

NON-TOBACCO PREMIUM RATES -PER PAY PERIOD RATES BASED ON BI-WEEKLY PAY SCHEDULE

AGE ON POLICY EFFECTIVE DATE	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$150,000	\$200,000
18	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
19	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
20	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
21	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
22	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
23	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
24	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
25	2.56	5.10	7.66	10.20	15.28	20.38	25.48	30.56	38.20	50.92
26	3.20	6.40	9.60	12.80	19.20	25.60	32.00	38.40	48.00	64.00
27	3.20	6.40	9.60	12.80	19.20	25.60	32.00	38.40	48.00	64.00
28	3.20	6.40	9.60	12.80	19.20	25.60	32.00	38.40	48.00	64.00
29	3.20	6.40	9.60	12.80	19.20	25.60	32.00	38.40	48.00	64.00
30	3.20	6.40	9.60	12.80	19.20	25.60	32.00	38.40	48.00	64.00
31	4.14	8.26	12.40	16.52	24.76	33.02	41.28	49.54	61.92	82.54
32	4.14	8.26	12.40	16.52	24.76	33.02	41.28	49.54	61.92	82.54
33	4.14	8.26	12.40	16.52	24.76	33.02	41.28	49.54	61.92	82.54
34	4.14	8.26	12.40	16.52	24.76	33.02	41.28	49.54	61.92	82.54
35	4.14	8.26	12.40	16.52	24.76	33.02	41.28	49.54	61.92	82.54
36	5.46	10.90	16.36	21.80	32.70	43.60	54.50	65.40	81.76	109.00
37	5.46	10.90	16.36	21.80	32.70	43.60	54.50	65.40	81.76	109.00
38	5.46	10.90	16.36	21.80	32.70	43.60	54.50	65.40	81.76	109.00
39	5.46	10.90	16.36	21.80	32.70	43.60	54.50	65.40	81.76	109.00
40	5.46	10.90	16.36	21.80	32.70	43.60	54.50	65.40	81.76	109.00
41	7.22	14.44	21.64	28.86	43.28	57.70	72.12	86.54	108.18	144.23
42	7.22	14.44	21.64	28.86	43.28	57.70	72.12	86.54	108.18	144.23
43	7.22	14.44	21.64	28.86	43.28	57.70	72.12	86.54	108.18	144.23
44	7.22	14.44	21.64	28.86	43.28	57.70	72.12	86.54	108.18	144.23
45	7.22	14.44	21.64	28.86	43.28	57.70	72.12	86.54	108.18	144.23

AGE ON POLICY EFFECTIVE DATE	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$150,000	\$200,000
46	9.74	19.46	29.20	38.92	58.36	77.82	97.28	116.74	145.92	194.54
47	9.74	19.46	29.20	38.92	58.36	77.82	97.28	116.74	145.92	194.54
48	9.74	19.46	29.20	38.92	58.36	77.82	97.28	116.74	145.92	194.54
49	9.74	19.46	29.20	38.92	58.36	77.82	97.28	116.74	145.92	194.54
50	9.74	19.46	29.20	38.92	58.36	77.82	97.28	116.74	145.92	194.54
51	13.56	27.10	40.66	54.20	81.30	108.40	135.50	162.60	203.26	271.00
52	13.56	27.10	40.66	54.20	81.30	108.40	135.50	162.60	203.26	271.00
53	13.56	27.10	40.66	54.20	81.30	108.40	135.50	162.60	203.26	271.00
54	13.56	27.10	40.66	54.20	81.30	108.40	135.50	162.60	203.26	271.00
55	13.56	27.10	40.66	54.20	81.30	108.40	135.50	162.60	203.26	271.00
56	19.48	38.98	58.46	77.92	116.90	155.86	194.82	233.78	292.22	389.62
57	19.48	38.98	58.46	77.92	116.90	155.86	194.82	233.78	292.22	389.62
58	19.48	38.98	58.46	77.92	116.90	155.86	194.82	233.78	292.22	389.62
59	19.48	38.98	58.46	77.92	116.90	155.86	194.82	233.78	292.22	389.62
60	19.48	38.98	58.46	77.92	116.90	155.86	194.82	233.78	292.22	389.62
61	28.26	56.52	84.76	113.02	169.54	226.04	282.54	339.06	423.82	565.08
62	28.26	56.52	84.76	113.02	169.54	226.04	282.54	339.06	423.82	565.08
63	28.26	56.52	84.76	113.02	169.54	226.04	282.54	339.06	423.82	565.08
64	28.26	56.52	84.76	113.02	169.54	226.04	282.54	339.06	423.82	565.08
65	28.26	56.52	84.76	113.02	169.54	226.04	282.54	339.06	423.82	565.08
66	34.06	68.10	102.16	136.18	204.28	272.38	340.46	408.56	510.70	680.93
67	36.36	72.72	109.08	145.44	218.16	290.86	363.58	436.30	545.38	727.15
68	41.04	82.06	123.10	164.12	246.16	328.22	410.28	492.34	615.42	820.54
69	42.14	84.28	126.42	168.56	252.84	337.12	421.40	505.66	632.08	842.77
70	45.06	90.10	135.16	180.20	270.28	360.38	450.46	540.56	675.70	900.92

TOBACCO PREMIUM RATES - PER PAY PERIOD RATES BASED ON BI-WEEKLY PAY SCHEDULE

AGE ON POLICY EFFECTIVE DATE	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$150,000	\$200,000
18	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	50.92
19	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
20	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
21	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
22	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
23	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
24	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
25	4.20	8.40	12.62	16.80	25.20	33.60	42.00	50.40	63.02	84.00
26	5.26	10.52	15.78	21.04	31.56	42.08	52.58	63.10	78.88	105.16
27	5.26	10.52	15.78	21.04	31.56	42.08	52.58	63.10	78.88	105.16
28	5.26	10.52	15.78	21.04	31.56	42.08	52.58	63.10	78.88	105.16
29	5.26	10.52	15.78	21.04	31.56	42.08	52.58	63.10	78.88	105.16
30	5.26	10.52	15.78	21.04	31.56	42.08	52.58	63.10	78.88	105.16
31	6.60	13.20	19.78	26.38	39.56	52.74	65.92	79.12	98.90	131.85
32	6.60	13.20	19.78	26.38	39.56	52.74	65.92	79.12	98.90	131.85
33	6.60	13.20	19.78	26.38	39.56	52.74	65.92	79.12	98.90	131.85
34	6.60	13.20	19.78	26.38	39.56	52.74	65.92	79.12	98.90	131.85
35	6.60	13.20	19.78	26.38	39.56	52.74	65.92	79.12	98.90	131.85
36	8.52	17.04	25.56	34.08	51.12	68.16	85.20	102.24	127.80	170.39
37	8.52	17.04	25.56	34.08	51.12	68.16	85.20	102.24	127.80	170.39
38	8.52	17.04	25.56	34.08	51.12	68.16	85.20	102.24	127.80	170.39
39	8.52	17.04	25.56	34.08	51.12	68.16	85.20	102.24	127.80	170.39
40	8.52	17.04	25.56	34.08	51.12	68.16	85.20	102.24	127.80	170.39
41	11.14	22.28	33.42	44.56	66.84	89.12	111.40	133.66	167.08	222.77
42	11.14	22.28	33.42	44.56	66.84	89.12	111.40	133.66	167.08	222.77
43	11.14	22.28	33.42	44.56	66.84	89.12	111.40	133.66	167.08	222.77
44	11.14	22.28	33.42	44.56	66.84	89.12	111.40	133.66	167.08	222.77
45	11.14	22.28	33.42	44.56	66.84	89.12	111.40	133.66	167.08	222.77

AGE ON POLICY EFFECTIVE DATE	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$150,000	\$200,000
46	14.64	29.28	43.92	58.56	87.84	117.12	146.40	175.66	219.58	292.77
47	14.64	29.28	43.92	58.56	87.84	117.12	146.40	175.66	219.58	292.77
48	14.64	29.28	43.92	58.56	87.84	117.12	146.40	175.66	219.58	292.77
49	14.64	29.28	43.92	58.56	87.84	117.12	146.40	175.66	219.58	292.77
50	14.64	29.28	43.92	58.56	87.84	117.12	146.40	175.66	219.58	292.77
51	19.58	39.16	58.74	78.32	117.46	156.62	195.78	234.94	293.66	391.54
52	19.58	39.16	58.74	78.32	117.46	156.62	195.78	234.94	293.66	391.54
53	19.58	39.16	58.74	78.32	117.46	156.62	195.78	234.94	293.66	391.54
54	19.58	39.16	58.74	78.32	117.46	156.62	195.78	234.94	293.66	391.54
55	19.58	39.16	58.74	78.32	117.46	156.62	195.78	234.94	293.66	391.54
56	26.52	53.02	79.54	106.04	159.06	212.08	265.08	318.10	397.62	530.16
57	26.52	53.02	79.54	106.04	159.06	212.08	265.08	318.10	397.62	530.16
58	26.52	53.02	79.54	106.04	159.06	212.08	265.08	318.10	397.62	530.16
59	26.52	53.02	79.54	106.04	159.06	212.08	265.08	318.10	397.62	530.16
60	26.52	53.02	79.54	106.04	159.06	212.08	265.08	318.10	397.62	530.16
61	35.58	71.16	106.72	142.30	213.44	284.60	355.74	426.88	533.60	711.46
62	35.58	71.16	106.72	142.30	213.44	284.60	355.74	426.88	533.60	711.46
63	35.58	71.16	106.72	142.30	213.44	284.60	355.74	426.88	533.60	711.46
64	35.58	71.16	106.72	142.30	213.44	284.60	355.74	426.88	533.60	711.46
65	35.58	71.16	106.72	142.30	213.44	284.60	355.74	426.88	533.60	711.46
66	42.14	84.28	126.40	168.52	252.80	337.06	421.32	505.58	631.98	842.6169
67	44.80	89.56	134.36	179.14	268.70	358.26	447.82	537.38	671.72	895.6154
68	47.96	95.92	143.92	191.84	287.76	383.68	479.58	575.50	719.38	959.1554
69	51.18	102.34	153.50	204.66	307.00	409.34	511.66	614.00	767.50	1023.309
70	55.42	108.84	163.26	217.68	326.52	435.36	544.20	653.04	816.30	1088.386