

# CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – *Bi-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
<b>AGE</b>									
18 - 25	\$0.38	\$0.75	\$1.13	\$0.59	\$1.18	\$1.77	\$0.74	\$1.47	\$2.21
26	\$0.41	\$0.81	\$1.21	\$0.64	\$1.28	\$1.92	\$0.80	\$1.59	\$2.39
27	\$0.43	\$0.87	\$1.30	\$0.68	\$1.37	\$2.05	\$0.86	\$1.71	\$2.57
28	\$0.46	\$0.92	\$1.39	\$0.73	\$1.46	\$2.20	\$0.91	\$1.83	\$2.74
29	\$0.49	\$0.98	\$1.47	\$0.78	\$1.55	\$2.33	\$0.97	\$1.95	\$2.92
30	\$0.52	\$1.03	\$1.55	\$0.83	\$1.65	\$2.47	\$1.03	\$2.07	\$3.10
31	\$0.55	\$1.09	\$1.64	\$0.87	\$1.75	\$2.62	\$1.10	\$2.19	\$3.29
32	\$0.58	\$1.15	\$1.72	\$0.92	\$1.84	\$2.75	\$1.16	\$2.31	\$3.47
33	\$0.60	\$1.20	\$1.81	\$0.97	\$1.93	\$2.90	\$1.21	\$2.42	\$3.64
34	\$0.63	\$1.26	\$1.89	\$1.01	\$2.02	\$3.03	\$1.27	\$2.55	\$3.82
35	\$0.66	\$1.32	\$1.98	\$1.06	\$2.12	\$3.18	\$1.33	\$2.67	\$4.00
36	\$0.72	\$1.45	\$2.17	\$1.16	\$2.32	\$3.48	\$1.46	\$2.93	\$4.39
37	\$0.78	\$1.57	\$2.35	\$1.26	\$2.52	\$3.78	\$1.59	\$3.19	\$4.78
38	\$0.85	\$1.70	\$2.55	\$1.36	\$2.72	\$4.09	\$1.72	\$3.44	\$5.17
39	\$0.91	\$1.83	\$2.74	\$1.46	\$2.93	\$4.39	\$1.85	\$3.70	\$5.55
40	\$0.98	\$1.96	\$2.94	\$1.57	\$3.13	\$4.69	\$1.98	\$3.96	\$5.94
41	\$1.04	\$2.08	\$3.12	\$1.67	\$3.33	\$5.00	\$2.11	\$4.21	\$6.32
42	\$1.10	\$2.21	\$3.31	\$1.77	\$3.53	\$5.30	\$2.23	\$4.47	\$6.70
43	\$1.17	\$2.34	\$3.50	\$1.87	\$3.73	\$5.60	\$2.36	\$4.73	\$7.09
44	\$1.23	\$2.46	\$3.68	\$1.97	\$3.94	\$5.90	\$2.49	\$4.99	\$7.48
45	\$1.29	\$2.59	\$3.88	\$2.07	\$4.14	\$6.20	\$2.62	\$5.24	\$7.87
46	\$1.45	\$2.89	\$4.34	\$2.32	\$4.64	\$6.96	\$2.94	\$5.88	\$8.82
47	\$1.60	\$3.20	\$4.80	\$2.57	\$5.14	\$7.71	\$3.26	\$6.52	\$9.78
48	\$1.75	\$3.51	\$5.26	\$2.82	\$5.64	\$8.46	\$3.58	\$7.15	\$10.73
49	\$1.91	\$3.81	\$5.72	\$3.07	\$6.14	\$9.21	\$3.90	\$7.79	\$11.69
50	\$2.06	\$4.12	\$6.18	\$3.33	\$6.65	\$9.98	\$4.22	\$8.43	\$12.64
51	\$2.22	\$4.43	\$6.64	\$3.58	\$7.15	\$10.73	\$4.53	\$9.07	\$13.60
52	\$2.37	\$4.74	\$7.11	\$3.83	\$7.65	\$11.48	\$4.85	\$9.70	\$14.56
53	\$2.52	\$5.04	\$7.56	\$4.08	\$8.15	\$12.23	\$5.17	\$10.34	\$15.50
54	\$2.68	\$5.35	\$8.02	\$4.33	\$8.66	\$12.98	\$5.49	\$10.97	\$16.46
55	\$2.83	\$5.66	\$8.49	\$4.58	\$9.16	\$13.73	\$5.81	\$11.61	\$17.42
56	\$3.24	\$6.48	\$9.72	\$5.25	\$10.50	\$15.76	\$6.66	\$13.32	\$19.99
57	\$3.65	\$7.30	\$10.96	\$5.93	\$11.86	\$17.78	\$7.52	\$15.03	\$22.54
58	\$4.07	\$8.13	\$12.19	\$6.60	\$13.19	\$19.79	\$8.37	\$16.74	\$25.11
59	\$4.48	\$8.95	\$13.43	\$7.27	\$14.54	\$21.81	\$9.23	\$18.45	\$27.68
60	\$4.89	\$9.78	\$14.67	\$7.95	\$15.90	\$23.84	\$10.08	\$20.17	\$30.25
61	\$5.30	\$10.60	\$15.90	\$8.62	\$17.24	\$25.86	\$10.94	\$21.87	\$32.81
62	\$5.72	\$11.43	\$17.14	\$9.30	\$18.59	\$27.89	\$11.80	\$23.59	\$35.38
63	\$6.13	\$12.25	\$18.37	\$9.97	\$19.94	\$29.90	\$12.65	\$25.30	\$37.95
64	\$6.54	\$13.07	\$19.61	\$10.64	\$21.28	\$31.93	\$13.50	\$27.00	\$40.50
65	\$6.95	\$13.90	\$20.84	\$11.32	\$22.63	\$33.95	\$14.36	\$28.72	\$43.07
66	\$7.36	\$14.72	\$22.08	\$11.99	\$23.98	\$35.97	\$15.22	\$30.43	\$45.64
67	\$7.77	\$15.54	\$23.32	\$12.67	\$25.33	\$38.00	\$16.07	\$32.13	\$48.20
68	\$8.19	\$16.37	\$24.56	\$13.34	\$26.67	\$40.01	\$16.93	\$33.85	\$50.77
69	\$8.60	\$17.19	\$25.79	\$14.01	\$28.02	\$42.03	\$17.78	\$35.56	\$53.34
70	\$9.01	\$18.02	\$27.03	\$14.69	\$29.37	\$44.05	\$18.64	\$37.27	\$55.91

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.