

INCOMEprotect for Practicing Physicians

Policy #60101

Rate for Males

MALE NON-SMOKER													
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				Guaranteed Insurability *	RIDERS - ANNUAL COST PER \$100 OF BENEFIT							
						OWN OCCUPATION				COST OF LIVING ADJUSTMENT			
Age	Plan 28	Plan 60	Plan 90	Plan 120	Annual Cost for all Plans	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120
< 35	15.66	12.57	8.69	7.88	96.62	3.91	3.14	2.17	1.97	1.57	1.25	0.87	0.79
35-39	24.90	19.99	12.55	11.42	96.62	6.24	5.00	3.14	2.85	2.49	2.01	1.25	1.15
40-44	31.14	24.98	20.61	18.73	96.62	7.80	6.25	5.16	4.69	3.12	2.50	2.06	1.88
45-49	36.62	29.37	24.16	21.96	96.62	9.16	7.35	6.04	5.50	3.66	2.93	2.42	2.20
50-54	45.67	36.63	32.41	29.46	96.62	11.42	9.16	8.10	7.37	4.57	3.66	3.24	2.94
55-59	54.43	43.66	38.17	34.68	-	13.61	10.92	9.55	8.68	5.44	4.37	3.81	3.47
60-64	63.02	50.55	43.65	39.67	-	15.76	12.64	10.91	9.93	6.30	5.05	4.37	3.97
65-69	37.42	31.90	30.01	28.99	-	-	-	-	-	-	-	-	-
MALE SMOKER													
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				Guaranteed Insurability *	RIDERS - ANNUAL COST PER \$100 OF BENEFIT							
						OWN OCCUPATION				COST OF LIVING ADJUSTMENT			
Age	Plan 28	Plan 60	Plan 90	Plan 120	Annual Cost for all Plans	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120
< 35	19.77	15.86	10.95	9.95	96.62	4.94	3.96	2.75	2.49	1.98	1.59	1.10	1.00
35-39	31.45	25.24	15.83	14.39	96.62	7.86	6.31	3.96	3.60	3.15	2.53	1.58	1.44
40-44	37.35	29.98	24.74	22.48	96.62	9.33	7.50	6.18	5.62	3.74	3.00	2.48	2.25
45-49	43.95	35.27	28.98	26.35	96.62	10.99	8.82	7.25	6.60	4.39	3.52	2.90	2.64
50-54	54.80	43.96	38.90	35.37	96.62	13.69	10.99	9.73	8.84	5.48	4.39	3.89	3.54
55-59	65.32	52.41	45.80	41.63	-	16.34	13.10	11.45	10.41	6.54	5.24	4.58	4.17
60-64	75.62	60.66	52.38	47.61	-	18.90	15.16	13.10	11.91	7.57	6.07	5.24	4.76
65-69	44.91	38.29	36.02	34.80	-	-	-	-	-	-	-	-	-

Rate for Females

FEMALE NON-SMOKER													
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				Guaranteed Insurability *	RIDERS - ANNUAL COST PER \$100 OF BENEFIT							
						OWN OCCUPATION				COST OF LIVING ADJUSTMENT			
Age	Plan 28	Plan 60	Plan 90	Plan 120	Annual Cost for all Plans	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120
< 35	31.35	25.12	17.34	15.82	96.62	7.84	6.28	4.34	3.96	3.14	2.51	1.73	1.58
35-39	49.89	39.93	25.08	22.89	96.62	12.47	9.99	6.27	5.72	4.98	4.00	2.51	2.29
40-44	59.22	47.43	35.28	32.22	96.62	14.81	11.86	8.82	8.06	5.92	4.74	3.52	3.23
45-49	69.68	55.81	39.13	35.73	96.62	17.41	13.96	9.78	8.94	6.97	5.58	3.91	3.58
50-54	76.40	61.19	53.46	48.82	96.62	19.09	15.31	13.37	12.21	7.64	6.13	5.35	4.88
55-59	83.63	66.98	59.27	54.11	-	20.91	16.75	14.82	13.52	8.36	6.70	5.93	5.42
60-64	92.24	73.85	63.78	58.22	-	23.06	18.47	15.95	14.56	9.22	7.39	6.38	5.82
65-69	54.78	46.60	43.85	42.55	-	-	-	-	-	-	-	-	-

FEMALE SMOKER													
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				Guaranteed Insurability *	RIDERS - ANNUAL COST PER \$100 OF BENEFIT							
						OWN OCCUPATION				COST OF LIVING ADJUSTMENT			
Age	Plan 28	Plan 60	Plan 90	Plan 120	Annual Cost for all Plans	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120
< 35	37.64	30.14	20.79	18.97	96.62	9.41	7.53	5.19	4.74	3.77	3.02	2.08	1.90
35-39	59.82	47.93	30.09	27.48	96.62	14.95	11.98	7.52	6.87	6.00	4.80	3.01	2.76
40-44	71.10	56.93	46.97	42.88	96.62	17.78	14.24	11.74	10.73	7.12	5.70	4.70	4.29
45-49	83.62	66.99	55.04	50.26	96.62	20.91	16.76	13.76	12.56	8.37	6.71	5.51	5.03
50-54	91.66	73.42	64.16	58.59	96.62	22.92	18.36	16.04	14.65	9.17	7.35	6.41	5.86
55-59	100.37	80.39	71.12	64.93	-	25.09	20.11	17.78	16.24	10.04	8.05	7.12	6.50
60-64	110.69	88.63	76.53	69.87	-	27.67	22.16	19.13	17.47	11.07	8.86	7.66	7.00
65-69	65.72	55.93	52.64	51.06	-	-	-	-	-	-	-	-	-

*Guaranteed Insurability is applicable up to age 55, and allows you to increase coverage without medical evidence.