

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – *Monthly Premium Rates for 90-Day Elimination Period*

	12-Month Maximum Benefit Period			24-Month Maximum Benefit Period			36-Month Maximum Benefit Period		
Monthly Benefit	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Minimum ELOP Face Amount In Force to Qualify	\$8,000	\$10,000	\$15,000	\$10,000	\$20,000	\$30,000	\$15,000	\$30,000	\$50,000
Code for Application	CE1	CE1	CE1	CE2	CE2	CE2	CE3	CE3	CE3
AGE									
18 - 25	\$0.82	\$1.63	\$2.45	\$1.28	\$2.56	\$3.84	\$1.60	\$3.19	\$4.78
26	\$0.88	\$1.75	\$2.63	\$1.39	\$2.77	\$4.15	\$1.73	\$3.45	\$5.18
27	\$0.94	\$1.88	\$2.81	\$1.48	\$2.96	\$4.44	\$1.86	\$3.71	\$5.57
28	\$1.00	\$2.00	\$3.00	\$1.59	\$3.17	\$4.76	\$1.98	\$3.96	\$5.94
29	\$1.06	\$2.12	\$3.18	\$1.68	\$3.36	\$5.04	\$2.11	\$4.22	\$6.33
30	\$1.12	\$2.24	\$3.36	\$1.79	\$3.57	\$5.36	\$2.24	\$4.48	\$6.72
31	\$1.19	\$2.37	\$3.55	\$1.89	\$3.78	\$5.67	\$2.38	\$4.75	\$7.12
32	\$1.25	\$2.49	\$3.73	\$1.99	\$3.98	\$5.96	\$2.51	\$5.01	\$7.51
33	\$1.31	\$2.61	\$3.92	\$2.10	\$4.19	\$6.28	\$2.63	\$5.25	\$7.88
34	\$1.37	\$2.73	\$4.10	\$2.19	\$4.38	\$6.57	\$2.76	\$5.52	\$8.27
35	\$1.43	\$2.86	\$4.28	\$2.30	\$4.59	\$6.88	\$2.89	\$5.78	\$8.67
36	\$1.57	\$3.14	\$4.70	\$2.52	\$5.03	\$7.54	\$3.17	\$6.34	\$9.51
37	\$1.70	\$3.40	\$5.10	\$2.73	\$5.46	\$8.19	\$3.45	\$6.90	\$10.35
38	\$1.84	\$3.68	\$5.52	\$2.95	\$5.90	\$8.85	\$3.73	\$7.46	\$11.19
39	\$1.98	\$3.96	\$5.94	\$3.17	\$6.34	\$9.51	\$4.01	\$8.02	\$12.03
40	\$2.12	\$4.24	\$6.36	\$3.39	\$6.78	\$10.16	\$4.29	\$8.58	\$12.87
41	\$2.25	\$4.50	\$6.75	\$3.61	\$7.21	\$10.82	\$4.56	\$9.12	\$13.68
42	\$2.39	\$4.78	\$7.17	\$3.83	\$7.65	\$11.48	\$4.84	\$9.68	\$14.52
43	\$2.53	\$5.06	\$7.59	\$4.05	\$8.09	\$12.13	\$5.12	\$10.24	\$15.36
44	\$2.66	\$5.32	\$7.98	\$4.27	\$8.53	\$12.79	\$5.40	\$10.80	\$16.20
45	\$2.80	\$5.60	\$8.40	\$4.48	\$8.96	\$13.44	\$5.68	\$11.36	\$17.04
46	\$3.14	\$6.27	\$9.40	\$5.03	\$10.05	\$15.07	\$6.37	\$12.74	\$19.11
47	\$3.47	\$6.93	\$10.40	\$5.57	\$11.13	\$16.70	\$7.07	\$14.13	\$21.19
48	\$3.80	\$7.60	\$11.40	\$6.11	\$12.22	\$18.33	\$7.75	\$15.49	\$23.24
49	\$4.13	\$8.26	\$12.39	\$6.65	\$13.30	\$19.95	\$8.44	\$16.87	\$25.31
50	\$4.47	\$8.93	\$13.39	\$7.21	\$14.41	\$21.61	\$9.13	\$18.26	\$27.38
51	\$4.80	\$9.59	\$14.39	\$7.75	\$15.49	\$23.24	\$9.82	\$19.64	\$29.46
52	\$5.13	\$10.26	\$15.39	\$8.29	\$16.58	\$24.86	\$10.51	\$21.02	\$31.53
53	\$5.46	\$10.92	\$16.38	\$8.83	\$17.66	\$26.49	\$11.20	\$22.39	\$33.58
54	\$5.80	\$11.59	\$17.38	\$9.38	\$18.75	\$28.12	\$11.89	\$23.77	\$35.65
55	\$6.13	\$12.25	\$18.38	\$9.92	\$19.83	\$29.75	\$12.58	\$25.15	\$37.73
56	\$7.02	\$14.04	\$21.06	\$11.38	\$22.75	\$34.13	\$14.43	\$28.86	\$43.29
57	\$7.91	\$15.82	\$23.73	\$12.84	\$25.68	\$38.51	\$16.28	\$32.55	\$48.83
58	\$8.81	\$17.61	\$26.41	\$14.29	\$28.58	\$42.87	\$18.13	\$36.26	\$54.39
59	\$9.70	\$19.39	\$29.09	\$15.75	\$31.50	\$47.25	\$19.99	\$39.97	\$59.96
60	\$10.59	\$21.18	\$31.77	\$17.22	\$34.43	\$51.64	\$21.84	\$43.68	\$65.52
61	\$11.48	\$22.96	\$34.44	\$18.68	\$37.35	\$56.02	\$23.69	\$47.38	\$71.06
62	\$12.38	\$24.75	\$37.12	\$20.14	\$40.27	\$60.41	\$25.55	\$51.09	\$76.63
63	\$13.27	\$26.53	\$39.80	\$21.59	\$43.18	\$64.76	\$27.40	\$54.80	\$82.19
64	\$14.16	\$28.32	\$42.48	\$23.05	\$46.10	\$69.15	\$29.25	\$58.49	\$87.73
65	\$15.05	\$30.10	\$45.15	\$24.51	\$49.02	\$73.53	\$31.10	\$62.20	\$93.30
66	\$15.95	\$31.89	\$47.83	\$25.97	\$51.94	\$77.91	\$32.96	\$65.91	\$98.86
67	\$16.84	\$33.67	\$50.51	\$27.44	\$54.87	\$82.30	\$34.80	\$69.60	\$104.40
68	\$17.73	\$35.46	\$53.19	\$28.89	\$57.77	\$86.66	\$36.66	\$73.31	\$109.97
69	\$18.62	\$37.24	\$55.86	\$30.35	\$60.69	\$91.04	\$38.51	\$77.02	\$115.53
70	\$19.52	\$39.03	\$58.54	\$31.81	\$63.62	\$95.42	\$40.37	\$80.73	\$121.10

Approved for use in: AK, AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KY, LA, ME, MI, MS, MT, NE, NM, ND, NV, OH, OK, OR, RI, SC, SD, WV, WI, WY.