

INCOMEprotect™ for Residents

Annual Rate for Males

MALE NON-SMOKER 90 Day Elimination Period				
	Base Plan including COLA, Own Occ and GIB	Retirement Protection*		
Age	per \$100 of Coverage	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 6.72	\$ 38.18	\$ 76.36	\$ 114.54
35-39	\$ 9.71	\$ 55.23	\$ 110.46	\$ 165.69
40-44	\$ 15.96	\$ 90.65	\$ 181.30	\$ 271.95
45-49	\$ 18.70	\$ 106.24	\$ 212.48	\$ 318.71
50-54	\$ 25.09	\$ 142.58	\$ 285.16	\$ 427.75
55-59	\$ 28.35	\$ 160.99	\$ 321.97	\$ 482.96
60-64	\$ 32.40	\$ 184.11	\$ 368.21	\$ 552.32

MALE SMOKER 90 Day Elimination Period				
	Base Plan including COLA, Own Occ and GIB	Retirement Protection*		
Age	per \$100 of Coverage	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 9.64	\$ 48.16	\$ 96.32	\$ 144.47
35-39	\$ 13.94	\$ 69.66	\$ 139.33	\$ 208.99
40-44	\$ 21.76	\$ 106.57	\$ 217.54	\$ 326.30
45-49	\$ 25.49	\$ 127.46	\$ 254.91	\$ 382.37
50-54	\$ 34.22	\$ 171.09	\$ 342.19	\$ 513.28
55-59	\$ 38.63	\$ 193.17	\$ 386.34	\$ 579.51
60-64	\$ 44.18	\$ 220.92	\$ 441.85	\$ 662.77

Annual Rate for Females

FEMALE NON-SMOKER 90 Day Elimination Period				
Age	Base Plan including COLA, Own Occ and GIB per \$100 of Coverage	Retirement Protection*		
		\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 13.42	\$ 59.90	\$ 119.79	\$ 179.69
35-39	\$ 19.42	\$ 86.66	\$ 173.32	\$ 259.97
40-44	\$ 27.31	\$ 121.95	\$ 243.89	\$ 365.84
45-49	\$ 30.29	\$ 135.25	\$ 270.49	\$ 405.74
50-54	\$ 41.39	\$ 184.78	\$ 369.56	\$ 554.33
55-59	\$ 43.99	\$ 196.41	\$ 392.81	\$ 589.22
60-64	\$ 47.34	\$ 211.38	\$ 422.75	\$ 634.13

FEMALE SMOKER 90 Day Elimination Period				
Age	Base Plan including COLA, Own Occ and GIB per \$100 of Coverage	Retirement Protection*		
		\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 16.08	\$ 71.84	\$ 143.68	\$ 215.52
35-39	\$ 23.29	\$ 103.98	\$ 207.97	\$ 311.95
40-44	\$ 36.36	\$ 162.32	\$ 324.63	\$ 486.95
45-49	\$ 42.60	\$ 190.22	\$ 380.45	\$ 570.67
50-54	\$ 49.67	\$ 221.75	\$ 443.50	\$ 665.25
55-59	\$ 52.79	\$ 235.68	\$ 471.35	\$ 707.03
60-64	\$ 56.80	\$ 253.63	\$ 507.25	\$ 760.88