

## CATASTROPHIC LOSS RIDER - CASE LEVEL RATES

Rider Form: CATLOSS - Rider 8/09 – *Bi-Weekly Premium Rates for 90-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
<b>Minimum ELOP Face Amount In Force to Qualify</b>	<b>\$8,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$10,000</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$15,000</b>	<b>\$30,000</b>	<b>\$50,000</b>
<b>Code for Application</b>	<b>CL1</b>	<b>CL1</b>	<b>CL1</b>	<b>CL2</b>	<b>CL2</b>	<b>CL2</b>	<b>CL3</b>	<b>CL3</b>	<b>CL3</b>
<b>AGE</b>									
18 - 25	\$0.34	\$0.68	\$1.04	\$0.54	\$1.10	\$1.64	\$0.68	\$1.36	\$2.04
26	\$0.38	\$0.74	\$1.12	\$0.60	\$1.18	\$1.78	\$0.74	\$1.48	\$2.20
27	\$0.40	\$0.80	\$1.20	\$0.64	\$1.26	\$1.90	\$0.78	\$1.58	\$2.36
28	\$0.42	\$0.84	\$1.28	\$0.68	\$1.36	\$2.02	\$0.84	\$1.68	\$2.54
29	\$0.46	\$0.90	\$1.34	\$0.72	\$1.44	\$2.16	\$0.90	\$1.80	\$2.70
30	\$0.48	\$0.96	\$1.44	\$0.76	\$1.52	\$2.30	\$0.96	\$1.92	\$2.88
31	\$0.50	\$1.02	\$1.52	\$0.80	\$1.62	\$2.42	\$1.02	\$2.02	\$3.04
32	\$0.54	\$1.06	\$1.58	\$0.84	\$1.70	\$2.54	\$1.06	\$2.14	\$3.20
33	\$0.56	\$1.12	\$1.68	\$0.90	\$1.78	\$2.68	\$1.12	\$2.24	\$3.36
34	\$0.58	\$1.16	\$1.74	\$0.94	\$1.86	\$2.80	\$1.18	\$2.36	\$3.52
35	\$0.62	\$1.22	\$1.84	\$0.98	\$1.96	\$2.94	\$1.24	\$2.46	\$3.70
36	\$0.66	\$1.34	\$2.00	\$1.08	\$2.14	\$3.22	\$1.36	\$2.70	\$4.04
37	\$0.72	\$1.46	\$2.18	\$1.16	\$2.32	\$3.48	\$1.48	\$2.94	\$4.42
38	\$0.78	\$1.56	\$2.36	\$1.26	\$2.52	\$3.78	\$1.58	\$3.18	\$4.76
39	\$0.84	\$1.68	\$2.54	\$1.36	\$2.70	\$4.04	\$1.72	\$3.42	\$5.12
40	\$0.90	\$1.80	\$2.70	\$1.44	\$2.88	\$4.32	\$1.82	\$3.66	\$5.48
41	\$0.96	\$1.92	\$2.88	\$1.54	\$3.06	\$4.60	\$1.94	\$3.88	\$5.82
42	\$1.02	\$2.04	\$3.06	\$1.62	\$3.26	\$4.88	\$2.06	\$4.14	\$6.20
43	\$1.08	\$2.16	\$3.22	\$1.72	\$3.44	\$5.16	\$2.18	\$4.36	\$6.54
44	\$1.14	\$2.28	\$3.40	\$1.82	\$3.62	\$5.44	\$2.30	\$4.60	\$6.90
45	\$1.20	\$2.38	\$3.58	\$1.90	\$3.82	\$5.72	\$2.42	\$4.84	\$7.26
46	\$1.34	\$2.66	\$4.00	\$2.14	\$4.28	\$6.42	\$2.72	\$5.42	\$8.14
47	\$1.48	\$2.94	\$4.42	\$2.38	\$4.74	\$7.12	\$3.00	\$6.02	\$9.02
48	\$1.62	\$3.24	\$4.86	\$2.60	\$5.20	\$7.80	\$3.30	\$6.60	\$9.90
49	\$1.76	\$3.52	\$5.28	\$2.84	\$5.68	\$8.50	\$3.60	\$7.20	\$10.78
50	\$1.90	\$3.80	\$5.70	\$3.06	\$6.14	\$9.20	\$3.90	\$7.78	\$11.66
51	\$2.04	\$4.08	\$6.14	\$3.30	\$6.60	\$9.88	\$4.18	\$8.36	\$12.56
52	\$2.18	\$4.38	\$6.56	\$3.54	\$7.06	\$10.60	\$4.48	\$8.96	\$13.44
53	\$2.34	\$4.66	\$7.00	\$3.76	\$7.52	\$11.28	\$4.78	\$9.54	\$14.32
54	\$2.48	\$4.94	\$7.42	\$4.00	\$7.98	\$11.98	\$5.06	\$10.14	\$15.20
55	\$2.62	\$5.22	\$7.84	\$4.22	\$8.46	\$12.68	\$5.36	\$10.72	\$16.08
56	\$3.00	\$5.98	\$8.98	\$4.84	\$9.70	\$14.54	\$6.14	\$12.30	\$18.44
57	\$3.38	\$6.74	\$10.12	\$5.46	\$10.94	\$16.40	\$6.94	\$13.88	\$20.82
58	\$3.76	\$7.50	\$11.26	\$6.10	\$12.18	\$18.28	\$7.72	\$15.46	\$23.18
59	\$4.14	\$8.26	\$12.40	\$6.72	\$13.42	\$20.14	\$8.52	\$17.04	\$25.56
60	\$4.52	\$9.04	\$13.54	\$7.34	\$14.66	\$22.00	\$9.30	\$18.62	\$27.92
61	\$4.90	\$9.78	\$14.68	\$7.96	\$15.92	\$23.88	\$10.10	\$20.18	\$30.28
62	\$5.28	\$10.56	\$15.82	\$8.58	\$17.16	\$25.74	\$10.88	\$21.78	\$32.66
63	\$5.66	\$11.30	\$16.96	\$9.20	\$18.40	\$27.60	\$11.68	\$23.34	\$35.02
64	\$6.04	\$12.08	\$18.10	\$9.82	\$19.64	\$29.46	\$12.46	\$24.92	\$37.40
65	\$6.42	\$12.82	\$19.24	\$10.44	\$20.90	\$31.34	\$13.26	\$26.50	\$39.76
66	\$6.80	\$13.58	\$20.38	\$11.06	\$22.14	\$33.20	\$14.04	\$28.08	\$42.12
67	\$7.18	\$14.34	\$21.52	\$11.70	\$23.38	\$35.06	\$14.84	\$29.66	\$44.50
68	\$7.56	\$15.10	\$22.66	\$12.32	\$24.62	\$36.94	\$15.62	\$31.24	\$46.86
69	\$7.94	\$15.86	\$23.80	\$12.94	\$25.86	\$38.80	\$16.42	\$32.82	\$49.24
70	\$8.32	\$16.64	\$24.94	\$13.56	\$27.10	\$40.66	\$17.20	\$34.40	\$51.60

*All employees and spouses purchasing the ELOP Life insurance coverage must include this Rider.*

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.