



WASHINGTON NATIONAL

**ACTIVE care**<sup>SM</sup>

THE SUPPLEMENTAL SOLUTION

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**MONTHLY RATE BOOK**  
**TENNESSEE**

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**To calculate modal rates:**

1. Add all monthly coverage rates.
2. Multiply by 12.
3. Divide by the mode (number of payments per year) and round to the nearest penny.

**Example: 13-pay group\*****1. Add:**

Cancer	\$7.50
Heart & stroke	\$6.00
Accident	+ \$13.80
<hr/> Total monthly rate	<hr/> \$27.30

**2. Multiply:**

Total monthly rate	\$27.30
	x 12
<hr/> Total annual rate	<hr/> \$327.60

**3. Divide:**

Total annual rate	\$327.60
Mode	÷ 13
<hr/> Total installment rate	<hr/> \$25.20

\*Total policy premium must be greater than or equal to \$15.00/month

*Policy form series: WNIC1068TN*

*Rider form series: R1069TN, R1077CVTN, R1070TN, R1072TN and R1073TN*

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