	Annual Cost	90-Day Elimiation Period	90-Day Elimiation Period
Under 35	17.34	96.62	4.34	1.73
35-39	25.08	96.62	6.27	2.51
40-44	35.28	96.62	8.82	3.52
45-49	39.13	96.62	9.78	3.91
50-54	53.46	96.62	13.37	5.35
55-59	59.27	-	14.82	5.93
60-64	63.78	-	15.95	6.38
65-69	43.85	-	-	-

FEMALE SMOKER				
		Guaranteed Insurability *	Riders	
			OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT	COST OF LIVING ADJUSTMENT 3%* ANNUAL
Age	90-Day Elimiation Period	Annual Cost	90-Day Elimiation Period	90-Day Elimiation Period
Under 35	20.79	96.62	5.19	2.08
35-39	30.09	96.62	7.52	3.01
40-44	46.97	96.62	11.74	4.70
45-49	55.04	96.62	13.76	5.51
50-54	64.16	96.62	16.04	6.41
55-59	71.12	-	17.78	7.12
60-64	76.53	-	19.13	7.66
65-69	52.64	-	-	-

*Guaranteed Insurability is appicable up to age 55. The GIB allows you to increase coverage during the option period while completing your residency program.