

INCOMEprotect™ for Practicing Physicians

Rate for Males

MALE NON-SMOKER																					
Age	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS													Retirement * Protection			Guaranteed Insurability *
	Plan 28	Plan 60	Plan 90	Plan 120	OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans	
Under 35	14.26	11.45	7.91	7.18	3.56	2.86	1.98	1.79	2.85	2.29	1.58	1.44	1.43	1.14	0.79	0.72	38.18	76.36	114.54	88.00	
35-39	22.68	18.21	11.43	10.40	5.68	4.55	2.86	2.60	4.53	3.64	2.29	2.08	2.27	1.83	1.14	1.05	55.23	110.46	165.69	88.00	
40-44	28.36	22.75	18.77	17.06	7.10	5.69	4.70	4.27	5.68	4.55	3.75	3.41	2.84	2.28	1.88	1.71	90.65	181.30	271.95	88.00	
45-49	33.35	26.75	22.00	20.00	8.34	6.69	5.50	5.01	6.67	5.35	4.40	4.00	3.33	2.67	2.20	2.00	106.24	212.49	318.71	88.00	
50-54	41.59	33.36	29.52	26.83	10.40	8.34	7.38	6.71	8.32	6.68	5.91	5.37	4.16	3.33	2.95	2.68	142.58	285.15	427.75	88.00	
55-59	47.54	38.13	33.34	30.29	11.89	9.54	8.34	7.58	9.50	7.62	6.67	6.06	4.75	3.82	3.33	3.03	160.99	321.97	482.96	-	
60-64	55.04	44.15	38.12	34.65	13.76	11.04	9.53	8.67	11.01	8.83	7.62	6.93	5.50	4.41	3.82	3.47	184.11	368.23	552.32	-	
65-69	32.68	27.86	26.21	25.32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

MALE SMOKER																					
Age	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS													Retirement * Protection			Guaranteed Insurability *
	Plan 28	Plan 60	Plan 90	Plan 120	OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans	
Under 35	18.01	14.44	9.97	9.06	4.50	3.61	2.50	2.27	3.60	2.89	1.99	1.82	1.80	1.45	1.00	0.91	48.16	96.33	144.47	88.00	
35-39	28.64	22.99	14.42	13.11	7.16	5.75	3.61	3.28	5.73	4.60	2.88	2.62	2.87	2.30	1.44	1.31	69.66	139.34	208.99	88.00	
40-44	34.02	27.30	22.53	20.47	8.50	6.83	5.63	5.12	6.81	5.46	4.51	4.09	3.41	2.73	2.26	2.05	108.77	217.54	326.30	88.00	
45-49	40.03	32.12	26.39	24.00	10.01	8.03	6.60	6.01	8.01	6.42	5.28	4.80	4.00	3.21	2.64	2.40	127.46	254.93	382.37	88.00	
50-54	49.91	40.04	35.43	32.21	12.47	10.01	8.86	8.05	9.98	8.01	7.08	6.45	4.99	4.00	3.54	3.22	171.09	342.19	513.28	88.00	
55-59	57.05	45.77	40.00	36.36	14.27	11.44	10.00	9.09	11.41	9.15	8.00	7.27	5.71	4.58	4.00	3.64	193.17	386.34	579.51	-	
60-64	66.04	52.98	45.75	41.58	16.51	13.24	11.44	10.40	13.21	10.59	9.15	8.32	6.61	5.30	4.58	4.16	220.92	441.85	662.77	-	
65-69	39.22	33.44	31.46	30.39	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Rate for Females

FEMALE NON-SMOKER																					
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS																
					OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				Retirement * Protection			Guaranteed Insurability *	
Age	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans	
Under 35	28.55	22.88	15.79	14.41	7.14	5.72	3.95	3.61	5.71	4.58	3.16	2.88	2.86	2.29	1.58	1.44	59.90	119.80	179.69	88.00	
35-39	45.44	36.37	22.84	20.85	11.36	9.10	5.71	5.21	9.09	7.27	4.57	4.17	4.54	3.64	2.29	2.09	86.66	173.32	259.97	88.00	
40-44	53.93	43.20	32.13	29.34	13.49	10.80	8.03	7.34	10.79	8.64	6.42	5.86	5.39	4.32	3.21	2.94	121.95	243.89	365.84	88.00	
45-49	63.46	50.83	35.64	32.54	15.86	12.71	8.91	8.14	12.69	10.16	7.13	6.51	6.35	5.08	3.56	3.26	135.25	270.49	405.74	88.00	
50-54	69.58	55.73	48.69	44.46	17.39	13.94	12.18	11.12	13.92	11.14	9.74	8.89	6.96	5.58	4.87	4.44	184.78	369.56	554.33	88.00	
55-59	73.04	58.50	51.76	47.26	18.26	14.63	12.94	11.81	14.61	11.70	10.35	9.45	7.30	5.85	5.18	4.73	196.41	392.81	589.22	-	
60-64	80.56	64.50	55.70	50.85	20.14	16.13	13.93	12.72	16.12	12.90	11.14	10.18	8.05	6.45	5.57	5.08	211.38	422.75	634.13	-	
65-69	47.84	40.70	38.30	37.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

FEMALE SMOKER																					
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS																
					OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				Retirement * Protection			Guaranteed Insurability *	
Age	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	\$500 Benefit	\$1,000 Benefit	\$1,000 Benefit	Annual Cost for all Plans	
Under 35	34.28	27.45	18.93	17.28	8.57	6.86	4.73	4.32	6.85	5.49	3.78	3.45	3.43	2.75	1.89	1.73	71.84	143.67	215.52	88.00	
35-39	54.48	43.65	27.40	25.03	13.62	10.91	6.85	6.26	10.90	8.73	5.48	5.01	5.46	4.37	2.74	2.51	103.98	207.98	311.95	88.00	
40-44	64.75	51.85	42.78	39.05	16.19	12.97	10.69	9.77	12.95	10.37	8.56	7.81	6.48	5.19	4.28	3.91	162.32	324.63	486.95	88.00	
45-49	76.16	61.01	50.13	45.77	19.04	15.26	12.53	11.44	15.24	12.20	10.02	9.15	7.62	6.11	5.02	4.58	190.22	380.45	570.67	88.00	
50-54	83.48	66.87	58.43	53.36	20.87	16.72	14.61	13.34	16.70	13.38	11.68	10.67	8.35	6.69	5.84	5.34	221.75	443.49	665.25	88.00	
55-59	87.66	70.21	62.11	56.71	21.91	17.56	15.53	14.18	17.53	14.05	12.42	11.34	8.77	7.03	6.22	5.68	235.68	471.35	707.03	-	
60-64	96.67	77.41	66.84	61.02	24.17	19.35	16.71	15.26	19.34	15.48	13.37	12.20	9.67	7.74	6.69	6.11	253.63	507.27	760.88	-	
65-69	57.40	48.85	45.97	44.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	