



Income Protection Plan Rates

Annual Individual Premiums Per \$100 of Monthly Benefit Amount



Insured Person's Age	Long Term Disability Insurance Benefit Waiting Periods			
	30 days	60 days	90 days	180 days
For a Long-Term Disability Plan with Maximum Payment Period of 2 years				
Under Age 30	\$5.40	\$4.20	\$3.60	\$2.40
30-34	7.80	6.00	5.40	4.20
35-39	10.80	8.40	7.20	6.60
40-44	17.40	14.40	13.80	12.60
45-49	21.40	18.40	17.00	15.40
50-54	33.00	28.80	25.20	23.40
55-59	38.60	35.40	33.60	30.60
60-64	49.20	47.20	44.00	40.20
65-69*	56.00	53.00	49.00	46.00
For a Long-Term Disability Plan with Maximum Payment Period of 5 years				
Under Age 30	\$7.20	\$6.00	\$5.20	\$4.70
30-34	9.00	7.50	6.50	5.90
35-39	12.00	10.00	8.60	7.90
40-44	18.60	15.80	14.60	13.40
45-49	23.20	19.80	18.20	16.80
50-54	34.30	31.10	29.20	27.20
55-59	40.40	36.60	34.40	32.00
60-64	63.00	58.80	54.40	51.20
65-69*	56.00	53.00	49.00	46.00
For a Long-Term Disability Plan with Maximum Payment Period to Age 65				
Under Age 30	\$12.00	\$11.30	\$10.70	\$10.20
30-34	15.00	14.10	13.40	12.80
35-39	20.00	18.80	17.80	17.00
40-44	32.60	31.00	29.10	28.00
45-49	40.80	38.80	36.40	35.00
50-54	53.60	50.00	46.20	43.50
55-59	63.00	58.80	54.40	51.20
60-64	68.40	62.40	56.80	53.60
65-69*	56.00	53.00	49.00	46.00
For a Business Overhead Expense Plan				
Under Age 30	\$ 6.60			
30-34	7.20			
35-39	9.00			
40-44	11.00			
45-49	13.80			
50-54	17.60			
55-59	22.40			
60-64	28.00			
65-69*	42.00			
Optional Cost of Living Adjustment Annual Premium				
Under Age 45:	\$ 5.40 Individual Premiums per \$100 of Monthly Benefit Amount			
Ages 45 to 69 inclusive:	\$12.80 Individual Premiums per \$100 of Monthly Benefit Amount			

* Premiums for ages 65 and over are Renewal Premiums only.

Rates are based on the attained age of the Insured Person and increase as you enter each new age category. Rates and/or benefits may be changed on a class basis. For disabilities occurring on or after age 64, the Maximum Payment Period is 12 months.