Cancer Presentation Book

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As you know cancer is often in the news and cancer is affecting more people every day according to the American Cancer Society...

- Men have nearly a one in two lifetime risk of getting cancer
- Women have more than a one in three lifetime risk
- More than 1.6 million Americans are expected to be diagnosed with cancer this year
- 92.1 Million Americans have cardiovascular disease
- An estimated 795,000 people have a stroke each year

The good news thanks to early detection in advanced treatments more people are surviving cancer (According to the American cancer Society)

- The five year relative survival rate for those diagnosed with cancer is 68%

Fighting cancer can be very costly.

There are two basic costs associated with cancer.

- The first cost is your medical expenses which are costs typically covered by your standard medical insurance or your Medicare, such as your doctor bills and your hospital bills
- The second cost are the non-medical cost these are the unavoidable expenses caused by cancer or heart attacks and strokes that may come directly out of your pocket

According to the American Cancer Society nearly 60% of the total cost of cancer is non-medical in nature- those are the out of pocket cost!

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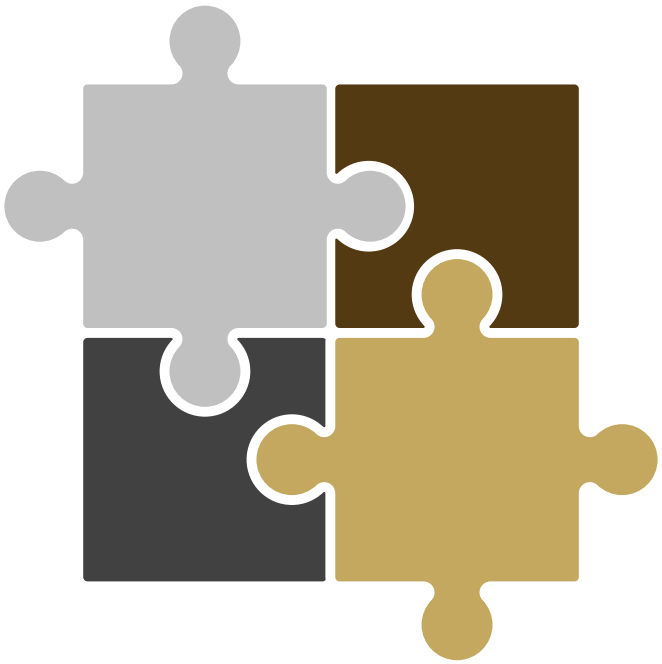
Unfortunately medical cost are only one piece of the puzzle.

Examples of Non-Medical expenses

- Insurance shortfalls deductibles copayments and benefit limitations
- Special expenses transportation in hotels when you are traveling out of town for treatments special diets and family care
- Living expenses house payments car payments utilities and groceries to name a few



There can be several ways to pay for these out-of-pocket expenses:

- Draw on life savings, Retirement Funds, College Funds
- Sell assets or Personal Belongings
- Transfer that risk to Cigna with a Supplemental Cancer Insurance Policy

Cigna Supplemental Solutions®
Insured by Loyal American Life Insurance Company

CANCER TREATMENT

OPTION 200 BASE POLICY
Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	7.59	12.26	9.22	13.94
40-44	9.16	15.02	10.67	16.58
45-49	11.69	19.78	13.07	21.19
50-54	14.43	24.93	15.66	26.16
55-59	17.89	31.32	19.00	32.43
60-64	21.65	38.40	22.59	39.31
65-69	25.63	45.24	26.50	46.09
70+	28.67	50.75	29.43	51.40

OPTION 400 BASE POLICY
Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	12.86	20.68	15.51	23.50
40-44	15.58	25.46	18.08	28.03
45-49	19.98	33.64	22.25	35.98
50-54	24.76	42.56	26.82	44.65
55-59	30.88	53.85	32.70	55.70
60-64	37.63	66.49	39.19	68.04
65-69	45.03	79.16	46.45	80.58
70+	51.64	91.14	52.89	92.23

OPTION 700 BASE POLICY
Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	19.98	32.05	24.03	36.34
40-44	24.29	39.59	28.11	43.50
45-49	31.24	52.42	34.70	55.99
50-54	38.74	66.43	41.86	69.62
55-59	48.30	84.11	51.11	86.91
60-64	58.88	103.98	61.26	106.29
65-69	70.51	123.95	72.70	126.10
70+	80.26	142.04	82.17	143.69

MONTHLY PREMIUMS *for* INDIVIDUALS

CANCER RIDER
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[1]
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 INDEMNITY RIDER[2,3]
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

HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER[2,3]
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

RETURN OF PREMIUM RIDER[4]
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 rider, 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.

PA is Base Only
SC policies have minimum benefit of $25,000

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 x 65 = $136.50 per month

INTENSIVE CARE UNIT RIDER[2]
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

[1]Not Available in DC, GA [2]Not Available in DC, ID, KS, MO, WV [3]Not Available in VT [4]Not Available in LA, ND

OPTION 200 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	7.59	12.26	9.22	13.94
40-44	9.16	15.02	10.67	16.58
45-49	11.69	19.78	13.07	21.19
50-54	14.43	24.93	15.66	26.16
55-59	17.89	31.32	19.00	32.43
60-64	21.65	38.40	22.59	39.31
65-69	25.63	45.24	26.50	46.09
70+	28.67	50.75	29.43	51.40

OPTION 400 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	12.86	20.68	15.51	23.50
40-44	15.58	25.46	18.08	28.03
45-49	19.98	33.64	22.25	35.98
50-54	24.76	42.56	26.82	44.65
55-59	30.88	53.85	32.70	55.70
60-64	37.63	66.49	39.19	68.04
65-69	45.03	79.16	46.45	80.58
70+	51.64	91.14	52.89	92.23

OPTION 700 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	19.98	32.05	24.03	36.34
40-44	24.29	39.59	28.11	43.50
45-49	31.24	52.42	34.70	55.99
50-54	38.74	66.43	41.86	69.62
55-59	48.30	84.11	51.11	86.91
60-64	58.88	103.98	61.26	106.29
65-69	70.51	123.95	72.70	126.10
70+	80.26	142.04	82.17	143.69

MONTHLY PREMIUMS *for* COUPLES

CANCER RIDER

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[1]

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 INDEMNITY RIDER[2,3]

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

HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER[2,3]

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

RETURN OF PREMIUM RIDER[4]

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 rider, 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 x 65 = $136.50 per month

INTENSIVE CARE UNIT RIDER[2]

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

PA is Base Only
SC policies have minimum benefit of $25,000

[1]Not Available in DC, GA [2]Not Available in DC, ID, KS, MO, WV [3]Not Available in VT [4]Not Available in LA, ND

OPTION 200 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	7.59	12.26	9.22	13.94
40-44	9.16	15.02	10.67	16.58
45-49	11.69	19.78	13.07	21.19
50-54	14.43	24.93	15.66	26.16
55-59	17.89	31.32	19.00	32.43
60-64	21.65	38.40	22.59	39.31
65-69	25.63	45.24	26.50	46.09
70+	28.67	50.75	29.43	51.40

OPTION 400 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	12.86	20.68	15.51	23.50
40-44	15.58	25.46	18.08	28.03
45-49	19.98	33.64	22.25	35.98
50-54	24.76	42.56	26.82	44.65
55-59	30.88	53.85	32.70	55.70
60-64	37.63	66.49	39.19	68.04
65-69	45.03	79.16	46.45	80.58
70+	51.64	91.14	52.89	92.23

OPTION 700 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	19.98	32.05	24.03	36.34
40-44	24.29	39.59	28.11	43.50
45-49	31.24	52.42	34.70	55.99
50-54	38.74	66.43	41.86	69.62
55-59	48.30	84.11	51.11	86.91
60-64	58.88	103.98	61.26	106.29
65-69	70.51	123.95	72.70	126.10
70+	80.26	142.04	82.17	143.69

MONTHLY PREMIUMS *for* SINGLE PARENTS

CANCER RIDER

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[1]

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 INDEMNITY RIDER[2,3]

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

HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER[2,3]

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

RETURN OF PREMIUM RIDER[4]

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 rider, 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.

PA is Base Only
SC policies have minimum benefit of $25,000

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 x 65 = $136.50 per month

INTENSIVE CARE UNIT RIDER[2]

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 DC, GA [2]Not Available in DC, ID, KS, MO, WV [3]Not Available in VT [4]Not Available in LA, ND

OPTION 200 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	7.59	12.26	9.22	13.94
40-44	9.16	15.02	10.67	16.58
45-49	11.69	19.78	13.07	21.19
50-54	14.43	24.93	15.66	26.16
55-59	17.89	31.32	19.00	32.43
60-64	21.65	38.40	22.59	39.31
65-69	25.63	45.24	26.50	46.09
70+	28.67	50.75	29.43	51.40

OPTION 400 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	12.86	20.68	15.51	23.50
40-44	15.58	25.46	18.08	28.03
45-49	19.98	33.64	22.25	35.98
50-54	24.76	42.56	26.82	44.65
55-59	30.88	53.85	32.70	55.70
60-64	37.63	66.49	39.19	68.04
65-69	45.03	79.16	46.45	80.58
70+	51.64	91.14	52.89	92.23

OPTION 700 BASE POLICY

Form Series LY-CT-BA

Issue Age	Single	Couple	One Parent	Family
18-39	19.98	32.05	24.03	36.34
40-44	24.29	39.59	28.11	43.50
45-49	31.24	52.42	34.70	55.99
50-54	38.74	66.43	41.86	69.62
55-59	48.30	84.11	51.11	86.91
60-64	58.88	103.98	61.26	106.29
65-69	70.51	123.95	72.70	126.10
70+	80.26	142.04	82.17	143.69

MONTHLY PREMIUMS *for* FAMILIES

CANCER RIDER

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[1]

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 INDEMNITY RIDER[2,3]

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

HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER[2,3]

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

RETURN OF PREMIUM RIDER[4]

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 rider, 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.

PA is Base Only

SC policies have minimum benefit of $25,000

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 x 65 = $136.50 per month

INTENSIVE CARE UNIT RIDER[2]

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 DC, GA [2]Not Available in DC, ID, KS, MO, WV [3]Not Available in VT [4]Not Available in LA, ND

MONTHLY PREMIUMS *for* GROUP SALES

OPTION 200 BASE POLICY

Form Series LY-CT-BA

	Single	Couple	One Parent	Family
Payroll	10.43	17.36	11.84	18.91

OPTION 400 BASE POLICY

Form Series LY-CT-BA

	Single	Couple	One Parent	Family
Payroll	17.77	29.45	20.10	32.05

OPTION 700 BASE POLICY

Form Series LY-CT-BA

	Single	Couple	One Parent	Family
Payroll	27.77	45.90	31.32	49.83

RETURN OF PREMIUM RIDER[4]

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 rider, 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	Rate
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 mode, multiply the monthly premium by the factor.

CANCER RIDER

Form Series LY-LSC-RD

	$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[1]

Form Series LY-LSH-RD

	$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[2,3]

Form Series LY-HICU-RD

	$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[2,3]

Form Series LY-HI-RD

	$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

INTENSIVE CARE UNIT RIDER[2]

Form Series LY-ICU-RD

	$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

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 x 65 = $136.50 per month

PA is Base Only
SC policies have minimum benefit of $25,000
[1]Not Available in DC, GA [2]Not Available in DC, ID, KS, MO, WV [3]Not Available in VT [4]Not Available in LA, ND