

# *Cancer, Heart Attack and Stroke Insurance*

## **AGENT RATE AND UNDERWRITING GUIDE**

Basic - Monthly

AL, AK, AZ, DE, DC, HI, IL, IA, KS, KY, LA,  
ME, MS, NE, NV, NM, NC, ND, OH, OK,  
OR, PA, SC, TX, UT, WV, WI

*FOR AGENT USE ONLY*

## CANCER COVERAGE PREMIUM CALCULATION WORKSHEET

<b>1. Choose your coverage:</b> Lump Sum Cancer Coverage OR Lump Sum Cancer Coverage with Lump Sum Heart Attack/Stroke Rider OR Lump Sum Cancer with Recurrence Benefit Rider OR Lump Sum Cancer with Heart Attack/Stroke Rider and Recurrence Benefit Rider	\$ _____ \$ _____ \$ _____ \$ _____
<b>2.</b> Cancer Benefit Builder Rider ( <i>Includes Skin Cancer and Annual Wellness Benefits</i> )	\$ _____
<b>3.</b> Heart Attack/Stroke Benefit Builder Rider	\$ _____
<b>4.</b> Child Cancer Benefit Rider	\$ _____
<b>5.</b> Child Heart Attack/Stroke Benefit Rider	\$ _____
<b>6.</b> Intensive Care Benefit Rider	\$ _____
<b>7.</b> Critical Accident Benefit Rider	\$ _____
<b>8.</b> Dental/Vision Benefit Rider*	\$ _____
<b>9.</b> Sub Total	\$ _____
<b>10.</b> Return of Premium Benefit Rider Factor **	_____ . _____ ROP Factor
<b>11.</b> Return of Premium ( <i>If ROP elected, multiply step 9 by 10</i> )	\$ _____
<b>12.</b> Monthly Policy Fee	\$2.08
<b>13.</b> Total Monthly Premium ( <i>With ROP, add steps 9, 11 &amp; 12. If no ROP, add steps 9 &amp; 12</i> )	\$ _____

**\*Not available in AK, KS, NM & OH.**

**\*\* Not available in PA; No 20-year ROP in ND.**

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

## HEART ATTACK & STROKE PREMIUM CALCULATION WORKSHEET

<b>1.</b>	Lump Sum Heart Attack/Stroke Coverage <i>OR</i> Lump Sum Heart Attack/Stroke Coverage with Recurrence Benefit Rider	\$ _____ \$ _____
<b>2.</b>	Heart Attack/Stroke Benefit Builder Rider	\$ _____
<b>3.</b>	Child Cancer Benefit Rider	\$ _____
<b>4.</b>	Child Heart Attack/Stroke Benefit Rider	\$ _____
<b>5.</b>	Intensive Care Benefit Rider	\$ _____
<b>6.</b>	Critical Accident Benefit Rider	\$ _____
<b>7.</b>	Dental/Vision Benefit Rider*	\$ _____
<b>8.</b>	Sub Total	\$ _____
<b>9.</b>	Return of Premium Benefit Rider Factor **	_____ . _____ ROP Factor
<b>10.</b>	Return of Premium ( <i>If ROP is elected, multiply step 8 by step 9</i> )	\$ _____
<b>11.</b>	Monthly Policy Fee	\$2.08
<b>12.</b>	Total Monthly Premium ( <i>With ROP, add steps 8, 10 &amp; 11. If no ROP, add steps 8 &amp; 11</i> )	\$ _____

**\*Not available in AK, KS & NM.**

**\*\* Not available in PA; No 20-year ROP in ND.**

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

# Cancer Policy - No Recurrence - Monthly Rates

## Cancer Policy - No Recurrence

### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.25	\$2.50	\$3.75	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50
25 - 29	\$1.46	\$2.92	\$4.37	\$5.83	\$8.75	\$11.67	\$14.58	\$17.50	\$20.42	\$23.33	\$26.25	\$29.17	\$32.08	\$35.00	\$37.92	\$40.83	\$43.75
30 - 34	\$1.67	\$3.33	\$5.00	\$6.67	\$10.00	\$13.33	\$16.67	\$20.00	\$23.33	\$26.67	\$30.00	\$33.33	\$36.67	\$40.00	\$43.33	\$46.66	\$50.00
35 - 39	\$1.87	\$3.75	\$5.62	\$7.50	\$11.25	\$15.00	\$18.75	\$22.50	\$26.25	\$30.00	\$33.75	\$37.50	\$41.25	\$45.00	\$48.75	\$52.50	\$56.25
40 - 44	\$2.08	\$4.17	\$6.25	\$8.33	\$12.50	\$16.67	\$20.83	\$25.00	\$29.17	\$33.33	\$37.50	\$41.67	\$45.83	\$50.00	\$54.16	\$58.33	\$62.50
45 - 49	\$2.92	\$5.83	\$8.75	\$11.67	\$17.50	\$23.33	\$29.17	\$35.00	\$40.83	\$46.66	\$52.50	\$58.33	\$64.16	\$70.00	\$75.83	\$81.66	\$87.50
50 - 54	\$3.75	\$7.50	\$11.25	\$15.00	\$22.50	\$30.00	\$37.50	\$45.00	\$52.50	\$60.00	\$67.50	\$75.00	\$82.50	\$90.00	\$97.50	\$105.00	\$112.50
55 - 59	\$4.58	\$9.17	\$13.75	\$18.33	\$27.50	\$36.67	\$45.83	\$55.00	\$64.16	\$73.33	\$82.50	\$91.66	\$100.83	\$110.00	\$119.16	\$128.33	\$137.49
60 - 64	\$5.42	\$10.83	\$16.25	\$21.67	\$32.50	\$43.33	\$54.16	\$65.00	\$75.83	\$86.66	\$97.50	\$108.33	\$119.16	\$129.99	\$140.83	\$151.66	\$162.49
65 - 69*	\$6.04	\$12.08	\$18.12	\$24.17	\$36.25	\$48.33	\$60.41	\$72.50	\$84.58	\$96.66	\$108.75	\$120.83	\$132.91	\$144.99	\$157.08	\$169.16	\$181.24
70 - 74*	\$6.87	\$13.75	\$20.62	\$27.50	\$41.25	\$55.00	\$68.75	\$82.50	\$96.25	\$110.00	\$123.75	\$137.49	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$7.71	\$15.42	\$23.12	\$30.83	\$46.25	\$61.66	\$77.08	\$92.50	\$107.91	\$123.33	\$138.74	\$154.16	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$8.33	\$16.67	\$25.00	\$33.33	\$50.00	\$66.66	\$83.33	\$100.00	\$116.66	\$133.33	\$149.99	\$166.66	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$9.17	\$18.33	\$27.50	\$36.67	\$55.00	\$73.33	\$91.66	\$110.00	\$128.33	\$146.66	\$164.99	\$183.33	N/A	N/A	N/A	N/A	N/A

## Cancer Policy - No Recurrence

### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.04	\$2.08	\$3.12	\$4.17	\$6.25	\$8.33	\$10.42	\$12.50	\$14.58	\$16.67	\$18.75	\$20.83	\$22.92	\$25.00	\$27.08	\$29.17	\$31.25
25 - 29	\$1.25	\$2.50	\$3.75	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50
30 - 34	\$1.46	\$2.92	\$4.37	\$5.83	\$8.75	\$11.67	\$14.58	\$17.50	\$20.42	\$23.33	\$26.25	\$29.17	\$32.08	\$35.00	\$37.92	\$40.83	\$43.75
35 - 39	\$1.67	\$3.33	\$5.00	\$6.67	\$10.00	\$13.33	\$16.67	\$20.00	\$23.33	\$26.67	\$30.00	\$33.33	\$36.67	\$40.00	\$43.33	\$46.66	\$50.00
40 - 44	\$2.29	\$4.58	\$6.87	\$9.17	\$13.75	\$18.33	\$22.92	\$27.50	\$32.08	\$36.67	\$41.25	\$45.83	\$50.41	\$55.00	\$59.58	\$64.16	\$68.75
45 - 49	\$3.12	\$6.25	\$9.37	\$12.50	\$18.75	\$25.00	\$31.25	\$37.50	\$43.75	\$50.00	\$56.25	\$62.50	\$68.75	\$75.00	\$81.25	\$87.50	\$93.75
50 - 54	\$4.17	\$8.33	\$12.50	\$16.67	\$25.00	\$33.33	\$41.67	\$50.00	\$58.33	\$66.66	\$75.00	\$83.33	\$91.66	\$100.00	\$108.33	\$116.66	\$125.00
55 - 59	\$5.62	\$11.25	\$16.87	\$22.50	\$33.75	\$45.00	\$56.25	\$67.50	\$78.75	\$90.00	\$101.25	\$112.50	\$123.75	\$134.99	\$146.24	\$157.49	\$168.74
60 - 64	\$6.87	\$13.75	\$20.62	\$27.50	\$41.25	\$55.00	\$68.75	\$82.50	\$96.25	\$110.00	\$123.75	\$137.49	\$151.24	\$164.99	\$178.74	\$192.49	\$206.24
65 - 69*	\$7.92	\$15.83	\$23.75	\$31.67	\$47.50	\$63.33	\$79.16	\$95.00	\$110.83	\$126.66	\$142.49	\$158.33	\$174.16	\$189.99	\$205.83	\$221.66	\$237.49
70 - 74*	\$8.96	\$17.92	\$26.87	\$35.83	\$53.75	\$71.66	\$89.58	\$107.50	\$125.41	\$143.33	\$161.24	\$179.16	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$10.00	\$20.00	\$30.00	\$40.00	\$60.00	\$80.00	\$100.00	\$120.00	\$139.99	\$159.99	\$179.99	\$199.99	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$10.83	\$21.67	\$32.50	\$43.33	\$65.00	\$86.66	\$108.33	\$129.99	\$151.66	\$173.33	\$194.99	\$216.66	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$11.87	\$23.75	\$35.62	\$47.50	\$71.25	\$95.00	\$118.75	\$142.49	\$166.24	\$189.99	\$213.74	\$237.49	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

## Cancer Policy with Heart Attack & Stroke Rider - No Recurrence - Monthly Rates

### Cancer Policy - with Heart Attack & Stroke Rider - No Recurrence

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.67	\$3.33	\$5.00	\$6.67	\$10.00	\$13.33	\$16.67	\$20.00	\$23.33	\$26.67	\$30.00	\$33.33	\$36.67	\$40.00	\$43.33	\$46.67	\$50.00
25 - 29	\$2.08	\$4.17	\$6.24	\$8.33	\$12.50	\$16.67	\$20.83	\$25.00	\$29.17	\$33.33	\$37.50	\$41.67	\$45.83	\$50.00	\$54.17	\$58.33	\$62.50
30 - 34	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$69.99	\$75.00
35 - 39	\$3.12	\$6.25	\$9.37	\$12.50	\$18.75	\$25.00	\$31.25	\$37.50	\$43.75	\$50.00	\$56.25	\$62.50	\$68.75	\$75.00	\$81.25	\$87.50	\$93.75
40 - 44	\$3.75	\$7.50	\$11.25	\$15.00	\$22.50	\$30.00	\$37.50	\$45.00	\$52.50	\$60.00	\$67.50	\$75.00	\$82.50	\$90.00	\$97.49	\$104.99	\$112.50
45 - 49	\$5.00	\$10.00	\$15.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$79.99	\$90.00	\$100.00	\$109.99	\$120.00	\$129.99	\$139.99	\$150.00
50 - 54	\$6.46	\$12.92	\$19.37	\$25.83	\$38.75	\$51.67	\$64.58	\$77.50	\$90.42	\$103.33	\$116.25	\$129.16	\$142.08	\$155.00	\$167.91	\$180.83	\$193.75
55 - 59	\$8.33	\$16.67	\$25.00	\$33.33	\$50.00	\$66.67	\$83.33	\$100.00	\$116.66	\$133.33	\$150.00	\$166.66	\$183.33	\$200.00	\$216.66	\$233.33	\$249.99
60 - 64	\$10.42	\$20.83	\$31.25	\$41.67	\$62.50	\$83.33	\$104.16	\$125.00	\$145.83	\$166.66	\$187.50	\$208.33	\$229.16	\$249.99	\$270.82	\$291.65	\$312.48
65 - 69*	\$12.08	\$24.16	\$36.24	\$48.34	\$72.50	\$96.66	\$120.82	\$145.00	\$169.16	\$193.32	\$217.50	\$241.66	\$265.82	\$289.98	\$314.16	\$338.32	\$362.48
70 - 74*	\$13.95	\$27.92	\$41.87	\$55.83	\$83.75	\$111.66	\$139.58	\$167.50	\$195.41	\$223.33	\$251.24	\$279.15	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$17.08	\$34.17	\$51.24	\$68.33	\$102.50	\$136.66	\$170.83	\$205.00	\$239.15	\$273.32	\$307.48	\$341.65	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$20.20	\$40.42	\$60.62	\$80.83	\$121.25	\$161.66	\$202.08	\$242.49	\$282.90	\$323.32	\$363.73	\$404.15	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$22.92	\$45.83	\$68.75	\$91.67	\$137.50	\$183.33	\$229.15	\$274.99	\$320.82	\$366.65	\$412.48	\$458.32	N/A	N/A	N/A	N/A	N/A

### Cancer Policy - with Heart Attack & Stroke Rider - No Recurrence

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.54	\$3.08	\$4.62	\$6.17	\$9.25	\$12.33	\$15.42	\$18.50	\$21.58	\$24.67	\$27.75	\$30.83	\$33.92	\$37.00	\$40.08	\$43.17	\$46.25
25 - 29	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00	\$44.00	\$48.00	\$52.00	\$56.00	\$60.00
30 - 34	\$2.58	\$5.17	\$7.74	\$10.33	\$15.50	\$20.67	\$25.83	\$31.00	\$36.17	\$41.33	\$46.50	\$51.67	\$56.83	\$62.00	\$67.17	\$72.33	\$77.50
35 - 39	\$3.23	\$6.45	\$9.69	\$12.92	\$19.37	\$25.83	\$32.29	\$38.75	\$45.20	\$51.67	\$58.12	\$64.58	\$71.04	\$77.50	\$83.95	\$90.41	\$96.87
40 - 44	\$4.39	\$8.79	\$13.18	\$17.59	\$26.37	\$35.16	\$43.96	\$52.75	\$61.54	\$70.34	\$79.12	\$87.91	\$96.70	\$105.50	\$114.29	\$123.07	\$131.87
45 - 49	\$5.83	\$11.67	\$17.49	\$23.33	\$35.00	\$46.67	\$58.33	\$70.00	\$81.67	\$93.33	\$105.00	\$116.66	\$128.33	\$140.00	\$151.66	\$163.33	\$175.00
50 - 54	\$7.67	\$15.33	\$23.00	\$30.67	\$46.00	\$61.33	\$76.67	\$92.00	\$107.33	\$122.66	\$138.00	\$153.33	\$168.66	\$184.00	\$199.33	\$214.66	\$230.00
55 - 59	\$10.24	\$20.50	\$30.74	\$41.00	\$61.50	\$82.00	\$102.50	\$123.00	\$143.50	\$164.00	\$184.50	\$205.00	\$225.50	\$245.99	\$266.49	\$286.98	\$307.48
60 - 64	\$12.93	\$25.87	\$38.81	\$51.75	\$77.62	\$103.50	\$129.37	\$155.25	\$181.12	\$207.00	\$232.87	\$258.74	\$284.61	\$310.48	\$336.36	\$362.23	\$388.11
65 - 69*	\$15.04	\$30.08	\$45.12	\$60.17	\$90.25	\$120.33	\$150.41	\$180.50	\$210.58	\$240.66	\$270.73	\$300.82	\$330.90	\$360.98	\$391.07	\$421.15	\$451.23
70 - 74*	\$16.98	\$33.96	\$50.93	\$67.91	\$101.87	\$135.82	\$169.79	\$203.75	\$237.70	\$271.66	\$305.61	\$339.57	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$20.29	\$40.58	\$60.87	\$81.17	\$121.75	\$162.33	\$202.91	\$243.50	\$284.07	\$324.65	\$365.23	\$405.82	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$23.89	\$47.79	\$71.69	\$95.58	\$143.37	\$191.16	\$238.95	\$286.73	\$334.53	\$382.32	\$430.11	\$477.90	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$26.97	\$53.96	\$80.93	\$107.91	\$161.87	\$215.83	\$269.79	\$323.73	\$377.69	\$431.65	\$485.60	\$539.56	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333

Rates Do Not Include A \$2.08 Monthly Policy Fee.

\*Maximum Benefit for ages 66-90 is \$50,000.

## Cancer Policy - with Recurrence - Monthly Rates

### Cancer Policy - with Recurrence

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.42	\$2.83	\$4.25	\$5.67	\$8.50	\$11.33	\$14.17	\$17.00	\$19.83	\$22.67	\$25.50	\$28.33	\$31.17	\$34.00	\$36.83	\$39.67	\$42.50
25 - 29	\$1.67	\$3.34	\$4.99	\$6.66	\$10.00	\$13.34	\$16.66	\$20.00	\$23.34	\$26.66	\$30.00	\$33.34	\$36.66	\$40.00	\$43.34	\$46.66	\$50.00
30 - 34	\$1.90	\$3.79	\$5.69	\$7.59	\$11.37	\$15.16	\$18.96	\$22.75	\$26.54	\$30.34	\$34.12	\$37.91	\$41.71	\$45.50	\$49.29	\$53.08	\$56.87
35 - 39	\$2.12	\$4.25	\$6.37	\$8.50	\$12.75	\$17.00	\$21.25	\$25.50	\$29.75	\$34.00	\$38.25	\$42.50	\$46.75	\$51.00	\$55.25	\$59.50	\$63.75
40 - 44	\$2.37	\$4.75	\$7.12	\$9.50	\$14.25	\$19.00	\$23.75	\$28.50	\$33.25	\$38.00	\$42.75	\$47.50	\$52.25	\$57.00	\$61.74	\$66.50	\$71.25
45 - 49	\$3.32	\$6.62	\$9.94	\$13.25	\$19.87	\$26.50	\$33.13	\$39.75	\$46.37	\$52.99	\$59.62	\$66.25	\$72.87	\$79.50	\$86.12	\$92.74	\$99.37
50 - 54	\$4.25	\$8.50	\$12.75	\$17.00	\$25.50	\$34.00	\$42.50	\$51.00	\$59.50	\$68.00	\$76.50	\$85.00	\$93.50	\$102.00	\$110.50	\$119.00	\$127.50
55 - 59	\$5.14	\$10.29	\$15.44	\$20.58	\$30.87	\$41.17	\$51.45	\$61.75	\$72.03	\$82.33	\$92.62	\$102.91	\$113.20	\$123.50	\$133.78	\$144.08	\$154.36
60 - 64	\$6.04	\$12.08	\$18.12	\$24.17	\$36.25	\$48.33	\$60.41	\$72.50	\$84.58	\$96.66	\$108.75	\$120.83	\$132.91	\$144.99	\$157.08	\$169.16	\$181.24
65 - 69*	\$6.73	\$13.45	\$20.18	\$26.92	\$40.37	\$53.83	\$67.28	\$80.75	\$94.20	\$107.66	\$121.12	\$134.58	\$148.03	\$161.49	\$174.95	\$188.41	\$201.86
70 - 74*	\$7.64	\$15.29	\$22.93	\$30.58	\$45.87	\$61.17	\$76.46	\$91.75	\$107.04	\$122.33	\$137.62	\$152.91	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$8.54	\$17.09	\$25.62	\$34.16	\$51.25	\$68.33	\$85.41	\$102.50	\$119.58	\$136.66	\$153.74	\$170.83	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$9.25	\$18.50	\$27.75	\$37.00	\$55.50	\$73.99	\$92.50	\$111.00	\$129.49	\$148.00	\$166.49	\$184.99	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$10.17	\$20.33	\$30.50	\$40.67	\$61.00	\$81.33	\$101.66	\$122.00	\$142.33	\$162.66	\$182.99	\$203.33	N/A	N/A	N/A	N/A	N/A

### Cancer Policy - with Recurrence

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.25	\$2.50	\$3.74	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50
25 - 29	\$1.54	\$3.08	\$4.62	\$6.17	\$9.25	\$12.33	\$15.42	\$18.50	\$21.58	\$24.67	\$27.75	\$30.83	\$33.92	\$37.00	\$40.08	\$43.17	\$46.25
30 - 34	\$1.79	\$3.59	\$5.37	\$7.16	\$10.75	\$14.34	\$17.91	\$21.50	\$25.09	\$28.66	\$32.25	\$35.84	\$39.41	\$43.00	\$46.59	\$50.16	\$53.75
35 - 39	\$2.09	\$4.16	\$6.25	\$8.34	\$12.50	\$16.66	\$20.84	\$25.00	\$29.16	\$33.34	\$37.50	\$41.66	\$45.84	\$50.00	\$54.16	\$58.33	\$62.50
40 - 44	\$2.81	\$5.62	\$8.43	\$11.25	\$16.87	\$22.50	\$28.13	\$33.75	\$39.37	\$45.00	\$50.62	\$56.25	\$61.87	\$67.50	\$73.12	\$78.74	\$84.37
45 - 49	\$3.87	\$7.75	\$11.62	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50	\$54.25	\$62.00	\$69.75	\$77.50	\$85.25	\$93.00	\$100.75	\$108.50	\$116.25
50 - 54	\$5.13	\$10.25	\$15.37	\$20.50	\$30.75	\$41.00	\$51.25	\$61.50	\$71.75	\$81.99	\$92.25	\$102.50	\$112.74	\$123.00	\$133.25	\$143.49	\$153.75
55 - 59	\$6.79	\$13.58	\$20.37	\$27.17	\$40.75	\$54.33	\$67.92	\$81.50	\$95.08	\$108.67	\$122.25	\$135.83	\$149.42	\$162.99	\$176.57	\$190.16	\$203.74
60 - 64	\$8.08	\$16.17	\$24.24	\$32.33	\$48.50	\$64.67	\$80.83	\$97.00	\$113.17	\$129.33	\$145.50	\$161.66	\$177.82	\$193.99	\$210.16	\$226.32	\$242.49
65 - 69*	\$9.13	\$18.25	\$27.37	\$36.50	\$54.75	\$73.00	\$91.24	\$109.50	\$127.75	\$145.99	\$164.24	\$182.50	\$200.74	\$218.99	\$237.25	\$255.49	\$273.74
70 - 74*	\$10.17	\$20.34	\$30.49	\$40.66	\$61.00	\$81.33	\$101.66	\$122.00	\$142.33	\$162.66	\$182.99	\$203.33	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$11.21	\$22.42	\$33.62	\$44.83	\$67.25	\$89.67	\$112.08	\$134.50	\$156.91	\$179.32	\$201.74	\$224.16	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$12.04	\$24.09	\$36.12	\$48.16	\$72.25	\$96.33	\$120.41	\$144.49	\$168.58	\$192.66	\$216.74	\$240.83	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$13.18	\$26.37	\$39.56	\$52.75	\$79.12	\$105.50	\$131.87	\$158.24	\$184.61	\$210.99	\$237.36	\$263.74	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

## Cancer Policy with Heart Attack & Stroke Rider - with Recurrence - Monthly Rates

### Cancer Policy - with Heart Attack & Stroke Rider - with Recurrence

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.99	\$3.95	\$5.94	\$7.92	\$11.87	\$15.83	\$19.80	\$23.75	\$27.70	\$31.67	\$35.62	\$39.58	\$43.55	\$47.50	\$51.45	\$55.42	\$59.37
25 - 29	\$2.48	\$4.96	\$7.42	\$9.91	\$14.87	\$19.84	\$24.78	\$29.75	\$34.71	\$39.66	\$44.62	\$49.59	\$54.53	\$59.50	\$64.46	\$69.41	\$74.37
30 - 34	\$2.96	\$5.92	\$8.88	\$11.84	\$17.74	\$23.66	\$29.58	\$35.50	\$41.42	\$47.34	\$53.24	\$59.16	\$65.08	\$71.00	\$76.92	\$82.83	\$88.74
35 - 39	\$3.64	\$7.29	\$10.93	\$14.58	\$21.87	\$29.17	\$36.46	\$43.75	\$51.04	\$58.33	\$65.62	\$72.92	\$80.21	\$87.50	\$94.79	\$102.08	\$109.37
40 - 44	\$4.41	\$8.83	\$13.24	\$17.67	\$26.50	\$35.33	\$44.17	\$53.00	\$61.83	\$70.67	\$79.50	\$88.33	\$97.17	\$106.00	\$114.82	\$123.66	\$132.50
45 - 49	\$5.88	\$11.75	\$17.63	\$23.50	\$35.24	\$47.00	\$58.75	\$70.50	\$82.25	\$93.99	\$105.74	\$117.50	\$129.24	\$141.00	\$152.74	\$164.49	\$176.24
50 - 54	\$7.58	\$15.17	\$22.74	\$30.33	\$45.50	\$60.67	\$75.83	\$91.00	\$106.17	\$121.33	\$136.50	\$151.66	\$166.83	\$182.00	\$197.16	\$212.33	\$227.50
55 - 59	\$9.70	\$19.41	\$29.13	\$38.83	\$58.24	\$77.67	\$97.07	\$116.50	\$135.90	\$155.33	\$174.74	\$194.16	\$213.57	\$233.00	\$252.40	\$271.83	\$291.23
60 - 64	\$12.08	\$24.16	\$36.24	\$48.34	\$72.50	\$96.66	\$120.83	\$145.00	\$169.16	\$193.33	\$217.50	\$241.66	\$265.83	\$289.99	\$314.15	\$338.32	\$362.48
65 - 69*	\$13.98	\$27.95	\$41.92	\$55.92	\$83.87	\$111.83	\$139.77	\$167.75	\$195.70	\$223.65	\$251.62	\$279.58	\$307.52	\$335.48	\$363.45	\$391.40	\$419.35
70 - 74*	\$16.05	\$32.13	\$48.18	\$64.24	\$96.37	\$128.50	\$160.62	\$192.75	\$224.87	\$256.99	\$289.11	\$321.24	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$19.28	\$38.59	\$57.86	\$77.16	\$115.75	\$154.33	\$192.91	\$231.50	\$270.07	\$308.65	\$347.23	\$385.82	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$22.72	\$45.46	\$68.18	\$90.92	\$136.37	\$181.82	\$227.29	\$272.74	\$318.19	\$363.66	\$409.10	\$454.56	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$25.86	\$51.70	\$77.56	\$103.42	\$155.12	\$206.83	\$258.52	\$310.24	\$361.94	\$413.65	\$465.35	\$517.07	N/A	N/A	N/A	N/A	N/A

### Cancer Policy - with Heart Attack & Stroke Rider - with Recurrence

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.94	\$3.87	\$5.80	\$7.75	\$11.62	\$15.50	\$19.37	\$23.25	\$27.12	\$31.00	\$34.87	\$38.75	\$42.62	\$46.50	\$50.37	\$54.25	\$58.12
25 - 29	\$2.56	\$5.12	\$7.68	\$10.25	\$15.37	\$20.50	\$25.63	\$30.75	\$35.87	\$41.00	\$46.12	\$51.25	\$56.38	\$61.50	\$66.62	\$71.75	\$76.87
30 - 34	\$3.24	\$6.51	\$9.74	\$12.99	\$19.50	\$26.01	\$32.49	\$39.00	\$45.51	\$51.99	\$58.50	\$65.01	\$71.49	\$78.00	\$84.51	\$90.99	\$97.50
35 - 39	\$4.05	\$8.07	\$12.13	\$16.17	\$24.24	\$32.33	\$40.42	\$48.50	\$56.57	\$64.67	\$72.74	\$80.83	\$88.92	\$97.00	\$105.07	\$113.16	\$121.24
40 - 44	\$5.41	\$10.83	\$16.24	\$21.67	\$32.49	\$43.33	\$54.17	\$65.00	\$75.83	\$86.67	\$97.49	\$108.33	\$119.16	\$130.00	\$140.83	\$151.65	\$162.49
45 - 49	\$7.23	\$14.46	\$21.68	\$28.91	\$43.37	\$57.84	\$72.29	\$86.75	\$101.21	\$115.66	\$130.12	\$144.58	\$159.04	\$173.50	\$187.95	\$202.41	\$216.87
50 - 54	\$9.42	\$18.83	\$28.24	\$37.67	\$56.50	\$75.33	\$94.17	\$113.00	\$131.83	\$150.66	\$169.50	\$188.33	\$207.16	\$226.00	\$244.83	\$263.66	\$282.50
55 - 59	\$12.41	\$24.83	\$37.24	\$49.67	\$74.50	\$99.33	\$124.17	\$149.00	\$173.83	\$198.67	\$223.50	\$248.33	\$273.17	\$297.99	\$322.82	\$347.65	\$372.48
60 - 64	\$15.33	\$30.66	\$45.99	\$61.33	\$91.99	\$122.67	\$153.32	\$184.00	\$214.66	\$245.33	\$275.99	\$306.66	\$337.31	\$367.98	\$398.65	\$429.31	\$459.98
65 - 69*	\$17.50	\$35.00	\$52.49	\$70.00	\$105.00	\$140.00	\$174.99	\$210.00	\$245.00	\$279.99	\$314.98	\$349.99	\$384.98	\$419.98	\$454.99	\$489.98	\$524.98
70 - 74*	\$19.44	\$38.88	\$58.30	\$77.74	\$116.62	\$155.49	\$194.37	\$233.25	\$272.12	\$310.99	\$349.86	\$388.74	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$22.92	\$45.83	\$68.74	\$91.67	\$137.50	\$183.33	\$229.16	\$275.00	\$320.82	\$366.65	\$412.48	\$458.32	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$26.87	\$53.75	\$80.62	\$107.49	\$161.24	\$215.00	\$268.74	\$322.48	\$376.24	\$429.98	\$483.73	\$537.49	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$30.40	\$60.83	\$91.24	\$121.66	\$182.49	\$243.33	\$304.16	\$364.98	\$425.81	\$486.65	\$547.47	\$608.31	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

## Benefit Builder Rider - for Cancer Policy - Monthly Rates

### Benefit Builder Rider - for Cancer Policy

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$3.52	\$3.63	\$3.73	\$3.84	\$4.04	\$4.25	\$4.46	\$4.67	\$4.88	\$5.09	\$5.29	\$5.50	\$5.71	\$5.92	\$6.13	\$6.34	\$6.54
25 - 29	\$3.82	\$3.96	\$4.11	\$4.25	\$4.54	\$4.84	\$5.13	\$5.42	\$5.71	\$6.00	\$6.29	\$6.59	\$6.88	\$7.17	\$7.46	\$7.75	\$8.04
30 - 34	\$4.04	\$4.25	\$4.45	\$4.66	\$5.08	\$5.50	\$5.91	\$6.33	\$6.75	\$7.16	\$7.58	\$8.00	\$8.41	\$8.83	\$9.25	\$9.66	\$10.08
35 - 39	\$4.44	\$4.71	\$4.98	\$5.25	\$5.79	\$6.34	\$6.88	\$7.42	\$7.96	\$8.50	\$9.04	\$9.59	\$10.13	\$10.67	\$11.21	\$11.75	\$12.29
40 - 44	\$4.85	\$5.21	\$5.56	\$5.92	\$6.62	\$7.33	\$8.04	\$8.75	\$9.46	\$10.17	\$10.87	\$11.58	\$12.29	\$13.00	\$13.71	\$14.42	\$15.12
45 - 49	\$5.27	\$5.70	\$6.14	\$6.58	\$7.45	\$8.33	\$9.20	\$10.08	\$10.95	\$11.83	\$12.70	\$13.58	\$14.45	\$15.33	\$16.20	\$17.08	\$17.95
50 - 54	\$5.79	\$6.33	\$6.87	\$7.42	\$8.50	\$9.58	\$10.67	\$11.75	\$12.83	\$13.92	\$15.00	\$16.08	\$17.17	\$18.25	\$19.33	\$20.42	\$21.50
55 - 59	\$6.15	\$6.79	\$7.44	\$8.08	\$9.37	\$10.67	\$11.96	\$13.25	\$14.54	\$15.83	\$17.12	\$18.42	\$19.71	\$21.00	\$22.29	\$23.58	\$24.87
60 - 64	\$6.73	\$7.46	\$8.19	\$8.92	\$10.37	\$11.83	\$13.29	\$14.75	\$16.21	\$17.67	\$19.12	\$20.58	\$22.04	\$23.50	\$24.96	\$26.42	\$27.87
65 - 69*	\$7.37	\$8.16	\$8.95	\$9.75	\$11.33	\$12.91	\$14.50	\$16.08	\$17.66	\$19.25	\$20.83	\$22.41	\$24.00	\$25.58	\$27.16	\$28.75	\$30.33
70 - 74*	\$8.33	\$9.17	\$10.00	\$10.83	\$12.50	\$14.17	\$15.83	\$17.50	\$19.17	\$20.83	\$22.50	\$24.17	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$9.28	\$10.16	\$11.03	\$11.91	\$13.66	\$15.41	\$17.16	\$18.91	\$20.66	\$22.41	\$24.16	\$25.91	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$9.73	\$10.62	\$11.52	\$12.41	\$14.20	\$16.00	\$17.79	\$19.58	\$21.37	\$23.16	\$24.95	\$26.75	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$9.90	\$10.79	\$11.69	\$12.58	\$14.37	\$16.17	\$17.96	\$19.75	\$21.54	\$23.33	\$25.12	\$26.92	N/A	N/A	N/A	N/A	N/A

### Benefit Builder Rider - for Cancer Policy

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$3.58	\$3.67	\$3.75	\$3.83	\$4.00	\$4.17	\$4.33	\$4.50	\$4.67	\$4.83	\$5.00	\$5.17	\$5.33	\$5.50	\$5.67	\$5.83	\$6.00
25 - 29	\$3.87	\$4.00	\$4.12	\$4.25	\$4.50	\$4.75	\$5.00	\$5.25	\$5.50	\$5.75	\$6.00	\$6.25	\$6.50	\$6.75	\$7.00	\$7.25	\$7.50
30 - 34	\$4.17	\$4.33	\$4.50	\$4.67	\$5.00	\$5.33	\$5.67	\$6.00	\$6.33	\$6.67	\$7.00	\$7.33	\$7.67	\$8.00	\$8.33	\$8.67	\$9.00
35 - 39	\$4.67	\$4.92	\$5.17	\$5.42	\$5.92	\$6.42	\$6.92	\$7.42	\$7.92	\$8.42	\$8.92	\$9.42	\$9.92	\$10.42	\$10.92	\$11.42	\$11.92
40 - 44	\$5.16	\$5.50	\$5.83	\$6.16	\$6.83	\$7.50	\$8.16	\$8.83	\$9.50	\$10.16	\$10.83	\$11.50	\$12.16	\$12.83	\$13.50	\$14.16	\$14.83
45 - 49	\$5.79	\$6.25	\$6.70	\$7.16	\$8.08	\$9.00	\$9.91	\$10.83	\$11.75	\$12.66	\$13.58	\$14.50	\$15.41	\$16.33	\$17.25	\$18.16	\$19.08
50 - 54	\$6.60	\$7.21	\$7.81	\$8.42	\$9.62	\$10.83	\$12.04	\$13.25	\$14.46	\$15.67	\$16.87	\$18.08	\$19.29	\$20.50	\$21.71	\$22.92	\$24.12
55 - 59	\$7.56	\$8.37	\$9.19	\$10.00	\$11.62	\$13.25	\$14.87	\$16.50	\$18.12	\$19.75	\$21.37	\$23.00	\$24.62	\$26.25	\$27.87	\$29.50	\$31.12
60 - 64	\$8.73	\$9.71	\$10.69	\$11.67	\$13.62	\$15.58	\$17.54	\$19.50	\$21.46	\$23.42	\$25.37	\$27.33	\$29.29	\$31.25	\$33.21	\$35.17	\$37.12
65 - 69*	\$10.08	\$11.17	\$12.25	\$13.33	\$15.50	\$17.67	\$19.83	\$22.00	\$24.17	\$26.33	\$28.50	\$30.67	\$32.83	\$35.00	\$37.17	\$39.33	\$41.50
70 - 74*	\$12.25	\$13.41	\$14.58	\$15.75	\$18.08	\$20.41	\$22.75	\$25.08	\$27.41	\$29.75	\$32.08	\$34.41	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$14.52	\$15.79	\$17.06	\$18.33	\$20.87	\$23.42	\$25.96	\$28.50	\$31.04	\$33.58	\$36.12	\$38.67	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$15.33	\$16.67	\$18.00	\$19.33	\$22.00	\$24.67	\$27.33	\$30.00	\$32.67	\$35.33	\$38.00	\$40.67	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$15.95	\$17.33	\$18.70	\$20.08	\$22.83	\$25.58	\$28.33	\$31.08	\$33.83	\$36.58	\$39.33	\$42.08	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

## Benefit Builder Rider - for Heart Attack & Stoke Policy and Rider - Monthly Rates

### Benefit Builder Rider - for Heart Attack & Stroke Policy and Rider

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$0.06	\$0.12	\$0.19	\$0.25	\$0.37	\$0.50	\$0.62	\$0.75	\$0.87	\$1.00	\$1.12	\$1.25	\$1.37	\$1.50	\$1.62	\$1.75	\$1.87
25 - 29	\$0.06	\$0.12	\$0.19	\$0.25	\$0.37	\$0.50	\$0.62	\$0.75	\$0.87	\$1.00	\$1.12	\$1.25	\$1.37	\$1.50	\$1.62	\$1.75	\$1.87
30 - 34	\$0.10	\$0.21	\$0.31	\$0.42	\$0.62	\$0.83	\$1.04	\$1.25	\$1.46	\$1.67	\$1.87	\$2.08	\$2.29	\$2.50	\$2.71	\$2.92	\$3.12
35 - 39	\$0.15	\$0.29	\$0.44	\$0.58	\$0.87	\$1.17	\$1.46	\$1.75	\$2.04	\$2.33	\$2.62	\$2.92	\$3.21	\$3.50	\$3.79	\$4.08	\$4.37
40 - 44	\$0.19	\$0.37	\$0.56	\$0.75	\$1.12	\$1.50	\$1.87	\$2.25	\$2.62	\$3.00	\$3.37	\$3.75	\$4.12	\$4.50	\$4.87	\$5.25	\$5.62
45 - 49	\$0.25	\$0.50	\$0.75	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50
50 - 54	\$0.33	\$0.67	\$1.00	\$1.33	\$2.00	\$2.67	\$3.33	\$4.00	\$4.67	\$5.33	\$6.00	\$6.67	\$7.33	\$8.00	\$8.67	\$9.33	\$10.00
55 - 59	\$0.44	\$0.87	\$1.31	\$1.75	\$2.62	\$3.50	\$4.37	\$5.25	\$6.12	\$7.00	\$7.87	\$8.75	\$9.62	\$10.50	\$11.37	\$12.25	\$13.12
60 - 64	\$0.56	\$1.12	\$1.69	\$2.25	\$3.37	\$4.50	\$5.62	\$6.75	\$7.87	\$9.00	\$10.12	\$11.25	\$12.37	\$13.50	\$14.62	\$15.75	\$16.87
65 - 69*	\$0.69	\$1.37	\$2.06	\$2.75	\$4.12	\$5.50	\$6.87	\$8.25	\$9.62	\$11.00	\$12.37	\$13.75	\$15.12	\$16.50	\$17.87	\$19.25	\$20.62
70 - 74*	\$0.83	\$1.67	\$2.50	\$3.33	\$5.00	\$6.67	\$8.33	\$10.00	\$11.67	\$13.33	\$15.00	\$16.67	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$0.94	\$1.87	\$2.81	\$3.75	\$5.62	\$7.50	\$9.37	\$11.25	\$13.12	\$15.00	\$16.87	\$18.75	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$1.02	\$2.04	\$3.06	\$4.08	\$6.12	\$8.17	\$10.21	\$12.25	\$14.29	\$16.33	\$18.37	\$20.42	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$1.04	\$2.08	\$3.12	\$4.17	\$6.25	\$8.33	\$10.42	\$12.50	\$14.58	\$16.67	\$18.75	\$20.83	N/A	N/A	N/A	N/A	N/A

### Benefit Builder Rider - for Heart Attack & Stroke Policy and Rider

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$0.10	\$0.21	\$0.31	\$0.42	\$0.62	\$0.83	\$1.04	\$1.25	\$1.46	\$1.67	\$1.87	\$2.08	\$2.29	\$2.50	\$2.71	\$2.92	\$3.12
25 - 29	\$0.15	\$0.29	\$0.44	\$0.58	\$0.87	\$1.17	\$1.46	\$1.75	\$2.04	\$2.33	\$2.62	\$2.92	\$3.21	\$3.50	\$3.79	\$4.08	\$4.37
30 - 34	\$0.21	\$0.42	\$0.62	\$0.83	\$1.25	\$1.67	\$2.08	\$2.50	\$2.92	\$3.33	\$3.75	\$4.17	\$4.58	\$5.00	\$5.42	\$5.83	\$6.25
35 - 39	\$0.31	\$0.62	\$0.94	\$1.25	\$1.87	\$2.50	\$3.12	\$3.75	\$4.37	\$5.00	\$5.62	\$6.25	\$6.87	\$7.50	\$8.12	\$8.75	\$9.37
40 - 44	\$0.42	\$0.83	\$1.25	\$1.67	\$2.50	\$3.33	\$4.17	\$5.00	\$5.83	\$6.67	\$7.50	\$8.33	\$9.17	\$10.00	\$10.83	\$11.67	\$12.50
45 - 49	\$0.56	\$1.12	\$1.69	\$2.25	\$3.37	\$4.50	\$5.62	\$6.75	\$7.87	\$9.00	\$10.12	\$11.25	\$12.37	\$13.50	\$14.62	\$15.75	\$16.87
50 - 54	\$0.73	\$1.46	\$2.19	\$2.92	\$4.37	\$5.83	\$7.29	\$8.75	\$10.21	\$11.67	\$13.12	\$14.58	\$16.04	\$17.50	\$18.96	\$20.42	\$21.87
55 - 59	\$0.94	\$1.87	\$2.81	\$3.75	\$5.62	\$7.50	\$9.37	\$11.25	\$13.12	\$15.00	\$16.87	\$18.75	\$20.62	\$22.50	\$24.37	\$26.25	\$28.12
60 - 64	\$1.17	\$2.33	\$3.50	\$4.67	\$7.00	\$9.33	\$11.67	\$14.00	\$16.33	\$18.67	\$21.00	\$23.33	\$25.67	\$28.00	\$30.33	\$32.67	\$35.00
65 - 69*	\$1.40	\$2.79	\$4.19	\$5.58	\$8.37	\$11.17	\$13.96	\$16.75	\$19.54	\$22.33	\$25.12	\$27.92	\$30.71	\$33.50	\$36.29	\$39.08	\$41.87
70 - 74*	\$1.60	\$3.21	\$4.81	\$6.42	\$9.62	\$12.83	\$16.04	\$19.25	\$22.46	\$25.67	\$28.87	\$32.08	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$1.75	\$3.50	\$5.25	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$1.83	\$3.67	\$5.50	\$7.33	\$11.00	\$14.67	\$18.33	\$22.00	\$25.67	\$29.33	\$33.00	\$36.67	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$1.83	\$3.67	\$5.50	\$7.33	\$11.00	\$14.67	\$18.33	\$22.00	\$25.67	\$29.33	\$33.00	\$36.67	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

## Heart Attack & Stroke Policy - No Recurrence - Monthly Rates

### Heart Attack & Stroke Policy - No Recurrence

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.04	\$2.08	\$3.12	\$4.17	\$6.25	\$8.33	\$10.42	\$12.50	\$14.58	\$16.67	\$18.75	\$20.83	\$22.92	\$25.00	\$27.08	\$29.17	\$31.25
25 - 29	\$1.25	\$2.50	\$3.75	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00	\$27.50	\$30.00	\$32.50	\$35.00	\$37.50
30 - 34	\$1.46	\$2.92	\$4.37	\$5.83	\$8.75	\$11.67	\$14.58	\$17.50	\$20.42	\$23.33	\$26.25	\$29.17	\$32.08	\$35.00	\$37.92	\$40.83	\$43.75
35 - 39	\$1.67	\$3.33	\$5.00	\$6.67	\$10.00	\$13.33	\$16.67	\$20.00	\$23.33	\$26.67	\$30.00	\$33.33	\$36.67	\$40.00	\$43.33	\$46.66	\$50.00
40 - 44	\$2.08	\$4.17	\$6.25	\$8.33	\$12.50	\$16.67	\$20.83	\$25.00	\$29.17	\$33.33	\$37.50	\$41.67	\$45.83	\$50.00	\$54.16	\$58.33	\$62.50
45 - 49	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00
50 - 54	\$3.12	\$6.25	\$9.37	\$12.50	\$18.75	\$25.00	\$31.25	\$37.50	\$43.75	\$50.00	\$56.25	\$62.50	\$68.75	\$75.00	\$81.25	\$87.50	\$93.75
55 - 59	\$3.96	\$7.92	\$11.87	\$15.83	\$23.75	\$31.67	\$39.58	\$47.50	\$55.41	\$63.33	\$71.25	\$79.16	\$87.08	\$95.00	\$102.91	\$110.83	\$118.75
60 - 64	\$5.00	\$10.00	\$15.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$80.00	\$90.00	\$100.00	\$110.00	\$120.00	\$129.99	\$139.99	\$149.99
65 - 69*	\$6.04	\$12.08	\$18.12	\$24.17	\$36.25	\$48.33	\$60.41	\$72.50	\$84.58	\$96.66	\$108.75	\$120.83	\$132.91	\$144.99	\$157.08	\$169.16	\$181.24
70 - 74*	\$7.71	\$15.42	\$23.12	\$30.83	\$46.25	\$61.66	\$77.08	\$92.50	\$107.91	\$123.33	\$138.74	\$154.16	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$9.58	\$19.17	\$28.75	\$38.33	\$57.50	\$76.66	\$95.83	\$115.00	\$134.16	\$153.33	\$172.49	\$191.66	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$12.08	\$24.17	\$36.25	\$48.33	\$72.50	\$96.66	\$120.83	\$144.99	\$169.16	\$193.33	\$217.49	\$241.66	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$14.37	\$28.75	\$43.12	\$57.50	\$86.25	\$115.00	\$143.74	\$172.49	\$201.24	\$229.99	\$258.74	\$287.49	N/A	N/A	N/A	N/A	N/A

### Heart Attack & Stroke Policy - No Recurrence

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.04	\$2.08	\$3.12	\$4.17	\$6.25	\$8.33	\$10.42	\$12.50	\$14.58	\$16.67	\$18.75	\$20.83	\$22.92	\$25.00	\$27.08	\$29.17	\$31.25
25 - 29	\$1.46	\$2.92	\$4.37	\$5.83	\$8.75	\$11.67	\$14.58	\$17.50	\$20.42	\$23.33	\$26.25	\$29.17	\$32.08	\$35.00	\$37.92	\$40.83	\$43.75
30 - 34	\$1.67	\$3.33	\$5.00	\$6.67	\$10.00	\$13.33	\$16.67	\$20.00	\$23.33	\$26.67	\$30.00	\$33.33	\$36.67	\$40.00	\$43.33	\$46.66	\$50.00
35 - 39	\$2.08	\$4.17	\$6.25	\$8.33	\$12.50	\$16.67	\$20.83	\$25.00	\$29.17	\$33.33	\$37.50	\$41.67	\$45.83	\$50.00	\$54.16	\$58.33	\$62.50
40 - 44	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00
45 - 49	\$3.12	\$6.25	\$9.37	\$12.50	\$18.75	\$25.00	\$31.25	\$37.50	\$43.75	\$50.00	\$56.25	\$62.50	\$68.75	\$75.00	\$81.25	\$87.50	\$93.75
50 - 54	\$3.75	\$7.50	\$11.25	\$15.00	\$22.50	\$30.00	\$37.50	\$45.00	\$52.50	\$60.00	\$67.50	\$75.00	\$82.50	\$90.00	\$97.50	\$105.00	\$112.50
55 - 59	\$4.79	\$9.58	\$14.37	\$19.17	\$28.75	\$38.33	\$47.91	\$57.50	\$67.08	\$76.66	\$86.25	\$95.83	\$105.41	\$115.00	\$124.58	\$134.16	\$143.74
60 - 64	\$6.06	\$12.12	\$18.19	\$24.25	\$36.37	\$48.50	\$60.62	\$72.75	\$84.87	\$97.00	\$109.12	\$121.25	\$133.37	\$145.49	\$157.62	\$169.74	\$181.87
65 - 69*	\$7.12	\$14.25	\$21.37	\$28.50	\$42.75	\$57.00	\$71.25	\$85.50	\$99.75	\$114.00	\$128.24	\$142.49	\$156.74	\$170.99	\$185.24	\$199.49	\$213.74
70 - 74*	\$8.54	\$17.08	\$25.62	\$34.17	\$51.25	\$68.33	\$85.41	\$102.50	\$119.58	\$136.66	\$153.74	\$170.83	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$10.62	\$21.25	\$31.87	\$42.50	\$63.75	\$85.00	\$106.25	\$127.49	\$148.74	\$169.99	\$191.24	\$212.49	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$13.33	\$26.67	\$40.00	\$53.33	\$80.00	\$106.66	\$133.33	\$159.99	\$186.66	\$213.32	\$239.99	\$266.66	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$15.83	\$31.67	\$47.50	\$63.33	\$95.00	\$126.66	\$158.33	\$189.99	\$221.66	\$253.32	\$284.99	\$316.65	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

## Heart Attack & Stroke Policy - with Recurrence - Monthly Rates

### Heart Attack & Stroke Policy - with Recurrence

#### FEMALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.19	\$2.37	\$3.56	\$4.75	\$7.12	\$9.50	\$11.88	\$14.25	\$16.62	\$19.00	\$21.37	\$23.75	\$26.13	\$28.50	\$30.87	\$33.25	\$35.62
25 - 29	\$1.44	\$2.87	\$4.31	\$5.75	\$8.62	\$11.50	\$14.37	\$17.25	\$20.12	\$23.00	\$25.87	\$28.75	\$31.62	\$34.50	\$37.37	\$40.25	\$43.12
30 - 34	\$1.69	\$3.38	\$5.06	\$6.75	\$10.12	\$13.50	\$16.87	\$20.25	\$23.63	\$27.00	\$30.37	\$33.75	\$37.12	\$40.50	\$43.88	\$47.25	\$50.62
35 - 39	\$1.94	\$3.87	\$5.81	\$7.75	\$11.62	\$15.50	\$19.38	\$23.25	\$27.12	\$31.00	\$34.87	\$38.75	\$42.63	\$46.50	\$50.37	\$54.24	\$58.12
40 - 44	\$2.45	\$4.92	\$7.37	\$9.83	\$14.75	\$19.67	\$24.58	\$29.50	\$34.42	\$39.33	\$44.25	\$49.17	\$54.08	\$59.00	\$63.91	\$68.83	\$73.75
45 - 49	\$2.98	\$5.96	\$8.94	\$11.92	\$17.87	\$23.83	\$29.79	\$35.75	\$41.71	\$47.67	\$53.62	\$59.58	\$65.54	\$71.50	\$77.46	\$83.42	\$89.37
50 - 54	\$3.74	\$7.50	\$11.24	\$15.00	\$22.50	\$30.00	\$37.50	\$45.00	\$52.50	\$60.00	\$67.50	\$75.00	\$82.50	\$90.00	\$97.50	\$105.00	\$112.50
55 - 59	\$4.77	\$9.54	\$14.31	\$19.08	\$28.62	\$38.17	\$47.70	\$57.25	\$66.78	\$76.33	\$85.87	\$95.41	\$104.95	\$114.50	\$124.03	\$133.58	\$143.12
60 - 64	\$6.04	\$12.08	\$18.12	\$24.17	\$36.25	\$48.33	\$60.42	\$72.50	\$84.58	\$96.67	\$108.75	\$120.83	\$132.92	\$145.00	\$157.07	\$169.16	\$181.24
65 - 69*	\$7.25	\$14.50	\$21.74	\$29.00	\$43.50	\$58.00	\$72.49	\$87.00	\$101.50	\$115.99	\$130.50	\$145.00	\$159.49	\$173.99	\$188.50	\$202.99	\$217.49
70 - 74*	\$9.04	\$18.09	\$27.12	\$36.16	\$54.25	\$72.33	\$90.41	\$108.50	\$126.58	\$144.66	\$162.74	N/A	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$10.95	\$21.92	\$32.87	\$43.83	\$65.75	\$87.66	\$109.58	\$131.50	\$153.41	\$175.33	\$197.24	\$219.16	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$13.68	\$27.38	\$41.06	\$54.75	\$82.12	\$109.49	\$136.87	\$164.24	\$191.62	\$219.00	\$246.36	\$273.74	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$16.31	\$32.62	\$48.93	\$65.25	\$97.87	\$130.50	\$163.11	\$195.74	\$228.36	\$260.99	\$293.61	\$326.24	N/A	N/A	N/A	N/A	N/A

### Heart Attack & Stroke Policy - with Recurrence

#### MALE

	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
18 - 24	\$1.23	\$2.45	\$3.68	\$4.92	\$7.37	\$9.83	\$12.29	\$14.75	\$17.20	\$19.67	\$22.12	\$24.58	\$27.04	\$29.50	\$31.95	\$34.42	\$36.87
25 - 29	\$1.73	\$3.46	\$5.18	\$6.91	\$10.37	\$13.84	\$17.29	\$20.75	\$24.21	\$27.66	\$31.12	\$34.59	\$38.04	\$41.50	\$44.96	\$48.41	\$51.87
30 - 34	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00	\$44.00	\$48.00	\$52.00	\$55.99	\$60.00
35 - 39	\$2.48	\$4.96	\$7.44	\$9.91	\$14.87	\$19.84	\$24.79	\$29.75	\$34.71	\$39.66	\$44.62	\$49.59	\$54.54	\$59.50	\$64.45	\$69.41	\$74.37
40 - 44	\$3.00	\$6.00	\$9.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00	\$66.00	\$72.00	\$78.00	\$84.00	\$90.00
45 - 49	\$3.77	\$7.54	\$11.31	\$15.08	\$22.62	\$30.17	\$37.71	\$45.25	\$52.79	\$60.33	\$67.87	\$75.42	\$82.96	\$90.50	\$98.04	\$105.58	\$113.12
50 - 54	\$4.54	\$9.08	\$13.62	\$18.17	\$27.25	\$36.33	\$45.42	\$54.50	\$63.58	\$72.67	\$81.75	\$90.83	\$99.92	\$109.00	\$118.08	\$127.17	\$136.25
55 - 59	\$5.79	\$11.58	\$17.37	\$23.17	\$34.75	\$46.33	\$57.91	\$69.50	\$81.08	\$92.66	\$104.25	\$115.83	\$127.41	\$139.00	\$150.58	\$162.16	\$173.74
60 - 64	\$7.25	\$14.49	\$21.75	\$29.00	\$43.49	\$58.00	\$72.49	\$87.00	\$101.49	\$116.00	\$130.49	\$145.00	\$159.49	\$173.99	\$188.49	\$202.99	\$217.49
65 - 69*	\$8.37	\$16.75	\$25.12	\$33.50	\$50.25	\$67.00	\$83.75	\$100.50	\$117.25	\$134.00	\$150.74	\$167.49	\$184.24	\$200.99	\$217.74	\$234.49	\$251.24
70 - 74*	\$9.79	\$19.58	\$29.37	\$39.17	\$58.75	\$78.33	\$97.91	\$117.50	\$137.08	\$156.66	\$176.24	\$195.83	N/A	N/A	N/A	N/A	N/A
75 - 79*	\$12.04	\$24.08	\$36.12	\$48.17	\$72.25	\$96.33	\$120.42	\$144.49	\$168.57	\$192.66	\$216.74	\$240.82	N/A	N/A	N/A	N/A	N/A
80 - 84*	\$15.10	\$30.21	\$45.31	\$60.41	\$90.62	\$120.83	\$151.04	\$181.24	\$211.45	\$241.65	\$271.86	\$302.08	N/A	N/A	N/A	N/A	N/A
85 - 90*	\$17.95	\$35.92	\$53.87	\$71.83	\$107.75	\$143.66	\$179.58	\$215.49	\$251.41	\$287.32	\$323.24	\$359.15	N/A	N/A	N/A	N/A	N/A

**The minimum annual benefit premium must be at least \$180 (\$15 monthly) including any riders and the policy fee.**

Modal Factors: Semi-Annual 0.5000, Quarterly 0.25000, Monthly Bank Draft 0.08333  
 Rates Do Not Include A \$2.08 Monthly Policy Fee.  
 \*Maximum Benefit for ages 66-90 is \$50,000.

# Cancer Policy and Heart Attack & Stroke Policy Additional Riders - Monthly Rates

Accident Rider - Monthly Rates				
	FEMALE		MALE	
	\$5,000	\$10,000	\$5,000	\$10,000
18 - 24	\$0.62	\$1.25	\$1.25	\$2.50
25 - 29	\$0.62	\$1.25	\$1.25	\$2.50
30 - 34	\$0.71	\$1.42	\$1.25	\$2.50
35 - 39	\$0.79	\$1.58	\$1.25	\$2.50
40 - 44	\$0.96	\$1.92	\$1.25	\$2.50
45 - 49	\$1.17	\$2.33	\$1.25	\$2.50
50 - 54	\$1.50	\$3.00	\$1.33	\$2.67
55 - 59	\$1.92	\$3.83	\$1.50	\$3.00
60 - 64	\$2.46	\$4.92	\$1.79	\$3.58
65 - 69	\$3.25	\$6.50	\$2.29	\$4.58
70 - 74	\$4.46	\$8.92	\$3.08	\$6.17
75 - 79	\$6.21	\$12.42	\$4.42	\$8.83
80 - 84	\$8.67	\$17.33	\$6.62	\$13.25
85 - 90	\$11.33	\$22.67	\$9.42	\$18.83

Intensive Care Rider - Monthly Rates				
	FEMALE OR MALE			
	\$150	\$300	\$450	\$600
18 - 24	\$1.25	\$2.50	\$3.75	\$5.00
25 - 29	\$1.25	\$2.50	\$3.75	\$5.00
30 - 34	\$1.25	\$2.50	\$3.75	\$5.00
35 - 39	\$1.25	\$2.50	\$3.75	\$5.00
40 - 44	\$1.32	\$2.65	\$3.97	\$5.30
45 - 49	\$1.62	\$3.23	\$4.85	\$6.47
50 - 54	\$1.93	\$3.87	\$5.80	\$7.73
55 - 59	\$2.02	\$4.05	\$6.07	\$8.10
60 - 64	\$2.08	\$4.17	\$6.25	\$8.33
65 - 69	\$2.27	\$4.53	\$6.80	\$9.07
70 - 74	\$2.60	\$5.20	\$7.80	\$10.40
75 - 79	\$2.88	\$5.77	\$8.65	\$11.53
80 - 84	\$3.12	\$6.25	\$9.37	\$12.50
85 - 90	\$3.12	\$6.25	\$9.37	\$12.50

ISSUE AGE	Dental / Vision Rider* - Monthly Rates		
	MALE OR FEMALE		
	\$400	\$800	\$1,200
18 - 39	\$20.42	\$24.17	\$27.50
40 - 49	\$22.50	\$27.08	\$31.25
50 - 55	\$24.17	\$29.42	\$34.25
56 - 60	\$25.25	\$30.67	\$35.67
61 - 65	\$26.58	\$32.00	\$36.92
66 - 70	\$28.25	\$33.58	\$38.17
71 - 75	\$29.92	\$34.83	\$39.42
76 - 80	\$31.58	\$36.08	\$40.67
81 - 85	\$33.25	\$37.42	\$42.08

\* Not available in AK, KS, NM & OH.

Child Rider*** - Monthly Rates		
	Heart Attack and Stroke	
	\$5,000	\$10,000
0 - 18	\$0.42	\$0.83

Return of Premium Riders			
	RETURN OF PREMIUM PERIOD AND ROP FACTORS		
	20 years**	Death	Death up to 85
18 - 49	N/A	0.25	0.25
50 - 59	0.50	0.35	0.25
60 - 64	0.50	0.45	0.25
65 - 69	0.50	0.60	0.25
70 - 75	N/A	0.80	N/A

\*\* Not available in ND; No ROP available in PA.

MODAL FACTORS	
Monthly	0.08333
Quarterly	0.25000
Semi Annual	0.50000
Annual	1.00000

MONTHLY POLICY FEE
\$2.08

Child Rider*** - Monthly Rates																	
	CANCER																
	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
0 - 18	\$0.31	\$0.62	\$0.94	\$1.25	\$1.87	\$2.50	\$3.12	\$3.75	\$4.37	\$5.00	\$5.62	\$6.25	\$6.87	\$7.50	\$8.12	\$8.75	\$9.37

\*\*\*Child Rider rate covers all children under the age of 18 listed on the application.

## **GUARANTEE TRUST LIFE CANCER, HEART ATTACK & STROKE UNDERWRITING GUIDE**

### **POLICY SPECIFICATIONS**

1. For ages 0 to 65, the maximum lump sum benefit amount (applied for and in force) is \$75,000 each for Cancer benefit and Heart/Stroke benefit. At ages 66 to 90, the maximum benefit is \$50,000 (applied and in force) each for Cancer benefit and Heart/Stroke benefit.
2. An applicant can have more than one Cancer or Heart Attack/Stroke policy/rider in force as long as the combined total for the base plan and any riders do not exceed the maximum benefit amount.
3. Dependents who are 17 years or younger can be added as a dependent to the policy. A dependent is defined as the natural born child of the applicant or dependents who are legally adopted or the applicant is the legal guardian. A dependent child cannot have more coverage than the parent. (Child Rider rate covers all children under the age of 18 listed on the application.)
4. The spouse or dependents 18 years and older must apply for their own policy. If the husband and wife apply, a dependent can only be added to one policy, not both. An annual policy fee (if applicable) is required on each policy.
5. The minimum annual benefit premium which includes the base, riders and annual policy fee (if applicable) must be at least \$180.
6. There are three Return of Premium Riders available:
  - a. Return of Premium after 20 years for ages 50-65 (15 years for ages 66-70).
  - b. Return of Premium upon death (prior to age 86).
  - c. Return of Premium upon death

Refer to the outlines of coverage for details and state availability.

### **GUIDELINES FOR APPLICATION SUBMISSION**

7. The applicant and any dependents must be a U.S. citizen or hold a "green card" (permanent resident of US). We will not consider any applicant that has a temporary visa, work or otherwise. The applicant also must have a valid social security number.
8. The agent must be health licensed and use the state approved application in the state where the applicant has permanent residency.
9. If power of attorney is used, a signed copy of the form with the application must be submitted with the application.
10. If the application is over 31 days old when received by the Company, a new, currently dated application will be required.
11. The effective date cannot be more than 93 days from the application date or prior to the application date.
12. The draft date cannot be more than 10 days before or after the effective date.
13. Even though there are no non tobacco/tobacco rates, this question must be answered by the applicant. Tobacco use means cigarettes, cigar, pipe, snuff, chewing tobacco, nicotine delivery systems such as electric cigarettes, nicotine gum or patch.
14. Monthly list bill is available for 4 or more lives. Forms are located on our website in GTLink.

## REPLACEMENT GUIDELINES

15. If an existing GTL cancer plan will be replaced by this plan, we will only pay first year commission on the additional premium. The balance of the premium will be paid at the same rate as the existing plan.
16. In general, we do not permit replacement of another GTL agent's business. Contact our Agency/ Marketing department if you have any questions regarding these types of replacements.

## UNDERWRITING REQUIREMENTS

17. An RX check (Prescription drug check) will be done at ages 0 to 65 when the cancer lump sum benefit amount is \$50,000 and over and at ages 66-90 when the cancer lump sum benefit is \$35,000 and over. An RX check will be done at all amounts and at all ages for the lump sum Heart Attack/Stroke plan or rider. The Company does reserve the right to do an RX check for any applicant if needed to determine the person's insurability.
18. A telephone interview will be conducted at ages 0 to 65 for amounts \$50,000 and over and for ages 66 to 90 for amounts \$35,000 and over. A telephone interview may also be ordered on lower amounts to clarify the applicant's medical history as needed. However please advise all applicants that they may receive a phone call to complete a telephone interview.

Issue Age	Benefit Applied For	Benefit Amount	Routine Requirement
0 to 65	Cancer Only	\$2,500 to \$49,999	None
66 to 90	Cancer Only	\$2,500 to \$34,999	None
0 to 65	Cancer Only	\$50,000 to \$75,000	RX & PHI
66 to 90	Cancer Only	\$35,000 to \$50,000	RX & PHI
0 to 65	Cancer with Heart Attack & Stroke Rider	\$2,500 to \$49,999	RX
66 to 90	Cancer with Heart Attack & Stroke Rider	\$2,500 to \$34,999	RX
0 to 65	Cancer with Heart Attack & Stroke Rider	\$50,000 to \$75,000	RX & PHI
66 to 90	Cancer with Heart Attack & Stroke Rider	\$35,000 to \$50,000	RX & PHI
0 to 65	Heart Attack & Stroke Only	\$2,500 to \$49,999	RX
66 to 90	Heart Attack & Stroke Only	\$2,500 to \$34,999	RX
0 to 65	Heart Attack & Stroke Only	\$50,000 to \$75,000	RX & PHI
66 to 90	Heart Attack & Stroke Only	\$35,000 to \$50,000	RX & PHI

19. The applicant is not eligible if any of the medications listed in the Medication List are being taken or have been taken in the last 5 years. This list is not inclusive and may be changed from time to time.
20. The Company reserves the right to obtain or request any underwriting requirement to determine the insurability of the applicant.

## PLAN QUALIFICATIONS

21. If the applicant applies for the Heart Attack & Stroke plan only, all questions on the application must still be answered. If one of the cancer benefit questions are answered "YES," the maximum benefit for the Heart Attack/Stroke Coverage is \$20,000 and the applicant is not eligible for the Intensive Care Benefit rider.

## REINSTATEMENT GUIDELINE

22. A policy can be considered for reinstatement (subject to a reinstatement application) if not lapsed more than 6 months. If more than 6 months, a new application should be submitted.

# UNDERWRITING GUIDELINES

An application for the Cancer Policy should not be taken in the following situations:

- Leukemia, Hodgkin's or Non-Hodgkin's disease, lymphoma, malignant melanoma, sarcoma, or any internal cancer; a pre-malignant condition or a condition with malignant potential A pre-leukemic condition is also known as Myelodysplastic Syndrome (MDS). This is a blood related condition where not enough blood cells are produced by the bone marrow.
  - A pre-leukemic condition is also known as Myelodysplastic Syndrome (MDS). This is a blood related condition where not enough blood cells are produced by the bone marrow.
  - A pre-malignant condition or condition with malignant potential examples include Barrett's esophagus, adenomatous polyps, adenomas, dysplasia, Monoclonal Gammopathy of Undetermined Significance (MGUS) or cervical intraepithelial neoplasia.
- Medication prescribed for the treatment of internal cancer or malignant melanoma.
- 2 or more medications for Chronic Obstructive Lung/Pulmonary disease, Chronic Bronchitis or Emphysema. It does not include asthma.
- PSA reading greater than 4.0
- Abnormal mammogram where cancer has not been ruled out.
- Other test results for cancer or symptoms or signs of cancer that need further investigation.
- The applicant has or expects to make an appointment with the doctor for a condition relating to cancer.

The applicant is not eligible for the Heart Attack and Stroke Policy or Heart Attack and Stroke rider in the following situations and with the following medical conditions:

- Heart disease which includes heart attack, myocardial infarction, heart bypass, angioplasty, stent placement, angina, congestive heart failure, coronary artery disease, pacemaker or defibrillator.
- Heart arrhythmia, atrial fibrillation, cardiomyopathy, unrepaired aneurysm.
- Insulin use to treat diabetes
- Blood pressure (treated or untreated) greater than 150 systolic (top number) or 95 diastolic (lower number) within 6 months of the application date. For example, if in the past 6 months the applicant had a blood pressure reading of 151/80 or 135/96, they would not qualify for the plan or rider.
- Stroke or Transient Ischemic Attack (TIA)
- Peripheral or arterial vascular disease or carotid artery disease
- Medication prescribed for the treatment of the medical conditions listed
- Symptoms or signs of heart or cerebrovascular disease or disorder that need further investigation
- Abnormal tests results that need further testing or investigation
- The applicant has or expects to make an appointment with the doctor for a condition relating to heart or cardiovascular system.

**Height and Weight Chart**

Height	Male		Female	
	Min Weight	Max Weight	Min Weight	Max Weight
4'8"	91	178	83	169
4'9"	95	185	86	176
4'10"	98	191	89	181
4'11"	101	198	92	188
5'0"	105	205	95	195
5'1"	108	212	98	201
5'2"	111	219	101	208
5'3"	114	226	104	215
5'4"	119	233	108	221
5'5"	122	240	111	228
5'6"	127	248	115	236
5'7"	130	255	118	242
5'8"	134	263	122	250
5'9"	138	271	125	257
5'10"	142	279	129	265
5'11"	146	287	133	273
6'0"	150	295	136	280
6'1"	154	303	140	288
6'2"	158	312	144	296
6'3"	163	320	148	304
6'4"	167	329	152	313
6'6"	172	337	156	320
6'6"	176	346	160	329
6'7"	180	355	164	337
6'8"	185	364	168	346
6'9"	190	373	173	354
6'10"	195	383	177	364
6'11"	199	392	181	372

*If the applicant's build is less than the minimum or greater than the maximum, the applicant does not qualify for the plan.*

If the applicant is taking any of the following medications or had taken a medication within the time period listed in the health questions on the application, the person is not eligible for coverage. Brand names are capitalized and generic names are not. With regard to COPD/COLD, the applicant does not qualify if 2 or more medications or oxygen is used. Please note that this list is not all inclusive and may be changed from time to time as medications are added and removed.

MEDICATION	CONDITION	MEDICATION	CONDITION	MEDICATION	CONDITION
3TC	AIDS	furosemide	Congestive Heart Failure	Otrexup	Cancer
abacavir	HIV	Fuzeon	AIDS, HIV	oxygen	COPD/COLD
abarelix	Cancer	Gengraf	Cancer	Paraplatin	Cancer
Adriamycin	Cancer	Gleevec	Cancer	Platinol	Cancer
AL-721	AIDS, HIV	Gleostine, CCNU	Cancer	Plavix	Heart Disease
albuterol	COPD/COLD	goserelin	Cancer	Plenaxis	Cancer
Alkeran	Cancer	Granix	Cancer	Pradaxa	Heart Disease
altretamine	Cancer	Herceptin	Cancer	Prezista	AIDS, HIV
Amen	Cancer	Hexalen	Cancer	Primacor	Heart Disease
Aptivus	AIDS, HIV	Hivid	AIDS, HIV	Provera	Cancer
atazanavir	HIV	Hydrea	Cancer	Rasuvo	Cancer
Atripla	AIDS, HIV	hydroxyurea	Cancer	Rescriptor	AIDS, HIV
Atrovent	COPD/COLD	IDV	AIDS, HIV	Retrovir	AIDS, HIV
AZT	AIDS, HIV	imatinib	Cancer	Reyataz	HIV
BCG	Bladder Cancer	Imdur	Heart Disease	Rheumatrex	Cancer
bicalutamide	prostate cancer	indinavir	AIDS, HIV	ritonavir	AIDS, HIV
Blenoxane	Cancer	interferon	AIDS, HIV, Cancer	Rivaroxaban	Heart Disease
bleomycin	Cancer	interferon alfa-2a	AIDS, HIV, Cancer	Roferon-A	AIDS, HIV, Cancer
busulfan	Cancer	Invirase	AIDS, HIV	Rubex	Cancer
Busulfex	Cancer	ipratropium	COPD/COLD	Sandimmune	Cancer
Caelyx	AIDS, HIV, Cancer	Iso-Bid	Heart Disease	saquinavir	AIDS, HIV
carboplatin	Cancer	Isordil	Heart Disease	Selzentry	HIV
Casodex	prostate cancer	isosorbide dinitrate	Heart Disease	Sorbitrate	Heart Disease
chlorotrianisene	Cancer	isosorbide mononitrate	Heart Disease	Spiriva	COPD/COLD
cisplatin	Cancer	Isotrate	Heart Disease	stavudine	AIDS, HIV
Clopidogrel	Heart Disease	Isotrate ER	Heart Disease	Stilphostrol	Cancer
Combivent Respimat	COPD/COLD	Kaletra	HIV	streptozocin	Cancer
Combivir	AIDS	lamivudine	AIDS, HIV	Sustiva	AIDS, HIV
Crixivan	AIDS, HIV	Lanoxin	Heart Disease	Tace	Cancer
Curretab	Cancer	Lasix	Congestive Heart Failure	tenofovir	AIDS, HIV
cyclophosphamide	Cancer	Leukeran	Cancer	Teslac	Cancer
cyclosporine	Cancer	leuprolide	Cancer	Tespa	Cancer
Cycrin	Cancer	levamisole hydrochloride	Cancer	testolactone	Cancer
Cytosan	Cancer	Lexiva	HIV	THC	Cancer
d4T	AIDS, HIV	lomustine	Cancer	TheraCyx	Bladder Cancer
darunavir	AIDS, HIV	lopinavir	HIV	Thioplex	Cancer
ddC	AIDS, HIV	Lupron	Cancer	thiotepa	Cancer
delavirdine	AIDS, HIV	maraviroc	HIV	Tice BCG	Bladder Cancer
Depo-Provera	Cancer	Marinol	Cancer	TICLID	Heart Disease
didanosine	AIDS, HIV	medroxyprogesterone acetate	Cancer	Ticlopidine HCL	Heart Disease
diethylstilbestrol (DES)	Cancer	Megace	Cancer	tiotropium	COPD/COLD
Digitek	Heart Disease	megestrol	Cancer	tipranavir	AIDS, HIV

MEDICATION	CONDITION	MEDICATION	CONDITION	MEDICATION	CONDITION
Digoxin	Heart Disease	melphalan	Cancer	Toposar	Cancer
Dilatrate-SR	Heart Disease	methotrexate	Cancer	trastuzumab	Cancer
doxorubicin	Cancer	Milrinone	Heart Disease	Trelstar	Cancer
dronabinol	Cancer	mitomycin	Cancer	Trexall	Cancer
Droxia	Cancer	mitoxantrone	Cancer	triptorelin	Cancer
DuoNeb	COPD/COLD	Mutamycin	Cancer	Trizivir	HIV
efavirenz	AIDS, HIV	Myleran	Cancer	Truvada	HIV
Eligard	Cancer	Natrecor	Congestive Heart Failure	Valcyte	HIV
emtricitabine	HIV	nelfinavir	AIDS, HIV	valganiciclovir	HIV
Emtriva	AIDS, HIV	Neoral	Cancer	VePesid	Cancer
enfuvirtide	AIDS, HIV	Neosar	Cancer	Videx, ddl	AIDS, HIV
Epivir	AIDS	nesiritide	Congestive Heart Failure	Vincasar	Cancer
Ergamisol	Cancer	Neupogen	Cancer	vincristine	Cancer
Estinyl	Cancer	nevirapine	AIDS, HIV	Viracept	AIDS, HIV
ethinyl estradiol	Cancer	Nitro-Bid	Heart Disease	Viramune	AIDS, HIV
Etopophos	Cancer	Nitro-Dur	Heart Disease	Viread	AIDS, HIV
etoposide	Cancer	Nitroglycerin	Heart Disease	Xarelto	Heart Disease
Euflex	Cancer	Nitrolingual	Heart Disease	zalcitabine	AIDS, HIV
Eulexin	Cancer	Nitroquick	Heart Disease	Zanosar	Cancer
filgrastim	Cancer	Nitrostat	Heart Disease	Zarxio	Cancer
flutamide	Cancer	Norvir	AIDS, HIV	ZDV	AIDS, HIV
Fortovase	AIDS, HIV	Novantrone	Cancer	Zerit	AIDS, HIV
fosamprenavir	HIV	Oncovin	Cancer	Ziagen	HIV
foscarnet sodium	AIDS, HIV	ondansetron	Cancer	zidovudine	AIDS, HIV
Foscavir	AIDS, HIV			Zofran	Cancer

# NEW BUSINESS PROCEDURES

## Ways to Submit an Application

- E-Application-Agent Portal ([www.gtlic.com](http://www.gtlic.com))
- Mobile e-application
- By email to: [und@gtlic.com](mailto:und@gtlic.com)
- By fax to: (847) 699-8493
- By mail to: Guarantee Trust Life  
Attn: New Business 1275 Milwaukee Ave.  
Glenview, IL 60025

## Avoid Delivery Requirements

- Be sure that the client initials any and all changes made on the paper application.
- Be sure to submit bank draft information and a signed PAC form.
- Be sure to include any special signed state required forms.

**Please be sure that we have your current email address.** You can update your email address on our Agent Portal, by contacting our Sales Support Department at (800) 323-6907 or by email at [agency@gtlic.com](mailto:agency@gtlic.com).

## Submitting an Application with a Future Effective Date

Submit the application in same manner as listed under "Ways to Submit an Application."

- Complete all underwriting questions-where applicable.
- Include PAC authorization form if paying by bank draft.
- Note that initial payment will not draft until the effective date of the policy.
- The effective date cannot be 93 days greater than the application date.

## NEED QUICK UPDATES ON YOUR PENDING BUSINESS?

- Please remember that GTLink is available 24/7.
- Can't access GTLink? Contact our Sales Support Department for assistance at (800) 323-6907.

**If you have any questions, please contact GTL's New Business Department at (800) 635-1993. You can also contact our Life and Health Sales Department at (800) 323-6907 or by email at [agency@gtlic.com](mailto:agency@gtlic.com).**