

INCOMEprotect™ for Residents

Annual Rate for Males

MALE NON-SMOKER 90 Day Elimination Period				
	Base Plan including COLA, Own Occ and GIB	Retirement Protection*		
Age	per \$100 of Coverage	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 7.38	\$ 41.92	\$ 83.84	\$ 125.76
35-39	\$ 10.66	\$ 60.64	\$ 121.29	\$ 181.93
40-44	\$ 17.52	\$ 99.53	\$ 199.07	\$ 298.60
45-49	\$ 20.53	\$ 116.65	\$ 233.30	\$ 349.94
50-54	\$ 27.55	\$ 156.55	\$ 313.11	\$ 469.67
55-59	\$ 32.46	\$ 184.33	\$ 368.66	\$ 552.99
60-64	\$ 37.10	\$ 210.81	\$ 421.60	\$ 632.41

MALE SMOKER 90 Day Elimination Period				
	Base Plan including COLA, Own Occ and GIB	Retirement Protection*		
Age	per \$100 of Coverage	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 10.58	\$ 52.88	\$ 105.76	\$ 158.63
35-39	\$ 15.31	\$ 76.49	\$ 152.98	\$ 229.47
40-44	\$ 23.89	\$ 117.01	\$ 238.86	\$ 358.28
45-49	\$ 27.99	\$ 139.95	\$ 279.89	\$ 419.84
50-54	\$ 37.57	\$ 187.86	\$ 375.72	\$ 563.58
55-59	\$ 44.23	\$ 221.18	\$ 442.36	\$ 663.54
60-64	\$ 50.59	\$ 252.95	\$ 505.92	\$ 758.87

Jul-24

Annual Rate for Females

FEMALE NON-SMOKER 90 Day Elimination Period				
	Base Plan including COLA, Own Occ and GIB	Retirement Protection*		
Age	per \$100 of Coverage	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 14.74	\$ 65.77	\$ 131.53	\$ 197.30
35-39	\$ 21.32	\$ 95.15	\$ 190.31	\$ 285.45
40-44	\$ 29.99	\$ 133.90	\$ 267.79	\$ 401.69
45-49	\$ 33.26	\$ 148.50	\$ 297.00	\$ 445.50
50-54	\$ 45.45	\$ 202.89	\$ 405.78	\$ 608.65
55-59	\$ 50.37	\$ 224.89	\$ 449.77	\$ 674.66
60-64	\$ 54.20	\$ 242.03	\$ 484.05	\$ 726.08

FEMALE SMOKER 90 Day Elimination Period				
	Base Plan including COLA, Own Occ and GIB	Retirement Protection*		
Age	per \$100 of Coverage	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit
Under 35	\$ 17.66	\$ 78.88	\$ 157.76	\$ 236.64
35-39	\$ 25.57	\$ 114.17	\$ 228.35	\$ 342.52
40-44	\$ 39.92	\$ 178.23	\$ 356.44	\$ 534.67
45-49	\$ 46.77	\$ 208.86	\$ 417.73	\$ 626.60
50-54	\$ 54.54	\$ 243.48	\$ 486.96	\$ 730.44
55-59	\$ 60.44	\$ 269.85	\$ 539.70	\$ 809.55
60-64	\$ 65.04	\$ 290.41	\$ 580.80	\$ 871.21