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<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Supplemental Life			\$970,000.00	\$4,516.32	0.0%
Increments 10000 Max 500000 Non-Med Max 100000					
Age 0-29	\$0.060/\$1,000	\$0.060/\$1,000			
Age 30-34	\$0.080/\$1,000	\$0.080/\$1,000			
Age 35-39	\$0.090/\$1,000	\$0.090/\$1,000			
Age 40-44	\$0.113/\$1,000	\$0.113/\$1,000			
Age 45-49	\$0.177/\$1,000	\$0.177/\$1,000			
Age 50-54	\$0.280/\$1,000	\$0.280/\$1,000			
Age 55-59	\$0.434/\$1,000	\$0.434/\$1,000			
Age 60-64	\$0.660/\$1,000	\$0.660/\$1,000			
Age 65-69	\$1.270/\$1,000	\$1.270/\$1,000			
Age 70-99	\$2.189/\$1,000	\$2.189/\$1,000			
Increments 10000 Max 200000 Non-Med Max 100000					
Age 0-29	\$0.068/\$1,000	\$0.068/\$1,000			
Age 30-34	\$0.080/\$1,000	\$0.080/\$1,000			
Age 35-39	\$0.090/\$1,000	\$0.090/\$1,000			
Age 40-44	\$0.131/\$1,000	\$0.131/\$1,000			
Age 45-49	\$0.208/\$1,000	\$0.208/\$1,000			
Age 50-54	\$0.331/\$1,000	\$0.331/\$1,000			
Age 55-59	\$0.520/\$1,000	\$0.520/\$1,000			
Age 60-64	\$0.786/\$1,000	\$0.786/\$1,000			
Age 65-69	\$1.486/\$1,000	\$1.486/\$1,000			
Age 70-99	\$2.808/\$1,000	\$2.808/\$1,000			

Rates are guaranteed from January 1, 2022 - December 31, 2022 (12 months)



Coverage	Current Rate(s)	Renewal Rate(s)	Volume/Lives	Renewal Annual Premium	% Change
Supplemental AD&D			\$970,000.00		
New Supplemental AD&D					
New Supplemental AD&D					

Rates are guaranteed from January 1, 2022 - December 31, 2022 (12 months)

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Coverage	Current Rate(s)	Renewal Rate(s)	Covered Payroll	Renewal Annual Premium	% Change
VLTD			\$82,465.29	\$7,226.12	0.0%
60.00% to \$6000.00_90 day					
Age 0-34	\$0.197/\$100 of covered payroll	\$0.197/\$100 of covered payroll			
Age 35-39	\$0.360/\$100 of covered payroll	\$0.360/\$100 of covered payroll			
Age 40-44	\$0.602/\$100 of covered payroll	\$0.602/\$100 of covered payroll			
Age 45-49	\$0.735/\$100 of covered payroll	\$0.735/\$100 of covered payroll			
Age 50-54	\$0.830/\$100 of covered payroll	\$0.830/\$100 of covered payroll			
Age 55-59	\$1.009/\$100 of covered payroll	\$1.009/\$100 of covered payroll			
Age 60-64	\$0.872/\$100 of covered payroll	\$0.872/\$100 of covered payroll			
Age 65-99	\$0.587/\$100 of covered payroll	\$0.587/\$100 of covered payroll			
60.00% to \$6000.00_90 day					
Age 0-34	\$0.282/\$100 of covered payroll	\$0.282/\$100 of covered payroll			
Age 35-39	\$0.728/\$100 of covered payroll	\$0.728/\$100 of covered payroll			
Age 40-44	\$1.064/\$100 of covered payroll	\$1.064/\$100 of covered payroll			
Age 45-49	\$1.357/\$100 of covered payroll	\$1.357/\$100 of covered payroll			
Age 50-54	\$1.502/\$100 of covered payroll	\$1.502/\$100 of covered payroll			
Age 55-59	\$1.849/\$100 of covered payroll	\$1.849/\$100 of covered payroll			
Age 60-64	\$2.073/\$100 of covered payroll	\$2.073/\$100 of covered payroll			
Age 65-99	\$1.455/\$100 of covered payroll	\$1.455/\$100 of covered payroll			
60.00% to \$6000.00_90 day					
Age 0-34	\$0.290/\$100 of covered payroll	\$0.290/\$100 of covered payroll			
Age 35-39	\$0.646/\$100 of covered payroll	\$0.646/\$100 of covered payroll			
Age 40-44	\$0.913/\$100 of covered payroll	\$0.913/\$100 of covered payroll			
Age 45-49	\$1.283/\$100 of covered payroll	\$1.283/\$100 of covered payroll			
Age 50-54	\$1.427/\$100 of covered payroll	\$1.427/\$100 of covered payroll			

Age 55-59	\$1.290/\$100 of covered payroll	\$1.290/\$100 of covered payroll			
Age 60-64	\$1.219/\$100 of covered payroll	\$1.219/\$100 of covered payroll			
Age 65-99	\$0.649/\$100 of covered payroll	\$0.649/\$100 of covered payroll			

Rates are guaranteed from January 1, 2022 - December 31, 2022 (12 months)



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