

# Accidental Injury Training Script



# 01

## WARM-UP

### THE MOST IMPORTANT WAY TO SELL YOURSELF IS AN EFFECTIVE WARM UP!

- Always look your best to impress. Have a clean cut, neat appearance for positive first impression-look in the mirror and see how others will see you. Do you want to be trendy, or do you want to be successful?
- Always be sincere and treat others the way you'd want someone to treat a member of your family.
- Call prospects by their first names.
- Maintain eye contact and pay attention to your body language, do you seem interested in what they are saying or putting off the message that you are bored.
- Give a firm handshake not crushing but firm.
- When you enter a home you must be polite and yet maintain control ask the husband and wife if you can talk at the kitchen or dining room table that is where family business is conducted.
- If a television or radio is on politely ask if they will turn it down or off.
- Establish proper seating at the kitchen/dining room table.  
(For men, have the husband team your left and the wife to his left.)  
(For women, have the wife sit to your left and the husband to her left)

**Put the pressure on the sale system not on yourself. You'll be much more confident when you relax!!**

# 01

## WARM-UP

### FAMILY, OCCUPATION, RECREATION AND MESSAGE (FORM)

Once everyone is seated and comfortable begin the **F.O.R.M.** process. **F.O.R.M.** Is an organized way two dialogue with prospects and create conversation. Form helps you guide the conversation while learning more about the prospects and their need for our products. Form is your road map.

FOR EXAMPLE:

- **How long have you lived here in the area? (FAMILY)**
- **How long have you been married? (FAMILY)**
- **Tell me about your children. (FAMILY)**
- **Do you work off the farm? (OCCUPATION)**
- **What about you Ethel- do you work outside the home? (OCCUPATION)**
- **What do you folks do for fun? (RECREATION)**



These are simple and not the only questions you may ask to learn about someone. Be cautious not to interrogate you are simply guiding the conversation with questions. The objective is to get them talking about themselves and their life as it relates to family occupation and recreation learning more about people will help you relate to them and vice versa.

Remember many of your referrals will come from the people your prospects are related to, work with or spend recreational time with!

You should spend a little time telling the prospects about yourself. briefly tell your story this allows them to connect with you as a person instead of just another salesperson you might want to tell them where you're from, how you got into the business and why are you proud to represent the company and its products if there are common interests share that as well!

In my opinion the warm-up is one of the most important and overlooked sales steps in the entire process. don't be afraid to spend some time on the warm-up.

# 02

## UNCOVER THE NEED

### THE MESSAGE

After **F.O.R.** you will transition to the Message.

#### Part 1 of The Message

Help them recall a personal experience.

**“Tell me Jed and Ethel who in your family has had any accidents?”**

Always remember to be respectful and pay attention to their body language as they begin to talk about the personal or family experiences. It is always OK to ask if they mind talking about it.

Have them share about the experience by asking the following questions

- **“Have you ever broken a bone”**
- **“What about needing stitches”**
- **“Have you been to the chiropractor”**
- **“Have you ever had an X ray”**
- **“What about auto accidents”**
- **“Have you ever had any close calls”**  
**(What Happened)**

These are examples of exploratory questions you will ask to help them remember what it was like when a family member went through an accident. these questions are intended to raise awareness of their need for our products.

Sometimes you may run into a situation where they don't have family history of accidents. At that point ask if they know of any neighbors that have gone through accident or anyone in their community, friends, coworkers etc.

# 02

## UNCOVER THE NEED

### PART 2 OF THE MESSAGE

This is the transition to the sales presentation booklet. This part of the message is designed to help the prospect identify with the statistics and cost of an accident.

The verbiage used to transition to your sales presentation kit is:

**(Prospects Name) it sounds like you're very familiar with accidents and how quickly they can happen. What Cigna has done is they put together a policy that covers accidents and it's just my job to read and explain the information to you. The good news is you folks will only have to put up with me for few minutes.**



# 03

## GIVE AN EFFECTIVE PRESENTATION

Every presentation is a performance, always give the prospects your very best.

- Speak clearly with conviction, confidence, and enthusiasm
- Use a felt tip pen to underline benefits, and circle benefit amounts
- Involve the prospects by using “Tied Downs” or Trial closes throughout the presentation:  
For Example:

“I think you can see how the policy can help with these out-of-pocket expenses can't you?”

“I think you understand why so many people have taken out the policy don't you?”

“I think you can see how this benefit could really help out don't you?”

**Make certain you have complete knowledge of the policy and all materials in your sales kit the benefits, limitations, and exclusions of the policy before giving a presentation!!**

At this point you are going to explain the fact sheets located in the Sales Presentation

Open your sales kit so the prospects can clearly see and follow along with you.

*(Read each page of the sales presentation kit)*

**Accidents are certainly a fact of life we never know when they're going to occur.**

- **Accidents are the leading cause of deaths for all Americans between the ages of 1 and 44**
- **This year there will be 19 accidental deaths and 5,390 disabling injuries every hour.**
- **Accidents are the number one cause of death for children in the United States.**
- **More than 8.3 million children and teenagers are treated in emergency rooms each year.**
- **9 out of 10 accidental injuries occur off the job.**
- **The average economic impact of an accident is 6,700 per household.**
- **Approximately 30 million Americans will be medically treated for an accidental injury this year.**
- **The overall yearly cost for accidents in the United states exceeds \$1 trillion.**

# 03

## GIVE AN EFFECTIVE PRESENTATION

(TURN TO TWO COST ASSOCIATED PAGE)

**There are two costs associated with accidents:**

- **The first cost is direct expenses:**  
(This is what your health insurance and Medicare may cover such as doctor bills hospital bills and medical charges)
- **The second cost is the indirect expenses:**  
(This is what your health insurance or Medicare may not cover)

(TURN TO INDIRECT COST PAGE)

Now I'm sure you're wondering what some of these indirect expenses may be that are not covered by your health insurance or your Medicare. here are some examples:

- **Loss of income and savings**  
(Time off work for the patient, family, and friends.)
- **Living Expenses**  
(Housing Costs, Auto Costs, Utilities, Food etc.)
- **Insurance Limitations**  
(Co-Payments, Deductibles, Medications, In-Home Care, Outpatient Services.)
- **Out-of-Pocket Expenses**  
(Travel cost, Lodging Cost, Food, Child Care.)
- **According to the National Safety Council 80 percent of the total cost of an accident is an indirect cost (including wages lost)**

Income typically stays the same or goes down and your expenses usually will go up. at that point there are only a few things you will be forced to do.

(TURN THE PAGE TO SEVERAL WAYS TO MEET INDIRECT COST PAGE)

**There are several ways people try to meet the indirect cost of accidental injury and death.**

- **Draw from life savings, College Funds, Retirement Funds.**
- **Selling assets such as home and property, cars, personal items etc.**

Or what you can do like many folks in the area have done, and that's transfer the risk to (Carrier Name) with a policy called (Policy Name).

# 04

## TRANSITION TO BROCHURE

This part of the presentation is important. The verbiage used to explain the front of the brochure needs to be memorized verbatim and is very important for two main reasons:

- The verbiage used will explain to the prospect the difference between their current health coverage vs a Supplemental Accident Policy.
- Also the verbiage explains that this policy pays cash directly to them and not the doctors and hospitals.

*(Recite verbiage below while hold up the front of brochure)*

**I'm sure you are like most of the families that have taken advantage of this policy and you have a major medical health insurance policy, or you are on Medicare, which will cover doctor bills and hospital bills. And they send the money directly to the doctors and hospitals.**

**Why Accident Insurance is so popular and so many folks are taking advantage of it is because (Policy Name) sends the cash directly to you above and beyond and regardless of any other health insurance you have including Medicare. And that cash is sent to you to help pay for all of those out-of-pocket expenses that we talked about previously.**

**Cigna will cover you for stitches, staples, plates, pins, screws. Also, will cover all 206 bones in your body. This policy Provides benefits for any accident that will put you in the hospital, emergency room, dental office or in event of your death due to an accident this policy will provide benefits to your family or whomever you designate the benefits to.**

*(Open Brochure and start explaining benefits)*

**In the event of an accident, you will receive for the following benefits for:**

*(Circle covered benefits with a sharpie marker)*

**Second- and third-degree burns, skin graft, coma, concussions, dislocations, emergency dental work, Eye injuries, fractures, ambulance, accident emergency treatment, lacerations, accident follow up treatments, paralysis, surgery, diagnostic imaging.**



# 04 (CONT.)

## (Explain benefits in brochure)

(NEXT PAGE)

*(Continue Explaining and Circling Covered Benefits)*

**Hospital confinement, hospital ICU confinement, attending physician, at home recovery, blood plasma platelets, medical appliances, family lodging and meals, initial hospital confinement.**

(NEXT PAGE)

*(Continue Explaining and Circling Covered Benefits)*

**Prosthetic device or artificial limb, rehabilitation therapy, rehabilitation facilities, transportation costs, accidental deaths and accidental dismemberments.**

(NEXT PAGE)

(MORE OPTIONS PAGE)

*(Recite the following verbiage and explain and circle additional Riders)*

**A lot of folks ask does this policy just simply cover accidents only? And the answer to that question is “NO”. We offer extra coverage that can help protect you when you need it the most. With your accident treatment policy, you can add additional coverage such as:**

**Cancer coverage, heart attack and stroke coverage, hospital indemnity coverage, intensive care coverage and one of our most popular features our return of premium rider.**

**What I'm about to describe are the benefits for the enhanced level of coverage. Now there are other levels available, and I will explain them later.**

# 04 (CONT.)

## (Explain benefits in brochure)

(WHEN EXPLAINING THE BENEFITS, CIRCLE DOLLAR FIGURES)

**Now we all know that burns can occur, when you receive a second degree burn this policy pays up to \$1,250.00 now if you receive a third degree burn this policy pays up to 12,500.00. Typically, when someone receives a second degree or third degree burn they may receive a skin graft which this policy will pay \$2500.**

**Whenever you're confined to a coma this policy pays \$12,500, concussions \$200, Any dislocation this policy pays up to \$2500. Dental work \$450, eye injury \$300**

**As mentioned before this policy covers all 206 bones in the body, if you were to break or fracture a bone this policy pays up to \$2500. lacerations and stitches up to \$500, paralysis up to \$30,000. Now remember this is all cash to you above and beyond any other insurance that you may have including Medicare.**

**Surgeries are covered up to \$1250.00, emergency room visits \$200, accident follow up treatment \$50 per visit, if you ever need the use of an ambulance, \$2000 for air ambulance and \$750 for ground ambulance, Medical appliances are covered \$125 per appliance, at home recovery \$150, attending physician \$150, blood and plasma \$200, diagnostic imaging such as X rays up to \$200, family lodging and meals \$400 per day for the first 90 days and \$800 per day after that.**

**Upon being admitted to the hospital this policy will pay you \$2000 and if you are admitted to the intensive care unit it pays an additional \$3000 and if you are required to be hospitalized, This policy will pay \$400 for the first 90 days and \$800 for the next 275 days. Rehabilitation therapy \$80 per treatment, rehabilitation facility \$150 there is also a benefit to cover transportation to and from treatment, \$600.**

**Now heaven forbid you were to ever pass away in any type of accident this policy has accidental death and dismemberment coverage. if you were to ever pass away in an accident this policy pays up to \$100,000. If you were to ever have any type of dismemberment this policy pays up to \$25,000.**

# 05

## EXPLAIN RETURN OF PREMIUM

After you have completed explaining the benefits in the brochure now is the proper time to explain the return of premium benefit. Below is the verbiage use to properly explain the return of premium.

**“Jed and Ethel You’ve seen that the policy can pay thousands and thousands of dollars when someone has an accident, but let me show you what folks really like about our policy!”**

**“What would you say if I told you that when you pass away providing you never used your policy we return all of the premiums you have paid for this policy back to your spouse or family less any claims paid” Cigna is proud to provide a return of premium benefit as part of your policy!**



# 06

## THE CLOSING SEQUENCE

### THE CLOSING SEQUENCE

This is the part of the presentation where you will ask their age using the verbiage below to look up rates and then explain the levels of coverage and then ask for the sale!

**“Jed and Ethel if you don't mind me asking how many birthday candles are you each gonna put in your cake this year!”**

Once you have their age, flip the brochure over and write down three levels of coverage to pick from. These are the levels of coverage that they will be able to choose from. We feel it is more effective and simpler to offer three levels of coverage. (Enhanced Level, Plus Level, Basic Level)

### Transition to explaining levels of coverage:

**“What I explained to you is the enhanced level policy. We do have other levels of coverage available. We also have the plus level policy, which is about 75% of the benefits I've explained earlier. and we also have our basic level policy which is about 50% of the benefits I've explained earlier.”**

### Transition to explaining Company Credibility:

This part of the presentation is very important for the simple fact that the prospect needs to have trust in the company that they will be purchasing the policy from.

*(Recite the verbiage listed below)*

**“Now I'm sure you have already heard of Cigna health insurance. The company is over 225 years old. They currently have over 22 million customers. They are #13 on the Fortune 500. They are a very strong stable company with excellent customer service based right out of the United States.”**

# 06

## THE CLOSING SEQUENCE

Transition to looking up the rates and asking for the sale:

*(Recite the verbiage below)*

**“Folks please allow me to look up some pricing to see what it'll take to get you involved with this policy. How do you normally do this type of business monthly or annually?”**

At this point you are going to use the rate sheet to look up their rates and you will transition into closing the sale! Proceed to the “Standard Close”

### STANDARD CLOSE:

**Now most families that are getting involved with this policy are going to go with the Enhanced Level for two reasons.**

**The first reason is very simple, when an accident occurs you will want all the benefits that this policy can provide to help with all of the out-of-pocket expenses!**

**The Second reason is, Remember with the return of premium benefits, Cigna will return all of the premiums paid into this policy back to your spouse or family member upon your passing minus any claims paid!**

**Folks would much rather have this coverage and never need it than to need it and not have it.**

**So the thing for you to do is like many of the other families have done in this area and that's go ahead and pick the level of coverage that best fits your family's needs of the three levels provided there which one is going to best fit your need this evening.**

At this point keep your head down and look at the levels of coverage and wait for a response. They will either pick a level of coverage. At that point proceed to fill the application out, or you will get an objection. If you continue to get objections follow the order of closes below.

# 06 (CONT.)

## CLOSING THE SALE

### CLOSING THE SALE

For many salespeople closing is the most difficult part of the sales presentation that is probably because they believe closing is somehow separate from the presentation itself that is not the case you are constantly closing throughout the sales presentation so asking for the businesses and natural next step when you ask which level of policy works best for you the prospect will often choose a level of coverage! Awesome!!

However we all know that isn't always the case sometimes the prospect doesn't say yes when that happens many salespeople will take a hit to their confidence thinking the prospect is rejecting them rejecting to buying.

We suggest you think about it this way in many instances prospects welcomed you into their home with the intention of being polite and listening to you but the truth of the matter is that they had no intention of buying anything but then because of your enthusiasm near clear concise compelling sales presentation that helps them become aware of the need they begin to experience a shift in their thinking.

They planned to say no but now they believe they need to say yes because you have created the need to have this product

So instead of saying “no” like they plan to, they hesitate, delay, stall or procrastinate. you aren't getting an objection you are getting a hesitation.

# 06 (CONT.)

## CLOSING THE SALE

The difference between a good salesperson and a great salesperson is the great salesperson understands this human tendency and provides the necessary information to move the prospect to a decision.

This is where our common sense closes come in!

You will discover that objections, stalls, or hesitations can be put into four general categories:

1. No Rush
2. No Need
3. No Confidence
4. No Money

It sounds like this:

- “We want to think about it”
- “We're insurance poor”
- “I don't know if we can afford that”
- “We have good insurance”
- “I don't think we need it”

*Note: These closes are not “Hard Closes”. These closes are simply submitting common sense to the customer to provide reasons to buy. At no point do we want the prospect to feel pressured!!*

*The first close is built into your sales presentation. (Standard Close). when you have quoted the rates you move immediately to the standard close.*

As you are responding to the objections that you will be hearing, it is extremely important to start each close by saying that you understand how they **FEEL**. Others have **FELT** that way... what the others **FOUND** was.....

**This is known as the FEEL, FELT, FOUND Method.**

We suggest these four best practice steps to close properly:

1. Acknowledge the objection.
2. Answer the objection quickly and sincerely.
3. Follow the order of closes
4. Keep quiet, wait for an OK or objection and proceed

This closing process has been proven successful for those who choose to fully embrace it. Our experience demonstrates that prospects will make a decision “yes” or “no” after three or four effective closes. Our common sense closes address the sense of urgency, the need, and trust. We suggest you learn and use the following closes in order. They put the prospect in the best position to make a decision by addressing the real reason they seem unwilling to decide now.

# STANDARD CLOSE

**Now most families that are getting involved with this policy are going to go with the Enhanced Level for two reasons.**

**The first reason is very simple, when an accident occurs you will want all the benefits that this policy can provide to help with all of the out-of-pocket expenses!**

**The Second reason is, remember with the return of premium benefits, Cigna will return all of the premiums paid into this policy back to your spouse or family member upon your passing minus any claims paid!**

**Folks would much rather have this coverage and never need it than to need it and not have it.**

**So the thing for you to do is like many of the other families have done in this area and that's go ahead and pick the level of coverage that best fits your family's needs of the three levels provided there which one is going to best fit your need this evening**

At this point keep your head down and look at the levels of coverage and wait for a response. They will either pick a level of coverage. At that point proceed to fill the application out, or you will get an objection. If you continue to get objections follow the order of closes below.

## **INTEREST ON YOUR MONEY CLOSE**

**Folks I understand how you feel others I have talked to felt the same way what they have found is what this really costs them is the interest on their money. For example let's use that enhanced level which cost you 100 dollars per month. If you took that money down to your bank what would they give you for an interest rate on that \$100 per month. I'm guessing 1/4 percent or a 1/2 percent.**

**A lot of folks feel for that little bit of interest they are losing by having their money in the savings account. They would much rather have their money in this policy because the benefits you would receive off this policy when an accident occurs will far exceed any interest accrued by having your money in the savings account.**



# INTEREST ON YOUR MONEY CLOSE (CONT.)

**Folks would much rather have this coverage and never need it than to need it and not have it. And that's why the thing for you folks to do is like so many other families have done in this area and that's go ahead and pick the level of coverage that you feel best fits your family's needs, of these levels I've offered you which one will best fit your need tonight.**

Once again put your head down and look at the levels of coverage and wait for a “YES” or another objection!

If the prospect gives you another hesitation, objection, or stall proceed to the next close in the order listed.

NOTICE how to have the final sentences are directly from the standard close. **Now what you folks should do is like other families have done and that is to choose the covers that best fits your needs”** that is ALWAYS the case with our closes. you are closing with the idea that they will choose what works best for them.

Successful closing is based on communicating **common-sense closes** that focus on the prospect **buying benefits**. You may still get a stall for the decision to buy. If you do, use the **“two things to consider close”**



# TWO THINGS TO CONSIDER CLOSE

## TWO THINGS TO CONSIDER CLOSE

**Well as I mentioned before I can understand how you feel and a lot of the folks around the area felt the same way. But here's what they have come to find. There are two things to consider when looking at purchasing a policy like this.**

**The first thing to consider is do you need the policy. Now if we had a crystal ball and we**

**knew that cancer or heart problems we're going to strike your family in the next six months, a year, or five years I'm sure you could agree that this additional money coming to your household would be useful.**

**The second thing to consider is can you afford it. Folks I'm not saying that you couldn't write me a check for any one of these policies or for that matter all three policies combined, and it probably would not affect your standard of living but when cancer or Heart problems happen it could certainly affect anyone's standard of living wouldn't you agree. Now the thing for you folks to do like I mentioned earlier is pick the level of coverage you feel best fits your needs.**

**Would you like to pay monthly or annually??**

Once again put your head down and look at the levels of coverage and wait for a "YES" or another objection!

If the prospect gives you another hesitation, objection, or stall proceed to the next close in the order listed.

# TWO TIMES TO THINK ABOUT IT CLOSE

**Well folks I understand how you feel I'm sure you want think about it because you want make the best decision, right? However there are really only two times when a person thinks about this. The first is when the information is fresh in front of you and you can make the best business decision.**

**The second time is when an accident occurs and you didn't have the policy. And that's why many folks have gone ahead and picked the level of coverage they feel best fits their needs.**

**Which level would be best to start with?**

Once again put your head down and look at the levels of coverage and wait for a "YES" or another objection!

Closing the sale is an art form. It takes practice and requires confidence and consistency!!! Make certain to learn your closes verbatim and recite in order!!

## GAINING REFERRALS

**The Warm Down: Important for Gaining Referrals**

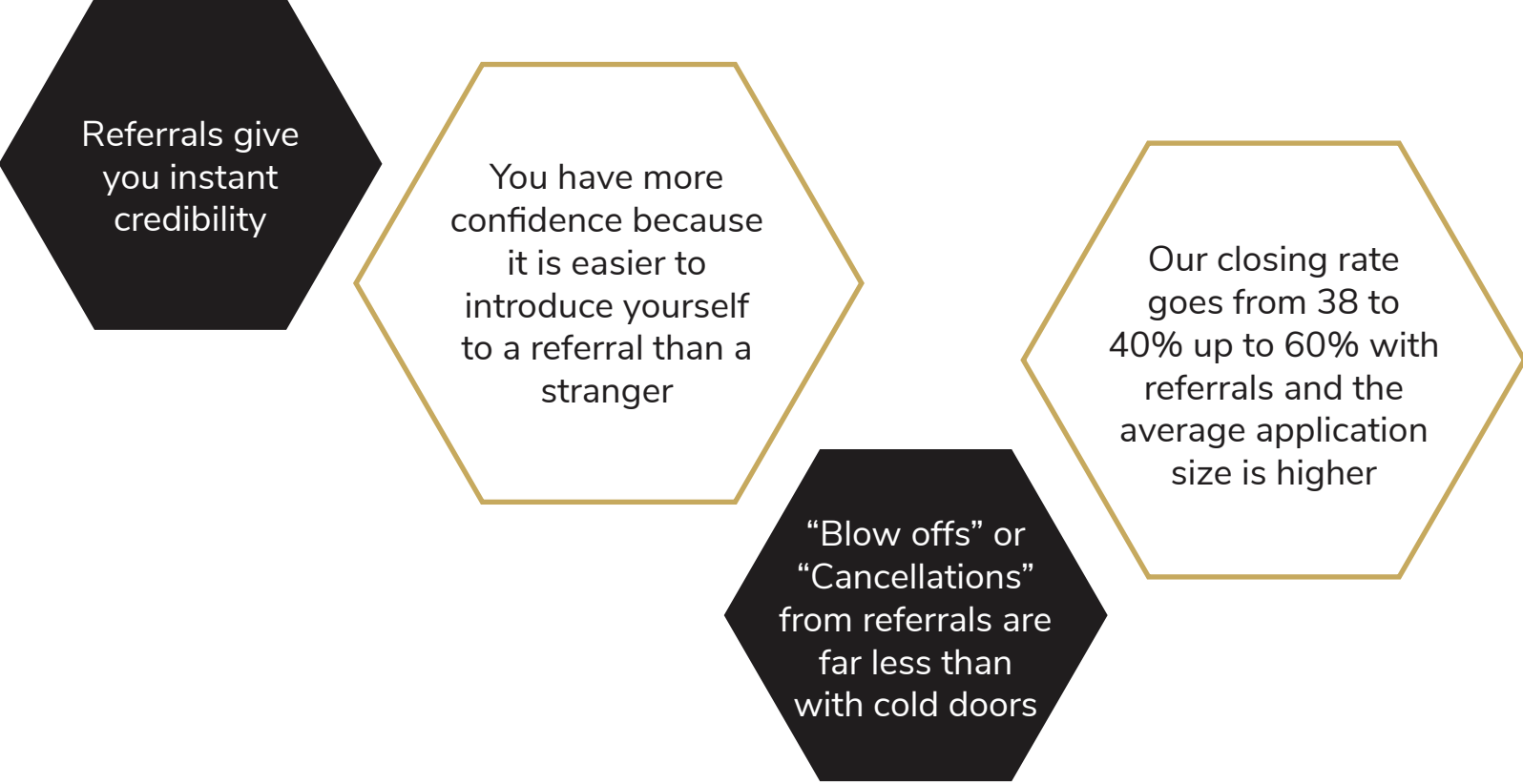
People buy from people they like, and they refer people they like. After you have received a signed application and other required paperwork you will begin the Warm-Down. Lean back in your chair and visit with your new customers for a few minutes. Chat about their hobbies, stories about their kids, their anticipated travel, anything other than the sale that you just made. This will build relationships and then you will experience fewer cancellations!

# GAINING REFERRALS

Referrals are the lifeblood of your business! You should attempt to get referrals in every home or on every phone call. Referrals lead to more referrals.

Becoming proficient at getting referrals is the most efficient and least painful way to build sales. Who really wants to make cold calls? Referrals are warmer and result in more opportunity to present our products.

There are several reasons why to gain referrals:



Referrals give  
you instant  
credibility

You have more  
confidence because  
it is easier to  
introduce yourself  
to a referral than a  
stranger

“Blow offs” or  
“Cancellations”  
from referrals are  
far less than  
with cold doors

Our closing rate  
goes from 38 to  
40% up to 60% with  
referrals and the  
average application  
size is higher

When asking for referrals, Think back during the presentation and recall any friends or neighbors they mentioned or any coworkers also during the “Creating the need” process they may have shared families that have had gone through cancer and heart problems.

These are all great prospects to get a referral to go see!

# REFERRAL VERBIAGE:

**Jed and Ethel, I was wondering if you guys could do me one last favor. Most of the folks that do take advantage of our accident insurance, may know a few other folks around the area that could benefit from taking a look at this policy.**

**Now whether that family takes advantage of the policy or not, we can leave that decision up to that family once I get a chance to show them.**

**But because I'm in the area for such a short time I can get them the information right away!**

Now start by "Priming the Pump"

Ask questions to draw names out of the customer!

For Example:

**"Jed, you have a neighbor right across the road in the White House with the barn?. What are their names? And to the right of that neighbor there is a green house with a white garage? What are their names?"**

**"Jed, you mentioned your fishing buddy Bill had been going through cancer treatments in the last year, What was Bills Last name?"**

**"Ethel, you mentioned earlier that you had three brothers and three sisters could you give me their names by chance?"**

**"Jed, you also mentioned that you work at the local tire shop who are some of the co-workers I may be able to get this information out to?"**

Once you have a list of referrals from the customer go back and qualify each one of the names. Married? Approximate Age? Work? Best time to catch them at home?

# CONTACTING A REFERRAL



When approaching a referrals door, your number one goal is to make a presentation now!

## **\*ICE BREAKER\***

### Approaching a referral verbiage

**Hello! You must be frank. Hope I haven't caught you at a bad time. I am (agents name) I am with (Agency name). I was visiting with your friends Jed and Ethel Smith last night and I made them a promise I would drop off some information to you! The good news is you only have to put up with me for 10 or 15 minutes would right now be OK or would it be better to come back.**

Now the response you may get from the prospect is. "What's this information about"

Your response to that is:

**I'm glad you asked. It's a program called Accident Treatment. Now you May or May not have heard of this Program. Jed and Ethel are involved in this program! And as I mentioned earlier I made a promise to Jed and Ethel I would get you this information. And you will only have to put up with me for about 10 to 15 minutes. Would now be a good time to go through that with you or would you prefer me to stop back in the evening?**

Now the response you may get from the prospect:

Is this insurance??

Your response:

**Well Frank, It is insurance however, It is nothing like your health insurance or your Medicare that you currently have in fact it's better than that and I think that's why Jed and Ethel sent me over here! Like I said earlier the information only takes about 10-15 minutes. Do you have a place we could set down?**

Once the prospect has agreed to listen to your presentation revert to the Sales Presentation and start with F.O.R.M Process.

## Monthly premiums

		Basic				Plus				Enhanced			
	Issue Age	Single	Couple	One parent	Family	Single	Couple	One parent	Family	Single	Couple	One parent	Family
Class 1	18-24	\$9.25	\$17.50	\$21.25	\$29.50	\$14.00	\$26.75	\$32.00	\$44.75	\$19.00	\$36.00	\$43.25	\$60.50
	25-29	\$9.50	\$17.75	\$21.50	\$30.00	\$14.25	\$27.00	\$32.50	\$45.25	\$19.25	\$36.50	\$43.75	\$61.00
	30-34	\$9.75	\$18.75	\$22.50	\$31.25	\$14.75	\$28.25	\$34.00	\$47.25	\$20.00	\$38.00	\$45.75	\$63.75
	35-39	\$10.75	\$20.25	\$24.50	\$34.00	\$16.25	\$31.00	\$37.25	\$51.75	\$22.00	\$41.75	\$50.25	\$70.00
	40-44	\$12.00	\$22.50	\$27.25	\$38.00	\$18.25	\$34.50	\$41.75	\$58.00	\$24.75	\$47.00	\$56.50	\$78.75
	45-49	\$13.50	\$25.75	\$31.00	\$43.00	\$21.00	\$39.75	\$47.75	\$66.50	\$28.50	\$54.00	\$65.00	\$90.50
	50-54	\$15.75	\$30.00	\$36.00	\$50.00	\$24.50	\$46.75	\$56.00	\$78.25	\$33.50	\$63.75	\$76.75	\$107.00
	55-59	\$18.75	\$35.50	\$42.75	\$59.75	\$29.75	\$56.25	\$67.75	\$94.50	\$40.75	\$77.25	\$93.00	\$129.75
	60-64	\$23.25	\$44.00	\$53.00	\$74.00	\$37.25	\$70.50	\$85.00	\$118.50	\$51.25	\$97.50	\$117.25	\$163.50
Class 2	65-69	\$30.25	\$57.50	\$69.00	\$96.25	\$49.00	\$93.00	\$112.00	\$156.00	\$68.00	\$129.00	\$155.25	\$216.50
	70+	\$38.25	\$72.50	\$87.25	\$121.75	\$62.25	\$118.25	\$142.25	\$198.50	\$86.50	\$164.25	\$197.75	\$275.75
	18-24	\$11.75	\$20.00	\$23.75	\$32.00	\$17.75	\$30.50	\$35.75	\$48.50	\$24.00	\$41.00	\$48.50	\$65.50
	25-29	\$12.00	\$20.50	\$24.00	\$32.50	\$18.00	\$30.75	\$36.25	\$49.00	\$24.25	\$41.50	\$49.00	\$66.25
	30-34	\$12.50	\$21.25	\$25.00	\$34.00	\$18.75	\$32.25	\$38.00	\$51.25	\$25.25	\$43.50	\$51.25	\$69.25
	35-39	\$13.50	\$23.25	\$27.25	\$37.00	\$20.50	\$35.25	\$41.50	\$56.00	\$27.75	\$47.50	\$56.00	\$75.75
	40-44	\$15.00	\$25.75	\$30.25	\$41.00	\$23.00	\$39.50	\$46.50	\$63.00	\$31.25	\$53.50	\$63.00	\$85.25
	45-49	\$17.00	\$29.25	\$34.50	\$46.75	\$26.50	\$45.25	\$53.25	\$72.00	\$36.00	\$61.50	\$72.50	\$98.00
	50-54	\$20.00	\$34.00	\$40.25	\$54.25	\$31.00	\$53.25	\$62.75	\$84.75	\$42.50	\$72.75	\$85.50	\$115.75
Class 3	55-59	\$23.75	\$40.50	\$47.75	\$64.75	\$37.50	\$64.25	\$75.75	\$102.25	\$51.50	\$88.25	\$104.00	\$140.50
	60-64	\$29.25	\$50.25	\$59.25	\$80.00	\$47.00	\$80.50	\$94.75	\$128.25	\$65.00	\$111.25	\$131.00	\$177.25
	65-69	\$38.25	\$65.50	\$77.00	\$104.25	\$62.00	\$106.00	\$125.00	\$169.00	\$86.00	\$147.25	\$173.50	\$234.50
	70+	\$48.25	\$82.75	\$97.50	\$132.00	\$78.75	\$135.00	\$159.00	\$215.00	\$109.50	\$187.50	\$220.75	\$298.75
	18-24	\$13.50	\$22.00	\$25.50	\$34.00	\$20.50	\$33.25	\$38.75	\$51.25	\$27.75	\$45.00	\$52.25	\$69.25
	25-29	\$13.75	\$22.25	\$26.00	\$34.25	\$20.75	\$33.50	\$39.00	\$51.75	\$28.00	\$45.25	\$52.75	\$70.00
	30-34	\$14.50	\$23.25	\$27.00	\$36.00	\$21.75	\$35.25	\$40.75	\$54.25	\$29.50	\$47.50	\$55.25	\$73.25
	35-39	\$15.75	\$25.25	\$29.50	\$39.00	\$23.75	\$38.50	\$44.75	\$59.25	\$32.25	\$52.00	\$60.50	\$80.25
	40-44	\$17.50	\$28.25	\$32.75	\$43.50	\$26.75	\$43.00	\$50.25	\$66.50	\$36.25	\$58.50	\$68.00	\$90.25
Class 4	45-49	\$19.75	\$32.00	\$37.25	\$49.50	\$30.50	\$49.50	\$57.50	\$76.25	\$41.75	\$67.25	\$78.25	\$103.75
	50-54	\$23.00	\$37.25	\$43.25	\$57.50	\$36.00	\$58.00	\$67.50	\$89.75	\$49.25	\$79.50	\$92.25	\$122.50
	55-59	\$27.50	\$44.25	\$51.50	\$68.50	\$43.50	\$70.25	\$81.50	\$108.25	\$59.75	\$96.25	\$112.00	\$148.75
	60-64	\$34.00	\$55.00	\$63.75	\$84.75	\$54.50	\$88.00	\$102.25	\$135.75	\$75.25	\$121.50	\$141.25	\$187.50
	65-69	\$44.25	\$71.50	\$83.25	\$110.25	\$71.75	\$116.00	\$134.75	\$179.00	\$99.50	\$160.75	\$187.00	\$248.25
	70+	\$56.00	\$90.50	\$105.25	\$139.50	\$91.25	\$147.25	\$171.50	\$227.50	\$126.75	\$204.75	\$238.00	\$316.00
	18-24	\$16.00	\$24.50	\$28.00	\$36.25	\$24.25	\$37.00	\$42.50	\$55.00	\$32.75	\$50.00	\$57.25	\$74.25
	25-29	\$16.25	\$24.75	\$28.50	\$36.75	\$24.50	\$37.50	\$42.75	\$55.75	\$33.25	\$50.50	\$57.75	\$75.00
	30-34	\$17.00	\$26.00	\$29.75	\$38.50	\$25.75	\$39.00	\$44.75	\$58.25	\$34.75	\$52.75	\$60.50	\$78.50
Class 5	35-39	\$18.50	\$28.25	\$32.25	\$42.00	\$28.25	\$42.75	\$49.00	\$63.75	\$38.00	\$57.75	\$66.25	\$86.00
	40-44	\$20.50	\$31.25	\$36.00	\$46.75	\$31.50	\$48.00	\$55.00	\$71.50	\$42.75	\$65.00	\$74.50	\$96.75
	45-49	\$23.50	\$35.50	\$40.75	\$53.00	\$36.25	\$55.00	\$63.00	\$81.75	\$49.25	\$74.75	\$85.75	\$111.25
	50-54	\$27.25	\$41.50	\$47.50	\$61.75	\$42.50	\$64.75	\$74.00	\$96.25	\$58.00	\$88.25	\$101.25	\$131.50
	55-59	\$32.50	\$49.25	\$56.50	\$73.50	\$51.25	\$78.00	\$89.50	\$116.25	\$70.50	\$107.25	\$123.00	\$159.50
	60-64	\$40.25	\$61.00	\$70.00	\$91.00	\$64.50	\$97.75	\$112.25	\$145.75	\$89.00	\$135.25	\$155.00	\$201.25
	65-69	\$52.25	\$79.50	\$91.25	\$118.50	\$84.75	\$129.00	\$147.75	\$192.00	\$117.75	\$178.75	\$205.00	\$266.25
	70+	\$66.25	\$100.50	\$115.25	\$149.75	\$108.00	\$164.00	\$188.00	\$244.00	\$150.00	\$227.75	\$261.25	\$339.00
	18-24	\$19.75	\$28.25	\$31.75	\$40.00	\$30.00	\$42.50	\$48.00	\$60.75	\$40.50	\$57.50	\$64.75	\$82.00
Class 6	25-29	\$20.00	\$28.50	\$32.25	\$40.50	\$30.25	\$43.00	\$48.50	\$61.25	\$40.75	\$58.00	\$65.50	\$82.75
	30-34	\$21.00	\$29.75	\$33.50	\$42.50	\$31.75	\$45.00	\$50.75	\$64.25	\$42.75	\$60.75	\$68.50	\$86.50
	35-39	\$22.75	\$32.50	\$36.50	\$46.25	\$34.75	\$49.25	\$55.50	\$70.25	\$46.75	\$66.75	\$75.00	\$95.00
	40-44	\$25.50	\$36.00	\$40.75	\$51.50	\$38.75	\$55.25	\$62.25	\$78.75	\$52.75	\$75.00	\$84.50	\$106.75
	45-49	\$28.75	\$41.00	\$46.25	\$58.50	\$44.50	\$63.25	\$71.50	\$90.25	\$60.50	\$86.25	\$97.25	\$122.75
	50-54	\$33.50	\$47.75	\$53.75	\$68.00	\$52.25	\$74.50	\$84.00	\$106.00	\$71.50	\$101.75	\$114.75	\$145.00
	55-59	\$40.00	\$56.75	\$64.00	\$81.00	\$63.25	\$90.00	\$101.25	\$128.00	\$86.75	\$123.50	\$139.25	\$175.75
	60-64	\$49.50	\$70.25	\$79.25	\$100.25	\$79.25	\$112.75	\$127.00	\$160.50	\$109.50	\$155.75	\$175.50	\$221.75
	65-69	\$64.50	\$91.50	\$103.25	\$130.50	\$104.50	\$148.50	\$167.50	\$211.50	\$144.75	\$206.00	\$232.25	\$293.50
Class 7	70+	\$81.50	\$115.75	\$130.50	\$165.00	\$132.75	\$188.75	\$213.00	\$269.00	\$184.50	\$262.25	\$295.75	\$373.75

NOTE: VT only goes up to age 64.

## Monthly premiums for individuals

### Cancer rider<sup>1</sup>

Form series LY-LSC-RD

Issue age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25	75.00
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25	95.00
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50	210.00
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75	265.00
65-69	16.00	32.00	48.00	64.00	80.00	96.00	160.00	240.00	320.00
70-74	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75	365.00
75-79	18.75	37.50	56.25	75.00	93.75	112.50	187.50	281.25	375.00
80-84	19.25	38.50	57.75	77.00	96.25	115.50	192.50	288.75	385.00
85-89	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50	390.00
90-94	20.25	40.50	60.75	81.00	101.25	121.50	202.50	303.75	405.00
95-99	21.75	43.50	65.25	87.00	108.75	130.50	217.50	326.25	435.00

### Heart & Stroke rider<sup>1,2</sup>

Form series LY-LSH-RD

Issue age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	3.50	7.00	10.50	14.00	17.50	21.00	35.00	52.50	70.00
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25	95.00
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
50-54	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00	160.00
55-59	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75	205.00
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75	265.00
65-69	16.75	33.50	50.25	67.00	83.75	100.50	167.50	251.25	335.00
70-74	21.25	42.50	63.75	85.00	106.25	127.50	212.50	318.75	425.00
75-79	26.00	52.00	78.00	104.00	130.00	156.00	260.00	390.00	520.00
80-84	30.50	61.00	91.50	122.00	152.50	183.00	305.00	457.50	610.00
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50	690.00
90-94	38.00	76.00	114.00	152.00	190.00	228.00	380.00	570.00	760.00
95-99	41.00	82.00	123.00	164.00	205.00	246.00	410.00	615.00	820.00

### Hospital and intensive care unit indemnity rider<sup>1,3,4</sup>

Form series LY-HICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	2.85	5.70	8.55	11.40	14.25	17.10	19.95	22.80	25.65	28.50
30-34	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
35-39	4.05	8.10	12.15	16.20	20.25	24.30	28.35	32.40	36.45	40.50
40-44	4.85	9.70	14.55	19.40	24.25	29.10	33.95	38.80	43.65	48.50
45-49	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
50-54	6.90	13.80	20.70	27.60	34.50	41.40	48.30	55.20	62.10	69.00
55-59	8.10	16.20	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00
60-64	9.05	18.10	27.15	36.20	45.25	54.30	63.35	72.40	81.45	90.50
65-69	9.40	18.80	28.20	37.60	47.00	56.40	65.80	75.20	84.60	94.00
70-74	11.15	22.30	33.45	44.60	55.75	66.90	78.05	89.20	100.35	111.50
75-79	12.70	25.40	38.10	50.80	63.50	76.20	88.90	101.60	114.30	127.00
80-84	13.55	27.10	40.65	54.20	67.75	81.30	94.85	108.40	121.95	135.50
85-89	13.95	27.90	41.85	55.80	69.75	83.70	97.65	111.60	125.55	139.50
90-94	14.35	28.70	43.05	57.40	71.75	86.10	100.45	114.80	129.15	143.50
95-99	14.70	29.40	44.10	58.80	73.50	88.20	102.90	117.60	132.30	147.00

### Hospital indemnity rider<sup>1,3,4</sup>

Form series LY-HI-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
30-34	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
35-39	3.50	7.00	10.50	14.00	17.50	21.00	24.50	28.00	31.50	35.00
40-44	4.15	8.30	12.45	16.60	20.75	24.90	29.05	33.20	37.35	41.50
45-49	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
50-54	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
55-59	7.05	14.10	21.15	28.20	35.25	42.30	49.35	56.40	63.45	70.50
60-64	7.95	15.90	23.85	31.80	39.75	47.70	55.65	63.60	71.55	79.50
65-69	8.30	16.60	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00
70-74	9.85	19.70	29.55	39.40	49.25	59.10	68.95	78.80	88.65	98.50
75-79	11.30	22.60	33.90	45.20	56.50	67.80	79.10	90.40	101.70	113.00
80-84	12.05	24.10	36.15	48.20	60.25	72.30	84.35	96.40	108.45	120.50
85-89	12.45	24.90	37.35	49.80	62.25	74.70	87.15	99.60	112.05	124.50
90-94	12.80	25.60	38.40	51.20	64.00	76.80	89.60	102.40	115.20	128.00
95-99	13.10	26.20	39.30	52.40	65.50	78.60	91.70	104.80	117.90	131.00

### Return of premium rider<sup>5</sup>

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

### Intensive care unit rider<sup>1,3</sup>

Form series LY-ICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	0.65	1.30	1.95	2.60	3.25	3.90	4.55	5.20	5.85	6.50
30-34	0.75	1.50	2.25	3.00	3.75	4.50	5.25	6.00	6.75	7.50
35-39	0.85	1.70	2.55	3.40	4.25	5.10	5.95	6.80	7.65	8.50
40-44	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00
45-49	1.20	2.40	3.60	4.80	6.00	7.20	8.40	9.60	10.80	12.00
50-54	1.35	2.70	4.05	5.40	6.75	8.10	9.45	10.80	12.15	13.50
55-59	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
60-64	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50
65-69	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50
70-74	1.90	3.80	5.70	7.60	9.50	11.40	13.30	15.20	17.10	19.00
75-79	2.15	4.30	6.45	8.60	10.75	12.90	15.05	17.20	19.35	21.50
80-84	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
85-89	2.35	4.70	7.05	9.40	11.75	14.10	16.45	18.80	21.15	23.50
90-94	2.40	4.80	7.20	9.60	12.00	14.40	16.80	19.20	21.60	24.00
95-99	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50

NOTE: VT only goes up to age 64.

GA is Cancer base only with a maximum benefit of \$30,000.

1. Not Available in IN, MO, ND, TN

2. Not Available in GA

3. Not Available in KS, WV

4. Not Available in VT

5. Not Available in DE, GA, ND, TN



## Monthly premiums for couples

### Cancer rider<sup>1</sup>

Form series LY-LSC-RD

Issue age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75	285.00
55-59	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50	370.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75	465.00
65-69	28.00	56.00	84.00	112.00	140.00	168.00	280.00	420.00	560.00
70-74	32.00	64.00	96.00	128.00	160.00	192.00	320.00	480.00	640.00
75-79	33.00	66.00	99.00	132.00	165.00	198.00	330.00	495.00	660.00
80-84	33.75	67.50	101.25	135.00	168.75	202.50	337.50	506.25	675.00
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50	690.00
90-94	35.75	71.50	107.25	143.00	178.75	214.50	357.50	536.25	715.00
95-99	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75	765.00

### Heart & Stroke rider<sup>1,2</sup>

Form series LY-LSH-RD

Issue age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25	115.00
40-44	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00	160.00
45-49	10.75	21.50	32.25	43.00	53.75	64.50	107.50	161.25	215.00
50-54	14.00	28.00	42.00	56.00	70.00	84.00	140.00	210.00	280.00
55-59	18.00	36.00	54.00	72.00	90.00	108.00	180.00	270.00	360.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75	465.00
65-69	29.50	59.00	88.50	118.00	147.50	177.00	295.00	442.50	590.00
70-74	37.50	75.00	112.50	150.00	187.50	225.00	375.00	562.50	750.00
75-79	46.00	92.00	138.00	184.00	230.00	276.00	460.00	690.00	920.00
80-84	53.75	107.50	161.25	215.00	268.75	322.50	537.50	806.25	1075.00
85-89	60.75	121.50	182.25	243.00	303.75	364.50	607.50	911.25	1215.00
90-94	67.00	134.00	201.00	268.00	335.00	402.00	670.00	1005.00	1340.00
95-99	72.25	144.50	216.75	289.00	361.25	433.50	722.50	1083.75	1445.00

### Hospital and intensive care unit indemnity rider<sup>1,3,4</sup>

Form series LY-HICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	5.70	11.40	17.10	22.80	28.50	34.20	39.90	45.60	51.30	57.00
30-34	6.70	13.40	20.10	26.80	33.50	40.20	46.90	53.60	60.30	67.00
35-39	8.10	16.20	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00
40-44	9.70	19.40	29.10	38.80	48.50	58.20	67.90	77.60	87.30	97.00
45-49	11.60	23.20	34.80	46.40	58.00	69.60	81.20	92.80	104.40	116.00
50-54	13.80	27.60	41.40	55.20	69.00	82.80	96.60	110.40	124.20	138.00
55-59	16.20	32.40	48.60	64.80	81.00	97.20	113.40	129.60	145.80	162.00
60-64	18.10	36.20	54.30	72.40	90.50	108.60	126.70	144.80	162.90	181.00
65-69	18.80	37.60	56.40	75.20	94.00	112.80	131.60	150.40	169.20	188.00
70-74	22.30	44.60	66.90	89.20	111.50	133.80	156.10	178.40	200.70	223.00
75-79	25.40	50.80	76.20	101.60	127.00	152.40	177.80	203.20	228.60	254.00
80-84	27.10	54.20	81.30	108.40	135.50	162.60	189.70	216.80	243.90	271.00
85-89	27.90	55.80	83.70	111.60	139.50	167.40	195.30	223.20	251.10	279.00
90-94	28.70	57.40	86.10	114.80	143.50	172.20	200.90	229.60	258.30	287.00
95-99	29.40	58.80	88.20	117.60	147.00	176.40	205.80	235.20	264.60	294.00

### Hospital indemnity rider<sup>1,3,4</sup>

Form series LY-HI-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00
30-34	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
35-39	7.00	14.00	21.00	28.00	35.00	42.00	49.00	56.00	63.00	70.00
40-44	8.30	16.60	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00
45-49	10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00
50-54	12.00	24.00	36.00	48.00	60.00	72.00	84.00	96.00	108.00	120.00
55-59	14.10	28.20	42.30	56.40	70.50	84.60	98.70	112.80	126.90	141.00
60-64	15.90	31.80	47.70	63.60	79.50	95.40	111.30	127.20	143.10	159.00
65-69	16.60	33.20	49.80	66.40	83.00	99.60	116.20	132.80	149.40	166.00
70-74	19.70	39.40	59.10	78.80	98.50	118.20	137.90	157.60	177.30	197.00
75-79	22.60	45.20	67.80	90.40	113.00	135.60	158.20	180.80	203.40	226.00
80-84	24.10	48.20	72.30	96.40	120.50	144.60	168.70	192.80	216.90	241.00
85-89	24.90	49.80	74.70	99.60	124.50	149.40	174.30	199.20	224.10	249.00
90-94	25.60	51.20	76.80	102.40	128.00	153.60	179.20	204.80	230.40	256.00
95-99	26.20	52.40	78.60	104.80	131.00	157.20	183.40	209.60	235.80	262.00

### Return of premium rider<sup>5</sup>

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

### Intensive care unit rider<sup>1,3</sup>

Form series LY-ICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
30-34	1.50	3.00	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00
35-39	1.70	3.40	5.10	6.80	8.50	10.20	11.90	13.60	15.30	17.00
40-44	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
45-49	2.40	4.80	7.20	9.60	12.00	14.40	16.80	19.20	21.60	24.00
50-54	2.70	5.40	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00
55-59	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00
60-64	3.30	6.60	9.90	13.20	16.50	19.80	23.10	26.40	29.70	33.00
65-69	3.30	6.60	9.90	13.20	16.50	19.80	23.10	26.40	29.70	33.00
70-74	3.80	7.60	11.40	15.20	19.00	22.80	26.60	30.40	34.20	38.00
75-79	4.30	8.60	12.90	17.20	21.50	25.80	30.10	34.40	38.70	43.00
80-84	4.50	9.00	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00
85-89	4.70	9.40	14.10	18.80	23.50	28.20	32.90	37.60	42.30	47.00
90-94	4.80	9.60	14.40	19.20	24.00	28.80	33.60	38.40	43.20	48.00
95-99	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00

NOTE: VT only goes up to age 64.

GA is Cancer base only with a maximum benefit of \$30,000.

1. Not Available in IN, MO, ND, TN

2. Not Available in GA

3. Not Available in KS, WV

4. Not Available in VT

5. Not Available in DE, GA, ND, TN

## Monthly premiums for single parents

### Cancer rider<sup>1</sup>

Form series LY-LSC-RD

Issue age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	4.25	8.50	12.75	17.00	21.25	25.50	42.50	63.75	85.00
40-44	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
45-49	6.75	13.50	20.25	27.00	33.75	40.50	67.50	101.25	135.00
50-54	8.50	17.00	25.50	34.00	42.50	51.00	85.00	127.50	170.00
55-59	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50	270.00
65-69	16.25	32.50	48.75	65.00	81.25	97.50	162.50	243.75	325.00
70-74	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50	370.00
75-79	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00	380.00
80-84	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50	390.00
85-89	19.75	39.50	59.25	79.00	98.75	118.50	197.50	296.25	395.00
90-94	20.50	41.00	61.50	82.00	102.50	123.00	205.00	307.50	410.00
95-99	22.00	44.00	66.00	88.00	110.00	132.00	220.00	330.00	440.00

### Heart & Stroke rider<sup>1,2</sup>

Form series LY-LSH-RD

Issue age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25	75.00
40-44	5.00	10.00	15.00	20.00	25.00	30.00	50.00	75.00	100.00
45-49	6.50	13.00	19.50	26.00	32.50	39.00	65.00	97.50	130.00
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50	210.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50	270.00
65-69	17.00	34.00	51.00	68.00	85.00	102.00	170.00	255.00	340.00
70-74	21.50	43.00	64.50	86.00	107.50	129.00	215.00	322.50	430.00
75-79	26.25	52.50	78.75	105.00	131.25	157.50	262.50	393.75	525.00
80-84	30.75	61.50	92.25	123.00	153.75	184.50	307.50	461.25	615.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25	695.00
90-94	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75	765.00
95-99	41.25	82.50	123.75	165.00	206.25	247.50	412.50	618.75	825.00

### Hospital and intensive care unit indemnity rider<sup>1,3,4</sup>

Form series LY-HICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
30-34	7.40	14.80	22.20	29.60	37.00	44.40	51.80	59.20	66.60	74.00
35-39	8.45	16.90	25.35	33.80	42.25	50.70	59.15	67.60	76.05	84.50
40-44	9.15	18.30	27.45	36.60	45.75	54.90	64.05	73.20	82.35	91.50
45-49	9.80	19.60	29.40	39.20	49.00	58.80	68.60	78.40	88.20	98.00
50-54	10.60	21.20	31.80	42.40	53.00	63.60	74.20	84.80	95.40	106.00
55-59	11.35	22.70	34.05	45.40	56.75	68.10	79.45	90.80	102.15	113.50
60-64	12.00	24.00	36.00	48.00	60.00	72.00	84.00	96.00	108.00	120.00
65-69	12.05	24.10	36.15	48.20	60.25	72.30	84.35	96.40	108.45	120.50
70-74	13.75	27.50	41.25	55.00	68.75	82.50	96.25	110.00	123.75	137.50
75-79	15.25	30.50	45.75	61.00	76.25	91.50	106.75	122.00	137.25	152.50
80-84	16.05	32.10	48.15	64.20	80.25	96.30	112.35	128.40	144.45	160.50
85-89	16.45	32.90	49.35	65.80	82.25	98.70	115.15	131.60	148.05	164.50
90-94	16.85	33.70	50.55	67.40	84.25	101.10	117.95	134.80	151.65	168.50
95-99	17.20	34.40	51.60	68.80	86.00	103.20	120.40	137.60	154.80	172.00

### Hospital indemnity rider<sup>1,3,4</sup>

Form series LY-HI-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	5.20	10.40	15.60	20.80	26.00	31.20	36.40	41.60	46.80	52.00
30-34	6.40	12.80	19.20	25.60	32.00	38.40	44.80	51.20	57.60	64.00
35-39	7.30	14.60	21.90	29.20	36.50	43.80	51.10	58.40	65.70	73.00
40-44	7.95	15.90	23.85	31.80	39.75	47.70	55.65	63.60	71.55	79.50
45-49	8.50	17.00	25.50	34.00	42.50	51.00	59.50	68.00	76.50	85.00
50-54	9.20	18.40	27.60	36.80	46.00	55.20	64.40	73.60	82.80	92.00
55-59	9.90	19.80	29.70	39.60	49.50	59.40	69.30	79.20	89.10	99.00
60-64	10.55	21.10	31.65	42.20	52.75	63.30	73.85	84.40	94.95	105.50
65-69	10.60	21.20	31.80	42.40	53.00	63.60	74.20	84.80	95.40	106.00
70-74	12.15	24.30	36.45	48.60	60.75	72.90	85.05	97.20	109.35	121.50
75-79	13.50	27.00	40.50	54.00	67.50	81.00	94.50	108.00	121.50	135.00
80-84	14.20	28.40	42.60	56.80	71.00	85.20	99.40	113.60	127.80	142.00
85-89	14.60	29.20	43.80	58.40	73.00	87.60	102.20	116.80	131.40	146.00
90-94	14.90	29.80	44.70	59.60	74.50	89.40	104.30	119.20	134.10	149.00
95-99	15.25	30.50	45.75	61.00	76.25	91.50	106.75	122.00	137.25	152.50

### Return of premium rider<sup>5</sup>

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

### Intensive care unit rider<sup>1,3</sup>

Form series LY-ICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
30-34	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
35-39	1.75	3.50	5.25	7.00	8.75	10.50	12.25	14.00	15.75	17.50
40-44	1.90	3.80	5.70	7.60	9.50	11.40	13.30	15.20	17.10	19.00
45-49	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
50-54	2.10	4.20	6.30	8.40	10.50	12.60	14.70	16.80	18.90	21.00
55-59	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
60-64	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
65-69	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
70-74	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
75-79	2.65	5.30	7.95	10.60	13.25	15.90	18.55	21.20	23.85	26.50
80-84	2.75	5.50	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50
85-89	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00
90-94	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
95-99	2.95	5.90	8.85	11.80	14.75	17.70	20.65	23.60	26.55	29.50

1. Not Available in IN, MO, ND, TN
2. Not Available in GA
3. Not Available in KS, WV

4. Not Available in VT
5. Not Available in DE, GA, ND, TN

NOTE: VT only goes up to age 64.  
 GA is Cancer base only with a maximum benefit of \$30,000.

## Monthly premiums for families

### Cancer rider<sup>1</sup>

Form series LY-LSC-RD

Issue age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	7.00	14.00	21.00	28.00	35.00	42.00	70.00	105.00	140.00
40-44	9.00	18.00	27.00	36.00	45.00	54.00	90.00	135.00	180.00
45-49	11.50	23.00	34.50	46.00	57.50	69.00	115.00	172.50	230.00
50-54	15.00	30.00	45.00	60.00	75.00	90.00	150.00	225.00	300.00
55-59	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00	380.00
60-64	23.75	47.50	71.25	95.00	118.75	142.50	237.50	356.25	475.00
65-69	28.50	57.00	85.50	114.00	142.50	171.00	285.00	427.50	570.00
70-74	32.25	64.50	96.75	129.00	161.25	193.50	322.50	483.75	645.00
75-79	33.25	66.50	99.75	133.00	166.25	199.50	332.50	498.75	665.00
80-84	34.00	68.00	102.00	136.00	170.00	204.00	340.00	510.00	680.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25	695.00
90-94	36.00	72.00	108.00	144.00	180.00	216.00	360.00	540.00	720.00
95-99	38.75	77.50	116.25	155.00	193.75	232.50	387.50	581.25	775.00

### Heart & Stroke rider<sup>1,2</sup>

Form series LY-LSH-RD

Issue age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	6.00	12.00	18.00	24.00	30.00	36.00	60.00	90.00	120.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75	285.00
55-59	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75	365.00
60-64	23.50	47.00	70.50	94.00	117.50	141.00	235.00	352.50	470.00
65-69	29.75	59.50	89.25	119.00	148.75	178.50	297.50	446.25	595.00
70-74	37.75	75.50	113.25	151.00	188.75	226.50	377.50	566.25	755.00
75-79	46.25	92.50	138.75	185.00	231.25	277.50	462.50	693.75	925.00
80-84	54.00	108.00	162.00	216.00	270.00	324.00	540.00	810.00	1080.00
85-89	61.00	122.00	183.00	244.00	305.00	366.00	610.00	915.00	1220.00
90-94	67.25	134.50	201.75	269.00	336.25	403.50	672.50	1008.75	1345.00
95-99	72.50	145.00	217.50	290.00	362.50	435.00	725.00	1087.50	1450.00

### Hospital and intensive care unit indemnity rider<sup>1,3,4</sup>

Form series LY-HICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	9.55	19.10	28.65	38.20	47.75	57.30	66.85	76.40	85.95	95.50
30-34	11.55	23.10	34.65	46.20	57.75	69.30	80.85	92.40	103.95	115.50
35-39	13.40	26.80	40.20	53.60	67.00	80.40	93.80	107.20	120.60	134.00
40-44	15.05	30.10	45.15	60.20	75.25	90.30	105.35	120.40	135.45	150.50
45-49	16.55	33.10	49.65	66.20	82.75	99.30	115.85	132.40	148.95	165.50
50-54	18.15	36.30	54.45	72.60	90.75	108.90	127.05	145.20	163.35	181.50
55-59	19.95	39.90	59.85	79.80	99.75	119.70	139.65	159.60	179.55	199.50
60-64	21.45	42.90	64.35	85.80	107.25	128.70	150.15	171.60	193.05	214.50
65-69	21.75	43.50	65.25	87.00	108.75	130.50	152.25	174.00	195.75	217.50
70-74	24.90	49.80	74.70	99.60	124.50	149.40	174.30	199.20	224.10	249.00
75-79	27.90	55.80	83.70	111.60	139.50	167.40	195.30	223.20	251.10	279.00
80-84	29.55	59.10	88.65	118.20	147.75	177.30	206.85	236.40	265.95	295.50
85-89	30.40	60.80	91.20	121.60	152.00	182.40	212.80	243.20	273.60	304.00
90-94	31.15	62.30	93.45	124.60	155.75	186.90	218.05	249.20	280.35	311.50
95-99	31.90	63.80	95.70	127.60	159.50	191.40	223.30	255.20	287.10	319.00

### Hospital indemnity rider<sup>1,3,4</sup>

Form series LY-HI-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	8.20	16.40	24.60	32.80	41.00	49.20	57.40	65.60	73.80	82.00
30-34	9.95	19.90	29.85	39.80	49.75	59.70	69.65	79.60	89.55	99.50
35-39	11.60	23.20	34.80	46.40	58.00	69.60	81.20	92.80	104.40	116.00
40-44	13.00	26.00	39.00	52.00	65.00	78.00	91.00	104.00	117.00	130.00
45-49	14.35	28.70	43.05	57.40	71.75	86.10	100.45	114.80	129.15	143.50
50-54	15.80	31.60	47.40	63.20	79.00	94.80	110.60	126.40	142.20	158.00
55-59	17.40	34.80	52.20	69.60	87.00	104.40	121.80	139.20	156.60	174.00
60-64	18.80	37.60	56.40	75.20	94.00	112.80	131.60	150.40	169.20	188.00
65-69	19.15	38.30	57.45	76.60	95.75	114.90	134.05	153.20	172.35	191.50
70-74	22.05	44.10	66.15	88.20	110.25	132.30	154.35	176.40	198.45	220.50
75-79	24.75	49.50	74.25	99.00	123.75	148.50	173.25	198.00	222.75	247.50
80-84	26.25	52.50	78.75	105.00	131.25	157.50	183.75	210.00	236.25	262.50
85-89	27.00	54.00	81.00	108.00	135.00	162.00	189.00	216.00	243.00	270.00
90-94	27.70	55.40	83.10	110.80	138.50	166.20	193.90	221.60	249.30	277.00
95-99	28.30	56.60	84.90	113.20	141.50	169.80	198.10	226.40	254.70	283.00

### Return of premium rider<sup>5</sup>

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### Modal Factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

### Intensive care unit rider<sup>1,3</sup>

Form series LY-ICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	2.05	4.10	6.15	8.20	10.25	12.30	14.35	16.40	18.45	20.50
30-34	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
35-39	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00
40-44	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00
45-49	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
50-54	3.60	7.20	10.80	14.40	18.00	21.60	25.20	28.80	32.40	36.00
55-59	3.85	7.70	11.55	15.40	19.25	23.10	26.95	30.80	34.65	38.50
60-64	4.00	8.00	12.00	16.00	20.00	24.00	28.00	32.00	36.00	40.00
65-69	3.90	7.80	11.70	15.60	19.50	23.40	27.30	31.20	35.10	39.00
70-74	4.35	8.70	13.05	17.40	21.75	26.10	30.45	34.80	39.15	43.50
75-79	4.75	9.50	14.25	19.00	23.75	28.50	33.25	38.00	42.75	47.50
80-84	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
85-89	5.10	10.20	15.30	20.40	25.50	30.60	35.70	40.80	45.90	51.00
90-94	5.25	10.50	15.75	21.00	26.25	31.50	36.75	42.00	47.25	52.50
95-99	5.35	10.70	16.05	21.40	26.75	32.10	37.45	42.80	48.15	53.50

1. Not Available in IN, MO, ND, TN
2. Not Available in GA
3. Not Available in KS, WV

4. Not Available in VT
5. Not Available in DE, GA, ND, TN

NOTE: VT only goes up to age 64.  
 GA is Cancer base only with a maximum benefit of \$30,000.

## Monthly premiums for group sales

### Basic

	Single	Couple	One parent	Family
Class 1	\$12.75	\$24.25	\$29.00	\$40.50
Class 2	\$16.00	\$27.50	\$32.50	\$44.00
Class 3	\$18.75	\$30.00	\$35.00	\$46.50
Class 4	\$22.00	\$33.50	\$38.50	\$49.75
Class 5	\$27.00	\$38.50	\$43.50	\$55.00

### Plus

Single	Couple	One parent	Family
\$19.50	\$37.25	\$44.75	\$62.25
\$24.75	\$42.25	\$50.00	\$67.50
\$28.75	\$46.25	\$53.75	\$71.50
\$33.75	\$51.50	\$59.00	\$76.50
\$41.75	\$59.25	\$66.75	\$84.50

### Enhanced

Single	Couple	One parent	Family
\$26.50	\$50.50	\$60.75	\$84.50
\$33.75	\$57.50	\$67.75	\$91.75
\$39.00	\$62.75	\$73.00	\$97.00
\$46.00	\$70.00	\$80.25	\$104.00
\$56.75	\$80.50	\$90.75	\$114.75

### Cancer rider<sup>1</sup>

Form series LY-LSC-RD

Issue age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
Single	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
Couple	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25	195.00
1 Parent	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
Family	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75	205.00

### Heart & Stroke rider<sup>1,2</sup>

Form series LY-LSH-RD

Issue age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
Single	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
Couple	9.50	19.00	28.50	38.00	47.50	57.00	95.00	142.50	190.00
1 Parent	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25	115.00
Family	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25	195.00

### Hospital and intensive care unit indemnity rider<sup>1,3,4</sup>

Form series LY-HICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Single	5.35	10.70	16.05	21.40	26.75	32.10	37.45	42.80	48.15	53.50
Couple	10.65	21.30	31.95	42.60	53.25	63.90	74.55	85.20	95.85	106.50
1 Parent	9.50	19.00	28.50	38.00	47.50	57.00	66.50	76.00	85.50	95.00
Family	15.80	31.60	47.40	63.20	79.00	94.80	110.60	126.40	142.20	158.00

### Hospital indemnity rider<sup>1,3,4</sup>

Form series LY-HI-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Single	4.60	9.20	13.80	18.40	23.00	27.60	32.20	36.80	41.40	46.00
Couple	9.15	18.30	27.45	36.60	45.75	54.90	64.05	73.20	82.35	91.50
1 Parent	8.25	16.50	24.75	33.00	41.25	49.50	57.75	66.00	74.25	82.50
Family	13.70	27.40	41.10	54.80	68.50	82.20	95.90	109.60	123.30	137.00

### Return of premium rider<sup>5</sup>

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### Intensive care unit rider<sup>1,3</sup>

Form series LY-ICU-RD

Issue age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Single	1.10	2.20	3.30	4.40	5.50	6.60	7.70	8.80	9.90	11.00
Couple	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
1 Parent	1.95	3.90	5.85	7.80	9.75	11.70	13.65	15.60	17.55	19.50
Family	3.25	6.50	9.75	13.00	16.25	19.50	22.75	26.00	29.25	32.50

### Modal factors

Mode	Bank draft
Monthly	1.000
Quarterly	3.118
Semi-annually	6.118
Annual	11.765

Direct bill is not available on a monthly basis.

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.

$\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

1. Not Available in IN, MO, ND, TN
2. Not Available in GA
3. Not Available in KS, WV

4. Not Available in VT
5. Not Available in DE, GA, ND, TN

NOTE: VT only goes up to age 64.

GA is Cancer base only with a maximum benefit of \$30,000.