

## MONTHLY PREMIUMS

	BASIC					PLUS				ENHANCED			
	Issue Age	Single	Couple	One Parent	Family	Single	Couple	One Parent	Family	Single	Couple	One Parent	Family
CLASS 1	18-24	\$9.75	\$18.50	\$22.25	\$31.00	\$14.75	\$28.00	\$33.75	\$47.00	\$20.00	\$37.75	\$45.50	\$63.50
	25-29	\$9.75	\$18.75	\$22.50	\$31.50	\$15.00	\$28.25	\$34.00	\$47.50	\$20.00	\$38.25	\$46.00	\$64.00
	30-34	\$10.25	\$19.50	\$23.50	\$33.00	\$15.50	\$29.75	\$35.75	\$49.75	\$21.00	\$40.00	\$48.00	\$67.00
	35-39	\$11.25	\$21.25	\$25.75	\$35.75	\$17.00	\$32.50	\$39.00	\$54.50	\$23.00	\$43.75	\$52.75	\$73.50
	40-44	\$12.50	\$23.75	\$28.50	\$39.75	\$19.00	\$36.25	\$43.75	\$61.00	\$26.00	\$49.25	\$59.25	\$82.50
	45-49	\$14.25	\$27.00	\$32.50	\$45.25	\$22.00	\$41.75	\$50.25	\$69.75	\$29.75	\$56.75	\$68.25	\$95.00
	50-54	\$16.50	\$31.50	\$37.75	\$52.50	\$25.75	\$49.00	\$59.00	\$82.25	\$35.25	\$67.00	\$80.50	\$112.25
	55-59	\$19.75	\$37.50	\$45.00	\$62.75	\$31.00	\$59.25	\$71.25	\$99.25	\$42.75	\$81.25	\$97.75	\$136.25
	60-64	\$24.25	\$46.25	\$55.75	\$77.50	\$39.00	\$74.25	\$89.25	\$124.25	\$53.75	\$102.50	\$123.25	\$171.75
65-69	\$31.75	\$60.25	\$72.50	\$101.00	\$51.50	\$97.75	\$117.50	\$163.75	\$71.25	\$135.50	\$163.00	\$227.25	
70+	\$40.00	\$76.25	\$91.75	\$127.75	\$65.25	\$124.25	\$149.50	\$208.25	\$90.75	\$172.50	\$207.75	\$289.50	
CLASS 2	18-24	\$12.25	\$21.00	\$24.75	\$33.75	\$18.75	\$32.00	\$37.75	\$51.00	\$25.25	\$43.25	\$50.75	\$68.75
	25-29	\$12.50	\$21.50	\$25.25	\$34.00	\$19.00	\$32.25	\$38.00	\$51.50	\$25.50	\$43.50	\$51.25	\$69.50
	30-34	\$13.00	\$22.25	\$26.25	\$35.75	\$19.75	\$33.75	\$39.75	\$53.75	\$26.75	\$45.50	\$53.75	\$72.75
	35-39	\$14.25	\$24.25	\$28.75	\$38.75	\$21.50	\$37.00	\$43.50	\$59.00	\$29.25	\$50.00	\$59.00	\$79.75
	40-44	\$15.75	\$27.00	\$32.00	\$43.25	\$24.25	\$41.50	\$48.75	\$66.00	\$32.75	\$56.25	\$66.25	\$89.50
	45-49	\$18.00	\$30.75	\$36.25	\$49.00	\$27.75	\$47.50	\$56.00	\$75.75	\$37.75	\$64.75	\$76.25	\$103.00
	50-54	\$21.00	\$35.75	\$42.25	\$57.00	\$32.75	\$55.75	\$65.75	\$89.00	\$44.50	\$76.25	\$90.00	\$121.50
	55-59	\$25.00	\$42.75	\$50.25	\$68.00	\$39.50	\$67.50	\$79.50	\$107.50	\$54.25	\$92.50	\$109.00	\$147.50
	60-64	\$30.75	\$52.75	\$62.25	\$84.00	\$49.50	\$84.50	\$99.50	\$134.75	\$68.25	\$116.75	\$137.50	\$186.00
65-69	\$40.25	\$68.75	\$81.00	\$109.50	\$65.00	\$111.50	\$131.25	\$177.50	\$90.25	\$154.50	\$182.00	\$246.25	
70+	\$50.75	\$87.00	\$102.25	\$138.50	\$82.75	\$141.75	\$167.00	\$225.75	\$115.00	\$196.75	\$231.75	\$313.75	
CLASS 3	18-24	\$14.25	\$23.00	\$26.75	\$35.50	\$21.50	\$35.00	\$40.50	\$53.75	\$29.25	\$47.25	\$54.75	\$72.75
	25-29	\$14.50	\$23.25	\$27.25	\$36.00	\$21.75	\$35.25	\$41.00	\$54.50	\$29.50	\$47.50	\$55.25	\$73.50
	30-34	\$15.25	\$24.50	\$28.50	\$37.75	\$22.75	\$37.00	\$43.00	\$57.00	\$30.75	\$49.75	\$58.00	\$76.75
	35-39	\$16.50	\$26.50	\$31.00	\$41.00	\$25.00	\$40.50	\$47.00	\$62.25	\$33.75	\$54.50	\$63.50	\$84.25
	40-44	\$18.25	\$29.50	\$34.50	\$45.75	\$28.00	\$45.25	\$52.75	\$69.75	\$38.00	\$61.25	\$71.25	\$94.75
	45-49	\$20.75	\$33.50	\$39.00	\$51.75	\$32.25	\$52.00	\$60.25	\$80.00	\$43.75	\$70.50	\$82.00	\$109.00
	50-54	\$24.25	\$39.00	\$45.50	\$60.25	\$37.75	\$61.00	\$71.00	\$94.25	\$51.75	\$83.25	\$97.00	\$128.75
	55-59	\$28.75	\$46.50	\$54.25	\$71.75	\$45.75	\$73.75	\$85.75	\$113.75	\$62.75	\$101.25	\$117.75	\$156.25
	60-64	\$35.75	\$57.75	\$67.00	\$89.00	\$57.25	\$92.25	\$107.50	\$142.50	\$79.00	\$127.50	\$148.25	\$196.75
65-69	\$46.50	\$75.00	\$87.25	\$115.75	\$75.50	\$121.75	\$141.50	\$187.75	\$104.50	\$168.75	\$196.25	\$260.50	
70+	\$58.75	\$95.00	\$110.50	\$146.50	\$95.75	\$154.75	\$180.00	\$238.75	\$133.25	\$215.00	\$250.00	\$331.75	
CLASS 4	18-24	\$17.00	\$25.75	\$29.50	\$38.25	\$25.50	\$38.75	\$44.50	\$57.75	\$34.50	\$52.50	\$60.25	\$78.00
	25-29	\$17.00	\$26.00	\$29.75	\$38.75	\$25.75	\$39.25	\$45.00	\$58.50	\$34.75	\$53.00	\$60.75	\$78.75
	30-34	\$18.00	\$27.25	\$31.25	\$40.50	\$27.00	\$41.00	\$47.00	\$61.00	\$36.50	\$55.50	\$63.50	\$82.50
	35-39	\$19.50	\$29.50	\$34.00	\$44.00	\$29.50	\$45.00	\$51.50	\$67.00	\$40.00	\$60.75	\$69.75	\$90.50
	40-44	\$21.75	\$33.00	\$37.75	\$49.00	\$33.25	\$50.25	\$57.75	\$75.00	\$45.00	\$68.25	\$78.25	\$101.50
	45-49	\$24.50	\$37.50	\$42.75	\$55.75	\$38.00	\$57.75	\$66.25	\$86.00	\$51.75	\$78.50	\$90.00	\$117.00
	50-54	\$28.50	\$43.50	\$49.75	\$64.75	\$44.75	\$67.75	\$77.75	\$101.00	\$61.00	\$92.75	\$106.25	\$138.00
	55-59	\$34.00	\$51.75	\$59.50	\$77.00	\$54.00	\$82.00	\$94.00	\$122.00	\$74.00	\$112.50	\$129.00	\$167.50
	60-64	\$42.25	\$64.00	\$73.50	\$95.50	\$67.50	\$102.75	\$117.75	\$153.00	\$93.25	\$142.00	\$162.75	\$211.25
65-69	\$55.00	\$83.50	\$95.75	\$124.25	\$89.00	\$135.50	\$155.25	\$201.50	\$123.50	\$187.75	\$215.25	\$279.50	
70+	\$69.50	\$105.50	\$121.00	\$157.25	\$113.25	\$172.25	\$197.50	\$256.25	\$157.50	\$239.25	\$274.25	\$356.00	
CLASS 5	18-24	\$20.75	\$29.50	\$33.25	\$42.00	\$31.50	\$44.75	\$50.50	\$63.75	\$42.50	\$60.50	\$68.00	\$86.00
	25-29	\$21.00	\$30.00	\$33.75	\$42.75	\$31.75	\$45.25	\$51.00	\$64.50	\$43.00	\$61.00	\$68.75	\$86.75
	30-34	\$22.00	\$31.25	\$35.25	\$44.50	\$33.25	\$47.25	\$53.25	\$67.25	\$44.75	\$63.75	\$72.00	\$90.75
	35-39	\$24.00	\$34.00	\$38.50	\$48.50	\$36.50	\$51.75	\$58.25	\$73.75	\$49.25	\$70.00	\$78.75	\$99.75
	40-44	\$26.75	\$38.00	\$42.75	\$54.00	\$40.75	\$58.00	\$65.50	\$82.50	\$55.25	\$78.75	\$88.75	\$112.00
	45-49	\$30.25	\$43.00	\$48.50	\$61.25	\$46.75	\$66.50	\$75.00	\$94.75	\$63.75	\$90.50	\$102.00	\$128.75
	50-54	\$35.25	\$50.00	\$56.50	\$71.25	\$55.00	\$78.25	\$88.25	\$111.25	\$75.00	\$106.75	\$120.50	\$152.25
	55-59	\$42.00	\$59.75	\$67.25	\$85.00	\$66.25	\$94.50	\$106.50	\$134.50	\$91.25	\$129.75	\$146.25	\$184.75
	60-64	\$52.00	\$73.75	\$83.25	\$105.25	\$83.25	\$118.25	\$133.50	\$168.50	\$115.00	\$163.50	\$184.25	\$232.75
65-69	\$67.75	\$96.25	\$108.50	\$137.00	\$109.75	\$156.00	\$175.75	\$222.25	\$152.00	\$216.25	\$243.75	\$308.00	
70+	\$85.50	\$121.75	\$137.00	\$173.25	\$139.50	\$198.25	\$223.50	\$282.50	\$193.75	\$275.50	\$310.50	\$392.25	

## MONTHLY PREMIUMS for INDIVIDUALS

### CANCER RIDER<sup>1,2</sup>

Form Series LY-LSC-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25	75.00
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25	95.00
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50	210.00
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75	265.00
65-69	16.00	32.00	48.00	64.00	80.00	96.00	160.00	240.00	320.00
70-74	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75	365.00
75-79	18.75	37.50	56.25	75.00	93.75	112.50	187.50	281.25	375.00
80-84	19.25	38.50	57.75	77.00	96.25	115.50	192.50	288.75	385.00
85-89	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50	390.00
90-94	20.25	40.50	60.75	81.00	101.25	121.50	202.50	303.75	405.00
95-99	21.75	43.50	65.25	87.00	108.75	130.50	217.50	326.25	435.00

### HEART & STROKE RIDER<sup>1,2</sup>

Form Series LY-LSH-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	3.50	7.00	10.50	14.00	17.50	21.00	35.00	52.50	70.00
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25	95.00
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
50-54	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00	160.00
55-59	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75	205.00
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75	265.00
65-69	16.75	33.50	50.25	67.00	83.75	100.50	167.50	251.25	335.00
70-74	21.25	42.50	63.75	85.00	106.25	127.50	212.50	318.75	425.00
75-79	26.00	52.00	78.00	104.00	130.00	156.00	260.00	390.00	520.00
80-84	30.50	61.00	91.50	122.00	152.50	183.00	305.00	457.50	610.00
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50	690.00
90-94	38.00	76.00	114.00	152.00	190.00	228.00	380.00	570.00	760.00
95-99	41.00	82.00	123.00	164.00	205.00	246.00	410.00	615.00	820.00

### HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER<sup>1</sup>

Form Series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	2.95	5.90	8.85	11.80	14.75	17.70	20.65	23.60	26.55	29.50
30-34	3.50	7.00	10.50	14.00	17.50	21.00	24.50	28.00	31.50	35.00
35-39	4.20	8.40	12.60	16.80	21.00	25.20	29.40	33.60	37.80	42.00
40-44	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
45-49	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
50-54	7.15	14.30	21.45	28.60	35.75	42.90	50.05	57.20	64.35	71.50
55-59	8.35	16.70	25.05	33.40	41.75	50.10	58.45	66.80	75.15	83.50
60-64	9.35	18.70	28.05	37.40	46.75	56.10	65.45	74.80	84.15	93.50
65-69	9.70	19.40	29.10	38.80	48.50	58.20	67.90	77.60	87.30	97.00
70-74	11.50	23.00	34.50	46.00	57.50	69.00	80.50	92.00	103.50	115.00
75-79	13.10	26.20	39.30	52.40	65.50	78.60	91.70	104.80	117.90	131.00
80-84	14.00	28.00	42.00	56.00	70.00	84.00	98.00	112.00	126.00	140.00
85-89	14.40	28.80	43.20	57.60	72.00	86.40	100.80	115.20	129.60	144.00
90-94	14.80	29.60	44.40	59.20	74.00	88.80	103.60	118.40	133.20	148.00
95-99	15.15	30.30	45.45	60.60	75.75	90.90	106.05	121.20	136.35	151.50

### HOSPITAL INDEMNITY RIDER<sup>1</sup>

Form Series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	2.55	5.10	7.65	10.20	12.75	15.30	17.85	20.40	22.95	25.50
30-34	3.00	6.00	9.00	12.00	15.00	18.00	21.00	24.00	27.00	30.00
35-39	3.65	7.30	10.95	14.60	18.25	21.90	25.55	29.20	32.85	36.50
40-44	4.30	8.60	12.90	17.20	21.50	25.80	30.10	34.40	38.70	43.00
45-49	5.15	10.30	15.45	20.60	25.75	30.90	36.05	41.20	46.35	51.50
50-54	6.20	12.40	18.60	24.80	31.00	37.20	43.40	49.60	55.80	62.00
55-59	7.30	14.60	21.90	29.20	36.50	43.80	51.10	58.40	65.70	73.00
60-64	8.20	16.40	24.60	32.80	41.00	49.20	57.40	65.60	73.80	82.00
65-69	8.55	17.10	25.65	34.20	42.75	51.30	59.85	68.40	76.95	85.50
70-74	10.15	20.30	30.45	40.60	50.75	60.90	71.05	81.20	91.35	101.50
75-79	11.65	23.30	34.95	46.60	58.25	69.90	81.55	93.20	104.85	116.50
80-84	12.45	24.90	37.35	49.80	62.25	74.70	87.15	99.60	112.05	124.50
85-89	12.85	25.70	38.55	51.40	64.25	77.10	89.95	102.80	115.65	128.50
90-94	13.20	26.40	39.60	52.80	66.00	79.20	92.40	105.60	118.80	132.00
95-99	13.50	27.00	40.50	54.00	67.50	81.00	94.50	108.00	121.50	135.00

### RETURN OF PREMIUM RIDER<sup>1,2</sup>

Form Series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### MODAL FACTORS

Mode	Bank Draft	Direct Bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-Annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
\$210.00/100 = \$2.10 x 65 = \$136.50 per month

### INTENSIVE CARE UNIT RIDER<sup>1</sup>

Form Series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	0.70	1.40	2.10	2.80	3.50	4.20	4.90	5.60	6.30	7.00
30-34	0.80	1.60	2.40	3.20	4.00	4.80	5.60	6.40	7.20	8.00
35-39	0.90	1.80	2.70	3.60	4.50	5.40	6.30	7.20	8.10	9.00
40-44	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
45-49	1.25	2.50	3.75	5.00	6.25	7.50	8.75	10.00	11.25	12.50
50-54	1.40	2.80	4.20	5.60	7.00	8.40	9.80	11.20	12.60	14.00
55-59	1.60	3.20	4.80	6.40	8.00	9.60	11.20	12.80	14.40	16.00
60-64	1.70	3.40	5.10	6.80	8.50	10.20	11.90	13.60	15.30	17.00
65-69	1.70	3.40	5.10	6.80	8.50	10.20	11.90	13.60	15.30	17.00
70-74	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
75-79	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
80-84	2.35	4.70	7.05	9.40	11.75	14.10	16.45	18.80	21.15	23.50
85-89	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
90-94	2.50	5.00	7.50	10.00	12.50	15.00	17.50	20.00	22.50	25.00
95-99	2.55	5.10	7.65	10.20	12.75	15.30	17.85	20.40	22.95	25.50

<sup>1</sup>Not Available in TX <sup>2</sup>Not Available in IL

MONTHLY PREMIUMS for COUPLES

CANCER RIDER<sup>1,2</sup>

Form Series LY-LSC-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75	285.00
55-59	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50	370.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75	465.00
65-69	28.00	56.00	84.00	112.00	140.00	168.00	280.00	420.00	560.00
70-74	32.00	64.00	96.00	128.00	160.00	192.00	320.00	480.00	640.00
75-79	33.00	66.00	99.00	132.00	165.00	198.00	330.00	495.00	660.00
80-84	33.75	67.50	101.25	135.00	168.75	202.50	337.50	506.25	675.00
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50	690.00
90-94	35.75	71.50	107.25	143.00	178.75	214.50	357.50	536.25	715.00
95-99	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75	765.00

HEART & STROKE RIDER<sup>1,2</sup>

Form Series LY-LSH-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25	115.00
40-44	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00	160.00
45-49	10.75	21.50	32.25	43.00	53.75	64.50	107.50	161.25	215.00
50-54	14.00	28.00	42.00	56.00	70.00	84.00	140.00	210.00	280.00
55-59	18.00	36.00	54.00	72.00	90.00	108.00	180.00	270.00	360.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75	465.00
65-69	29.50	59.00	88.50	118.00	147.50	177.00	295.00	442.50	590.00
70-74	37.50	75.00	112.50	150.00	187.50	225.00	375.00	562.50	750.00
75-79	46.00	92.00	138.00	184.00	230.00	276.00	460.00	690.00	920.00
80-84	53.75	107.50	161.25	215.00	268.75	322.50	537.50	806.25	1075.00
85-89	60.75	121.50	182.25	243.00	303.75	364.50	607.50	911.25	1215.00
90-94	67.00	134.00	201.00	268.00	335.00	402.00	670.00	1005.00	1340.00
95-99	72.25	144.50	216.75	289.00	361.25	433.50	722.50	1083.75	1445.00

HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER<sup>1</sup>

Form Series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	5.90	11.80	17.70	23.60	29.50	35.40	41.30	47.20	53.10	59.00
30-34	6.95	13.90	20.85	27.80	34.75	41.70	48.65	55.60	62.55	69.50
35-39	8.35	16.70	25.05	33.40	41.75	50.10	58.45	66.80	75.15	83.50
40-44	10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00
45-49	11.95	23.90	35.85	47.80	59.75	71.70	83.65	95.60	107.55	119.50
50-54	14.25	28.50	42.75	57.00	71.25	85.50	99.75	114.00	128.25	142.50
55-59	16.70	33.40	50.10	66.80	83.50	100.20	116.90	133.60	150.30	167.00
60-64	18.65	37.30	55.95	74.60	93.25	111.90	130.55	149.20	167.85	186.50
65-69	19.40	38.80	58.20	77.60	97.00	116.40	135.80	155.20	174.60	194.00
70-74	23.00	46.00	69.00	92.00	115.00	138.00	161.00	184.00	207.00	230.00
75-79	26.20	52.40	78.60	104.80	131.00	157.20	183.40	209.60	235.80	262.00
80-84	27.95	55.90	83.85	111.80	139.75	167.70	195.65	223.60	251.55	279.50
85-89	28.75	57.50	86.25	115.00	143.75	172.50	201.25	230.00	258.75	287.50
90-94	29.60	59.20	88.80	118.40	148.00	177.60	207.20	236.80	266.40	296.00
95-99	30.30	60.60	90.90	121.20	151.50	181.80	212.10	242.40	272.70	303.00

HOSPITAL INDEMNITY RIDER<sup>1</sup>

Form Series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	5.05	10.10	15.15	20.20	25.25	30.30	35.35	40.40	45.45	50.50
30-34	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
35-39	7.25	14.50	21.75	29.00	36.25	43.50	50.75	58.00	65.25	72.50
40-44	8.55	17.10	25.65	34.20	42.75	51.30	59.85	68.40	76.95	85.50
45-49	10.30	20.60	30.90	41.20	51.50	61.80	72.10	82.40	92.70	103.00
50-54	12.40	24.80	37.20	49.60	62.00	74.40	86.80	99.20	111.60	124.00
55-59	14.55	29.10	43.65	58.20	72.75	87.30	101.85	116.40	130.95	145.50
60-64	16.40	32.80	49.20	65.60	82.00	98.40	114.80	131.20	147.60	164.00
65-69	17.10	34.20	51.30	68.40	85.50	102.60	119.70	136.80	153.90	171.00
70-74	20.30	40.60	60.90	81.20	101.50	121.80	142.10	162.40	182.70	203.00
75-79	23.30	46.60	69.90	93.20	116.50	139.80	163.10	186.40	209.70	233.00
80-84	24.85	49.70	74.55	99.40	124.25	149.10	173.95	198.80	223.65	248.50
85-89	25.65	51.30	76.95	102.60	128.25	153.90	179.55	205.20	230.85	256.50
90-94	26.40	52.80	79.20	105.60	132.00	158.40	184.80	211.20	237.60	264.00
95-99	27.00	54.00	81.00	108.00	135.00	162.00	189.00	216.00	243.00	270.00

RETURN OF PREMIUM RIDER<sup>1,2</sup>

Form Series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

MODAL FACTORS

Mode	Bank Draft	Direct Bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-Annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

INTENSIVE CARE UNIT RIDER<sup>1</sup>

Form Series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	1.35	2.70	4.05	5.40	6.75	8.10	9.45	10.80	12.15	13.50
30-34	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
35-39	1.80	3.60	5.40	7.20	9.00	10.80	12.60	14.40	16.20	18.00
40-44	2.10	4.20	6.30	8.40	10.50	12.60	14.70	16.80	18.90	21.00
45-49	2.50	5.00	7.50	10.00	12.50	15.00	17.50	20.00	22.50	25.00
50-54	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00
55-59	3.20	6.40	9.60	12.80	16.00	19.20	22.40	25.60	28.80	32.00
60-64	3.40	6.80	10.20	13.60	17.00	20.40	23.80	27.20	30.60	34.00
65-69	3.40	6.80	10.20	13.60	17.00	20.40	23.80	27.20	30.60	34.00
70-74	3.95	7.90	11.85	15.80	19.75	23.70	27.65	31.60	35.55	39.50
75-79	4.45	8.90	13.35	17.80	22.25	26.70	31.15	35.60	40.05	44.50
80-84	4.65	9.30	13.95	18.60	23.25	27.90	32.55	37.20	41.85	46.50
85-89	4.85	9.70	14.55	19.40	24.25	29.10	33.95	38.80	43.65	48.50
90-94	4.95	9.90	14.85	19.80	24.75	29.70	34.65	39.60	44.55	49.50
95-99	5.05	10.10	15.15	20.20	25.25	30.30	35.35	40.40	45.45	50.50

<sup>1</sup>Not Available in TX <sup>2</sup>Not Available in IL

## MONTHLY PREMIUMS for SINGLE PARENTS

### CANCER RIDER<sup>1,2</sup>

Form Series LY-LSC-RD

Issue Age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	4.25	8.50	12.75	17.00	21.25	25.50	42.50	63.75	85.00
40-44	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
45-49	6.75	13.50	20.25	27.00	33.75	40.50	67.50	101.25	135.00
50-54	8.50	17.00	25.50	34.00	42.50	51.00	85.00	127.50	170.00
55-59	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50	270.00
65-69	16.25	32.50	48.75	65.00	81.25	97.50	162.50	243.75	325.00
70-74	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50	370.00
75-79	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00	380.00
80-84	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50	390.00
85-89	19.75	39.50	59.25	79.00	98.75	118.50	197.50	296.25	395.00
90-94	20.50	41.00	61.50	82.00	102.50	123.00	205.00	307.50	410.00
95-99	22.00	44.00	66.00	88.00	110.00	132.00	220.00	330.00	440.00

### HEART & STROKE RIDER<sup>1,2</sup>

Form Series LY-LSH-RD

Issue Age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25	75.00
40-44	5.00	10.00	15.00	20.00	25.00	30.00	50.00	75.00	100.00
45-49	6.50	13.00	19.50	26.00	32.50	39.00	65.00	97.50	130.00
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50	210.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50	270.00
65-69	17.00	34.00	51.00	68.00	85.00	102.00	170.00	255.00	340.00
70-74	21.50	43.00	64.50	86.00	107.50	129.00	215.00	322.50	430.00
75-79	26.25	52.50	78.75	105.00	131.25	157.50	262.50	393.75	525.00
80-84	30.75	61.50	92.25	123.00	153.75	184.50	307.50	461.25	615.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25	695.00
90-94	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75	765.00
95-99	41.25	82.50	123.75	165.00	206.25	247.50	412.50	618.75	825.00

### HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER<sup>1</sup>

Form Series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	6.20	12.40	18.60	24.80	31.00	37.20	43.40	49.60	55.80	62.00
30-34	7.65	15.30	22.95	30.60	38.25	45.90	53.55	61.20	68.85	76.50
35-39	8.75	17.50	26.25	35.00	43.75	52.50	61.25	70.00	78.75	87.50
40-44	9.45	18.90	28.35	37.80	47.25	56.70	66.15	75.60	85.05	94.50
45-49	10.10	20.20	30.30	40.40	50.50	60.60	70.70	80.80	90.90	101.00
50-54	10.95	21.90	32.85	43.80	54.75	65.70	76.65	87.60	98.55	109.50
55-59	11.70	23.40	35.10	46.80	58.50	70.20	81.90	93.60	105.30	117.00
60-64	12.40	24.80	37.20	49.60	62.00	74.40	86.80	99.20	111.60	124.00
65-69	12.45	24.90	37.35	49.80	62.25	74.70	87.15	99.60	112.05	124.50
70-74	14.20	28.40	42.60	56.80	71.00	85.20	99.40	113.60	127.80	142.00
75-79	15.75	31.50	47.25	63.00	78.75	94.50	110.25	126.00	141.75	157.50
80-84	16.55	33.10	49.65	66.20	82.75	99.30	115.85	132.40	148.95	165.50
85-89	16.95	33.90	50.85	67.80	84.75	101.70	118.65	135.60	152.55	169.50
90-94	17.40	34.80	52.20	69.60	87.00	104.40	121.80	139.20	156.60	174.00
95-99	17.75	35.50	53.25	71.00	88.75	106.50	124.25	142.00	159.75	177.50

### HOSPITAL INDEMNITY RIDER<sup>1</sup>

Form Series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	5.40	10.80	16.20	21.60	27.00	32.40	37.80	43.20	48.60	54.00
30-34	6.60	13.20	19.80	26.40	33.00	39.60	46.20	52.80	59.40	66.00
35-39	7.55	15.10	22.65	30.20	37.75	45.30	52.85	60.40	67.95	75.50
40-44	8.20	16.40	24.60	32.80	41.00	49.20	57.40	65.60	73.80	82.00
45-49	8.80	17.60	26.40	35.20	44.00	52.80	61.60	70.40	79.20	88.00
50-54	9.50	19.00	28.50	38.00	47.50	57.00	66.50	76.00	85.50	95.00
55-59	10.20	20.40	30.60	40.80	51.00	61.20	71.40	81.60	91.80	102.00
60-64	10.90	21.80	32.70	43.60	54.50	65.40	76.30	87.20	98.10	109.00
65-69	10.95	21.90	32.85	43.80	54.75	65.70	76.65	87.60	98.55	109.50
70-74	12.55	25.10	37.65	50.20	62.75	75.30	87.85	100.40	112.95	125.50
75-79	13.95	27.90	41.85	55.80	69.75	83.70	97.65	111.60	125.55	139.50
80-84	14.65	29.30	43.95	58.60	73.25	87.90	102.55	117.20	131.85	146.50
85-89	15.05	30.10	45.15	60.20	75.25	90.30	105.35	120.40	135.45	150.50
90-94	15.35	30.70	46.05	61.40	76.75	92.10	107.45	122.80	138.15	153.50
95-99	15.75	31.50	47.25	63.00	78.75	94.50	110.25	126.00	141.75	157.50

### RETURN OF PREMIUM RIDER<sup>1,2</sup>

Form Series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

### MODAL FACTORS

Mode	Bank Draft	Direct Bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-Annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

### INTENSIVE CARE UNIT RIDER<sup>1</sup>

Form Series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	1.35	2.70	4.05	5.40	6.75	8.10	9.45	10.80	12.15	13.50
30-34	1.60	3.20	4.80	6.40	8.00	9.60	11.20	12.80	14.40	16.00
35-39	1.85	3.70	5.55	7.40	9.25	11.10	12.95	14.80	16.65	18.50
40-44	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
45-49	2.10	4.20	6.30	8.40	10.50	12.60	14.70	16.80	18.90	21.00
50-54	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
55-59	2.30	4.60	6.90	9.20	11.50	13.80	16.10	18.40	20.70	23.00
60-64	2.35	4.70	7.05	9.40	11.75	14.10	16.45	18.80	21.15	23.50
65-69	2.30	4.60	6.90	9.20	11.50	13.80	16.10	18.40	20.70	23.00
70-74	2.55	5.10	7.65	10.20	12.75	15.30	17.85	20.40	22.95	25.50
75-79	2.75	5.50	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50
80-84	2.85	5.70	8.55	11.40	14.25	17.10	19.95	22.80	25.65	28.50
85-89	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
90-94	3.00	6.00	9.00	12.00	15.00	18.00	21.00	24.00	27.00	30.00
95-99	3.05	6.10	9.15	12.20	15.25	18.30	21.35	24.40	27.45	30.50

<sup>1</sup>Not Available in TX <sup>2</sup>Not Available in IL

MONTHLY PREMIUMS for FAMILIES

CANCER RIDER<sup>1,2</sup>

Form Series LY-LSC-RD

Issue Age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	7.00	14.00	21.00	28.00	35.00	42.00	70.00	105.00	140.00
40-44	9.00	18.00	27.00	36.00	45.00	54.00	90.00	135.00	180.00
45-49	11.50	23.00	34.50	46.00	57.50	69.00	115.00	172.50	230.00
50-54	15.00	30.00	45.00	60.00	75.00	90.00	150.00	225.00	300.00
55-59	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00	380.00
60-64	23.75	47.50	71.25	95.00	118.75	142.50	237.50	356.25	475.00
65-69	28.50	57.00	85.50	114.00	142.50	171.00	285.00	427.50	570.00
70-74	32.25	64.50	96.75	129.00	161.25	193.50	322.50	483.75	645.00
75-79	33.25	66.50	99.75	133.00	166.25	199.50	332.50	498.75	665.00
80-84	34.00	68.00	102.00	136.00	170.00	204.00	340.00	510.00	680.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25	695.00
90-94	36.00	72.00	108.00	144.00	180.00	216.00	360.00	540.00	720.00
95-99	38.75	77.50	116.25	155.00	193.75	232.50	387.50	581.25	775.00

HEART & STROKE RIDER<sup>1,2</sup>

Form Series LY-LSH-RD

Issue Age	\$5k	\$10k	\$15K	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
18-39	6.00	12.00	18.00	24.00	30.00	36.00	60.00	90.00	120.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75	285.00
55-59	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75	365.00
60-64	23.50	47.00	70.50	94.00	117.50	141.00	235.00	352.50	470.00
65-69	29.75	59.50	89.25	119.00	148.75	178.50	297.50	446.25	595.00
70-74	37.75	75.50	113.25	151.00	188.75	226.50	377.50	566.25	755.00
75-79	46.25	92.50	138.75	185.00	231.25	277.50	462.50	693.75	925.00
80-84	54.00	108.00	162.00	216.00	270.00	324.00	540.00	810.00	1080.00
85-89	61.00	122.00	183.00	244.00	305.00	366.00	610.00	915.00	1220.00
90-94	67.25	134.50	201.75	269.00	336.25	403.50	672.50	1008.75	1345.00
95-99	72.50	145.00	217.50	290.00	362.50	435.00	725.00	1087.50	1450.00

HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER<sup>1</sup>

Form Series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	9.85	19.70	29.55	39.40	49.25	59.10	68.95	78.80	88.65	98.50
30-34	11.90	23.80	35.70	47.60	59.50	71.40	83.30	95.20	107.10	119.00
35-39	13.85	27.70	41.55	55.40	69.25	83.10	96.95	110.80	124.65	138.50
40-44	15.55	31.10	46.65	62.20	77.75	93.30	108.85	124.40	139.95	155.50
45-49	17.05	34.10	51.15	68.20	85.25	102.30	119.35	136.40	153.45	170.50
50-54	18.70	37.40	56.10	74.80	93.50	112.20	130.90	149.60	168.30	187.00
55-59	20.55	41.10	61.65	82.20	102.75	123.30	143.85	164.40	184.95	205.50
60-64	22.10	44.20	66.30	88.40	110.50	132.60	154.70	176.80	198.90	221.00
65-69	22.45	44.90	67.35	89.80	112.25	134.70	157.15	179.60	202.05	224.50
70-74	25.65	51.30	76.95	102.60	128.25	153.90	179.55	205.20	230.85	256.50
75-79	28.75	57.50	86.25	115.00	143.75	172.50	201.25	230.00	258.75	287.50
80-84	30.45	60.90	91.35	121.80	152.25	182.70	213.15	243.60	274.05	304.50
85-89	31.35	62.70	94.05	125.40	156.75	188.10	219.45	250.80	282.15	313.50
90-94	32.10	64.20	96.30	128.40	160.50	192.60	224.70	256.80	288.90	321.00
95-99	32.90	65.80	98.70	131.60	164.50	197.40	230.30	263.20	296.10	329.00

HOSPITAL INDEMNITY RIDER<sup>1</sup>

Form Series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	8.45	16.90	25.35	33.80	42.25	50.70	59.15	67.60	76.05	84.50
30-34	10.25	20.50	30.75	41.00	51.25	61.50	71.75	82.00	92.25	102.50
35-39	11.95	23.90	35.85	47.80	59.75	71.70	83.65	95.60	107.55	119.50
40-44	13.40	26.80	40.20	53.60	67.00	80.40	93.80	107.20	120.60	134.00
45-49	14.80	29.60	44.40	59.20	74.00	88.80	103.60	118.40	133.20	148.00
50-54	16.30	32.60	48.90	65.20	81.50	97.80	114.10	130.40	146.70	163.00
55-59	17.95	35.90	53.85	71.80	89.75	107.70	125.65	143.60	161.55	179.50
60-64	19.40	38.80	58.20	77.60	97.00	116.40	135.80	155.20	174.60	194.00
65-69	19.75	39.50	59.25	79.00	98.75	118.50	138.25	158.00	177.75	197.50
70-74	22.75	45.50	68.25	91.00	113.75	136.50	159.25	182.00	204.75	227.50
75-79	25.50	51.00	76.50	102.00	127.50	153.00	178.50	204.00	229.50	255.00
80-84	27.05	54.10	81.15	108.20	135.25	162.30	189.35	216.40	243.45	270.50
85-89	27.85	55.70	83.55	111.40	139.25	167.10	194.95	222.80	250.65	278.50
90-94	28.55	57.10	85.65	114.20	142.75	171.30	199.85	228.40	256.95	285.50
95-99	29.15	58.30	87.45	116.60	145.75	174.90	204.05	233.20	262.35	291.50

RETURN OF PREMIUM RIDER<sup>1,2</sup>

Form Series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

MODAL FACTORS

Mode	Bank Draft	Direct Bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-Annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.  
 $\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

INTENSIVE CARE UNIT RIDER<sup>1</sup>

Form Series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
18-29	2.15	4.30	6.45	8.60	10.75	12.90	15.05	17.20	19.35	21.50
30-34	2.55	5.10	7.65	10.20	12.75	15.30	17.85	20.40	22.95	25.50
35-39	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
40-44	3.20	6.40	9.60	12.80	16.00	19.20	22.40	25.60	28.80	32.00
45-49	3.50	7.00	10.50	14.00	17.50	21.00	24.50	28.00	31.50	35.00
50-54	3.75	7.50	11.25	15.00	18.75	22.50	26.25	30.00	33.75	37.50
55-59	4.00	8.00	12.00	16.00	20.00	24.00	28.00	32.00	36.00	40.00
60-64	4.15	8.30	12.45	16.60	20.75	24.90	29.05	33.20	37.35	41.50
65-69	4.05	8.10	12.15	16.20	20.25	24.30	28.35	32.40	36.45	40.50
70-74	4.50	9.00	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00
75-79	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00
80-84	5.15	10.30	15.45	20.60	25.75	30.90	36.05	41.20	46.35	51.50
85-89	5.30	10.60	15.90	21.20	26.50	31.80	37.10	42.40	47.70	53.00
90-94	5.45	10.90	16.35	21.80	27.25	32.70	38.15	43.60	49.05	54.50
95-99	5.55	11.10	16.65	22.20	27.75	33.30	38.85	44.40	49.95	55.50

<sup>1</sup>Not Available in TX <sup>2</sup>Not Available in IL

**MONTHLY PREMIUMS for GROUP SALES**

**BASIC**

	Single	Couple	One Parent	Family
Class 1	\$13.25	\$25.25	\$30.50	\$42.50
Class 2	\$17.00	\$29.00	\$34.00	\$46.00
Class 3	\$19.50	\$31.50	\$36.75	\$48.75
Class 4	\$23.25	\$35.25	\$40.25	\$52.25
Class 5	\$28.50	\$40.50	\$45.75	\$57.75

**PLUS**

	Single	Couple	One Parent	Family
	\$20.50	\$39.00	\$47.00	\$65.50
	\$26.00	\$44.50	\$52.50	\$70.75
	\$30.00	\$48.50	\$56.50	\$75.00
	\$35.50	\$54.00	\$62.00	\$80.50
	\$43.75	\$62.25	\$70.25	\$88.75

**ENHANCED**

	Single	Couple	One Parent	Family
	\$27.75	\$53.00	\$63.75	\$88.75
	\$35.25	\$60.50	\$71.25	\$96.25
	\$41.00	\$66.00	\$76.75	\$101.75
	\$48.25	\$73.50	\$84.25	\$109.25
	\$59.50	\$84.50	\$95.25	\$120.50

**CANCER RIDER<sup>1,2</sup>**

Form Series LY-LSC-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
Single	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
Couple	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25	195.00
1 Parent	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
Family	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75	205.00

**HEART & STROKE RIDER<sup>1,2</sup>**

Form Series LY-LSH-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k	\$100k
Single	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
Couple	9.50	19.00	28.50	38.00	47.50	57.00	95.00	142.50	190.00
1 Parent	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25	115.00
Family	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25	195.00

**HOSPITAL AND INTENSIVE CARE UNIT INDEMNITY RIDER<sup>1</sup>**

Form Series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Single	5.50	11.00	16.50	22.00	27.50	33.00	38.50	44.00	49.50	55.00
Couple	11.00	22.00	33.00	44.00	55.00	66.00	77.00	88.00	99.00	110.00
1 Parent	9.80	19.60	29.40	39.20	49.00	58.80	68.60	78.40	88.20	98.00
Family	16.30	32.60	48.90	65.20	81.50	97.80	114.10	130.40	146.70	163.00

**HOSPITAL INDEMNITY RIDER<sup>1</sup>**

Form Series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Single	4.75	9.50	14.25	19.00	23.75	28.50	33.25	38.00	42.75	47.50
Couple	9.45	18.90	28.35	37.80	47.25	56.70	66.15	75.60	85.05	94.50
1 Parent	8.50	17.00	25.50	34.00	42.50	51.00	59.50	68.00	76.50	85.00
Family	14.10	28.20	42.30	56.40	70.50	84.60	98.70	112.80	126.90	141.00

**RETURN OF PREMIUM RIDER<sup>1,2</sup>**

Form Series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

**INTENSIVE CARE UNIT RIDER<sup>1</sup>**

Form Series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Single	1.15	2.30	3.45	4.60	5.75	6.90	8.05	9.20	10.35	11.50
Couple	2.30	4.60	6.90	9.20	11.50	13.80	16.10	18.40	20.70	23.00
1 Parent	2.05	4.10	6.15	8.20	10.25	12.30	14.35	16.40	18.45	20.50
Family	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50

**MODAL FACTORS**

Mode	Bank Draft
Monthly	1.000
Quarterly	3.118
Semi-Annually	6.118
Annual	11.765

Direct Bill is not available on a monthly basis.

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

**Need to find a rate not listed?**

Find the issue age of the applicant. Then take the \$100K rate and divide by 100. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.

$\$210.00/100 = \$2.10 \times 65 = \$136.50$  per month

<sup>1</sup>Not Available in TX <sup>2</sup>Not Available in IL