

Professional Expense Insurance Rates
Annual Rates per \$100 of Benefit



14 Day Waiting Period					30 Day Waiting Period				
Age	Male		Female		Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
Under 40	\$ 11.85	\$ 13.75	\$ 15.40	\$ 17.86	Under 40	\$ 8.60	\$ 9.56	\$ 11.18	\$ 12.42
40 - 44	\$ 14.70	\$ 16.59	\$ 19.10	\$ 21.56	40 - 44	\$ 10.51	\$ 11.95	\$ 13.66	\$ 15.52
45 - 49	\$ 20.38	\$ 22.28	\$ 26.50	\$ 28.96	45 - 49	\$ 14.81	\$ 16.72	\$ 19.25	\$ 21.74
50 - 54	\$ 25.60	\$ 28.44	\$ 29.44	\$ 32.71	50 - 54	\$ 18.63	\$ 20.54	\$ 21.43	\$ 23.62
55 - 59	\$ 25.60	\$ 28.44	\$ 29.44	\$ 32.71	55 - 59	\$ 18.63	\$ 20.54	\$ 21.43	\$ 23.62
60 - 64	\$ 29.87	\$ 33.84	\$ 29.85	\$ 33.84	60 - 64	\$ 22.07	\$ 24.39	\$ 22.07	\$ 24.39
65 - 69	\$ 33.18	\$ 37.92	\$ 33.18	\$ 37.92	65 - 69	\$ 24.84	\$ 28.67	\$ 24.84	\$ 28.67
70 - 74	\$ 47.50	\$ 54.30	\$ 47.50	\$ 54.30	70 - 74	\$ 35.40	\$ 40.84	\$ 35.40	\$ 40.84
75 - 79	\$ 70.13	\$ 80.15	\$ 70.13	\$ 80.15	75 - 79	\$ 52.16	\$ 60.19	\$ 52.16	\$ 60.19
60 Day Waiting Period					90 Day Waiting Period				
Age	Male		Female		Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
Under 40	\$ 6.71	\$ 7.45	\$ 8.72	\$ 9.69	Under 40	\$ 5.68	\$ 6.30	\$ 7.38	\$ 8.20
40 - 44	\$ 8.17	\$ 9.28	\$ 10.62	\$ 12.07	40 - 44	\$ 6.97	\$ 7.93	\$ 9.08	\$ 10.31
45 - 49	\$ 11.52	\$ 13.01	\$ 14.98	\$ 16.91	45 - 49	\$ 9.81	\$ 11.08	\$ 12.76	\$ 14.41
50 - 54	\$ 14.87	\$ 16.39	\$ 17.09	\$ 18.85	50 - 54	\$ 12.61	\$ 13.90	\$ 14.50	\$ 15.99
55 - 59	\$ 14.87	\$ 16.39	\$ 17.09	\$ 18.85	55 - 59	\$ 12.61	\$ 13.90	\$ 14.50	\$ 15.99
60 - 64	\$ 18.11	\$ 20.01	\$ 18.11	\$ 20.01	60 - 64	\$ 15.38	\$ 17.00	\$ 15.38	\$ 17.00
65 - 69	\$ 20.61	\$ 23.78	\$ 20.61	\$ 23.78	65 - 69	\$ 17.55	\$ 20.25	\$ 17.55	\$ 20.25
70 - 74	\$ 29.35	\$ 33.86	\$ 29.35	\$ 33.86	70 - 74	\$ 25.00	\$ 28.84	\$ 25.00	\$ 28.84
75 - 79	\$ 43.58	\$ 50.29	\$ 43.58	\$ 50.29	75 - 79	\$ 37.11	\$ 42.82	\$ 37.11	\$ 42.82

Optional Rider

Guaranteed Insurability Rider: Annual Rate of \$44 – Terminates at age 60