

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – *Weekly Premium Rates for 180-Day Elimination Period*

| | 12-Month Maximum Benefit Period | | | 24-Month Maximum Benefit Period | | | 36-Month Maximum Benefit Period | | |
|--|---------------------------------|----------|----------|---------------------------------|----------|----------|---------------------------------|----------|----------|
| Monthly Benefit | \$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 | CE6 | CE6 | CE6 | CE7 | CE7 | CE7 | CE8 | CE8 | CE8 |
| <u>AGE</u> | | | | | | | | | |
| 18 - 25 | \$0.16 | \$0.33 | \$0.49 | \$0.26 | \$0.52 | \$0.78 | \$0.32 | \$0.64 | \$0.96 |
| 26 | \$0.18 | \$0.36 | \$0.53 | \$0.28 | \$0.56 | \$0.84 | \$0.35 | \$0.69 | \$1.04 |
| 27 | \$0.19 | \$0.38 | \$0.57 | \$0.30 | \$0.60 | \$0.90 | \$0.37 | \$0.75 | \$1.12 |
| 28 | \$0.20 | \$0.40 | \$0.61 | \$0.32 | \$0.64 | \$0.96 | \$0.40 | \$0.80 | \$1.20 |
| 29 | \$0.21 | \$0.43 | \$0.64 | \$0.34 | \$0.68 | \$1.02 | \$0.43 | \$0.85 | \$1.28 |
| 30 | \$0.23 | \$0.45 | \$0.68 | \$0.36 | \$0.72 | \$1.08 | \$0.45 | \$0.90 | \$1.36 |
| 31 | \$0.24 | \$0.48 | \$0.72 | \$0.38 | \$0.76 | \$1.15 | \$0.48 | \$0.96 | \$1.44 |
| 32 | \$0.25 | \$0.50 | \$0.75 | \$0.40 | \$0.81 | \$1.21 | \$0.51 | \$1.01 | \$1.52 |
| 33 | \$0.26 | \$0.53 | \$0.79 | \$0.42 | \$0.84 | \$1.27 | \$0.53 | \$1.06 | \$1.59 |
| 34 | \$0.28 | \$0.55 | \$0.83 | \$0.44 | \$0.89 | \$1.33 | \$0.56 | \$1.11 | \$1.67 |
| 35 | \$0.29 | \$0.58 | \$0.87 | \$0.46 | \$0.93 | \$1.39 | \$0.58 | \$1.17 | \$1.75 |
| 36 | \$0.32 | \$0.63 | \$0.95 | \$0.51 | \$1.02 | \$1.52 | \$0.64 | \$1.28 | \$1.92 |
| 37 | \$0.34 | \$0.69 | \$1.03 | \$0.55 | \$1.10 | \$1.65 | \$0.70 | \$1.39 | \$2.09 |
| 38 | \$0.37 | \$0.74 | \$1.11 | \$0.60 | \$1.19 | \$1.79 | \$0.75 | \$1.50 | \$2.25 |
| 39 | \$0.40 | \$0.80 | \$1.20 | \$0.64 | \$1.28 | \$1.92 | \$0.81 | \$1.62 | \$2.42 |
| 40 | \$0.43 | \$0.85 | \$1.28 | \$0.69 | \$1.37 | \$2.05 | \$0.87 | \$1.73 | \$2.59 |
| 41 | \$0.45 | \$0.91 | \$1.36 | \$0.73 | \$1.46 | \$2.19 | \$0.92 | \$1.84 | \$2.76 |
| 42 | \$0.48 | \$0.97 | \$1.45 | \$0.77 | \$1.54 | \$2.31 | \$0.98 | \$1.95 | \$2.93 |
| 43 | \$0.51 | \$1.02 | \$1.53 | \$0.82 | \$1.63 | \$2.45 | \$1.03 | \$2.07 | \$3.10 |
| 44 | \$0.54 | \$1.08 | \$1.61 | \$0.86 | \$1.72 | \$2.58 | \$1.09 | \$2.18 | \$3.27 |
| 45 | \$0.57 | \$1.13 | \$1.70 | \$0.90 | \$1.81 | \$2.71 | \$1.15 | \$2.29 | \$3.44 |
| 46 | \$0.63 | \$1.26 | \$1.90 | \$1.02 | \$2.03 | \$3.04 | \$1.29 | \$2.57 | \$3.86 |
| 47 | \$0.70 | \$1.40 | \$2.10 | \$1.13 | \$2.25 | \$3.38 | \$1.43 | \$2.85 | \$4.28 |
| 48 | \$0.77 | \$1.53 | \$2.30 | \$1.23 | \$2.47 | \$3.70 | \$1.57 | \$3.13 | \$4.70 |
| 49 | \$0.84 | \$1.67 | \$2.50 | \$1.34 | \$2.69 | \$4.03 | \$1.71 | \$3.41 | \$5.11 |
| 50 | \$0.90 | \$1.80 | \$2.70 | \$1.45 | \$2.91 | \$4.36 | \$1.84 | \$3.69 | \$5.53 |
| 51 | \$0.97 | \$1.94 | \$2.91 | \$1.56 | \$3.13 | \$4.69 | \$1.98 | \$3.97 | \$5.95 |
| 52 | \$1.04 | \$2.07 | \$3.11 | \$1.67 | \$3.34 | \$5.02 | \$2.12 | \$4.25 | \$6.37 |
| 53 | \$1.10 | \$2.21 | \$3.31 | \$1.78 | \$3.57 | \$5.35 | \$2.26 | \$4.52 | \$6.78 |
| 54 | \$1.17 | \$2.34 | \$3.51 | \$1.89 | \$3.78 | \$5.68 | \$2.40 | \$4.80 | \$7.20 |
| 55 | \$1.24 | \$2.48 | \$3.72 | \$2.00 | \$4.00 | \$6.01 | \$2.54 | \$5.08 | \$7.62 |
| 56 | \$1.42 | \$2.84 | \$4.25 | \$2.30 | \$4.59 | \$6.89 | \$2.91 | \$5.83 | \$8.74 |
| 57 | \$1.60 | \$3.20 | \$4.79 | \$2.59 | \$5.18 | \$7.77 | \$3.29 | \$6.58 | \$9.86 |
| 58 | \$1.78 | \$3.55 | \$5.33 | \$2.89 | \$5.77 | \$8.66 | \$3.66 | \$7.32 | \$10.99 |
| 59 | \$1.96 | \$3.92 | \$5.88 | \$3.18 | \$6.36 | \$9.54 | \$4.04 | \$8.07 | \$12.10 |
| 60 | \$2.14 | \$4.28 | \$6.42 | \$3.48 | \$6.95 | \$10.43 | \$4.41 | \$8.82 | \$13.23 |
| 61 | \$2.32 | \$4.64 | \$6.96 | \$3.77 | \$7.54 | \$11.31 | \$4.78 | \$9.57 | \$14.35 |
| 62 | \$2.50 | \$5.00 | \$7.50 | \$4.07 | \$8.13 | \$12.20 | \$5.16 | \$10.32 | \$15.47 |
| 63 | \$2.68 | \$5.36 | \$8.04 | \$4.36 | \$8.72 | \$13.08 | \$5.53 | \$11.06 | \$16.59 |
| 64 | \$2.86 | \$5.72 | \$8.58 | \$4.65 | \$9.31 | \$13.96 | \$5.91 | \$11.81 | \$17.72 |
| 65 | \$3.04 | \$6.08 | \$9.12 | \$4.95 | \$9.90 | \$14.85 | \$6.28 | \$12.56 | \$18.84 |
| 66 | \$3.22 | \$6.44 | \$9.66 | \$5.25 | \$10.49 | \$15.74 | \$6.66 | \$13.31 | \$19.96 |
| 67 | \$3.40 | \$6.80 | \$10.20 | \$5.54 | \$11.08 | \$16.62 | \$7.03 | \$14.05 | \$21.08 |
| 68 | \$3.58 | \$7.16 | \$10.74 | \$5.83 | \$11.67 | \$17.50 | \$7.40 | \$14.80 | \$22.20 |
| 69 | \$3.76 | \$7.52 | \$11.28 | \$6.13 | \$12.26 | \$18.39 | \$7.78 | \$15.56 | \$23.33 |
| 70 | \$3.94 | \$7.88 | \$11.82 | \$6.43 | \$12.85 | \$19.27 | \$8.15 | \$16.30 | \$24.45 |

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