

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – Semi-Monthly 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
<u>AGE</u>									
18 - 25	\$0.41	\$0.82	\$1.23	\$0.64	\$1.28	\$1.92	\$0.80	\$1.60	\$2.39
26	\$0.44	\$0.88	\$1.32	\$0.70	\$1.39	\$2.08	\$0.87	\$1.73	\$2.59
27	\$0.47	\$0.94	\$1.41	\$0.74	\$1.48	\$2.22	\$0.93	\$1.86	\$2.79
28	\$0.50	\$1.00	\$1.50	\$0.80	\$1.59	\$2.38	\$0.99	\$1.98	\$2.97
29	\$0.53	\$1.06	\$1.59	\$0.84	\$1.68	\$2.52	\$1.06	\$2.11	\$3.17
30	\$0.56	\$1.12	\$1.68	\$0.90	\$1.79	\$2.68	\$1.12	\$2.24	\$3.36
31	\$0.60	\$1.19	\$1.78	\$0.95	\$1.89	\$2.84	\$1.19	\$2.38	\$3.56
32	\$0.63	\$1.25	\$1.87	\$1.00	\$1.99	\$2.98	\$1.26	\$2.51	\$3.76
33	\$0.66	\$1.31	\$1.96	\$1.05	\$2.10	\$3.14	\$1.32	\$2.63	\$3.94
34	\$0.69	\$1.37	\$2.05	\$1.10	\$2.19	\$3.29	\$1.38	\$2.76	\$4.14
35	\$0.72	\$1.43	\$2.14	\$1.15	\$2.30	\$3.44	\$1.45	\$2.89	\$4.34
36	\$0.79	\$1.57	\$2.35	\$1.26	\$2.52	\$3.77	\$1.59	\$3.17	\$4.76
37	\$0.85	\$1.70	\$2.55	\$1.37	\$2.73	\$4.10	\$1.73	\$3.45	\$5.18
38	\$0.92	\$1.84	\$2.76	\$1.48	\$2.95	\$4.43	\$1.87	\$3.73	\$5.60
39	\$0.99	\$1.98	\$2.97	\$1.59	\$3.17	\$4.76	\$2.01	\$4.01	\$6.02
40	\$1.06	\$2.12	\$3.18	\$1.70	\$3.39	\$5.08	\$2.15	\$4.29	\$6.44
41	\$1.13	\$2.25	\$3.38	\$1.81	\$3.61	\$5.41	\$2.28	\$4.56	\$6.84
42	\$1.20	\$2.39	\$3.59	\$1.92	\$3.83	\$5.74	\$2.42	\$4.84	\$7.26
43	\$1.27	\$2.53	\$3.80	\$2.03	\$4.05	\$6.07	\$2.56	\$5.12	\$7.68
44	\$1.33	\$2.66	\$3.99	\$2.14	\$4.27	\$6.40	\$2.70	\$5.40	\$8.10
45	\$1.40	\$2.80	\$4.20	\$2.24	\$4.48	\$6.72	\$2.84	\$5.68	\$8.52
46	\$1.57	\$3.14	\$4.70	\$2.52	\$5.03	\$7.54	\$3.19	\$6.37	\$9.56
47	\$1.74	\$3.47	\$5.20	\$2.79	\$5.57	\$8.35	\$3.54	\$7.07	\$10.60
48	\$1.90	\$3.80	\$5.70	\$3.06	\$6.11	\$9.17	\$3.88	\$7.75	\$11.62
49	\$2.07	\$4.13	\$6.20	\$3.33	\$6.65	\$9.98	\$4.22	\$8.44	\$12.66
50	\$2.24	\$4.47	\$6.70	\$3.61	\$7.21	\$10.81	\$4.57	\$9.13	\$13.69
51	\$2.40	\$4.80	\$7.20	\$3.88	\$7.75	\$11.62	\$4.91	\$9.82	\$14.73
52	\$2.57	\$5.13	\$7.70	\$4.15	\$8.29	\$12.43	\$5.26	\$10.51	\$15.77
53	\$2.73	\$5.46	\$8.19	\$4.42	\$8.83	\$13.25	\$5.60	\$11.20	\$16.79
54	\$2.90	\$5.80	\$8.69	\$4.69	\$9.38	\$14.06	\$5.95	\$11.89	\$17.83
55	\$3.07	\$6.13	\$9.19	\$4.96	\$9.92	\$14.88	\$6.29	\$12.58	\$18.87
56	\$3.51	\$7.02	\$10.53	\$5.69	\$11.38	\$17.07	\$7.22	\$14.43	\$21.65
57	\$3.96	\$7.91	\$11.87	\$6.42	\$12.84	\$19.26	\$8.14	\$16.28	\$24.42
58	\$4.41	\$8.81	\$13.21	\$7.15	\$14.29	\$21.44	\$9.07	\$18.13	\$27.20
59	\$4.85	\$9.70	\$14.55	\$7.88	\$15.75	\$23.63	\$10.00	\$19.99	\$29.98
60	\$5.30	\$10.59	\$15.89	\$8.61	\$17.22	\$25.82	\$10.92	\$21.84	\$32.76
61	\$5.74	\$11.48	\$17.22	\$9.34	\$18.68	\$28.01	\$11.85	\$23.69	\$35.53
62	\$6.19	\$12.38	\$18.56	\$10.07	\$20.14	\$30.21	\$12.78	\$25.55	\$38.32
63	\$6.64	\$13.27	\$19.90	\$10.80	\$21.59	\$32.38	\$13.70	\$27.40	\$41.10
64	\$7.08	\$14.16	\$21.24	\$11.53	\$23.05	\$34.58	\$14.63	\$29.25	\$43.87
65	\$7.53	\$15.05	\$22.58	\$12.26	\$24.51	\$36.77	\$15.55	\$31.10	\$46.65
66	\$7.98	\$15.95	\$23.92	\$12.99	\$25.97	\$38.96	\$16.48	\$32.96	\$49.43
67	\$8.42	\$16.84	\$25.26	\$13.72	\$27.44	\$41.15	\$17.40	\$34.80	\$52.20
68	\$8.87	\$17.73	\$26.60	\$14.45	\$28.89	\$43.33	\$18.33	\$36.66	\$54.99
69	\$9.31	\$18.62	\$27.93	\$15.18	\$30.35	\$45.52	\$19.26	\$38.51	\$57.77
70	\$9.76	\$19.52	\$29.27	\$15.91	\$31.81	\$47.71	\$20.19	\$40.37	\$60.55

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.

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