



PAYROLL RATES

North Dakota, South Dakota, Tennessee and Wisconsin

ACCIDENT*assure*SM

ACCIDENTAL INJURY & DISABILITY INCOME INSURANCE

Accidental death and disability
base coverage



PAYROLL RATES | North Dakota, South Dakota, Tennessee and Wisconsin

Accidental death and dismemberment (AD&D) base coverage

Level 1 with Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$32.40	\$44.10	\$43.40	\$58.30

Level 1 without Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$17.30	\$23.60	\$23.20	\$31.20

Level 2 with Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$50.10	\$68.40	\$67.30	\$90.50

Level 2 without Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$26.80	\$36.60	\$36.00	\$48.40

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WASHINGTON NATIONAL INSURANCE COMPANY
Home Office: Carmel, IN 46032

Accidental death and disability
24-hour accident short-term disability rates



PAYROLL RATES | North Dakota, South Dakota, Tennessee and Wisconsin

AD&D with 24-hour accident short-term disability

Level 1 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$42.20	\$53.90	\$53.20	\$68.20	
\$1,000	\$52.00	\$63.80	\$63.00	\$78.00	
\$1,500	\$61.80	\$73.60	\$72.80	\$87.80	
\$2,000	\$71.60	\$83.40	\$82.70	\$97.60	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$57.60	\$69.40	\$68.60	\$83.60	
\$1,000	\$82.80	\$94.60	\$93.90	\$108.80	
\$1,500	\$108.10	\$119.90	\$119.10	\$134.10	
\$2,000	\$133.30	\$145.10	\$144.40	\$159.30	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$50.10	\$61.90	\$61.10	\$76.10	
\$1,000	\$67.90	\$79.70	\$78.90	\$93.90	
\$1,500	\$85.60	\$97.40	\$96.70	\$111.60	
\$2,000	\$103.40	\$115.20	\$114.40	\$129.40	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

Level 2 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$59.90	\$78.30	\$77.10	\$100.30	
\$1,000	\$69.80	\$88.10	\$87.00	\$110.10	
\$1,500	\$79.60	\$97.90	\$96.80	\$120.00	
\$2,000	\$89.40	\$107.70	\$106.60	\$129.80	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$75.40	\$93.70	\$92.60	\$115.80	
\$1,000	\$100.60	\$118.90	\$117.80	\$141.00	
\$1,500	\$125.90	\$144.20	\$143.10	\$166.20	
\$2,000	\$151.10	\$169.40	\$168.30	\$191.50	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$67.90	\$86.20	\$85.10	\$108.30	
\$1,000	\$85.60	\$104.00	\$102.90	\$126.00	
\$1,500	\$103.40	\$121.70	\$120.60	\$143.80	
\$2,000	\$121.20	\$139.50	\$138.40	\$161.60	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

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AD&D with 24-hour accident short-term disability and Waiver of Premium

Level 1 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$42.80	\$54.60	\$53.90	\$69.10	
\$1,000	\$52.70	\$64.70	\$63.90	\$79.10	
\$1,500	\$62.70	\$74.50	\$73.70	\$88.90	
\$2,000	\$72.50	\$84.50	\$83.80	\$98.90	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$59.50	\$71.50	\$70.70	\$86.20	
\$1,000	\$85.40	\$97.60	\$96.90	\$112.20	
\$1,500	\$111.50	\$123.60	\$122.80	\$138.20	
\$2,000	\$137.60	\$149.80	\$148.90	\$164.30	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$51.00	\$63.20	\$62.40	\$77.60	
\$1,000	\$69.20	\$81.40	\$80.60	\$95.80	
\$1,500	\$87.30	\$99.50	\$98.80	\$113.80	
\$2,000	\$105.50	\$117.60	\$116.80	\$132.00	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

Level 2 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$60.60	\$79.40	\$78.00	\$101.60	
\$1,000	\$70.70	\$89.20	\$88.10	\$111.60	
\$1,500	\$80.70	\$99.20	\$98.10	\$121.70	
\$2,000	\$90.70	\$109.20	\$108.10	\$131.50	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$77.60	\$96.50	\$95.40	\$119.40	
\$1,000	\$103.80	\$122.60	\$121.40	\$145.30	
\$1,500	\$129.80	\$148.70	\$147.60	\$171.20	
\$2,000	\$155.80	\$174.60	\$173.50	\$197.50	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$69.20	\$87.90	\$86.80	\$110.50	
\$1,000	\$87.30	\$106.10	\$105.00	\$128.60	
\$1,500	\$105.50	\$124.10	\$123.00	\$146.80	
\$2,000	\$123.60	\$142.30	\$141.20	\$165.00	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

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PAYROLL RATES | North Dakota, South Dakota, Tennessee and Wisconsin

AD&D with 24-hour accident short-term disability

Level 1 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$22.55	\$28.85	\$28.45	\$36.45	
\$1,000	\$27.80	\$34.10	\$33.70	\$41.70	
\$1,500	\$33.05	\$39.35	\$38.95	\$46.95	
\$2,000	\$38.30	\$44.60	\$44.20	\$52.20	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$30.80	\$37.10	\$36.70	\$44.70	
\$1,000	\$44.30	\$50.60	\$50.20	\$58.20	
\$1,500	\$57.80	\$64.10	\$63.70	\$71.70	
\$2,000	\$71.30	\$77.60	\$77.20	\$85.20	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$26.80	\$33.10	\$32.70	\$40.70	
\$1,000	\$36.30	\$42.60	\$42.20	\$50.20	
\$1,500	\$45.80	\$52.10	\$51.70	\$59.70	
\$2,000	\$55.30	\$61.60	\$61.20	\$69.20	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

Level 2 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$32.05	\$41.85	\$41.25	\$53.65	
\$1,000	\$37.30	\$47.10	\$46.50	\$58.90	
\$1,500	\$42.55	\$52.35	\$51.75	\$64.15	
\$2,000	\$47.80	\$57.60	\$57.00	\$69.40	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$40.30	\$50.10	\$49.50	\$61.90	
\$1,000	\$53.80	\$63.60	\$63.00	\$75.40	
\$1,500	\$67.30	\$77.10	\$76.50	\$88.90	
\$2,000	\$80.80	\$90.60	\$90.00	\$102.40	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$36.30	\$46.10	\$45.50	\$57.90	
\$1,000	\$45.80	\$55.60	\$55.00	\$67.40	
\$1,500	\$55.30	\$65.10	\$64.50	\$76.90	
\$2,000	\$64.80	\$74.60	\$74.00	\$86.40	

Jobclass 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

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AD&D with 24-hour accident short-term disability and Waiver of Premium

Level 1 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$22.85	\$29.25	\$28.85	\$36.95	
\$1,000	\$28.20	\$34.60	\$34.20	\$42.30	
\$1,500	\$33.55	\$39.85	\$39.45	\$47.55	
\$2,000	\$38.80	\$45.20	\$44.80	\$52.90	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$31.80	\$38.20	\$37.80	\$46.10	
\$1,000	\$45.70	\$52.20	\$51.80	\$60.00	
\$1,500	\$59.60	\$66.10	\$65.70	\$73.90	
\$2,000	\$73.60	\$80.10	\$79.60	\$87.90	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$27.30	\$33.80	\$33.40	\$41.50	
\$1,000	\$37.00	\$43.50	\$43.10	\$51.20	
\$1,500	\$46.70	\$53.20	\$52.80	\$60.90	
\$2,000	\$56.40	\$62.90	\$62.50	\$70.60	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

Level 2 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$32.45	\$42.45	\$41.75	\$54.35	
\$1,000	\$37.80	\$47.70	\$47.10	\$59.70	
\$1,500	\$43.15	\$53.05	\$52.45	\$65.05	
\$2,000	\$48.50	\$58.40	\$57.80	\$70.30	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$41.50	\$51.60	\$51.00	\$63.80	
\$1,000	\$55.50	\$65.60	\$64.90	\$77.70	
\$1,500	\$69.40	\$79.50	\$78.90	\$91.60	
\$2,000	\$83.30	\$93.40	\$92.80	\$105.60	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$37.00	\$47.00	\$46.40	\$59.10	
\$1,000	\$46.70	\$56.70	\$56.10	\$68.80	
\$1,500	\$56.40	\$66.40	\$65.80	\$78.50	
\$2,000	\$66.10	\$76.10	\$75.50	\$88.20	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	N/A	N/A	N/A	N/A	
\$1,000	N/A	N/A	N/A	N/A	
\$1,500	N/A	N/A	N/A	N/A	
\$2,000	N/A	N/A	N/A	N/A	

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Accidental death and disability
Off-the-job accident total disability rates



PAYROLL RATES | North Dakota, South Dakota, Tennessee and Wisconsin

AD&D with off-the-job accident total disability

Level 1 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$36.80	\$48.60	\$47.90	\$62.80	
\$1,000	\$41.30	\$53.10	\$52.40	\$67.30	
\$1,500	\$45.80	\$57.60	\$56.80	\$71.80	
\$2,000	\$50.30	\$62.10	\$61.30	\$76.30	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$41.30	\$53.10	\$52.40	\$67.30	
\$1,000	\$50.30	\$62.10	\$61.30	\$76.30	
\$1,500	\$59.30	\$71.10	\$70.30	\$85.30	
\$2,000	\$68.30	\$80.00	\$79.30	\$94.20	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$39.80	\$51.60	\$50.90	\$65.80	
\$1,000	\$47.30	\$59.10	\$58.30	\$73.30	
\$1,500	\$54.80	\$66.60	\$65.80	\$80.80	
\$2,000	\$62.30	\$74.10	\$73.30	\$88.30	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$45.10	\$56.80	\$56.10	\$71.10	
\$1,000	\$57.80	\$69.60	\$68.80	\$83.80	
\$1,500	\$70.50	\$82.30	\$81.50	\$96.50	
\$2,000	\$83.20	\$95.00	\$94.20	\$109.20	

Level 2 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$54.60	\$72.90	\$71.80	\$95.00	
\$1,000	\$59.10	\$77.40	\$76.30	\$99.50	
\$1,500	\$63.60	\$81.90	\$80.80	\$104.00	
\$2,000	\$68.10	\$86.40	\$85.30	\$108.50	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$59.10	\$77.40	\$76.30	\$99.50	
\$1,000	\$68.10	\$86.40	\$85.30	\$108.50	
\$1,500	\$77.00	\$95.40	\$94.20	\$117.40	
\$2,000	\$86.00	\$104.30	\$103.20	\$126.40	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$57.60	\$75.90	\$74.80	\$98.00	
\$1,000	\$65.10	\$83.40	\$82.30	\$105.50	
\$1,500	\$72.60	\$90.90	\$89.80	\$112.90	
\$2,000	\$80.00	\$98.40	\$97.20	\$120.40	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$62.80	\$81.20	\$80.00	\$103.20	
\$1,000	\$75.50	\$93.90	\$92.80	\$115.90	
\$1,500	\$88.30	\$106.60	\$105.50	\$128.70	
\$2,000	\$101.00	\$119.30	\$118.20	\$141.40	

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AD&D with off-the-job accident total disability and Waiver of Premium

Level 1 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$37.00	\$48.80	\$48.10	\$63.20	
\$1,000	\$41.50	\$53.30	\$52.60	\$67.70	
\$1,500	\$46.00	\$57.80	\$57.00	\$72.20	
\$2,000	\$50.50	\$62.50	\$61.70	\$76.70	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$41.70	\$53.70	\$53.00	\$67.90	
\$1,000	\$50.90	\$62.70	\$61.90	\$77.00	
\$1,500	\$59.90	\$71.80	\$71.00	\$86.00	
\$2,000	\$69.00	\$80.70	\$80.00	\$95.10	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$40.20	\$52.00	\$51.30	\$66.40	
\$1,000	\$47.70	\$59.70	\$58.70	\$73.90	
\$1,500	\$55.20	\$67.20	\$66.40	\$81.40	
\$2,000	\$62.90	\$74.70	\$73.90	\$89.00	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$45.70	\$57.50	\$56.80	\$72.00	
\$1,000	\$58.50	\$70.50	\$69.70	\$84.90	
\$1,500	\$71.40	\$83.40	\$82.60	\$97.80	
\$2,000	\$84.30	\$96.30	\$95.50	\$110.70	

Level 2 with Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$54.80	\$73.30	\$72.20	\$95.40	
\$1,000	\$59.50	\$77.80	\$76.70	\$100.10	
\$1,500	\$64.00	\$82.30	\$81.20	\$104.60	
\$2,000	\$68.50	\$86.80	\$85.70	\$109.10	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$59.70	\$78.10	\$77.00	\$100.40	
\$1,000	\$68.70	\$87.10	\$86.00	\$109.60	
\$1,500	\$77.70	\$96.30	\$95.10	\$118.50	
\$2,000	\$86.70	\$105.20	\$104.10	\$127.50	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$58.00	\$76.50	\$75.40	\$98.70	
\$1,000	\$65.70	\$84.10	\$83.00	\$106.40	
\$1,500	\$73.20	\$91.60	\$90.50	\$113.80	
\$2,000	\$80.60	\$99.10	\$97.90	\$121.30	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$63.70	\$82.30	\$81.10	\$104.70	
\$1,000	\$76.40	\$95.20	\$94.10	\$117.40	
\$1,500	\$89.40	\$108.10	\$107.00	\$130.40	
\$2,000	\$102.30	\$121.00	\$119.90	\$143.30	

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AD&D with off-the-job accident total disability

Level 1 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$19.70	\$26.00	\$25.60	\$33.60	
\$1,000	\$22.10	\$28.40	\$28.00	\$36.00	
\$1,500	\$24.50	\$30.80	\$30.40	\$38.40	
\$2,000	\$26.90	\$33.20	\$32.80	\$40.80	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$22.10	\$28.40	\$28.00	\$36.00	
\$1,000	\$26.90	\$33.20	\$32.80	\$40.80	
\$1,500	\$31.70	\$38.00	\$37.60	\$45.60	
\$2,000	\$36.50	\$42.80	\$42.40	\$50.40	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$21.30	\$27.60	\$27.20	\$35.20	
\$1,000	\$25.30	\$31.60	\$31.20	\$39.20	
\$1,500	\$29.30	\$35.60	\$35.20	\$43.20	
\$2,000	\$33.30	\$39.60	\$39.20	\$47.20	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$24.10	\$30.40	\$30.00	\$38.00	
\$1,000	\$30.90	\$37.20	\$36.80	\$44.80	
\$1,500	\$37.70	\$44.00	\$43.60	\$51.60	
\$2,000	\$44.50	\$50.80	\$50.40	\$58.40	

Level 2 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$29.20	\$39.00	\$38.40	\$50.80	
\$1,000	\$31.60	\$41.40	\$40.80	\$53.20	
\$1,500	\$34.00	\$43.80	\$43.20	\$55.60	
\$2,000	\$36.40	\$46.20	\$45.60	\$58.00	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$31.60	\$41.40	\$40.80	\$53.20	
\$1,000	\$36.40	\$46.20	\$45.60	\$58.00	
\$1,500	\$41.20	\$51.00	\$50.40	\$62.80	
\$2,000	\$46.00	\$55.80	\$55.20	\$67.60	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$30.80	\$40.60	\$40.00	\$52.40	
\$1,000	\$34.80	\$44.60	\$44.00	\$56.40	
\$1,500	\$38.80	\$48.60	\$48.00	\$60.40	
\$2,000	\$42.80	\$52.60	\$52.00	\$64.40	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$33.60	\$43.40	\$42.80	\$55.20	
\$1,000	\$40.40	\$50.20	\$49.60	\$62.00	
\$1,500	\$47.20	\$57.00	\$56.40	\$68.80	
\$2,000	\$54.00	\$63.80	\$63.20	\$75.60	

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AD&D with off-the-job accident total disability and Waiver of Premium

Level 1 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$19.80	\$26.10	\$25.70	\$33.80	
\$1,000	\$22.20	\$28.50	\$28.10	\$36.20	
\$1,500	\$24.60	\$30.90	\$30.50	\$38.60	
\$2,000	\$27.00	\$33.40	\$33.00	\$41.00	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$22.30	\$28.70	\$28.30	\$36.30	
\$1,000	\$27.20	\$33.50	\$33.10	\$41.20	
\$1,500	\$32.00	\$38.40	\$38.00	\$46.00	
\$2,000	\$36.90	\$43.20	\$42.80	\$50.90	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$21.50	\$27.80	\$27.40	\$35.50	
\$1,000	\$25.50	\$31.90	\$31.40	\$39.50	
\$1,500	\$29.50	\$35.90	\$35.50	\$43.50	
\$2,000	\$33.60	\$39.90	\$39.50	\$47.60	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$24.40	\$30.80	\$30.40	\$38.50	
\$1,000	\$31.30	\$37.70	\$37.30	\$45.40	
\$1,500	\$38.20	\$44.60	\$44.20	\$52.30	
\$2,000	\$45.10	\$51.50	\$51.10	\$59.20	

Level 2 without Cash Value

Job class 1		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$29.30	\$39.20	\$38.60	\$51.00	
\$1,000	\$31.80	\$41.60	\$41.00	\$53.50	
\$1,500	\$34.20	\$44.00	\$43.40	\$55.90	
\$2,000	\$36.60	\$46.40	\$45.80	\$58.30	

Job class 3		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$31.90	\$41.80	\$41.20	\$53.70	
\$1,000	\$36.70	\$46.60	\$46.00	\$58.60	
\$1,500	\$41.60	\$51.50	\$50.90	\$63.40	
\$2,000	\$46.40	\$56.30	\$55.70	\$68.20	

Job class 2		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$31.00	\$40.90	\$40.30	\$52.80	
\$1,000	\$35.10	\$45.00	\$44.40	\$56.90	
\$1,500	\$39.10	\$49.00	\$48.40	\$60.90	
\$2,000	\$43.10	\$53.00	\$52.40	\$64.90	

Job class 4		MONTHLY PREMIUMS			
DI BENEFIT	IND	IND + CHILD	IND + SPOUSE	FAMILY	
\$500	\$34.10	\$44.00	\$43.40	\$56.00	
\$1,000	\$40.90	\$50.90	\$50.30	\$62.80	
\$1,500	\$47.80	\$57.80	\$57.20	\$69.70	
\$2,000	\$54.70	\$64.70	\$64.10	\$76.60	

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Accidental death and disability
Riders



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Riders

Sickness Disability rider—R1022SD (benefits for main insured only)*

Cash Value		MONTHLY PREMIUMS			
DI BENEFIT	JOB CLASS 1	JOB CLASS 2	JOB CLASS 3	JOB CLASS 4	
\$500	\$15.70	\$18.30	\$21.70	\$28.80	
\$1,000	\$31.40	\$36.70	\$43.40	\$57.60	
\$1,500	\$47.10	\$55.00	\$65.10	\$86.40	
\$2,000	\$62.80	\$73.30	\$86.80	\$115.20	

Without Cash Value		MONTHLY PREMIUMS			
DI BENEFIT	JOB CLASS 1	JOB CLASS 2	JOB CLASS 3	JOB CLASS 4	
\$500	\$8.40	\$9.80	\$11.60	\$15.40	
\$1,000	\$16.80	\$19.60	\$23.20	\$30.80	
\$1,500	\$25.20	\$29.40	\$34.80	\$46.20	
\$2,000	\$33.60	\$39.20	\$46.40	\$61.60	

Sickness Disability rider with Waiver of Premium—R1022SD and R1057 (benefits for main insured only)*

Cash Value 24-hour accident short-term disability		MONTHLY PREMIUMS			
DI BENEFIT	JOB CLASS 1	JOB CLASS 2	JOB CLASS 3	JOB CLASS 4	
\$500	\$17.00	\$20.20	\$24.50	N/A	
\$1,000	\$33.50	\$39.70	\$48.10	N/A	
\$1,500	\$49.70	\$59.10	\$71.50	N/A	
\$2,000	\$66.40	\$78.50	\$95.00	N/A	

Without Cash Value 24-hour accident short-term disability		MONTHLY PREMIUMS			
DI BENEFIT	JOB CLASS 1	JOB CLASS 2	JOB CLASS 3	JOB CLASS 4	
\$500	\$9.10	\$10.80	\$13.10	N/A	
\$1,000	\$17.90	\$21.20	\$25.70	N/A	
\$1,500	\$26.60	\$31.60	\$38.20	N/A	
\$2,000	\$35.50	\$42.00	\$50.80	N/A	

Cash Value Off-the-job accident total disability		MONTHLY PREMIUMS			
DI BENEFIT	JOB CLASS 1	JOB CLASS 2	JOB CLASS 3	JOB CLASS 4	
\$500	\$16.80	\$19.80	\$23.60	\$32.00	
\$1,000	\$32.90	\$38.80	\$46.20	\$62.30	
\$1,500	\$49.20	\$57.80	\$68.80	\$92.80	
\$2,000	\$65.00	\$76.90	\$91.50	\$123.20	

Without Cash Value Off-the-job accident total disability		MONTHLY PREMIUMS			
DI BENEFIT	JOB CLASS 1	JOB CLASS 2	JOB CLASS 3	JOB CLASS 4	
\$500	\$9.00	\$10.60	\$12.60	\$17.10	
\$1,000	\$17.60	\$20.70	\$24.70	\$33.30	
\$1,500	\$26.30	\$30.90	\$36.80	\$49.60	
\$2,000	\$34.80	\$41.10	\$48.90	\$65.90	

*Sickness Disability rider is not available in Montana.

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Riders

Physician's Office Additional Benefits rider—R1058

Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$2.60	\$5.40	\$4.10	\$7.30	

Without Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$1.40	\$2.90	\$2.20	\$3.90	

Physician's Office Additional Benefits rider with Waiver of Premium—R1058 and R1057

Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$2.80	\$5.60	\$4.30	\$7.50	

Without Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$1.50	\$3.00	\$2.30	\$4.00	

Public Safety rider—R1022PS (benefits for main insured only)

Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$3.00	\$3.00	\$3.00	\$3.00	

Without Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$1.60	\$1.60	\$1.60	\$1.60	

Public Safety rider with Waiver of Premium—R1022PS and R1057

Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$3.20	\$3.20	\$3.20	\$3.20	

Without Cash Value		MONTHLY PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	
	\$1.70	\$1.70	\$1.70	\$1.70	

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Other payment modes

To calculate a modal payment other than monthly, multiply the monthly premium by 12 to take it to the annual premium and then multiply by the appropriate modal factor listed at the right. Then round to the nearest penny.

PAYMENT MODE	MODAL FACTOR
Annual	12
Semiannual	0.50000
9-pay	0.11111
10-pay	0.10000
13-pay	0.07692
24-pay	0.04167
26-pay	0.03846
52-pay	0.01923

24-pay rate calculation example

CALCULATION 1

- Level 1 with Cash Value
- AD&D with 24-hour short-term disability and Waiver of Premium (\$1,000 benefit level)
- Individual policy
- Job class 1

MONTHLY RATE	\$ 52.70
X 12	12
<hr/>	
ANNUAL RATE	\$ 632.40
X MODAL FACTOR	0.04167
<hr/>	
= 24-PAY RATE*	\$ 26.35

CALCULATION 2

- Sickness Disability rider with Cash Value

MONTHLY RATE	\$ 33.50
X 12	12
<hr/>	
ANNUAL RATE	\$ 402.00
X MODAL FACTOR	0.04167
<hr/>	
= 24-PAY RATE*	\$ 16.75

CALCULATION 3

- Physician's Office Additional Benefits rider with Cash Value

MONTHLY RATE	\$ 2.80
X 12	12
<hr/>	
ANNUAL RATE	\$33.60
X MODAL FACTOR	0.04167
<hr/>	
= 24-PAY RATE*	\$ 1.40

CALCULATION 4

- Public Safety rider with Cash Value

MONTHLY RATE	\$ 3.20
X 12	12
<hr/>	
ANNUAL RATE	\$ 38.40
X MODAL FACTOR	0.04167
<hr/>	
= 24-PAY RATE*	\$ 1.60

= 24-PAY RATE TOTAL \$ 46.10

*Rounded to the nearest penny.

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