



WASHINGTON NATIONAL

critical solutionsSM

CRITICAL ILLNESS
SUPPLEMENTAL
HEALTH INSURANCE

Precalculated ratebook

This ratebook contains the same rates included in the sales presentation, but calculates lump-sum totals for both Option A and B. Individuals still must be rated separately. Due to rounding differences, precalculated rates may slightly vary from actual rates.

CASH VALUE • TENNESSEE

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CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

ISSUE AGE: 18-39

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$49.20	\$73.20
\$20,000	\$98.40	\$146.40
\$30,000	\$147.60	\$219.60
\$40,000	\$196.80	\$292.80
\$50,000	\$246.00	\$366.00
\$60,000	\$295.20	\$439.20
\$70,000	\$344.40	\$512.40
CHILD(REN)	\$12.00	\$12.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$96.00	\$141.60
\$20,000	\$192.00	\$283.20
\$30,000	\$288.00	\$424.80
\$40,000	\$384.00	\$566.40
\$50,000	\$480.00	\$708.00
\$60,000	\$576.00	\$849.60
\$70,000	\$672.00	\$991.20
CHILD(REN)	\$21.60	\$21.60

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$114.00	\$150.00
\$20,000	\$163.20	\$223.20
\$30,000	\$212.40	\$296.40
\$40,000	\$261.60	\$369.60
\$50,000	\$310.80	\$442.80
\$60,000	\$360.00	\$516.00
\$70,000	\$409.20	\$589.20
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$220.80	\$291.60
\$20,000	\$316.80	\$433.20
\$30,000	\$412.80	\$574.80
\$40,000	\$508.80	\$716.40
\$50,000	\$604.80	\$858.00
\$60,000	\$700.80	\$999.60
\$70,000	\$796.80	\$1,141.20
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

ISSUE AGE: 18-39

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$30.00	\$44.40
\$20,000	\$60.00	\$88.80
\$30,000	\$90.00	\$133.20
\$40,000	\$120.00	\$177.60
\$50,000	\$150.00	\$222.00
\$60,000	\$180.00	\$266.40
\$70,000	\$210.00	\$310.80
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$57.60	\$85.20
\$20,000	\$115.20	\$170.40
\$30,000	\$172.80	\$255.60
\$40,000	\$230.40	\$340.80
\$50,000	\$288.00	\$426.00
\$60,000	\$345.60	\$511.20
\$70,000	\$403.20	\$596.40
CHILD(REN)	\$10.80	\$10.80

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$76.80	\$94.80
\$20,000	\$106.80	\$139.20
\$30,000	\$136.80	\$183.60
\$40,000	\$166.80	\$228.00
\$50,000	\$196.80	\$272.40
\$60,000	\$226.80	\$316.80
\$70,000	\$256.80	\$361.20
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$147.60	\$183.60
\$20,000	\$205.20	\$268.80
\$30,000	\$262.80	\$354.00
\$40,000	\$320.40	\$439.20
\$50,000	\$378.00	\$524.40
\$60,000	\$435.60	\$609.60
\$70,000	\$493.20	\$694.80
CHILD(REN)	\$16.80	\$16.80

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

ISSUE AGE: 18–39

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$76.80	\$112.80
\$20,000	\$153.60	\$225.60
\$30,000	\$230.40	\$338.40
\$40,000	\$307.20	\$451.20
\$50,000	\$384.00	\$564.00
\$60,000	\$460.80	\$676.80
\$70,000	\$537.60	\$789.60
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$147.60	\$217.20
\$20,000	\$295.20	\$434.40
\$30,000	\$442.80	\$651.60
\$40,000	\$590.40	\$868.80
\$50,000	\$738.00	\$1,086.00
\$60,000	\$885.60	\$1,303.20
\$70,000	\$1,033.20	\$1,520.40
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$186.00	\$240.00
\$20,000	\$262.80	\$352.80
\$30,000	\$339.60	\$465.60
\$40,000	\$416.40	\$578.40
\$50,000	\$493.20	\$691.20
\$60,000	\$570.00	\$804.00
\$70,000	\$646.80	\$916.80
CHILD(REN) ²	\$26.40	\$26.40

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$360.00	\$463.20
\$20,000	\$507.60	\$680.40
\$30,000	\$655.20	\$897.60
\$40,000	\$802.80	\$1,114.80
\$50,000	\$950.40	\$1,332.00
\$60,000	\$1,098.00	\$1,549.20
\$70,000	\$1,245.60	\$1,766.40
CHILD(REN)	\$48.00	\$48.00

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

¹ Total premium must be greater than or equal to \$180.00 per year. Due to rounding differences, precalculated rates may slightly vary from actual rates.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

PAYMENT MODE

DIRECT:

SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:

09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
 10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
 13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client:

Family of four
 22-year-old tobacco user
 30-year-old nontobacco user
 2 children

Details of coverage selected:

\$40,000 lump-sum amount
 Critical Illness with cancer—Option B
 Cash Value rider
 Paid monthly

22-year-old tobacco user	\$1,114.80
30-year-old nontobacco user	\$802.80
2 children	+ \$48.00
Total annual premium	\$1,965.60
Monthly modal factor	x 0.08333
Total monthly premium	\$163.79



ISSUE AGE: 40-49

CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$115.20	\$170.40
\$20,000	\$230.40	\$340.80
\$30,000	\$345.60	\$511.20
\$40,000	\$460.80	\$681.60
\$50,000	\$576.00	\$852.00
\$60,000	\$691.20	\$1,022.40
\$70,000	\$806.40	\$1,192.80
CHILD(REN) ²	\$12.00	\$12.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$226.80	\$334.80
\$20,000	\$453.60	\$669.60
\$30,000	\$680.40	\$1,004.40
\$40,000	\$907.20	\$1,339.20
\$50,000	\$1,134.00	\$1,674.00
\$60,000	\$1,360.80	\$2,008.80
\$70,000	\$1,587.60	\$2,343.60
CHILD(REN)	\$21.60	\$21.60

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$212.40	\$295.20
\$20,000	\$327.60	\$465.60
\$30,000	\$442.80	\$636.00
\$40,000	\$558.00	\$806.40
\$50,000	\$673.20	\$976.80
\$60,000	\$788.40	\$1,147.20
\$70,000	\$903.60	\$1,317.60
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$416.40	\$578.40
\$20,000	\$643.20	\$913.20
\$30,000	\$870.00	\$1,248.00
\$40,000	\$1,096.80	\$1,582.80
\$50,000	\$1,323.60	\$1,917.60
\$60,000	\$1,550.40	\$2,252.40
\$70,000	\$1,777.20	\$2,587.20
CHILD(REN)	\$32.40	\$32.40

ISSUE AGE: 40-49

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$68.40	\$100.80
\$20,000	\$136.80	\$201.60
\$30,000	\$205.20	\$302.40
\$40,000	\$273.60	\$403.20
\$50,000	\$342.00	\$504.00
\$60,000	\$410.40	\$604.80
\$70,000	\$478.80	\$705.60
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$133.20	\$195.60
\$20,000	\$266.40	\$391.20
\$30,000	\$399.60	\$586.80
\$40,000	\$532.80	\$782.40
\$50,000	\$666.00	\$978.00
\$60,000	\$799.20	\$1,173.60
\$70,000	\$932.40	\$1,369.20
CHILD(REN)	\$10.80	\$10.80

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$130.80	\$175.20
\$20,000	\$199.20	\$276.00
\$30,000	\$267.60	\$376.80
\$40,000	\$336.00	\$477.60
\$50,000	\$404.40	\$578.40
\$60,000	\$472.80	\$679.20
\$70,000	\$541.20	\$780.00
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$254.40	\$339.60
\$20,000	\$387.60	\$535.20
\$30,000	\$520.80	\$730.80
\$40,000	\$654.00	\$926.40
\$50,000	\$787.20	\$1,122.00
\$60,000	\$920.40	\$1,317.60
\$70,000	\$1,053.60	\$1,513.20
CHILD(REN)	\$16.80	\$16.80

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

ISSUE AGE: 40-49

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$176.40	\$259.20
\$20,000	\$352.80	\$518.40
\$30,000	\$529.20	\$777.60
\$40,000	\$705.60	\$1,036.80
\$50,000	\$882.00	\$1,296.00
\$60,000	\$1,058.40	\$1,555.20
\$70,000	\$1,234.80	\$1,814.40
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$344.40	\$507.60
\$20,000	\$688.80	\$1,015.20
\$30,000	\$1,033.20	\$1,522.80
\$40,000	\$1,377.60	\$2,030.40
\$50,000	\$1,722.00	\$2,538.00
\$60,000	\$2,066.40	\$3,045.60
\$70,000	\$2,410.80	\$3,553.20
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$334.80	\$457.20
\$20,000	\$511.20	\$716.40
\$30,000	\$687.60	\$975.60
\$40,000	\$864.00	\$1,234.80
\$50,000	\$1,040.40	\$1,494.00
\$60,000	\$1,216.80	\$1,753.20
\$70,000	\$1,393.20	\$2,012.40
CHILD(REN) ²	\$26.40	\$26.40

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$652.80	\$894.00
\$20,000	\$997.20	\$1,401.60
\$30,000	\$1,341.60	\$1,909.20
\$40,000	\$1,686.00	\$2,416.80
\$50,000	\$2,030.40	\$2,924.40
\$60,000	\$2,374.80	\$3,432.00
\$70,000	\$2,719.20	\$3,939.60
CHILD(REN)	\$48.00	\$48.00

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

¹ Total premium must be greater than or equal to \$180.00 per year. Due to rounding differences, precalculated rates may slightly vary from actual rates.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

PAYMENT MODE

DIRECT:
SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:
09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client:
Family of three
41-year-old nontobacco user
49-year-old nontobacco user
1 child

Details of coverage selected:
\$70,000 lump-sum amount
Critical Illness without cancer—Option B
Cash Value rider
Paid annually

41-year-old nontobacco user	\$1,053.60
49-year-old nontobacco user	\$1,053.60
1 child	+ \$16.80
Total annual premium	\$2,124.00



ISSUE AGE: 50-59

CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$198.00	\$292.80
\$20,000	\$396.00	\$585.60
\$30,000	\$594.00	\$878.40
\$40,000	\$792.00	\$1,171.20
\$50,000	\$990.00	\$1,464.00
\$60,000	\$1,188.00	\$1,756.80
\$70,000	\$1,386.00	\$2,049.60
CHILD(REN) ²	\$12.00	\$12.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$378.00	\$558.00
\$20,000	\$756.00	\$1,116.00
\$30,000	\$1,134.00	\$1,674.00
\$40,000	\$1,512.00	\$2,232.00
\$50,000	\$1,890.00	\$2,790.00
\$60,000	\$2,268.00	\$3,348.00
\$70,000	\$2,646.00	\$3,906.00
CHILD(REN)	\$21.60	\$21.60

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$328.80	\$466.80
\$20,000	\$526.80	\$759.60
\$30,000	\$724.80	\$1,052.40
\$40,000	\$922.80	\$1,345.20
\$50,000	\$1,120.80	\$1,638.00
\$60,000	\$1,318.80	\$1,930.80
\$70,000	\$1,516.80	\$2,223.60
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$631.20	\$892.80
\$20,000	\$1,009.20	\$1,450.80
\$30,000	\$1,387.20	\$2,008.80
\$40,000	\$1,765.20	\$2,566.80
\$50,000	\$2,143.20	\$3,124.80
\$60,000	\$2,521.20	\$3,682.80
\$70,000	\$2,899.20	\$4,240.80
CHILD(REN)	\$32.40	\$32.40

ISSUE AGE: 50-59

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$111.60	\$164.40
\$20,000	\$223.20	\$328.80
\$30,000	\$334.80	\$493.20
\$40,000	\$446.40	\$657.60
\$50,000	\$558.00	\$822.00
\$60,000	\$669.60	\$986.40
\$70,000	\$781.20	\$1,150.80
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$214.80	\$316.80
\$20,000	\$429.60	\$633.60
\$30,000	\$644.40	\$950.40
\$40,000	\$859.20	\$1,267.20
\$50,000	\$1,074.00	\$1,584.00
\$60,000	\$1,288.80	\$1,900.80
\$70,000	\$1,503.60	\$2,217.60
CHILD(REN)	\$10.80	\$10.80

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$193.20	\$266.40
\$20,000	\$304.80	\$430.80
\$30,000	\$416.40	\$595.20
\$40,000	\$528.00	\$759.60
\$50,000	\$639.60	\$924.00
\$60,000	\$751.20	\$1,088.40
\$70,000	\$862.80	\$1,252.80
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$373.20	\$514.80
\$20,000	\$588.00	\$831.60
\$30,000	\$802.80	\$1,148.40
\$40,000	\$1,017.60	\$1,465.20
\$50,000	\$1,232.40	\$1,782.00
\$60,000	\$1,447.20	\$2,098.80
\$70,000	\$1,662.00	\$2,415.60
CHILD(REN)	\$16.80	\$16.80

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

ISSUE AGE: 50-59

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$294.00	\$434.40
\$20,000	\$588.00	\$868.80
\$30,000	\$882.00	\$1,303.20
\$40,000	\$1,176.00	\$1,737.60
\$50,000	\$1,470.00	\$2,172.00
\$60,000	\$1,764.00	\$2,606.40
\$70,000	\$2,058.00	\$3,040.80
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$564.00	\$832.80
\$20,000	\$1,128.00	\$1,665.60
\$30,000	\$1,692.00	\$2,498.40
\$40,000	\$2,256.00	\$3,331.20
\$50,000	\$2,820.00	\$4,164.00
\$60,000	\$3,384.00	\$4,996.80
\$70,000	\$3,948.00	\$5,829.60
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$506.40	\$709.20
\$20,000	\$800.40	\$1,143.60
\$30,000	\$1,094.40	\$1,578.00
\$40,000	\$1,388.40	\$2,012.40
\$50,000	\$1,682.40	\$2,446.80
\$60,000	\$1,976.40	\$2,881.20
\$70,000	\$2,270.40	\$3,315.60
CHILD(REN) ²	\$26.40	\$26.40

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$973.20	\$1,363.20
\$20,000	\$1,537.20	\$2,196.00
\$30,000	\$2,101.20	\$3,028.80
\$40,000	\$2,665.20	\$3,861.60
\$50,000	\$3,229.20	\$4,694.40
\$60,000	\$3,793.20	\$5,527.20
\$70,000	\$4,357.20	\$6,360.00
CHILD(REN)	\$48.00	\$48.00

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

¹ Total premium must be greater than or equal to \$180.00 per year. Due to rounding differences, precalculated rates may slightly vary from actual rates.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

PAYMENT MODE

DIRECT:
SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:
09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client:
Single mom with 2 children
50-year-old nontobacco user
2 children

Details of coverage selected:
\$50,000 lump-sum amount
Critical Illness cancer only—Option A
No rider
Paid monthly

50-year-old nontobacco user	\$990.00
2 children	+ \$12.00
Total annual premium	\$1,002.00
Monthly modal factor	x 0.08333
Total monthly premium	\$83.50



ISSUE AGE: 60-64

CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$273.60	\$404.40
\$20,000	\$547.20	\$808.80
\$30,000	\$820.80	\$1,213.20
\$40,000	\$1,094.40	\$1,617.60
\$50,000	\$1,368.00	\$2,022.00
\$60,000	\$1,641.60	\$2,426.40
\$70,000	\$1,915.20	\$2,830.80
CHILD(REN) ²	\$12.00	\$12.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$534.00	\$788.40
\$20,000	\$1,068.00	\$1,576.80
\$30,000	\$1,602.00	\$2,365.20
\$40,000	\$2,136.00	\$3,153.60
\$50,000	\$2,670.00	\$3,942.00
\$60,000	\$3,204.00	\$4,730.40
\$70,000	\$3,738.00	\$5,518.80
CHILD(REN)	\$21.60	\$21.60

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$430.80	\$615.60
\$20,000	\$704.40	\$1,020.00
\$30,000	\$978.00	\$1,424.40
\$40,000	\$1,251.60	\$1,828.80
\$50,000	\$1,525.20	\$2,233.20
\$60,000	\$1,798.80	\$2,637.60
\$70,000	\$2,072.40	\$3,042.00
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$840.00	\$1,200.00
\$20,000	\$1,374.00	\$1,988.40
\$30,000	\$1,908.00	\$2,776.80
\$40,000	\$2,442.00	\$3,565.20
\$50,000	\$2,976.00	\$4,353.60
\$60,000	\$3,510.00	\$5,142.00
\$70,000	\$4,044.00	\$5,930.40
CHILD(REN)	\$32.40	\$32.40

ISSUE AGE: 60-64

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$139.20	\$205.20
\$20,000	\$278.40	\$410.40
\$30,000	\$417.60	\$615.60
\$40,000	\$556.80	\$820.80
\$50,000	\$696.00	\$1,026.00
\$60,000	\$835.20	\$1,231.20
\$70,000	\$974.40	\$1,436.40
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$272.40	\$400.80
\$20,000	\$544.80	\$801.60
\$30,000	\$817.20	\$1,202.40
\$40,000	\$1,089.60	\$1,603.20
\$50,000	\$1,362.00	\$2,004.00
\$60,000	\$1,634.40	\$2,404.80
\$70,000	\$1,906.80	\$2,805.60
CHILD(REN)	\$10.80	\$10.80

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$238.80	\$333.60
\$20,000	\$378.00	\$538.80
\$30,000	\$517.20	\$744.00
\$40,000	\$656.40	\$949.20
\$50,000	\$795.60	\$1,154.40
\$60,000	\$934.80	\$1,359.60
\$70,000	\$1,074.00	\$1,564.80
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$466.80	\$651.60
\$20,000	\$739.20	\$1,052.40
\$30,000	\$1,011.60	\$1,453.20
\$40,000	\$1,284.00	\$1,854.00
\$50,000	\$1,556.40	\$2,254.80
\$60,000	\$1,828.80	\$2,655.60
\$70,000	\$2,101.20	\$3,056.40
CHILD(REN)	\$16.80	\$16.80

ISSUE AGE: 60-64

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$392.40	\$579.60
\$20,000	\$784.80	\$1,159.20
\$30,000	\$1,177.20	\$1,738.80
\$40,000	\$1,569.60	\$2,318.40
\$50,000	\$1,962.00	\$2,898.00
\$60,000	\$2,354.40	\$3,477.60
\$70,000	\$2,746.80	\$4,057.20
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$765.60	\$1,129.20
\$20,000	\$1,531.20	\$2,258.40
\$30,000	\$2,296.80	\$3,387.60
\$40,000	\$3,062.40	\$4,516.80
\$50,000	\$3,828.00	\$5,646.00
\$60,000	\$4,593.60	\$6,775.20
\$70,000	\$5,359.20	\$7,904.40
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$648.00	\$918.00
\$20,000	\$1,040.40	\$1,497.60
\$30,000	\$1,432.80	\$2,077.20
\$40,000	\$1,825.20	\$2,656.80
\$50,000	\$2,217.60	\$3,236.40
\$60,000	\$2,610.00	\$3,816.00
\$70,000	\$3,002.40	\$4,395.60
CHILD(REN) ²	\$26.40	\$26.40

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$1,263.60	\$1,789.20
\$20,000	\$2,029.20	\$2,918.40
\$30,000	\$2,794.80	\$4,047.60
\$40,000	\$3,560.40	\$5,176.80
\$50,000	\$4,326.00	\$6,306.00
\$60,000	\$5,091.60	\$7,435.20
\$70,000	\$5,857.20	\$8,564.40
CHILD(REN)	\$48.00	\$48.00

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

¹ Total premium must be greater than or equal to \$180.00 per year. Due to rounding differences, precalculated rates may slightly vary from actual rates.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

PAYMENT MODE

DIRECT:
SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:
09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client: Single woman
60-year-old nontobacco user

Details of coverage selected: \$60,000 lump-sum amount
Critical Illness cancer only—Option B
No rider
Paid semiannually

60-year-old nontobacco user	\$1,798.80
Total annual premium	\$1,798.80
Semiannual modal factor	x 0.50000
Total semiannual premium	\$899.40



ISSUE AGE: 65-69

CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$318.00	\$469.20
\$20,000	\$636.00	\$938.40
\$30,000	\$954.00	\$1,407.60
\$40,000	\$1,272.00	\$1,876.80
\$50,000	\$1,590.00	\$2,346.00
\$60,000	\$1,908.00	\$2,815.20
\$70,000	\$2,226.00	\$3,284.40
CHILD(REN) ²	\$12.00	\$12.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$619.20	\$914.40
\$20,000	\$1,238.40	\$1,828.80
\$30,000	\$1,857.60	\$2,743.20
\$40,000	\$2,476.80	\$3,657.60
\$50,000	\$3,096.00	\$4,572.00
\$60,000	\$3,715.20	\$5,486.40
\$70,000	\$4,334.40	\$6,400.80
CHILD(REN)	\$21.60	\$21.60

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$483.60	\$692.40
\$20,000	\$801.60	\$1,161.60
\$30,000	\$1,119.60	\$1,630.80
\$40,000	\$1,437.60	\$2,100.00
\$50,000	\$1,755.60	\$2,569.20
\$60,000	\$2,073.60	\$3,038.40
\$70,000	\$2,391.60	\$3,507.60
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$943.20	\$1,350.00
\$20,000	\$1,562.40	\$2,264.40
\$30,000	\$2,181.60	\$3,178.80
\$40,000	\$2,800.80	\$4,093.20
\$50,000	\$3,420.00	\$5,007.60
\$60,000	\$4,039.20	\$5,922.00
\$70,000	\$4,658.40	\$6,836.40
CHILD(REN)	\$32.40	\$32.40

ISSUE AGE: 65-69

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$154.80	\$228.00
\$20,000	\$309.60	\$456.00
\$30,000	\$464.40	\$684.00
\$40,000	\$619.20	\$912.00
\$50,000	\$774.00	\$1,140.00
\$60,000	\$928.80	\$1,368.00
\$70,000	\$1,083.60	\$1,596.00
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$301.20	\$445.20
\$20,000	\$602.40	\$890.40
\$30,000	\$903.60	\$1,335.60
\$40,000	\$1,204.80	\$1,780.80
\$50,000	\$1,506.00	\$2,226.00
\$60,000	\$1,807.20	\$2,671.20
\$70,000	\$2,108.40	\$3,116.40
CHILD(REN)	\$10.80	\$10.80

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$264.00	\$369.60
\$20,000	\$418.80	\$597.60
\$30,000	\$573.60	\$825.60
\$40,000	\$728.40	\$1,053.60
\$50,000	\$883.20	\$1,281.60
\$60,000	\$1,038.00	\$1,509.60
\$70,000	\$1,192.80	\$1,737.60
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$513.60	\$722.40
\$20,000	\$814.80	\$1,167.60
\$30,000	\$1,116.00	\$1,612.80
\$40,000	\$1,417.20	\$2,058.00
\$50,000	\$1,718.40	\$2,503.20
\$60,000	\$2,019.60	\$2,948.40
\$70,000	\$2,320.80	\$3,393.60
CHILD(REN)	\$16.80	\$16.80

ISSUE AGE: 65-69

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$448.80	\$661.20
\$20,000	\$897.60	\$1,322.40
\$30,000	\$1,346.40	\$1,983.60
\$40,000	\$1,795.20	\$2,644.80
\$50,000	\$2,244.00	\$3,306.00
\$60,000	\$2,692.80	\$3,967.20
\$70,000	\$3,141.60	\$4,628.40
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$874.80	\$1,290.00
\$20,000	\$1,749.60	\$2,580.00
\$30,000	\$2,624.40	\$3,870.00
\$40,000	\$3,499.20	\$5,160.00
\$50,000	\$4,374.00	\$6,450.00
\$60,000	\$5,248.80	\$7,740.00
\$70,000	\$6,123.60	\$9,030.00
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$722.40	\$1,024.80
\$20,000	\$1,171.20	\$1,686.00
\$30,000	\$1,620.00	\$2,347.20
\$40,000	\$2,068.80	\$3,008.40
\$50,000	\$2,517.60	\$3,669.60
\$60,000	\$2,966.40	\$4,330.80
\$70,000	\$3,415.20	\$4,992.00
CHILD(REN) ²	\$26.40	\$26.40

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$1,407.60	\$2,000.40
\$20,000	\$2,282.40	\$3,290.40
\$30,000	\$3,157.20	\$4,580.40
\$40,000	\$4,032.00	\$5,870.40
\$50,000	\$4,906.80	\$7,160.40
\$60,000	\$5,781.60	\$8,450.40
\$70,000	\$6,656.40	\$9,740.40
CHILD(REN)	\$48.00	\$48.00

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

¹ Total premium must be greater than or equal to \$180.00 per year. Due to rounding differences, precalculated rates may slightly vary from actual rates.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

PAYMENT MODE

DIRECT:
SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:
09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client: Single woman
67-year-old tobacco user

Details of coverage selected: \$20,000 lump-sum amount
Critical Illness without cancer—Option A
Cash Value rider
Paid once a week

67-year-old tobacco user	\$890.40
Total annual premium	\$890.40
Weekly modal factor	x 0.01923
Total weekly premium	\$17.12



ISSUE AGE: 70-74

CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$351.60	\$519.60
\$20,000	\$703.20	\$1,039.20
\$30,000	\$1,054.80	\$1,558.80
\$40,000	\$1,406.40	\$2,078.40
\$50,000	\$1,758.00	\$2,598.00
\$60,000	\$2,109.60	\$3,117.60
\$70,000	\$2,461.20	\$3,637.20
CHILD(REN) ²	\$12.00	\$12.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$686.40	\$1,014.00
\$20,000	\$1,372.80	\$2,028.00
\$30,000	\$2,059.20	\$3,042.00
\$40,000	\$2,745.60	\$4,056.00
\$50,000	\$3,432.00	\$5,070.00
\$60,000	\$4,118.40	\$6,084.00
\$70,000	\$4,804.80	\$7,098.00
CHILD(REN)	\$21.60	\$21.60

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$531.60	\$763.20
\$20,000	\$883.20	\$1,282.80
\$30,000	\$1,234.80	\$1,802.40
\$40,000	\$1,586.40	\$2,322.00
\$50,000	\$1,938.00	\$2,841.60
\$60,000	\$2,289.60	\$3,361.20
\$70,000	\$2,641.20	\$3,880.80
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$1,036.80	\$1,489.20
\$20,000	\$1,723.20	\$2,503.20
\$30,000	\$2,409.60	\$3,517.20
\$40,000	\$3,096.00	\$4,531.20
\$50,000	\$3,782.40	\$5,545.20
\$60,000	\$4,468.80	\$6,559.20
\$70,000	\$5,155.20	\$7,573.20
CHILD(REN)	\$32.40	\$32.40

ISSUE AGE: 70-74

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$180.00	\$266.40
\$20,000	\$360.00	\$532.80
\$30,000	\$540.00	\$799.20
\$40,000	\$720.00	\$1,065.60
\$50,000	\$900.00	\$1,332.00
\$60,000	\$1,080.00	\$1,598.40
\$70,000	\$1,260.00	\$1,864.80
CHILD(REN) ²	\$6.00	\$6.00

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$351.60	\$519.60
\$20,000	\$703.20	\$1,039.20
\$30,000	\$1,054.80	\$1,558.80
\$40,000	\$1,406.40	\$2,078.40
\$50,000	\$1,758.00	\$2,598.00
\$60,000	\$2,109.60	\$3,117.60
\$70,000	\$2,461.20	\$3,637.20
CHILD(REN)	\$10.80	\$10.80

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$307.20	\$435.60
\$20,000	\$487.20	\$702.00
\$30,000	\$667.20	\$968.40
\$40,000	\$847.20	\$1,234.80
\$50,000	\$1,027.20	\$1,501.20
\$60,000	\$1,207.20	\$1,767.60
\$70,000	\$1,387.20	\$2,034.00
CHILD(REN) ²	\$9.60	\$9.60

Premium rates with Cash Value¹

Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$598.80	\$848.40
\$20,000	\$950.40	\$1,368.00
\$30,000	\$1,302.00	\$1,887.60
\$40,000	\$1,653.60	\$2,407.20
\$50,000	\$2,005.20	\$2,926.80
\$60,000	\$2,356.80	\$3,446.40
\$70,000	\$2,708.40	\$3,966.00
CHILD(REN)	\$16.80	\$16.80

ISSUE AGE: 70-74

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$506.40	\$746.40
\$20,000	\$1,012.80	\$1,492.80
\$30,000	\$1,519.20	\$2,239.20
\$40,000	\$2,025.60	\$2,985.60
\$50,000	\$2,532.00	\$3,732.00
\$60,000	\$3,038.40	\$4,478.40
\$70,000	\$3,544.80	\$5,224.80
CHILD(REN) ²	\$18.00	\$18.00

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$986.40	\$1,455.60
\$20,000	\$1,972.80	\$2,911.20
\$30,000	\$2,959.20	\$4,366.80
\$40,000	\$3,945.60	\$5,822.40
\$50,000	\$4,932.00	\$7,278.00
\$60,000	\$5,918.40	\$8,733.60
\$70,000	\$6,904.80	\$10,189.20
CHILD(REN)	\$32.40	\$32.40

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹
Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$812.40	\$1,158.00
\$20,000	\$1,318.80	\$1,904.40
\$30,000	\$1,825.20	\$2,650.80
\$40,000	\$2,331.60	\$3,397.20
\$50,000	\$2,838.00	\$4,143.60
\$60,000	\$3,344.40	\$4,890.00
\$70,000	\$3,850.80	\$5,636.40
CHILD(REN) ²	\$26.40	\$26.40

Premium rates with Cash Value¹
Policy form CIC1039-TN (CV form R1022CVTN)

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$1,582.80	\$2,257.20
\$20,000	\$2,569.20	\$3,712.80
\$30,000	\$3,555.60	\$5,168.40
\$40,000	\$4,542.00	\$6,624.00
\$50,000	\$5,528.40	\$8,079.60
\$60,000	\$6,514.80	\$9,535.20
\$70,000	\$7,501.20	\$10,990.80
CHILD(REN)	\$48.00	\$48.00

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

¹ Total premium must be greater than or equal to \$180.00 per year. Due to rounding differences, precalculated rates may slightly vary from actual rates.

² Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

PAYMENT MODE

DIRECT:
SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:
09-PAY = 0.11111 * ANNUAL 24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL 26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL 52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client:
Retired couple
70-year-old nontobacco user
74-year-old nontobacco user

Details of coverage selected:
\$50,000 lump-sum amount
Critical Illness with cancer—Option B
Cash Value rider
Paid annually

70-year-old nontobacco user	\$5,528.40
74-year-old nontobacco user	+ \$5,528.40
Total annual premium	\$11,056.80



CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$373.20	\$552.00
\$20,000	\$746.40	\$1,104.00
\$30,000	\$1,119.60	\$1,656.00
\$40,000	\$1,492.80	\$2,208.00
\$50,000	\$1,866.00	\$2,760.00
\$60,000	\$2,239.20	\$3,312.00
\$70,000	\$2,612.40	\$3,864.00
CHILD(REN) ²	\$12.00	\$12.00

CRITICAL ILLNESS CANCER ONLY—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$565.20	\$812.40
\$20,000	\$938.40	\$1,364.40
\$30,000	\$1,311.60	\$1,916.40
\$40,000	\$1,684.80	\$2,468.40
\$50,000	\$2,058.00	\$3,020.40
\$60,000	\$2,431.20	\$3,572.40
\$70,000	\$2,804.40	\$4,124.40
CHILD(REN) ²	\$18.00	\$18.00

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$207.60	\$307.20
\$20,000	\$415.20	\$614.40
\$30,000	\$622.80	\$921.60
\$40,000	\$830.40	\$1,228.80
\$50,000	\$1,038.00	\$1,536.00
\$60,000	\$1,245.60	\$1,843.20
\$70,000	\$1,453.20	\$2,150.40
CHILD(REN) ²	\$6.00	\$6.00

CRITICAL ILLNESS WITHOUT CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$352.80	\$501.60
\$20,000	\$560.40	\$808.80
\$30,000	\$768.00	\$1,116.00
\$40,000	\$975.60	\$1,423.20
\$50,000	\$1,183.20	\$1,730.40
\$60,000	\$1,390.80	\$2,037.60
\$70,000	\$1,598.40	\$2,344.80
CHILD(REN) ²	\$9.60	\$9.60

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$554.40	\$817.20
\$20,000	\$1,108.80	\$1,634.40
\$30,000	\$1,663.20	\$2,451.60
\$40,000	\$2,217.60	\$3,268.80
\$50,000	\$2,772.00	\$4,086.00
\$60,000	\$3,326.40	\$4,903.20
\$70,000	\$3,880.80	\$5,720.40
CHILD(REN) ²	\$18.00	\$18.00

CRITICAL ILLNESS WITH CANCER—OPTION B (INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$889.20	\$1,270.80
\$20,000	\$1,443.60	\$2,088.00
\$30,000	\$1,998.00	\$2,905.20
\$40,000	\$2,552.40	\$3,722.40
\$50,000	\$3,106.80	\$4,539.60
\$60,000	\$3,661.20	\$5,356.80
\$70,000	\$4,215.60	\$6,174.00
CHILD(REN) ²	\$26.40	\$26.40

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
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6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

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PAYMENT MODE

DIRECT:

SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:

09-PAY = 0.11111 * ANNUAL	24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL	26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL	52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client:

Retired couple
75-year-old tobacco user
79-year-old nontobacco user

Details of coverage selected:

\$30,000 lump-sum amount
Critical Illness without cancer—Option A
No rider
Paid semiannually

75-year-old tobacco user	\$921.60
79-year-old nontobacco user	+ \$622.80
Total annual premium	\$1,544.40
Total semiannual modal	x 0.50000
Total semiannual premium	\$772.20



CRITICAL ILLNESS CANCER ONLY—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$386.40	\$571.20
\$20,000	\$772.80	\$1,142.40
\$30,000	\$1,159.20	\$1,713.60
\$40,000	\$1,545.60	\$2,284.80
\$50,000	\$1,932.00	\$2,856.00
\$60,000	\$2,318.40	\$3,427.20
\$70,000	\$2,704.80	\$3,998.40
CHILD(REN) ²	\$12.00	\$12.00

CRITICAL ILLNESS CANCER ONLY—OPTION B
(INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$583.20	\$840.00
\$20,000	\$969.60	\$1,411.20
\$30,000	\$1,356.00	\$1,982.40
\$40,000	\$1,742.40	\$2,553.60
\$50,000	\$2,128.80	\$3,124.80
\$60,000	\$2,515.20	\$3,696.00
\$70,000	\$2,901.60	\$4,267.20
CHILD(REN) ²	\$18.00	\$18.00

CRITICAL ILLNESS WITHOUT CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$234.00	\$345.60
\$20,000	\$468.00	\$691.20
\$30,000	\$702.00	\$1,036.80
\$40,000	\$936.00	\$1,382.40
\$50,000	\$1,170.00	\$1,728.00
\$60,000	\$1,404.00	\$2,073.60
\$70,000	\$1,638.00	\$2,419.20
CHILD(REN) ²	\$6.00	\$6.00

CRITICAL ILLNESS WITHOUT CANCER—OPTION B
(INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$384.00	\$548.40
\$20,000	\$618.00	\$894.00
\$30,000	\$852.00	\$1,239.60
\$40,000	\$1,086.00	\$1,585.20
\$50,000	\$1,320.00	\$1,930.80
\$60,000	\$1,554.00	\$2,276.40
\$70,000	\$1,788.00	\$2,622.00
CHILD(REN) ²	\$9.60	\$9.60

CRITICAL ILLNESS WITH CANCER—OPTION A
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$594.00	\$876.00
\$20,000	\$1,188.00	\$1,752.00
\$30,000	\$1,782.00	\$2,628.00
\$40,000	\$2,376.00	\$3,504.00
\$50,000	\$2,970.00	\$4,380.00
\$60,000	\$3,564.00	\$5,256.00
\$70,000	\$4,158.00	\$6,132.00
CHILD(REN) ²	\$18.00	\$18.00

CRITICAL ILLNESS WITH CANCER—OPTION B
(INCLUDING LUMP-SUM TOTALS)
ANNUAL PREMIUMS | RATES FOR EACH INDIVIDUAL

Base premium rates¹

Policy form CIC1039-TN

Lump-sum amount	Nontobacco	Tobacco
\$10,000	\$939.60	\$1,346.40
\$20,000	\$1,533.60	\$2,222.40
\$30,000	\$2,127.60	\$3,098.40
\$40,000	\$2,721.60	\$3,974.40
\$50,000	\$3,315.60	\$4,850.40
\$60,000	\$3,909.60	\$5,726.40
\$70,000	\$4,503.60	\$6,602.40
CHILD(REN) ²	\$26.40	\$26.40

HEIGHT AND WEIGHT CHART

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
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6'7	145	368
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PAYMENT MODE

DIRECT:

SEMI ANNUALLY = 0.5 * ANNUAL | MONTHLY PAC = 0.08333 * ANNUAL

PAYROLL:

09-PAY = 0.11111 * ANNUAL	24-PAY = 0.04167 * ANNUAL
10-PAY = 0.1 * ANNUAL	26-PAY = 0.03846 * ANNUAL
13-PAY = 0.07692 * ANNUAL	52-PAY = 0.01923 * ANNUAL

EXAMPLE

Details of potential client:

Retired couple
80-year-old nontobacco user
82-year-old tobacco user

Details of coverage selected:

\$50,000 lump-sum amount
Critical Illness without cancer—Option B
No rider
Paid semiannually

80-year-old nontobacco user	\$1320.00
82-year-old tobacco user	+ \$1930.80
Total annual premium	\$3,250.80
Total semiannual modal	x 0.50000
Total semiannual premium	\$1,625.40

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