

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – *Weekly Premium Rates for 90-Day Elimination Period*

Monthly Benefit	12-Month Maximum Benefit Period			24-Month Maximum Benefit Period			36-Month Maximum Benefit Period		
	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Minimum ELOP Face Amount In Force to Qualify	\$8,000	\$10,000	\$15,000	\$10,000	\$20,000	\$30,000	\$15,000	\$30,000	\$50,000
Code for Application	CE1	CE1	CE1	CE2	CE2	CE2	CE3	CE3	CE3
AGE									
18 - 25	\$0.19	\$0.38	\$0.57	\$0.30	\$0.59	\$0.89	\$0.37	\$0.74	\$1.10
26	\$0.20	\$0.40	\$0.61	\$0.32	\$0.64	\$0.96	\$0.40	\$0.80	\$1.20
27	\$0.22	\$0.43	\$0.65	\$0.34	\$0.68	\$1.02	\$0.43	\$0.86	\$1.29
28	\$0.23	\$0.46	\$0.69	\$0.37	\$0.73	\$1.10	\$0.46	\$0.91	\$1.37
29	\$0.24	\$0.49	\$0.73	\$0.39	\$0.78	\$1.16	\$0.49	\$0.97	\$1.46
30	\$0.26	\$0.52	\$0.78	\$0.41	\$0.82	\$1.24	\$0.52	\$1.03	\$1.55
31	\$0.27	\$0.55	\$0.82	\$0.44	\$0.87	\$1.31	\$0.55	\$1.10	\$1.64
32	\$0.29	\$0.57	\$0.86	\$0.46	\$0.92	\$1.38	\$0.58	\$1.16	\$1.73
33	\$0.30	\$0.60	\$0.90	\$0.48	\$0.97	\$1.45	\$0.61	\$1.21	\$1.82
34	\$0.32	\$0.63	\$0.95	\$0.51	\$1.01	\$1.52	\$0.64	\$1.27	\$1.91
35	\$0.33	\$0.66	\$0.99	\$0.53	\$1.06	\$1.59	\$0.67	\$1.33	\$2.00
36	\$0.36	\$0.72	\$1.08	\$0.58	\$1.16	\$1.74	\$0.73	\$1.46	\$2.19
37	\$0.39	\$0.78	\$1.18	\$0.63	\$1.26	\$1.89	\$0.80	\$1.59	\$2.39
38	\$0.42	\$0.85	\$1.27	\$0.68	\$1.36	\$2.04	\$0.86	\$1.72	\$2.58
39	\$0.46	\$0.91	\$1.37	\$0.73	\$1.46	\$2.19	\$0.93	\$1.85	\$2.78
40	\$0.49	\$0.98	\$1.47	\$0.78	\$1.56	\$2.34	\$0.99	\$1.98	\$2.97
41	\$0.52	\$1.04	\$1.56	\$0.83	\$1.66	\$2.50	\$1.05	\$2.10	\$3.16
42	\$0.55	\$1.10	\$1.65	\$0.88	\$1.77	\$2.65	\$1.12	\$2.23	\$3.35
43	\$0.58	\$1.17	\$1.75	\$0.93	\$1.87	\$2.80	\$1.18	\$2.36	\$3.54
44	\$0.61	\$1.23	\$1.84	\$0.99	\$1.97	\$2.95	\$1.25	\$2.49	\$3.74
45	\$0.65	\$1.29	\$1.94	\$1.03	\$2.07	\$3.10	\$1.31	\$2.62	\$3.93
46	\$0.72	\$1.45	\$2.17	\$1.16	\$2.32	\$3.48	\$1.47	\$2.94	\$4.41
47	\$0.80	\$1.60	\$2.40	\$1.29	\$2.57	\$3.85	\$1.63	\$3.26	\$4.89
48	\$0.88	\$1.75	\$2.63	\$1.41	\$2.82	\$4.23	\$1.79	\$3.57	\$5.36
49	\$0.95	\$1.91	\$2.86	\$1.53	\$3.07	\$4.60	\$1.95	\$3.89	\$5.84
50	\$1.03	\$2.06	\$3.09	\$1.66	\$3.33	\$4.99	\$2.11	\$4.21	\$6.32
51	\$1.11	\$2.21	\$3.32	\$1.79	\$3.57	\$5.36	\$2.27	\$4.53	\$6.80
52	\$1.18	\$2.37	\$3.55	\$1.91	\$3.83	\$5.74	\$2.43	\$4.85	\$7.28
53	\$1.26	\$2.52	\$3.78	\$2.04	\$4.08	\$6.11	\$2.58	\$5.17	\$7.75
54	\$1.34	\$2.67	\$4.01	\$2.16	\$4.33	\$6.49	\$2.74	\$5.49	\$8.23
55	\$1.41	\$2.83	\$4.24	\$2.29	\$4.58	\$6.87	\$2.90	\$5.80	\$8.71
56	\$1.62	\$3.24	\$4.86	\$2.63	\$5.25	\$7.88	\$3.33	\$6.66	\$9.99
57	\$1.83	\$3.65	\$5.48	\$2.96	\$5.93	\$8.89	\$3.76	\$7.51	\$11.27
58	\$2.03	\$4.06	\$6.10	\$3.30	\$6.60	\$9.89	\$4.18	\$8.37	\$12.55
59	\$2.24	\$4.47	\$6.71	\$3.63	\$7.27	\$10.90	\$4.61	\$9.22	\$13.84
60	\$2.44	\$4.89	\$7.33	\$3.97	\$7.95	\$11.92	\$5.04	\$10.08	\$15.12
61	\$2.65	\$5.30	\$7.95	\$4.31	\$8.62	\$12.93	\$5.47	\$10.93	\$16.40
62	\$2.86	\$5.71	\$8.57	\$4.65	\$9.29	\$13.94	\$5.90	\$11.79	\$17.69
63	\$3.06	\$6.12	\$9.19	\$4.98	\$9.97	\$14.95	\$6.32	\$12.65	\$18.97
64	\$3.27	\$6.54	\$9.80	\$5.32	\$10.64	\$15.96	\$6.75	\$13.50	\$20.25
65	\$3.47	\$6.95	\$10.42	\$5.66	\$11.31	\$16.97	\$7.18	\$14.35	\$21.53
66	\$3.68	\$7.36	\$11.04	\$5.99	\$11.99	\$17.98	\$7.61	\$15.21	\$22.82
67	\$3.89	\$7.77	\$11.66	\$6.33	\$12.66	\$18.99	\$8.03	\$16.06	\$24.09
68	\$4.09	\$8.18	\$12.28	\$6.67	\$13.33	\$20.00	\$8.46	\$16.92	\$25.38
69	\$4.30	\$8.59	\$12.89	\$7.00	\$14.01	\$21.01	\$8.89	\$17.78	\$26.66
70	\$4.50	\$9.01	\$13.51	\$7.34	\$14.68	\$22.02	\$9.32	\$18.63	\$27.95

Approved for use in: AK, AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KY, LA, ME, MI, MS, MT, NE, NM, ND, NV, OH, OK, OR, RI, SC, SD, WV, WI, WY.