

Welcome to Everwell

Everwell was born out of the idea that providing quality benefits shouldn't be overshadowed by the complexity of having to manage them. It's that simple. It's Everwell.

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PO BOX 79990
Industry Code: 8661010



Now you're in control of your benefits.

- Attract and retain talent
- Navigate health care reform
- Administer benefits all in one place



Enrollment Simplified

Clear product descriptions and effortless navigation make it easy for employees to point, click and enroll.

- Your employees select plans
- View and compare plan costs

Communication Simplified

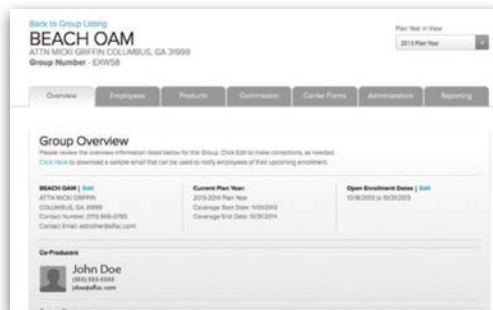
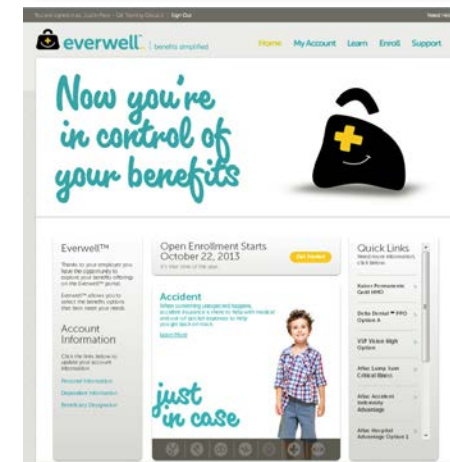
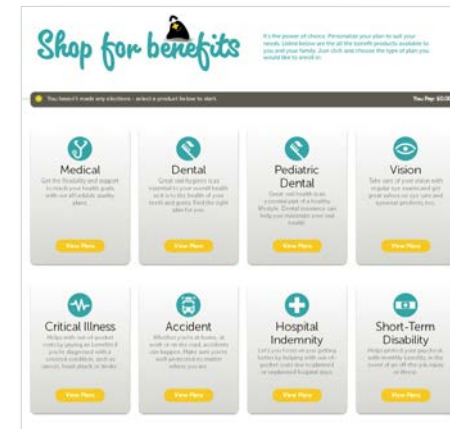
Informative, educational updates keep employees in the know with the latest offerings and healthcare news:

- Downloadable brochures and product education videos
- Simplify benefits decisions with easy-to-use tools

Administration Simplified

Customizable, permission-based dashboard allows you to manage all your business' benefits needs:

- Administer and manage accounts in real-time
- Manage qualifying events
- Enhanced billing and payment



Why Accident?

Protects against unexpected out-of-pocket costs that major medical may not cover

- 1 out of 8 people seek medical attention for an injury in the U.S. each year.¹
- 29.3 million people make a trip to the ER for unintentional injuries in the U.S. each year.¹



¹ Injury Facts, 2013, National Safety Council.



Aflac Accident Advantage | 24-Hour Accident-Only without Wellness Benefit Insurance | Option 3

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$24.31 | \$32.63 | \$38.09 | \$49.14 |

RATE TOOL DISCLAIMER

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Aflac Accident Advantage | 24-Hour Accident-Only without Wellness Benefit Insurance | Option 4

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$28.34 | \$37.96 | \$44.33 | \$57.07 |

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Aflac Accident Advantage | 24-Hour Accident-Only including Wellness Benefit Insurance | Option 3

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$26.91 | \$35.88 | \$41.73 | \$52.52 |

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Aflac Accident Advantage | 24-Hour Accident-Only including Wellness Benefit Insurance | Option 4

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$30.94 | \$41.21 | \$47.97 | \$60.45 |

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TLC



Critical Illness

Plans designed to help protect employees' savings while they concentrate on getting well.



Why Critical Illness?

- With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year¹
- Rising premiums, deductibles and a higher patient share of medical costs is a reality and a growing concern
- Employees' total out-of-pocket costs for medical care can be as high as 40% under certain plans²



¹ Heart Disease and Stroke Statistics, 2013 Update, American Heart Association.

² Wall Street Journal MarketWatch (2013). Accessed on December 1, 2013 from <http://www.marketwatch.com/story/is-critical-illness-insurance-worth-the-money-2013-08-08>

Critical Illness¹



CI insurance pays a lump sum cash benefit so people can concentrate on recovering.

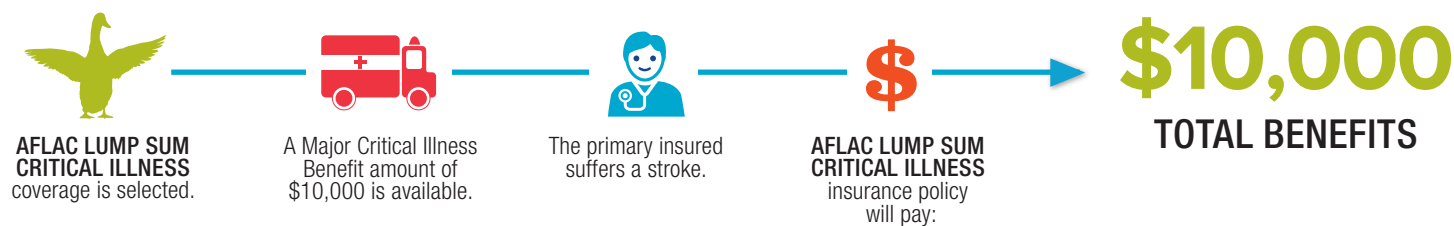
Benefits are paid when diagnosed or treated for the following critical illness events:

- Heart Attack
- Stroke
- End-Stage Renal Failure
- Coma
- Major Human Organ Transplant
- Paralysis

A lump sum cash benefit so people can concentrate on recovering.

If diagnosed or treated for a covered critical illness event here's an example of what policyholders can expect:

EXAMPLE OF BENEFITS PAYMENT



¹In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK and A7310HOK. In Texas, Policies A73100TX and A7310HTX.

This is a brief product overview only. The policy has limitations and exclusions that may affect benefits payable. Policy may not be available in all states. Benefits are determined by state and plan level selected. At the time of application, the employee answers underwriting questions and selects a Major Critical Illness Event Benefit amount of \$20,000 (base of \$10,000 plus two additional units of \$5,000 each). Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

Critical Care Protection ¹



Specified Health Event Insurance - Option 2

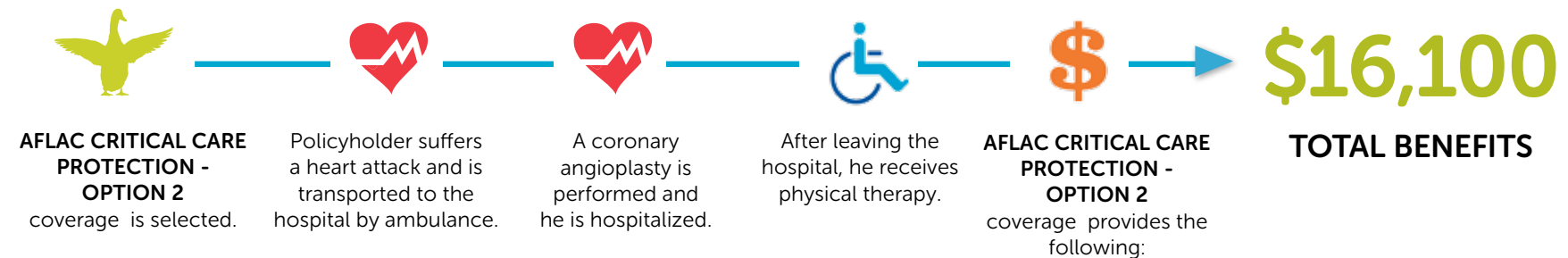
Aflac Critical Care Protection offers more types of benefits compared to other critical illness coverage on the market:

- Pays \$7,500 upon diagnosis of having had a specified health event, which increases to \$10,000 for dependent children
- Pays \$300 per day for covered hospital stays
- Pays daily benefits for covered hospital intensive care and step-down intensive care unit confinements
- Pays benefits for physical therapy, speech therapy, rehabilitation therapy, home health care and many more
- Transportation and lodging benefits payable for travel to receive treatment
- Guaranteed - renewable for your lifetime with some benefits reduced at age 70- as long as premiums are paid, the policy cannot be canceled

Specified health events covered by the Critical Care Protection policy include:

- Heart Attack
- Stroke
- Third Degree Burns
- Coma
- Paralysis
- Coronary Artery Bypass Graft Surgery (CABG)
- Sudden Cardiac Arrest
- End-Stage Renal Failure
- Major Human Organ Transplant
- Persistent Vegetative State

HOW IT WORKS



¹ In Arkansas Policy A74275ARR, In Idaho Policy A74275ID, In Oklahoma Policy A74275OK, In Texas Policy A74275TX.

The above example is based on a scenario for Aflac Critical Care Protection - Option 2 that includes the following benefit conditions: First-Occurrence Benefit (heart attack) of \$7,500, Ambulance Benefit (ground ambulance transportation) of \$250, Coronary Angioplasty Benefit of \$1,000, Hospital Intensive Care Unit Benefit (3 days) of \$2,400, Hospital Confinement Benefit (4 days) of \$1,200, and Continuing Care Benefit (30 days) of \$3,750. The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer.

This is a brief overview only. Benefits may vary by state and plan level selected. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, definitions, limitations, and exclusions. Coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999. This brochure is for illustrative purposes only. Coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



Aflac Critical Care Protection | Option 2

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 35 | \$16.90 | \$32.50 | \$28.73 | \$36.92 |
| 36 to 45 | \$24.05 | \$42.25 | \$34.06 | \$46.93 |
| 46 to 55 | \$32.76 | \$56.94 | \$43.81 | \$62.66 |
| 56 to 64 | \$42.25 | \$79.30 | \$57.59 | \$86.06 |

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Critical Care Protection ¹



Specified Health Event Insurance - Option 3

Aflac Critical Care Protection offers more types of benefits compared to other critical illness coverage on the market:

- Pays \$7,500 upon diagnosis of having had a specified health event, which increases to \$10,000 for dependent children
- Pays benefits for physical therapy, speech therapy, rehabilitation therapy, home health care and many more
- Pays benefits for specified heart surgeries
- Guaranteed - renewable for your lifetime with some benefits reduced at age 70
- Transportation and lodging benefits payable for travel to receive treatment
- Daily benefits payable for covered hospital intensive care unit and step-down intensive care unit confinements
- Pays \$300 per day for covered hospital stays

Specified health events covered by the Critical Care Protection policy include:

- Heart Attack
- Stroke
- Third Degree Burns
- Coma
- Paralysis
- Sudden Cardiac Arrest
- Coronary Artery Bypass Graft Surgery (CABG)
- End-Stage Renal Failure
- Major Human Organ Transplant
- Persistent Vegetative State

Specified Heart Surgery Benefits covered by the Critical Care Protection policy include:

Tier 1 Benefits:

- Heart Valve Surgery
- Surgical Treatment of Abdominal Aortic Aneurysm

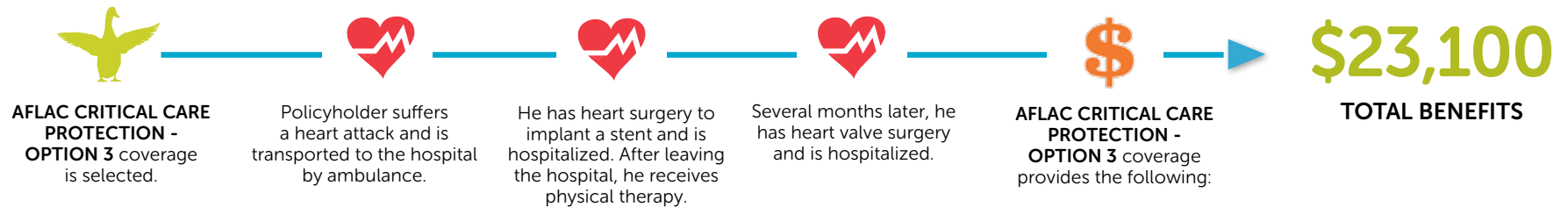
Tier 2 Benefits:

- Coronary Angioplasty
- Atherectomy
- Coronary Stent Implantation

- Cardiac Catheterization
- Transmyocardial Revascularization (TMR)

- Automatic Implantable Cardioverter Defibrillator (AICD) Placement
- Pacemaker Placement

HOW IT WORKS



¹ In Arkansas, Policy A74375ARR. In Idaho, Policy A74375ID. In Oklahoma, Policy A74375OK. In Texas, Policy A74375TX.

The above example is based on a scenario for Aflac Critical Care Protection - Option 3 that includes the following benefit conditions: First-Occurrence Benefit (heart attack) of \$7,500, Ambulance Benefit (ground ambulance transportation) of \$250. Specified Heart Surgery Benefit - Tier Two (Coronary Stent Implantation) of \$2,000. Hospital Intensive Care Unit Benefit (4 Days) of \$3,200. Hospital Confinement Benefit (8 days) of \$2,400, Specified Heart Surgery Benefit - Tier 1 (heart valve surgery) of \$4,000 and Continuing Care Benefit (30 days) of \$3,750. The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only.

This is a brief overview only. Benefits may vary by state and plan level selected. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, definitions, limitations, and exclusions. Coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



Aflac Critical Care Protection | Option 3

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 35 | \$17.81 | \$34.19 | \$30.29 | \$38.74 |
| 36 to 45 | \$25.22 | \$45.24 | \$35.75 | \$49.27 |
| 46 to 55 | \$37.18 | \$69.68 | \$46.02 | \$73.84 |
| 56 to 64 | \$51.48 | \$99.32 | \$64.87 | \$106.34 |

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Get well soon



Hospitalization

Picks up where major medical insurance leaves off to help with unexpected costs.



Why Hospitalization?

Hospital costs have doubled in the last decade, but what major medical covers has not.

- \$30,000 is the average cost of a 3-day hospital stay in the U.S.¹
- Over 35 million people are admitted to hospitals and nearly 118 million people in their emergency departments each year.¹



¹ Healthcare.gov (2013). Accessed on December 1, 2013 from <https://www.healthcare.gov/why-should-i-have-health-coverage/>



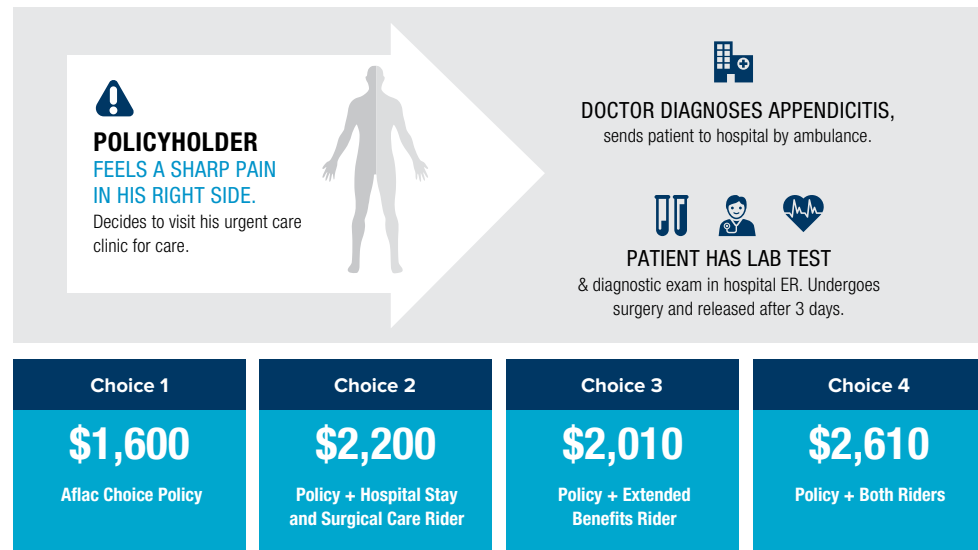
Aflac Choice - Hospital Confinement Indemnity Insurance - Option 1

Aflac Choice offers our best selection of hospital-related benefits to help with the expenses that may not be covered by major medical.

Advantages for Employees:

- It's customizable - choose the plan that's right based on your specific needs
- No network restrictions - you choose your own health care provider
- Benefits paid directly to you
- Fast claims processing

HOW IT WORKS:



The above example is based on four scenarios. Choice 1 Scenario: Policyholder has the Aflac Choice policy only; includes a Hospital Confinement Benefit of \$1,500 and a Hospital Emergency Room Benefit of \$100. Choice 2 Scenario: Policyholder has the Aflac Choice policy plus the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). Choice 3 Scenario: Policyholder has the Aflac Choice policy plus the Extended Benefits Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, and an Ambulance Benefit of \$200 (ground). Choice 4 Scenario: Policyholder has the Aflac Choice policy plus both the Extended Benefits Rider and the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, an Ambulance Benefit of \$200 (ground), an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). In Texas, Policies B40100TX & B4010HTX. Policy may not be available in all states. Benefits may vary by state and benefit option selected. The policy has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.



Aflac Hospital Choice | Option 1

null rates

| Age Range | Benefit Amount | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|----------------|------------|-----------------------------|-------------------|-------------------|
| 18 to 49 | \$500 | \$17.42 | \$22.88 | \$22.88 | \$26.13 |
| 50 to 59 | \$500 | \$17.94 | \$24.18 | \$23.40 | \$26.65 |
| 60 to 64 | \$500 | \$18.46 | \$24.83 | \$23.92 | \$27.17 |
| 18 to 49 | \$1,000 | \$27.56 | \$39.13 | \$34.97 | \$41.47 |
| 50 to 59 | \$1,000 | \$28.08 | \$41.34 | \$35.62 | \$41.86 |
| 60 to 64 | \$1,000 | \$28.99 | \$44.20 | \$36.14 | \$44.72 |
| 18 to 49 | \$1,500 | \$39.13 | \$56.94 | \$48.49 | \$57.46 |
| 50 to 59 | \$1,500 | \$39.52 | \$60.19 | \$49.14 | \$60.71 |
| 60 to 64 | \$1,500 | \$41.34 | \$65.39 | \$49.66 | \$66.04 |
| 18 to 49 | \$2,000 | \$52.00 | \$77.61 | \$64.09 | \$78.00 |
| 50 to 59 | \$2,000 | \$52.65 | \$81.90 | \$64.48 | \$82.42 |
| 60 to 64 | \$2,000 | \$55.64 | \$89.96 | \$65.00 | \$90.48 |
| 18 to 49 | \$3,000 | \$79.30 | \$120.51 | \$96.46 | \$120.90 |

| Age Range | Benefit Amount | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|----------------|------------|-----------------------------|-------------------|-------------------|
| 50 to 59 | \$3,000 | \$79.95 | \$126.49 | \$96.98 | \$127.14 |
| 60 to 64 | \$3,000 | \$85.28 | \$140.53 | \$97.50 | \$141.05 |
| 18 to 49 | \$4,000 | \$109.72 | \$168.22 | \$132.47 | \$168.74 |
| 50 to 59 | \$4,000 | \$110.37 | \$176.67 | \$132.99 | \$177.19 |
| 60 to 64 | \$4,000 | \$118.43 | \$197.21 | \$133.64 | \$197.86 |
| 18 to 49 | \$5,000 | \$144.04 | \$222.17 | \$173.29 | \$222.69 |
| 50 to 59 | \$5,000 | \$144.56 | \$233.35 | \$173.81 | \$233.87 |
| 60 to 64 | \$5,000 | \$155.87 | \$261.30 | \$174.46 | \$261.69 |

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Income



Disability

Plans designed to provide income for employees even when they can't.



Why Disability?

It helps protect employees' paychecks.

- 30% of all employed people (35-65 years old) experience some form of disability in their careers¹
- Over 37 million Americans are classified as disabled — more than 50% of them are in their working years²



¹ HealthGuidance (2013). Accessed on December 1, 2013 from <http://www.healthguidance.org/entry/11799/1/Why-Disability-Insurance-Is-Important.html>

² Council for Disability Awareness (2013). Accessed on December 1, 2013 from http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp



Aflac Short-Term Disability | 12 month benefit period

null rates

| Age Range | 0/7 Days | 0/14 Days | 7/7 Days | 7/14 Days | 14/14 Days | 0/30 Days | 30/30 Days | 60/60 Days | 90/90 Days |
|-----------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 18 to 49 | \$6.89 per \$100 | \$5.33 per \$100 | \$6.63 per \$100 | \$4.81 per \$100 | \$4.55 per \$100 | \$3.90 per \$100 | \$2.99 per \$100 | \$2.60 per \$100 | \$1.95 per \$100 |
| 50 to 64 | \$8.58 per \$100 | \$7.02 per \$100 | \$8.19 per \$100 | \$6.37 per \$100 | \$6.11 per \$100 | \$5.59 per \$100 | \$3.90 per \$100 | \$3.51 per \$100 | \$2.86 per \$100 |

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Aflac Short-Term Disability | 18 month benefit period

null rates

| Age Range | 0/7 Days | 0/14 Days | 7/7 Days | 7/14 Days | 14/14 Days | 0/30 Days | 30/30 Days | 60/60 Days | 90/90 Days | 180/180 Days |
|-----------|----------------------|----------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 18 to 49 | \$9.23 per \$100 | \$7.54 per \$100 | \$8.58 per \$100 | \$7.15 per \$100 | \$6.76 per \$100 | \$5.98 per \$100 | \$3.77 per \$100 | \$3.38 per \$100 | \$2.21 per \$100 | \$1.95 per \$100 |
| 50 to 64 | \$11.44 per \$100 | \$10.40 per \$100 | \$10.92 per \$100 | \$9.88 per \$100 | \$9.49 per \$100 | \$8.71 per \$100 | \$6.24 per \$100 | \$5.20 per \$100 | \$3.51 per \$100 | \$2.86 per \$100 |

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Aflac Short-Term Disability | 24 month benefit period

null rates

| Age Range | 0/7 Days | 0/14 Days | 7/7 Days | 7/14 Days | 14/14 Days | 0/30 Days | 30/30 Days | 60/60 Days | 90/90 Days | 180/180 Days |
|-----------|----------------------|----------------------|----------------------|----------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 18 to 49 | \$10.27 per \$100 | \$8.58 per \$100 | \$9.62 per \$100 | \$8.06 per \$100 | \$7.28 per \$100 | \$6.50 per \$100 | \$4.03 per \$100 | \$3.77 per \$100 | \$2.47 per \$100 | \$2.08 per \$100 |
| 50 to 64 | \$12.74 per \$100 | \$11.57 per \$100 | \$12.09 per \$100 | \$11.05 per \$100 | \$10.40 per \$100 | \$9.62 per \$100 | \$6.76 per \$100 | \$5.85 per \$100 | \$4.03 per \$100 | \$3.12 per \$100 |

RATE TOOL DISCLAIMER

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Aflac Short-Term Disability | 6 month benefit period

null rates

| Age Range | 0/7 Days | 0/14 Days | 7/7 Days | 7/14 Days | 14/14 Days | 0/30 Days | 30/30 Days |
|-----------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 18 to 49 | \$5.46 per \$100 | \$3.90 per \$100 | \$5.20 per \$100 | \$3.51 per \$100 | \$3.25 per \$100 | \$2.99 per \$100 | \$2.21 per \$100 |
| 50 to 64 | \$6.24 per \$100 | \$4.94 per \$100 | \$5.98 per \$100 | \$4.55 per \$100 | \$4.29 per \$100 | \$3.90 per \$100 | \$2.86 per \$100 |

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Hope & Support

Cancer/ Specified Disease

Plans to help with those unexpected
medical costs and everyday expenses.



Cancer

Helps protect against unexpected out-of-pocket costs that major medical may not cover

- In the United States, **men** have slightly less than a 1 in 2 lifetime risk of developing cancer.¹
- In the United States, **women** have slightly more than a 1 in 3 lifetime risk of developing cancer.¹



¹ Cancer Facts & Figures 2012, American Cancer Society.



Aflac Cancer Protection Assurance | B70100

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$16.59 | \$26.35 | \$16.59 | \$26.35 |

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Aflac Cancer Protection Assurance | B70200

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$33.50 | \$57.64 | \$33.50 | \$57.64 |

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Aflac Cancer Protection Assurance | B70300

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 64 | \$47.37 | \$80.86 | \$47.37 | \$80.86 |

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In focus



Vision

Stay sharp with regular eye exams
and get great values on eye care,
and eyewear products, too.



Why Vision Care?

Vision benefits complement medical and dental insurance plans by:

- Providing a benefit employees want – employees enrolled in vision are twice as likely to be satisfied with their benefits¹
- Covering a comprehensive eye exam
- Detecting chronic conditions early before costly symptoms emerge
- Promoting overall health and satisfaction



¹ MetLife 11th Annual Study of Employee Benefits Trends, 2013.



Aflac Vision Now®

Vision Insurance¹

- No Provider Network - You have the freedom to choose any eye-care provider.
- Comprehensive Eye-Care Benefits - Vision Now® pays benefits for eye surgeries, specific eye diseases/disorders, and permanent visual impairment.
- Vision Correction Benefit Options - Three benefit options allow you to choose the benefit amount and frequency that best meets your needs.
- No Coordination of Benefits - Benefits are paid regardless of any other insurance.
- Guaranteed-Renewable Regardless of Age - The policy is guaranteed-renewable for your lifetime with no reduction in benefits due to age.
- Pre-Tax Deductions - The policy is eligible for pre-tax deduction of premiums under a Section 125 Cafeteria Plan.

Our Vision Now® insurance policy offers you three plan options with **Vision Correction Benefits of \$80, \$175, or \$270** for materials, such as glasses and contacts. All three options include an **Eye Exam Benefit of \$45**.

HOW IT WORKS



¹In Arkansas, Policy VSN100AR. In Idaho, Policy VSN100ID. In New York, Policy NYVSN100. In Oklahoma, Policy VSN100OKR. In Oregon, Policy VSN100OR. In Pennsylvania, Policy VSN100PA. In Texas, Policy VSN100TX. In Virginia, Policy VSN100VA.

This is a brief overview only. Benefits may vary by state and plan level selected. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, definitions, limitations, and exclusions. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



Aflac Vision Insurance - Supplemental Option 1

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 39 | \$13.90 | \$21.90 | \$22.90 | \$28.90 |
| 40 to 49 | \$18.90 | \$31.90 | \$26.40 | \$37.30 |
| 50 to 70 | \$28.40 | \$48.90 | \$32.90 | \$49.90 |

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Aflac Vision Insurance - Supplemental Option 2

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 39 | \$13.90 | \$21.90 | \$22.90 | \$28.90 |
| 40 to 49 | \$18.90 | \$31.90 | \$26.40 | \$37.30 |
| 50 to 70 | \$28.40 | \$48.90 | \$32.90 | \$49.90 |

RATE TOOL DISCLAIMER

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Aflac Vision Insurance - Supplemental Option 3

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 39 | \$13.90 | \$21.90 | \$22.90 | \$28.90 |
| 40 to 49 | \$18.90 | \$31.90 | \$26.40 | \$37.30 |
| 50 to 70 | \$28.40 | \$48.90 | \$32.90 | \$49.90 |

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Smile



Dental

Great oral hygiene is as essential to overall health as it is to the health of teeth and gums.



Why Dental?

It's the 3rd most important benefit after medical and retirement.¹

- 80% of employees think it's important²
- 70% of employers offer some form of dental benefits²



¹ The Long Group Retail Dental Insurance Consumer Acceptance Survey, June 2009

² NACE Graduating Student Study, 2008



Dental¹



Aflac Dental Level 1

Advantages for Employees:

- No network restrictions - policyholders choose their own dentist
- No precertification requirements as long as the treatment is covered by the policy
- No annual deductibles
- Building Benefit - Increases each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person

Policy Benefits include coverage for:

- Dental Wellness and Xrays with no waiting period
- Fillings and Basic Services
- Crowns and Major Services
- Major Prosthetic Services

HOW IT WORKS



¹ In Arkansas, Policies A82100RAR through A82400RAR. In Idaho, Policies A82100RID through A82400RID. In Oklahoma, Policies A82100ROK through A82400ROK. In Oregon, Policies A82100ROR through A82400ROR. In Pennsylvania, Policies A82100RPA through A82400RPAR. In Texas, Policies A82100RTX through A82400RTX. In Virginia, Policies A82100RVA through A82400RVA.

The above example is based on a scenario for the Aflac Dental Level 1 Plan that includes the following benefit conditions: Dental Wellness Benefit of \$50; and Xray benefit of \$35.

This is a brief overview only. The policy and riders have limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This slide is for illustrative purposes only. Refer to the policy and riders for complete definitions, benefit details, limitations, and exclusions. The policy prevails if interpretation of this material varies. Coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



Aflac Dental Insurance - Supplemental Level 1

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 99 | \$31.33 | \$60.97 | \$60.19 | \$91.00 |

RATE TOOL DISCLAIMER

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Dental ¹



Aflac Dental Level 2

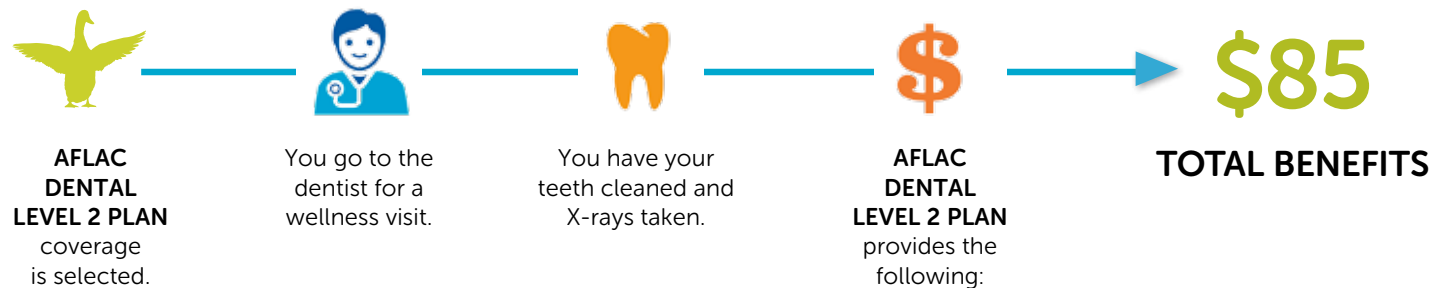
Advantages for Employees:

- No network restrictions - policyholders choose their own dentist
- No precertification requirements as long as the treatment is covered by the policy
- No annual deductibles
- Building Benefit - Increases each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person

Policy Benefits include coverage for:

- Dental Wellness and Xrays with no waiting period
- Fillings and Basic Services
- Crowns and Major Services
- Major Prosthetic Services

HOW IT WORKS



¹In Arkansas, Policies A82100RAR through A82400RAR. In Idaho, Policies A82100RID through A82400RID. In New York, Policies NY82100 through NY82400. In Oklahoma, Policies A82100ROR through A82400ROR. In Oregon, Policies A82100ROR through A82400ROR. In Pennsylvania, Policies A82100RPA through A82400RPA. In Texas, Policies A82100RTX through A82400RTX. In Virginia, Policies A82100RVA through A82400RVA.

The above example is based on a scenario for the Aflac Dental Level 2 Plan that includes the following benefit conditions: Dental Wellness Benefit of \$50; and Xray benefit of \$35.

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Aflac Dental Insurance - Supplemental Level 2

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 99 | \$38.35 | \$75.14 | \$74.62 | \$112.19 |

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Aflac Dental Level 3

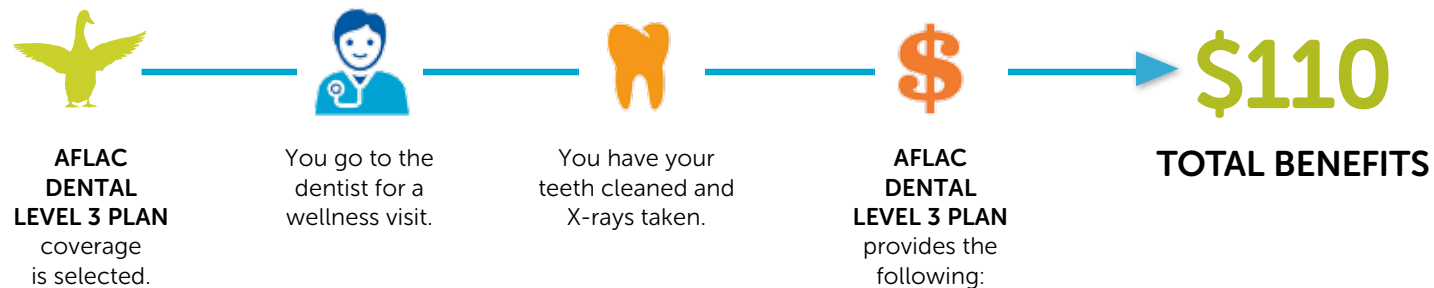
Advantages for Employees:

- No network restrictions - policyholders choose their own dentist
- No precertification requirements as long as the treatment is covered by the policy
- No annual deductibles
- Building Benefit - Increases each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person

Policy Benefits include coverage for:

- Dental Wellness and Xrays with no waiting period
- Fillings and Basic Services
- Crowns and Major Services
- Major Prosthetic Services

HOW IT WORKS



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The above example is based on a scenario for the Aflac Dental Level 3 Plan that includes the following benefit conditions: Dental Wellness Benefit of \$75; and Xray benefit of \$35.

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Aflac Dental Insurance - Supplemental Level 3

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 99 | \$55.51 | \$110.50 | \$109.33 | \$164.32 |

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Dental ¹



Aflac Essentials Dental Insurance

Advantages for Employees:

- No network restrictions - policyholders choose their own dentist
- No precertification requirements as long as the treatment is covered by the policy
- No annual deductibles
- Building Benefit - Increases each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person

Policy Benefits include coverage for:

- Dental Wellness and Xrays with no waiting period
- Fillings and Basic Services
- Crowns and Major Services
- Major Prosthetic Services

HOW IT WORKS



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The above example is based on a scenario for the Aflac Essentials Dental Plan that includes the following benefit conditions: Dental Wellness Benefit of \$25; and Xray benefit of \$15.

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Aflac Dental Insurance - Supplemental Essentials

null rates

| Age Range | Individual | Named Insured / Spouse Only | One Parent Family | Two Parent Family |
|-----------|------------|-----------------------------|-------------------|-------------------|
| 18 to 99 | \$24.05 | \$42.38 | \$42.12 | \$60.71 |

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Term Life



No one likes to think he or she needs life insurance. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do.

Premiums are guaranteed – You will know how much your coverage will cost from month to month and year to year.

- **Portable** – You can take the plan with you if you change jobs or retire.
- **Payroll deduction** – Your premiums can be deducted from your paycheck.

Why choose Term Life insurance?

- **Higher face amount** – Term life insurance offers the most face amount coverage for the lowest cost.
- **Lower premiums** – Depending on your age and smoking status, term life premiums may be lower than those for whole life insurance policies.
- **Flexible coverage** – Provides protection for a specified time period or term – 10, 20, or 30 years—and is designed for temporary circumstances. Term coverage often is purchased by those who need coverage for a specific time period, such as while they have young children, children in college, or are carrying a large debt load.
- **Policy renewal** – If, at the end of your 20-year or 30-year term, your policy has not lapsed and is still in force, you will have the option to renew your policy on an annual basis

Term Life

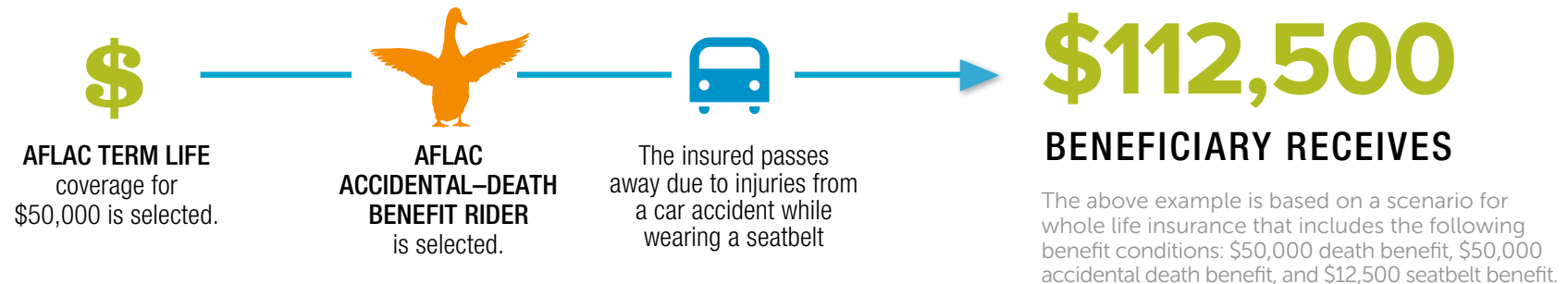


Face Amounts

If you're **age 50 or under**, you may apply for up to **\$500,000** in coverage.¹ If you're **between the ages of 51 and 70**, you may be eligible for up to \$200,000 in life insurance protection.²

Aflac also offers the option of guaranteed-issue³ 10-year, 20-year, or 30-year term life coverage with a face amount of **\$20,000 or \$25,000**. That means you do not have to complete a medical questionnaire.

HOW IT WORKS



¹ Certain face amounts may not be available. Underwriting requirements apply. ² Subject to certain conditions. ³ Facts from LIMRA, 2012 Life Insurance Awareness Month, LIMRA, September 2012.

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Term Life



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Term Life

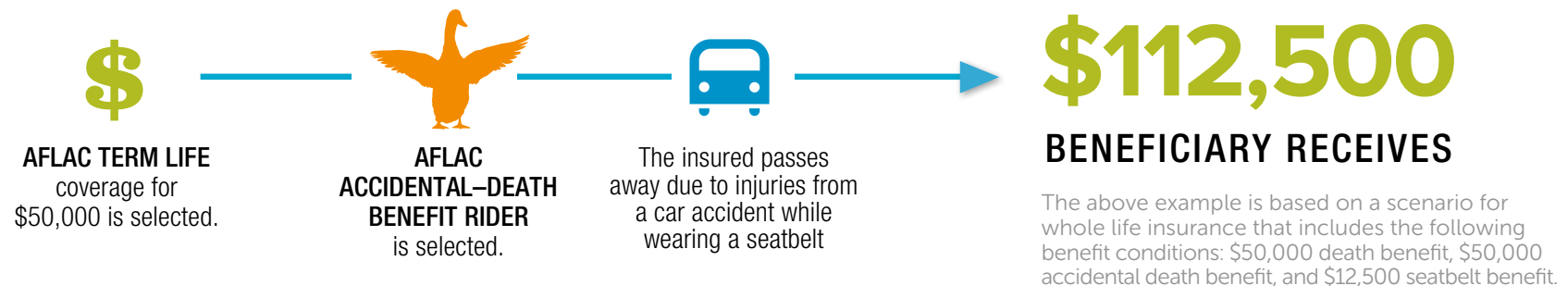


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HOW IT WORKS



¹ Certain face amounts may not be available. Underwriting requirements apply. ² Subject to certain conditions. ³ Facts from LIMRA, 2012 Life Insurance Awareness Month, LIMRA, September 2012.

This is a brief overview only. The policy and riders have limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This slide is for illustrative purposes only. Refer to the policy and riders for complete definitions, benefit details, limitations, and exclusions. The policy prevails if interpretation of this material varies. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



Whole Life



No one likes to think he or she needs life insurance. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do.

Premiums are guaranteed – You will know how much your coverage will cost from month to month and year to year.

- **Portable** – You can take the plan with you if you change jobs or retire.
- **Payroll deduction** – Your premiums can be deducted from your paycheck.

Why choose Whole Life insurance?

- **Available cash** – You can borrow from the policy's cash value to help pay medical expenses, college tuition, or any other bills you may have.
- **Increase in the cash values** – Any increase in the cash value of a life policy is not subject to income tax while the cash remains in the policy.
- **Guaranteed coverage** – Coverage continues for as long as you pay your premiums.

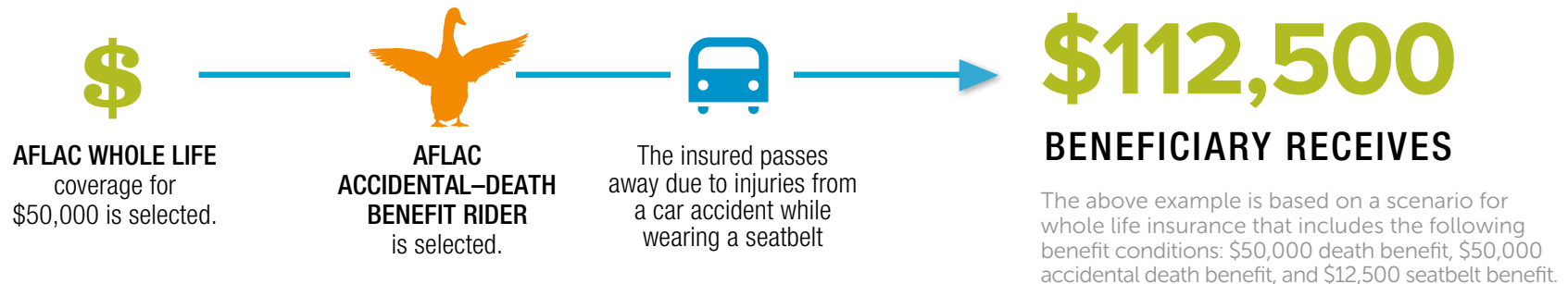


Face Amounts

If you're **age 50 or under**, you may apply for up to **\$500,000** in coverage.¹ If you're **between the ages of 51 and 70**, you may be eligible for up to \$200,000 in life insurance protection.²

Aflac also offers the option of guaranteed-issue² 10-year, 20-year, or 30-year term life coverage with a face amount of **\$20,000 or \$25,000**. That means you do not have to complete a medical questionnaire.

HOW IT WORKS



¹ Certain face amounts may not be available. Underwriting requirements apply. ² Subject to certain conditions.

This is a brief overview only. The policy and riders have limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This slide is for illustrative purposes only. Refer to the policy and riders for complete definitions, benefit details, limitations, and exclusions. The policy prevails if interpretation of this material varies. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.

| | | | | | | | | | | | | | | | | | |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Policy Fee*: | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 36.00 | 36.00 | 36.00 | 36.00 |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

| Issue Age | 10-Year Term Policy | | | | 20-Year Term Policy | | | | 30-Year Term Policy | | | | Whole Life Policy | | | |
|-----------|---------------------|--------|--------|--------|---------------------|--------|--------|--------|---------------------|--------|--------|--------|-------------------|--------|--------|--------|
| | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 18 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 33.60 | 32.16 | 44.40 | 42.60 |
| 19 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 33.60 | 32.16 | 44.40 | 42.60 |
| 20 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 33.60 | 32.16 | 44.40 | 42.60 |
| 21 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 33.60 | 32.16 | 45.00 | 43.20 |
| 22 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 34.20 | 32.76 | 45.60 | 43.68 |
| 23 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 34.80 | 33.36 | 46.20 | 44.28 |
| 24 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 35.40 | 33.96 | 47.40 | 45.48 |
| 25 | 8.88 | 8.64 | 13.20 | 12.60 | 9.48 | 9.12 | 14.28 | 13.68 | 11.76 | 11.40 | 22.32 | 21.48 | 36.00 | 34.56 | 48.00 | 46.08 |
| 26 | 8.88 | 8.64 | 13.20 | 12.60 | 9.60 | 9.12 | 14.64 | 14.16 | 12.12 | 11.64 | 22.32 | 21.48 | 37.20 | 35.64 | 50.40 | 48.36 |
| 27 | 8.88 | 8.64 | 13.20 | 12.60 | 9.72 | 9.48 | 15.24 | 14.64 | 12.36 | 11.88 | 22.44 | 21.60 | 39.00 | 37.44 | 52.80 | 50.64 |
| 28 | 8.88 | 8.64 | 13.20 | 12.60 | 9.84 | 9.48 | 15.96 | 15.36 | 12.60 | 12.24 | 22.44 | 21.60 | 40.20 | 38.52 | 55.80 | 53.52 |
| 29 | 8.88 | 8.64 | 13.20 | 12.60 | 9.96 | 9.72 | 16.68 | 15.96 | 13.08 | 12.48 | 22.56 | 21.72 | 42.00 | 40.32 | 58.20 | 55.80 |
| 30 | 8.88 | 8.64 | 13.20 | 12.60 | 10.08 | 9.84 | 17.28 | 16.68 | 13.44 | 13.08 | 22.68 | 21.84 | 43.56 | 41.40 | 61.20 | 58.68 |
| 31 | 8.88 | 8.64 | 13.56 | 13.20 | 10.44 | 9.96 | 18.12 | 17.40 | 14.04 | 13.56 | 24.60 | 23.64 | 45.48 | 43.20 | 64.20 | 61.56 |
| 32 | 8.88 | 8.64 | 14.16 | 13.56 | 10.68 | 10.32 | 19.08 | 18.24 | 14.64 | 14.16 | 26.64 | 25.68 | 47.40 | 44.88 | 67.20 | 64.44 |
| 33 | 8.88 | 8.64 | 14.64 | 14.16 | 10.92 | 10.56 | 20.04 | 19.20 | 15.36 | 14.88 | 29.16 | 28.08 | 49.32 | 46.56 | 70.80 | 67.92 |
| 34 | 8.88 | 8.64 | 15.36 | 14.88 | 11.28 | 10.80 | 21.12 | 20.40 | 16.08 | 15.48 | 31.92 | 30.72 | 51.48 | 48.36 | 74.40 | 71.40 |
| 35 | 8.88 | 8.64 | 16.08 | 15.48 | 11.64 | 11.28 | 22.32 | 21.48 | 16.92 | 16.32 | 34.92 | 33.72 | 53.76 | 50.04 | 78.00 | 74.88 |
| 36 | 9.48 | 9.12 | 17.40 | 16.80 | 12.48 | 12.12 | 24.24 | 23.40 | 18.36 | 17.76 | 37.68 | 36.24 | 56.04 | 52.92 | 81.60 | 78.24 |
| 37 | 10.08 | 9.72 | 18.96 | 18.24 | 13.56 | 13.08 | 26.52 | 25.56 | 19.92 | 19.20 | 40.44 | 39.00 | 58.44 | 55.80 | 85.80 | 82.32 |
| 38 | 10.80 | 10.44 | 20.76 | 19.92 | 14.64 | 14.16 | 29.16 | 28.08 | 21.84 | 21.00 | 43.80 | 42.00 | 61.20 | 58.68 | 90.00 | 86.40 |
| 39 | 11.64 | 11.28 | 22.80 | 21.84 | 15.96 | 15.36 | 32.16 | 30.96 | 23.88 | 22.92 | 47.28 | 45.48 | 64.80 | 62.16 | 94.20 | 90.36 |
| 40 | 12.48 | 12.12 | 25.08 | 24.12 | 17.40 | 16.92 | 35.52 | 34.20 | 26.28 | 25.32 | 51.12 | 49.20 | 68.40 | 65.64 | 99.00 | 95.04 |
| 41 | 13.44 | 13.08 | 27.48 | 26.52 | 18.84 | 18.12 | 39.12 | 37.56 | 28.68 | 27.48 | 54.96 | 52.92 | 72.60 | 69.60 | 103.80 | 99.60 |
| 42 | 14.40 | 13.92 | 30.48 | 29.28 | 20.52 | 19.68 | 42.96 | 41.28 | 31.20 | 30.12 | 59.40 | 57.00 | 76.20 | 73.08 | 109.20 | 104.76 |
| 43 | 15.48 | 15.00 | 33.60 | 32.40 | 22.20 | 21.36 | 47.52 | 45.72 | 34.32 | 32.88 | 64.08 | 61.56 | 81.00 | 77.76 | 114.60 | 109.92 |
| 44 | 16.80 | 16.20 | 37.32 | 36.00 | 24.24 | 23.28 | 52.68 | 50.52 | 37.68 | 36.24 | 69.24 | 66.60 | 85.20 | 81.72 | 120.00 | 115.20 |
| 45 | 18.24 | 17.64 | 41.64 | 40.08 | 26.28 | 25.32 | 58.56 | 56.28 | 41.52 | 39.84 | 75.00 | 72.00 | 90.00 | 86.40 | 126.00 | 120.96 |
| 46 | 19.68 | 18.96 | 45.96 | 44.28 | 28.80 | 27.72 | 63.96 | 61.44 | 45.96 | 42.48 | 87.24 | 81.84 | 94.80 | 90.96 | 133.20 | 127.80 |
| 47 | 21.36 | 20.52 | 51.12 | 49.08 | 31.44 | 30.12 | 70.20 | 67.44 | 60.36 | 44.28 | 92.64 | 87.24 | 100.20 | 96.12 | 141.00 | 135.36 |
| 48 | 23.16 | 22.32 | 56.76 | 54.60 | 34.44 | 33.24 | 76.92 | 73.92 | 65.76 | 45.96 | 98.04 | 92.64 | 106.20 | 101.88 | 149.40 | 143.40 |
| 49 | 25.20 | 24.24 | 63.24 | 60.84 | 37.92 | 36.48 | 84.48 | 81.24 | 71.16 | 47.76 | 105.24 | 98.04 | 112.20 | 107.64 | 157.80 | 151.44 |
| 50 | 27.48 | 26.40 | 70.68 | 67.92 | 41.76 | 40.08 | 93.12 | 89.40 | 76.56 | 53.16 | 114.24 | 103.44 | 118.20 | 113.40 | 167.40 | 160.68 |
| 51 | 29.76 | 28.44 | 77.40 | 74.28 | 45.48 | 43.68 | 100.56 | 96.48 | | | | | 125.40 | 120.36 | 177.00 | 169.92 |
| 52 | 32.16 | 30.96 | 84.60 | 81.36 | 49.44 | 47.52 | 108.48 | 104.28 | | | | | 132.00 | 126.72 | 187.20 | 179.64 |
| 53 | 34.92 | 33.60 | 92.88 | 89.16 | 54.00 | 51.96 | 117.48 | 112.80 | | | | | 139.80 | 134.16 | 198.00 | 190.08 |
| 54 | 38.04 | 36.48 | 102.00 | 98.04 | 59.16 | 56.88 | 127.20 | 122.16 | | | | | 147.60 | 141.60 | 210.00 | 201.60 |
| 55 | 41.28 | 39.84 | 112.20 | 107.88 | 64.92 | 62.28 | 137.88 | 132.36 | | | | | 156.00 | 149.76 | 222.00 | 213.12 |
| 56 | 45.48 | 43.68 | 121.56 | 116.64 | 71.52 | 68.76 | 149.16 | 143.16 | | | | | 167.40 | 160.68 | 239.40 | 229.80 |
| 57 | 50.04 | 48.12 | 131.52 | 126.36 | 79.08 | 76.08 | 161.28 | 154.92 | | | | | 179.40 | 172.20 | 258.60 | 248.16 |
| 58 | 55.32 | 53.04 | 142.44 | 136.80 | 87.84 | 84.36 | 174.60 | 167.64 | | | | | 192.00 | 184.32 | 279.00 | 267.84 |
| 59 | 61.08 | 58.68 | 154.68 | 148.44 | 97.68 | 93.72 | 189.12 | 181.68 | | | | | 205.80 | 197.52 | 300.60 | 288.48 |
| 60 | 67.68 | 65.04 | 167.76 | 161.16 | 108.72 | 104.40 | 205.08 | 197.04 | | | | | 220.80 | 211.92 | 324.60 | 311.52 |
| 61 | 74.16 | 71.28 | 177.12 | 170.04 | | | | | | | | | 236.40 | 226.92 | 349.80 | 335.76 |
| 62 | 81.36 | 78.12 | 186.96 | 179.52 | | | | | | | | | 253.20 | 243.00 | 377.40 | 362.28 |
| 63 | 89.52 | 85.92 | 197.28 | 189.36 | | | | | | | | | 271.80 | 260.88 | 407.40 | 391.08 |
| 64 | 98.40 | 94.56 | 208.20 | 199.92 | | | | | | | | | 291.00 | 279.36 | 439.20 | 421.56 |
| 65 | 108.72 | 104.40 | 219.60 | 210.96 | | | | | | | | | 312.00 | 299.52 | 474.00 | 455.04 |
| 66 | 121.56 | 116.76 | 237.12 | 227.64 | | | | | | | | | 336.00 | 319.20 | 504.60 | 479.28 |
| 67 | 136.44 | 131.04 | 256.08 | 246.00 | | | | | | | | | 361.20 | 343.08 | 537.00 | 510.12 |
| 68 | 153.24 | 147.12 | 276.84 | 265.80 | | | | | | | | | 388.80 | 369.36 | 571.80 | 543.12 |
| 69 | | | | | | | | | | | | | 418.20 | 397.20 | 609.00 | 578.52 |
| 70 | | | | | | | | | | | | | 450.00 | 427.44 | 648.00 | 615.60 |

30YT Issue Ages Are

18 - 50

20YT Issue Ages Are

18 - 60

10YT Issue Ages Are
18 - 68

| | | | | | | | | | | | | | | | | | |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Policy Fee*: | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 48.00 | 36.00 | 36.00 | 36.00 | 36.00 |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

| Issue Age | 10-Year Term Policy | | | | 20-Year Term Policy | | | | 30-Year Term Policy | | | | Whole Life Policy | | | |
|-----------|---------------------|--------|--------|--------|---------------------|--------|--------|--------|---------------------|--------|--------|--------|-------------------|--------|--------|--------|
| | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 18 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 33.60 | 32.16 | 44.40 | 42.60 |
| 19 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 33.60 | 32.16 | 44.40 | 42.60 |
| 20 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 33.60 | 32.16 | 44.40 | 42.60 |
| 21 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 33.60 | 32.16 | 45.00 | 43.20 |
| 22 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 34.20 | 32.76 | 45.60 | 43.68 |
| 23 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 34.80 | 33.36 | 46.20 | 44.28 |
| 24 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 35.40 | 33.96 | 47.40 | 45.48 |
| 25 | 6.72 | 6.48 | 10.44 | 9.96 | 7.20 | 6.96 | 11.40 | 10.92 | 9.24 | 8.88 | 18.36 | 17.64 | 36.72 | 34.56 | 48.00 | 46.08 |
| 26 | 6.72 | 6.48 | 10.44 | 9.96 | 7.32 | 6.96 | 11.76 | 11.28 | 9.48 | 9.12 | 18.36 | 17.64 | 38.28 | 35.64 | 50.40 | 48.36 |
| 27 | 6.72 | 6.48 | 10.44 | 9.96 | 7.44 | 7.20 | 12.24 | 11.76 | 9.72 | 9.36 | 18.48 | 17.76 | 39.84 | 37.44 | 52.80 | 50.64 |
| 28 | 6.72 | 6.48 | 10.44 | 9.96 | 7.56 | 7.20 | 12.84 | 12.36 | 9.96 | 9.60 | 18.48 | 17.76 | 41.52 | 38.52 | 55.80 | 53.52 |
| 29 | 6.72 | 6.48 | 10.44 | 9.96 | 7.68 | 7.44 | 13.44 | 12.84 | 10.32 | 9.84 | 18.60 | 17.88 | 43.20 | 40.32 | 58.20 | 55.80 |
| 30 | 6.72 | 6.48 | 10.44 | 9.96 | 7.80 | 7.56 | 14.04 | 13.44 | 10.68 | 10.32 | 19.56 | 18.00 | 45.00 | 41.40 | 61.20 | 58.68 |
| 31 | 6.72 | 6.48 | 10.80 | 10.44 | 8.04 | 7.68 | 14.76 | 14.16 | 11.16 | 10.80 | 21.36 | 19.56 | 46.92 | 43.20 | 64.20 | 61.56 |
| 32 | 6.72 | 6.48 | 11.28 | 10.80 | 8.28 | 7.92 | 15.60 | 14.88 | 11.76 | 11.28 | 23.28 | 21.36 | 48.84 | 44.88 | 67.20 | 64.44 |
| 33 | 6.72 | 6.48 | 11.76 | 11.28 | 8.52 | 8.16 | 16.44 | 15.72 | 12.72 | 11.88 | 25.44 | 23.40 | 50.76 | 46.56 | 70.80 | 67.92 |
| 34 | 6.72 | 6.48 | 12.36 | 11.88 | 8.76 | 8.40 | 17.40 | 16.68 | 14.04 | 12.48 | 27.96 | 25.68 | 52.92 | 48.36 | 74.40 | 71.40 |
| 35 | 6.72 | 6.48 | 12.96 | 12.48 | 9.12 | 8.76 | 18.36 | 17.64 | 15.60 | 13.20 | 30.60 | 28.32 | 55.20 | 50.04 | 78.00 | 74.88 |
| 36 | 7.20 | 6.96 | 14.16 | 13.56 | 9.84 | 9.48 | 20.04 | 19.32 | 17.28 | 14.40 | 33.36 | 30.48 | 57.48 | 52.92 | 81.60 | 78.24 |
| 37 | 7.80 | 7.44 | 15.48 | 14.88 | 10.80 | 10.32 | 22.08 | 21.24 | 19.08 | 15.72 | 36.48 | 32.88 | 59.88 | 55.80 | 85.80 | 82.32 |
| 38 | 8.40 | 8.04 | 17.04 | 16.32 | 11.76 | 11.28 | 24.36 | 23.40 | 21.12 | 17.28 | 39.84 | 35.52 | 62.52 | 58.68 | 90.00 | 86.40 |
| 39 | 9.12 | 8.76 | 18.84 | 18.00 | 12.84 | 12.36 | 27.00 | 25.92 | 23.28 | 18.96 | 43.32 | 38.52 | 65.16 | 62.16 | 94.20 | 90.36 |
| 40 | 9.84 | 9.48 | 20.76 | 19.92 | 14.16 | 13.68 | 29.88 | 28.68 | 25.68 | 21.00 | 47.16 | 41.76 | 68.40 | 65.64 | 99.00 | 95.04 |
| 41 | 10.68 | 10.32 | 22.92 | 22.08 | 15.36 | 14.76 | 33.00 | 31.68 | 28.32 | 22.92 | 51.24 | 45.00 | 72.60 | 69.60 | 103.80 | 99.60 |
| 42 | 11.52 | 11.04 | 25.44 | 24.48 | 16.80 | 16.08 | 36.36 | 34.92 | 31.20 | 25.20 | 55.56 | 48.60 | 76.20 | 73.08 | 109.20 | 104.76 |
| 43 | 12.48 | 12.00 | 28.20 | 27.12 | 18.24 | 17.52 | 40.32 | 38.76 | 34.20 | 27.60 | 60.00 | 52.56 | 81.00 | 77.76 | 114.60 | 109.92 |
| 44 | 13.56 | 13.08 | 31.44 | 30.24 | 20.04 | 19.20 | 44.76 | 42.96 | 37.56 | 30.48 | 64.80 | 56.88 | 85.20 | 81.72 | 120.00 | 115.20 |
| 45 | 14.88 | 14.28 | 35.16 | 33.84 | 21.96 | 21.00 | 49.92 | 47.88 | 41.16 | 33.60 | 69.96 | 61.56 | 90.00 | 86.40 | 126.00 | 120.96 |
| 46 | 16.08 | 15.48 | 39.00 | 37.44 | 24.36 | 23.04 | 54.60 | 52.44 | 46.80 | 35.88 | 75.48 | 70.20 | 94.80 | 90.96 | 133.20 | 127.80 |
| 47 | 17.52 | 16.80 | 43.44 | 41.64 | 26.88 | 25.20 | 60.00 | 57.60 | 51.48 | 37.68 | 81.36 | 74.88 | 100.20 | 96.12 | 141.00 | 135.36 |
| 48 | 19.08 | 18.36 | 48.36 | 46.44 | 29.52 | 27.84 | 65.88 | 63.24 | 56.16 | 41.04 | 87.72 | 79.56 | 106.20 | 101.88 | 149.40 | 143.40 |
| 49 | 20.88 | 20.04 | 54.00 | 51.84 | 32.52 | 30.72 | 72.48 | 69.60 | 60.84 | 44.64 | 94.44 | 84.24 | 112.20 | 107.64 | 157.80 | 151.44 |
| 50 | 22.92 | 21.96 | 60.48 | 58.08 | 35.76 | 33.84 | 79.92 | 76.68 | 65.52 | 48.48 | 101.52 | 88.92 | 118.20 | 113.40 | 167.40 | 160.68 |
| 51 | 24.84 | 23.76 | 66.24 | 63.60 | 39.36 | 36.96 | 86.40 | 82.92 | | | | | 125.40 | 120.36 | 177.00 | 169.92 |
| 52 | 27.00 | 25.92 | 72.60 | 69.72 | 43.44 | 40.32 | 93.36 | 89.64 | | | | | 132.00 | 126.72 | 187.20 | 179.64 |
| 53 | 29.40 | 28.20 | 79.80 | 76.56 | 48.00 | 44.16 | 101.16 | 97.08 | | | | | 139.80 | 134.16 | 198.00 | 190.08 |
| 54 | 32.04 | 30.72 | 87.72 | 84.24 | 53.04 | 48.48 | 109.56 | 105.24 | | | | | 147.60 | 141.60 | 210.00 | 201.60 |
| 55 | 34.92 | 33.60 | 96.60 | 92.76 | 58.44 | 53.16 | 118.92 | 114.12 | | | | | 156.00 | 149.76 | 222.00 | 213.12 |
| 56 | 38.52 | 36.96 | 104.64 | 100.44 | 64.44 | 58.80 | 128.64 | 123.48 | | | | | 167.40 | 160.68 | 239.40 | 229.80 |
| 57 | 42.48 | 40.80 | 113.40 | 108.84 | 71.16 | 65.16 | 139.20 | 133.68 | | | | | 179.40 | 172.20 | 258.60 | 248.16 |
| 58 | 47.04 | 45.12 | 122.88 | 117.96 | 78.12 | 72.36 | 150.84 | 144.72 | | | | | 192.00 | 184.32 | 279.00 | 267.84 |
| 59 | 52.08 | 50.04 | 133.44 | 128.04 | 85.56 | 80.52 | 163.44 | 156.96 | | | | | 205.80 | 197.52 | 300.60 | 288.48 |
| 60 | 57.84 | 55.56 | 144.84 | 139.08 | 93.48 | 89.76 | 177.36 | 170.28 | | | | | 220.80 | 211.92 | 324.60 | 311.52 |
| 61 | 63.48 | 60.96 | 153.00 | 146.88 | | | | | | | | | 236.40 | 226.92 | 349.80 | 335.76 |
| 62 | 69.72 | 66.96 | 161.52 | 155.04 | | | | | | | | | 253.20 | 243.00 | 377.40 | 362.28 |
| 63 | 76.80 | 73.68 | 170.52 | 163.68 | | | | | | | | | 271.80 | 260.88 | 407.40 | 391.08 |
| 64 | 84.60 | 81.24 | 180.00 | 172.80 | | | | | | | | | 291.00 | 279.36 | 439.20 | 421.56 |
| 65 | 93.48 | 89.76 | 189.96 | 182.40 | | | | | | | | | 312.00 | 299.52 | 474.00 | 455.04 |
| 66 | 104.64 | 100.56 | 205.20 | 196.92 | | | | | | | | | 336.00 | 319.20 | 504.60 | 479.28 |
| 67 | 117.60 | 112.92 | 221.64 | 212.88 | | | | | | | | | 361.20 | 343.08 | 537.00 | 510.12 |
| 68 | 132.24 | 126.96 | 239.76 | 230.16 | | | | | | | | | 388.80 | 369.36 | 571.80 | 543.12 |
| 69 | | | | | | | | | | | | | 418.20 | 397.20 | 609.00 | 578.52 |
| 70 | | | | | | | | | | | | | 450.00 | 427.44 | 648.00 | 615.60 |

30YT Issue Ages Are

18 - 50

20YT Issue Ages Are

18 - 60

10YT Issue Ages Are
18 - 68

| | | | | | | | | | | | | | | | | | |
|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Policy Fee*: | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|

* the Policy Fee is added to the product of the unitized rate below and the number of units
Annual Premium Rate Factors per \$5,000 Unit

| Issue Age | 10-Year Term Policy | | | | 20-Year Term Policy | | | | 30-Year Term Policy | | | | Whole Life Policy | | | |
|-----------|---------------------|--------|--------|--------|---------------------|--------|--------|--------|---------------------|--------|--------|--------|-------------------|--------|--------|--------|
| | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | | Nonsmoker | | Smoker | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 18 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 34.08 | 32.64 | 44.88 | 43.08 |
| 19 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 34.08 | 32.64 | 44.88 | 43.08 |
| 20 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 34.08 | 32.64 | 44.88 | 43.08 |
| 21 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 34.08 | 32.64 | 44.88 | 43.08 |
| 22 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 34.68 | 33.24 | 46.08 | 44.16 |
| 23 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 35.88 | 33.84 | 46.68 | 44.76 |
| 24 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 37.20 | 34.44 | 47.88 | 45.96 |
| 25 | 6.96 | 6.72 | 10.56 | 10.08 | 7.44 | 7.20 | 11.40 | 11.04 | 9.36 | 9.00 | 18.00 | 17.40 | 38.64 | 35.04 | 48.48 | 46.56 |
| 26 | 6.96 | 6.72 | 10.56 | 10.08 | 7.56 | 7.20 | 11.76 | 11.28 | 9.60 | 9.24 | 18.00 | 17.40 | 40.08 | 36.12 | 50.88 | 48.84 |
| 27 | 6.96 | 6.72 | 10.56 | 10.08 | 7.68 | 7.44 | 12.24 | 11.76 | 9.84 | 9.48 | 18.12 | 17.52 | 41.76 | 37.92 | 53.28 | 51.12 |
| 28 | 6.96 | 6.72 | 10.56 | 10.08 | 7.80 | 7.44 | 12.84 | 12.36 | 10.08 | 9.72 | 18.84 | 17.52 | 43.32 | 39.00 | 56.28 | 54.00 |
| 29 | 6.96 | 6.72 | 10.56 | 10.08 | 7.92 | 7.68 | 13.44 | 12.84 | 10.92 | 9.96 | 20.40 | 17.64 | 45.12 | 40.80 | 58.68 | 56.28 |
| 30 | 6.96 | 6.72 | 10.56 | 10.08 | 8.04 | 7.80 | 13.92 | 13.44 | 11.88 | 10.44 | 22.08 | 17.76 | 46.92 | 41.88 | 61.68 | 59.16 |
| 31 | 6.96 | 6.72 | 10.92 | 10.56 | 8.28 | 7.92 | 14.64 | 14.04 | 12.84 | 10.92 | 23.88 | 19.20 | 48.72 | 43.68 | 64.68 | 62.04 |
| 32 | 6.96 | 6.72 | 11.28 | 10.92 | 8.52 | 8.16 | 15.60 | 14.76 | 13.92 | 11.28 | 25.80 | 20.88 | 50.64 | 45.36 | 67.68 | 64.92 |
| 33 | 6.96 | 6.72 | 11.76 | 11.28 | 8.76 | 8.40 | 16.80 | 15.60 | 15.12 | 12.36 | 27.96 | 22.80 | 52.68 | 47.04 | 71.28 | 68.40 |
| 34 | 6.96 | 6.72 | 12.36 | 11.88 | 9.48 | 8.64 | 18.24 | 16.44 | 16.56 | 13.44 | 30.36 | 24.96 | 54.72 | 48.84 | 74.88 | 71.88 |
| 35 | 6.96 | 6.72 | 12.96 | 12.48 | 10.32 | 8.88 | 19.80 | 17.40 | 18.00 | 14.64 | 33.00 | 27.48 | 57.00 | 50.52 | 78.48 | 75.36 |
| 36 | 7.44 | 7.20 | 14.04 | 13.44 | 11.16 | 9.60 | 21.48 | 18.96 | 19.68 | 15.96 | 35.88 | 29.52 | 59.28 | 53.40 | 82.08 | 78.72 |
| 37 | 8.04 | 7.68 | 15.36 | 14.76 | 12.00 | 10.44 | 23.52 | 20.76 | 21.60 | 17.28 | 39.00 | 31.92 | 61.80 | 56.28 | 86.28 | 82.80 |
| 38 | 8.64 | 8.28 | 16.80 | 16.08 | 13.08 | 11.28 | 25.68 | 22.80 | 23.64 | 18.84 | 42.24 | 34.56 | 64.32 | 59.16 | 90.48 | 86.88 |
| 39 | 9.24 | 8.88 | 18.48 | 17.76 | 14.28 | 12.36 | 27.96 | 25.20 | 25.80 | 20.52 | 45.84 | 37.32 | 66.96 | 62.64 | 94.68 | 90.84 |
| 40 | 9.96 | 9.60 | 20.28 | 19.56 | 15.60 | 13.56 | 30.60 | 27.84 | 28.20 | 22.32 | 49.68 | 40.44 | 69.84 | 66.12 | 99.48 | 95.52 |
| 41 | 10.80 | 10.44 | 22.44 | 21.60 | 17.16 | 14.64 | 33.48 | 30.72 | 30.84 | 24.24 | 53.76 | 43.68 | 73.08 | 70.08 | 104.28 | 100.08 |
| 42 | 11.52 | 11.16 | 24.84 | 23.88 | 18.72 | 15.84 | 36.48 | 33.84 | 33.60 | 26.40 | 57.96 | 47.28 | 76.68 | 73.56 | 109.68 | 105.24 |
| 43 | 12.48 | 12.00 | 27.36 | 26.40 | 20.52 | 17.28 | 39.72 | 37.44 | 36.60 | 28.80 | 62.40 | 51.24 | 81.48 | 78.24 | 115.08 | 110.40 |
| 44 | 13.44 | 13.08 | 30.48 | 29.40 | 22.32 | 18.84 | 43.32 | 41.40 | 39.96 | 31.32 | 67.20 | 55.32 | 85.68 | 82.20 | 120.48 | 115.68 |
| 45 | 14.76 | 14.16 | 33.96 | 32.76 | 24.48 | 20.52 | 48.00 | 46.08 | 43.68 | 34.08 | 72.36 | 59.76 | 90.48 | 86.88 | 126.48 | 121.44 |
| 46 | 15.84 | 15.36 | 37.68 | 36.24 | 26.88 | 22.56 | 52.44 | 50.40 | 47.76 | 36.96 | 77.88 | 67.32 | 95.28 | 91.44 | 133.68 | 128.28 |
| 47 | 17.28 | 16.56 | 41.88 | 40.20 | 29.28 | 24.60 | 57.60 | 55.32 | 52.20 | 40.20 | 83.88 | 71.76 | 100.68 | 96.60 | 141.48 | 135.84 |
| 48 | 18.72 | 18.00 | 46.56 | 44.76 | 32.04 | 27.12 | 63.24 | 60.72 | 57.00 | 43.44 | 90.12 | 76.20 | 106.68 | 102.36 | 149.88 | 143.88 |
| 49 | 20.40 | 19.68 | 51.96 | 49.92 | 34.92 | 29.76 | 69.48 | 66.72 | 62.16 | 47.04 | 96.84 | 80.64 | 112.68 | 108.12 | 158.28 | 151.92 |
| 50 | 22.44 | 21.48 | 58.08 | 55.80 | 38.16 | 32.76 | 76.56 | 73.44 | 67.92 | 50.88 | 104.04 | 85.08 | 118.68 | 113.88 | 167.88 | 161.16 |
| 51 | 24.24 | 23.16 | 63.60 | 61.08 | 41.88 | 35.76 | 82.68 | 79.44 | | | | | 125.88 | 120.84 | 177.48 | 170.40 |
| 52 | 26.28 | 25.20 | 69.60 | 66.84 | 45.84 | 38.88 | 89.28 | 85.80 | | | | | 132.48 | 127.20 | 187.68 | 180.12 |
| 53 | 28.56 | 27.36 | 76.44 | 73.32 | 50.40 | 42.60 | 96.72 | 92.88 | | | | | 140.28 | 134.64 | 198.48 | 190.56 |
| 54 | 31.08 | 29.76 | 84.00 | 80.64 | 55.44 | 46.68 | 104.64 | 100.56 | | | | | 148.08 | 142.08 | 210.48 | 202.08 |
| 55 | 33.84 | 32.52 | 92.40 | 88.68 | 60.84 | 51.12 | 113.64 | 109.08 | | | | | 156.48 | 150.24 | 222.48 | 213.60 |
| 56 | 37.20 | 35.76 | 100.08 | 96.00 | 66.96 | 56.52 | 122.88 | 117.96 | | | | | 167.88 | 161.16 | 239.88 | 230.28 |
| 57 | 40.92 | 39.36 | 108.36 | 104.04 | 73.56 | 62.52 | 132.84 | 127.56 | | | | | 179.88 | 172.68 | 259.08 | 248.64 |
| 58 | 45.36 | 43.44 | 117.36 | 112.68 | 80.52 | 69.36 | 143.88 | 138.12 | | | | | 192.48 | 184.80 | 279.48 | 268.32 |
| 59 | 50.04 | 48.12 | 127.44 | 122.28 | 88.08 | 77.16 | 155.88 | 149.76 | | | | | 206.28 | 198.00 | 301.08 | 288.96 |
| 60 | 55.56 | 53.40 | 138.24 | 132.72 | 95.88 | 85.92 | 169.08 | 162.36 | | | | | 221.28 | 212.40 | 325.08 | 312.00 |
| 61 | 60.96 | 58.56 | 145.92 | 140.16 | | | | | | | | | 236.88 | 227.40 | 350.28 | 336.24 |
| 62 | 66.84 | 64.20 | 154.08 | 147.96 | | | | | | | | | 253.68 | 243.48 | 377.88 | 362.76 |
| 63 | 73.56 | 70.56 | 162.60 | 156.12 | | | | | | | | | 272.28 | 261.36 | 407.88 | 391.56 |
| 64 | 81.00 | 77.76 | 171.60 | 164.76 | | | | | | | | | 291.48 | 279.84 | 439.68 | 422.04 |
| 65 | 89.40 | 85.92 | 181.08 | 173.88 | | | | | | | | | 312.48 | 300.00 | 474.48 | 455.52 |
| 66 | 100.08 | 96.12 | 195.60 | 187.68 | | | | | | | | | 336.48 | 319.68 | 505.08 | 479.76 |
| 67 | 112.32 | 107.88 | 211.20 | 202.80 | | | | | | | | | 361.68 | 343.56 | 537.48 | 510.60 |
| 68 | 126.24 | 121.20 | 228.36 | 219.24 | | | | | | | | | 389.28 | 369.84 | 572.28 | 543.60 |
| 69 | | | | | | | | | | | | | 418.68 | 397.68 | 609.48 | 579.00 |
| 70 | | | | | | | | | | | | | 450.48 | 427.92 | 648.48 | 616.08 |

30YT Issue Ages Are

18 - 50

20YT Issue Ages Are

18 - 60

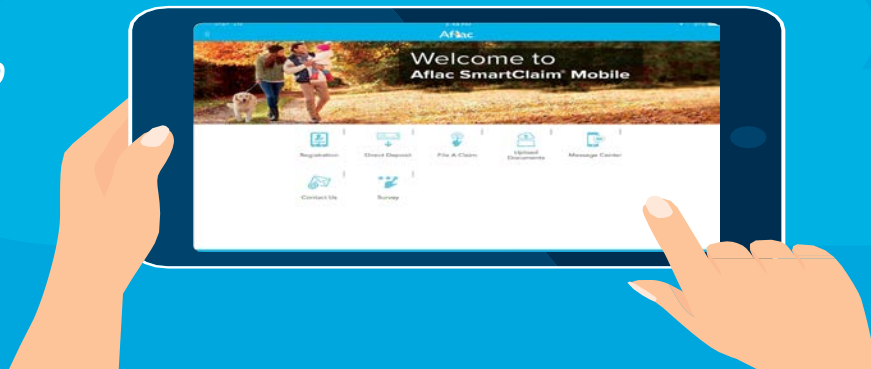
10YT Issue Ages Are
18 - 68

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- Diagnosis
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- Date(s) of service
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