

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES FOR NON TOBACCO PREMIUM CLASSES*

| Attained Age | Male | Female | Attained Age | Male | Female | Attained Age | Male | Female |
|--------------|--------|--------|--------------|--------|--------|--------------|---------|---------|
| 18 | 0.0767 | 0.0358 | 52 | 0.3467 | 0.3050 | 86 | 11.0492 | 7.0100 |
| 19 | 0.0783 | 0.0375 | 53 | 0.3842 | 0.3375 | 87 | 12.1983 | 7.8467 |
| 20 | 0.0792 | 0.0375 | 54 | 0.4317 | 0.3717 | 88 | 13.4200 | 8.7292 |
| 21 | 0.0792 | 0.0392 | 55 | 0.4850 | 0.4108 | 89 | 14.7017 | 9.6075 |
| 22 | 0.0792 | 0.0400 | 56 | 0.5400 | 0.4533 | 90 | 15.9783 | 10.2542 |
| 23 | 0.0800 | 0.0400 | 57 | 0.5933 | 0.4983 | 91 | 17.2350 | 10.8725 |
| 24 | 0.0808 | 0.0417 | 58 | 0.6467 | 0.5450 | 92 | 18.5517 | 11.8975 |
| 25 | 0.0833 | 0.0425 | 59 | 0.7092 | 0.5925 | 93 | 19.9400 | 13.2867 |
| 26 | 0.0867 | 0.0458 | 60 | 0.7850 | 0.6425 | 94 | 21.4025 | 15.0167 |
| 27 | 0.0883 | 0.0475 | 61 | 0.8775 | 0.6975 | 95 | 22.8508 | 16.8992 |
| 28 | 0.0867 | 0.0500 | 62 | 0.9850 | 0.7558 | 96 | 24.2650 | 18.7533 |
| 29 | 0.0858 | 0.0525 | 63 | 1.1025 | 0.8175 | 97 | 25.7717 | 19.9567 |
| 30 | 0.0850 | 0.0550 | 64 | 1.2250 | 0.8850 | 98 | 27.3783 | 20.6100 |
| 31 | 0.0842 | 0.0583 | 65 | 1.3525 | 0.9600 | 99 | 29.0925 | 21.9658 |
| 32 | 0.0850 | 0.0617 | 66 | 1.4817 | 1.0417 | 100 | 30.7300 | 23.7283 |
| 33 | 0.0875 | 0.0658 | 67 | 1.6167 | 1.1325 | 101 | 32.1825 | 25.6433 |
| 34 | 0.0892 | 0.0708 | 68 | 1.7592 | 1.2333 | 102 | 33.7275 | 27.7533 |
| 35 | 0.0933 | 0.0767 | 69 | 1.9192 | 1.3433 | 103 | 35.3700 | 30.0583 |
| 36 | 0.0975 | 0.0825 | 70 | 2.1058 | 1.4675 | 104 | 37.1058 | 32.5708 |
| 37 | 0.1033 | 0.0875 | 71 | 2.3325 | 1.6092 | 105 | 38.9342 | 35.2258 |
| 38 | 0.1108 | 0.0917 | 72 | 2.5975 | 1.7642 | 106 | 40.8750 | 37.9433 |
| 39 | 0.1175 | 0.0967 | 73 | 2.8767 | 1.9333 | 107 | 42.9342 | 40.7058 |
| 40 | 0.1267 | 0.1025 | 74 | 3.1767 | 2.1208 | 108 | 45.1192 | 43.5158 |
| 41 | 0.1375 | 0.1092 | 75 | 3.5033 | 2.3267 | 109 | 47.4350 | 46.4192 |
| 42 | 0.1508 | 0.1167 | 76 | 3.8717 | 2.5525 | 110 | 49.8875 | 49.3292 |
| 43 | 0.1667 | 0.1258 | 77 | 4.3000 | 2.8025 | 111 | 52.4858 | 52.1342 |
| 44 | 0.1842 | 0.1367 | 78 | 4.7975 | 3.0750 | 112 | 55.2358 | 54.8133 |
| 45 | 0.2033 | 0.1492 | 79 | 5.3550 | 3.3742 | 113 | 58.1458 | 57.5650 |
| 46 | 0.2225 | 0.1642 | 80 | 5.9767 | 3.7458 | 114 | 61.2208 | 61.0042 |
| 47 | 0.2383 | 0.1817 | 81 | 6.6525 | 4.2025 | 115 | 64.4692 | 64.2783 |
| 48 | 0.2508 | 0.2008 | 82 | 7.3683 | 4.6858 | 116 | 67.8967 | 67.6958 |
| 49 | 0.2667 | 0.2225 | 83 | 8.1500 | 5.1933 | 117 | 71.5108 | 71.3250 |
| 50 | 0.2875 | 0.2467 | 84 | 9.0192 | 5.7592 | 118 | 75.3167 | 74.7150 |
| 51 | 0.3142 | 0.2742 | 85 | 9.9858 | 6.3325 | 119 | 79.3058 | 78.2550 |
| | | | | | | 120 | 83.3333 | 83.3333 |

*These rates are based on the:

- 2001 CSO Nonsmoker, male or female table.
- Attained Age.
- Rate class of 100 percent.

For a rate class other than 100 percent, multiply the rate in the table by the rate class percent shown under **BENEFIT INFORMATION** on the Policy **INFORMATION** page.