

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – *Monthly 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	\$0.71	\$1.42	\$2.13	\$1.12	\$2.24	\$3.36	\$1.40	\$2.79	\$4.18
26	\$0.77	\$1.54	\$2.31	\$1.21	\$2.42	\$3.63	\$1.51	\$3.01	\$4.52
27	\$0.83	\$1.65	\$2.47	\$1.30	\$2.59	\$3.89	\$1.62	\$3.24	\$4.86
28	\$0.88	\$1.75	\$2.63	\$1.39	\$2.77	\$4.15	\$1.74	\$3.47	\$5.20
29	\$0.93	\$1.86	\$2.79	\$1.47	\$2.94	\$4.41	\$1.85	\$3.70	\$5.54
30	\$0.98	\$1.96	\$2.94	\$1.57	\$3.14	\$4.70	\$1.96	\$3.92	\$5.88
31	\$1.04	\$2.07	\$3.10	\$1.66	\$3.31	\$4.97	\$2.08	\$4.15	\$6.23
32	\$1.09	\$2.17	\$3.26	\$1.75	\$3.49	\$5.23	\$2.19	\$4.38	\$6.57
33	\$1.14	\$2.28	\$3.42	\$1.83	\$3.66	\$5.49	\$2.31	\$4.61	\$6.91
34	\$1.20	\$2.40	\$3.60	\$1.92	\$3.84	\$5.75	\$2.42	\$4.83	\$7.25
35	\$1.26	\$2.51	\$3.76	\$2.01	\$4.01	\$6.02	\$2.53	\$5.06	\$7.59
36	\$1.37	\$2.73	\$4.10	\$2.20	\$4.40	\$6.59	\$2.78	\$5.55	\$8.33
37	\$1.49	\$2.98	\$4.47	\$2.39	\$4.78	\$7.17	\$3.02	\$6.04	\$9.06
38	\$1.61	\$3.22	\$4.83	\$2.59	\$5.17	\$7.75	\$3.26	\$6.51	\$9.77
39	\$1.74	\$3.47	\$5.20	\$2.78	\$5.55	\$8.33	\$3.50	\$7.00	\$10.50
40	\$1.85	\$3.70	\$5.54	\$2.97	\$5.94	\$8.90	\$3.75	\$7.49	\$11.24
41	\$1.97	\$3.94	\$5.91	\$3.16	\$6.32	\$9.48	\$3.99	\$7.98	\$11.97
42	\$2.10	\$4.19	\$6.28	\$3.35	\$6.69	\$10.03	\$4.24	\$8.47	\$12.71
43	\$2.22	\$4.43	\$6.65	\$3.54	\$7.07	\$10.61	\$4.48	\$8.96	\$13.44
44	\$2.33	\$4.66	\$6.99	\$3.73	\$7.46	\$11.19	\$4.73	\$9.45	\$14.18
45	\$2.45	\$4.90	\$7.35	\$3.92	\$7.84	\$11.76	\$4.97	\$9.94	\$14.91
46	\$2.74	\$5.48	\$8.22	\$4.40	\$8.79	\$13.18	\$5.58	\$11.15	\$16.73
47	\$3.04	\$6.08	\$9.11	\$4.88	\$9.75	\$14.63	\$6.18	\$12.36	\$18.54
48	\$3.33	\$6.65	\$9.98	\$5.35	\$10.70	\$16.04	\$6.79	\$13.57	\$20.35
49	\$3.62	\$7.23	\$10.85	\$5.82	\$11.64	\$17.46	\$7.39	\$14.77	\$22.16
50	\$3.91	\$7.81	\$11.71	\$6.30	\$12.60	\$18.90	\$7.99	\$15.98	\$23.97
51	\$4.20	\$8.40	\$12.60	\$6.78	\$13.55	\$20.32	\$8.60	\$17.19	\$25.78
52	\$4.49	\$8.98	\$13.47	\$7.25	\$14.49	\$21.74	\$9.20	\$18.40	\$27.59
53	\$4.78	\$9.56	\$14.34	\$7.73	\$15.46	\$23.18	\$9.80	\$19.59	\$29.38
54	\$5.07	\$10.14	\$15.20	\$8.20	\$16.40	\$24.60	\$10.40	\$20.79	\$31.19
55	\$5.37	\$10.73	\$16.10	\$8.68	\$17.35	\$26.02	\$11.00	\$22.00	\$33.00
56	\$6.15	\$12.29	\$18.43	\$9.95	\$19.90	\$29.85	\$12.63	\$25.26	\$37.88
57	\$6.93	\$13.85	\$20.77	\$11.23	\$22.46	\$33.68	\$14.25	\$28.49	\$42.74
58	\$7.70	\$15.40	\$23.10	\$12.51	\$25.01	\$37.52	\$15.87	\$31.73	\$47.60
59	\$8.49	\$16.98	\$25.47	\$13.79	\$27.57	\$41.35	\$17.49	\$34.97	\$52.45
60	\$9.27	\$18.54	\$27.80	\$15.06	\$30.12	\$45.18	\$19.11	\$38.22	\$57.33
61	\$10.05	\$20.09	\$30.14	\$16.34	\$32.68	\$49.01	\$20.73	\$41.46	\$62.19
62	\$10.83	\$21.65	\$32.48	\$17.62	\$35.23	\$52.85	\$22.35	\$44.70	\$67.05
63	\$11.62	\$23.23	\$34.84	\$18.90	\$37.79	\$56.68	\$23.97	\$47.94	\$71.90
64	\$12.39	\$24.78	\$37.17	\$20.17	\$40.34	\$60.51	\$25.60	\$51.19	\$76.79
65	\$13.17	\$26.34	\$39.51	\$21.45	\$42.90	\$64.34	\$27.22	\$54.43	\$81.64
66	\$13.95	\$27.90	\$41.85	\$22.73	\$45.45	\$68.18	\$28.84	\$57.67	\$86.50
67	\$14.74	\$29.47	\$44.21	\$24.01	\$48.01	\$72.01	\$30.45	\$60.90	\$91.35
68	\$15.52	\$31.03	\$46.55	\$25.28	\$50.56	\$75.84	\$32.07	\$64.14	\$96.21
69	\$16.30	\$32.59	\$48.88	\$26.56	\$53.12	\$79.67	\$33.70	\$67.40	\$101.09
70	\$17.08	\$34.15	\$51.22	\$27.84	\$55.67	\$83.51	\$35.32	\$70.63	\$105.95

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.