

Premiums By Age

Premiums

Your policy becomes effective on the date you select on your application, provided that date is after the date you signed the application.

The premium for this coverage is based on the age of the oldest person covered under the policy. Your agent can help you determine premium amounts for policy terms that cover partial months; for example, six weeks.

Note: All premiums are non-refundable. There is also a \$10.00 service fee charged for each automatic deduction from your checking or savings account, along with your monthly premium.

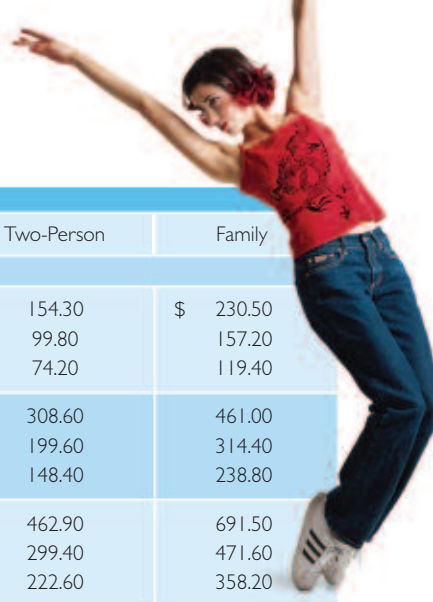


AGE 0-24					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 68.50	\$ 66.50	\$ 135.00	\$ 211.50
	500	50.10	47.40	97.50	154.90
	1,000	37.30	34.20	71.90	117.10
2 Months	250	137.00	133.00	270.00	422.20
	500	100.20	94.80	195.00	309.80
	1,000	75.40	68.40	143.80	234.20
3 Months	250	205.50	199.50	405.00	633.30
	500	150.30	142.20	292.50	464.70
	1,000	113.10	102.60	215.70	351.30
4 Months	250	274.00	266.00	540.00	844.40
	500	200.40	189.60	390.00	619.60
	1,000	150.80	136.80	287.60	468.40
5 Months	250	342.50	332.50	675.00	1,055.50
	500	250.50	237.00	487.50	774.50
	1,000	188.50	171.00	359.50	585.50
6 Months	250	411.00	399.00	810.00	1,266.60
	500	300.60	284.40	585.00	929.40
	1,000	226.20	205.20	431.40	702.60

Premiums effective as of November 1, 2005



Be Unique.



AGE 25-29					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 76.00	\$ 78.30	\$ 154.30	\$ 230.50
	500	50.10	49.70	99.80	157.20
	1,000	37.70	36.50	74.20	119.40
2 Months	250	152.00	156.60	308.60	461.00
	500	100.20	99.40	199.60	314.40
	1,000	75.40	73.00	148.40	238.80
3 Months	250	228.00	234.90	462.90	691.50
	500	150.30	149.10	299.40	471.60
	1,000	113.10	109.50	222.60	358.20
4 Months	250	304.00	313.50	617.20	922.00
	500	200.40	198.80	399.20	628.80
	1,000	150.80	146.00	296.80	477.60
5 Months	250	380.00	391.50	771.50	1,152.50
	500	250.50	248.50	499.00	786.00
	1,000	188.50	182.50	371.00	597.00
6 Months	250	456.00	469.80	925.80	1,383.00
	500	300.60	298.20	598.80	943.20
	1,000	226.20	219.00	445.20	716.40

AGE 30-34					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 79.60	\$ 90.40	\$ 170.00	\$ 246.10
	500	56.70	62.90	119.60	177.00
	1,000	37.70	44.20	81.90	127.10
2 Months	250	159.20	180.80	340.00	492.20
	500	113.40	125.80	239.20	354.00
	1,000	75.40	88.40	163.80	254.20
3 Months	250	238.80	271.20	510.00	738.30
	500	170.10	188.70	358.80	531.00
	1,000	113.10	132.60	245.70	381.30
4 Months	250	318.40	361.60	680.00	984.40
	500	226.80	251.60	478.40	708.00
	1,000	150.80	176.80	327.60	508.40
5 Months	250	398.00	452.00	850.00	1,230.50
	500	283.50	314.50	598.00	885.00
	1,000	188.50	221.00	409.50	635.50
6 Months	250	477.60	542.40	1,020.00	1,476.60
	500	340.20	377.40	717.60	1,062.00
	1,000	226.20	265.20	491.40	762.50

Premiums effective as of November 1, 2005

AGE 35-39					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 101.30	\$ 105.30	\$ 206.70	\$ 282.80
	500	69.20	73.40	142.60	200.00
	1,000	47.00	52.30	99.40	144.60
2 Months	250	202.60	210.60	413.40	565.60
	500	138.40	146.80	285.20	400.00
	1,000	94.00	104.60	198.80	289.20
3 Months	250	303.90	315.90	620.10	848.40
	500	207.60	220.20	427.80	600.00
	1,000	141.00	156.90	298.20	433.80
4 Months	250	405.20	421.20	826.80	1,131.20
	500	276.80	293.60	570.40	800.00
	1,000	188.00	209.20	397.60	578.40
5 Months	250	506.50	526.50	1,033.50	1,414.00
	500	346.00	367.00	713.00	1,000.00
	1,000	235.00	261.50	497.00	723.00
6 Months	250	607.80	631.80	1,240.20	1,696.80
	500	415.20	440.40	855.60	1,200.00
	1,000	282.00	313.80	596.40	867.60

AGE 40-44					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 115.80	\$ 114.80	\$ 230.60	\$ 306.70
	500	85.10	81.50	166.60	224.00
	1,000	59.50	60.10	119.60	164.80
2 Months	250	231.60	229.60	461.20	613.40
	500	170.20	163.00	333.20	448.00
	1,000	119.00	120.20	239.20	329.60
3 Months	250	347.40	344.40	691.80	920.10
	500	255.30	244.50	499.80	672.00
	1,000	178.50	180.30	358.80	494.40
4 Months	250	463.20	459.20	922.40	1,226.80
	500	340.40	326.00	666.40	896.00
	1,000	238.00	240.40	478.40	659.20
5 Months	250	579.00	574.00	1,153.00	1,533.50
	500	425.50	407.50	833.00	1,120.00
	1,000	297.50	300.50	598.00	824.00
6 Months	250	694.80	688.80	1,383.60	1,840.20
	500	510.60	489.00	999.60	1,344.00
	1,000	357.00	360.60	717.60	988.80

Premiums effective as of November 1, 2005

AGE 45-49					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 148.10	\$ 139.20	\$ 287.30	\$ 367.20
	500	102.00	99.40	201.40	261.90
	1,000	81.90	76.50	158.40	205.40
2 Months	250	296.20	278.40	574.60	734.40
	500	204.00	198.80	402.80	523.80
	1,000	163.80	153.00	316.80	410.80
3 Months	250	444.30	417.60	861.90	1,101.60
	500	306.00	298.20	604.20	785.70
	1,000	245.70	229.50	475.20	616.20
4 Months	250	592.40	556.80	1,149.20	1,468.80
	500	408.00	397.60	805.60	1,047.60
	1,000	327.60	306.00	633.60	821.60
5 Months	250	740.50	696.00	1,436.50	1,836.00
	500	510.00	497.00	1,007.00	1,309.50
	1,000	409.50	382.50	792.00	1,027.00
6 Months	250	888.60	835.20	1,723.80	2,203.20
	500	612.00	596.40	1,208.40	1,571.40
	1,000	491.40	459.00	950.40	1,232.40

AGE 50-54					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 180.10	\$ 197.20	\$ 377.30	\$ 457.20
	500	126.60	138.70	265.30	325.80
	1,000	99.10	102.00	201.10	248.20
2 Months	250	360.20	394.40	754.60	914.40
	500	253.20	277.40	530.60	651.60
	1,000	198.20	204.00	402.20	496.40
3 Months	250	540.30	591.60	1,131.90	1,371.60
	500	379.80	416.10	795.90	977.40
	1,000	297.30	306.00	603.30	744.60
4 Months	250	720.40	788.80	1,509.20	1,828.80
	500	506.40	554.80	1,061.20	1,303.20
	1,000	396.40	408.00	804.40	992.80
5 Months	250	900.50	986.00	1,886.50	2,286.00
	500	633.00	693.50	1,326.50	1,629.00
	1,000	495.50	510.00	1,005.50	1,241.00
6 Months	250	1,080.60	1,183.20	2,263.80	2,743.20
	500	759.60	832.20	1,591.80	1,954.80
	1,000	594.60	612.00	1,206.00	1,489.20

Premiums effective as of November 1, 2005



AGE 55-59					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 242.40	\$ 246.30	\$ 488.80	\$ 568.70
	500	177.90	175.10	353.10	413.50
	1,000	132.00	131.60	263.60	310.60
2 Months	250	484.80	492.60	977.60	1,137.40
	500	355.80	350.20	706.20	827.00
	1,000	264.00	263.20	527.20	621.20
3 Months	250	727.20	738.90	1,466.40	1,706.10
	500	533.70	525.30	1,059.30	1,240.50
	1,000	396.00	394.80	790.80	931.80
4 Months	250	969.60	985.20	1,955.20	2,274.80
	500	711.60	700.40	1,412.40	1,654.00
	1,000	528.00	526.40	1,054.40	1,242.40
5 Months	250	1,212.00	1,231.50	2,444.00	2,843.50
	500	889.50	875.50	1,765.50	2,607.50
	1,000	660.00	658.00	1,318.00	1,553.00
6 Months	250	1,454.40	1,477.80	2,932.80	3,412.20
	500	1,067.40	1,050.60	2,118.60	2,481.00
	1,000	792.00	789.60	1,581.60	1,863.60

AGE 60-64					
Length of Coverage	Deductible Option	Single		Two-Person	Family
		Male	Female		
1 Month	\$ 250	\$ 360.10	\$ 291.80	\$ 651.80	\$ 731.70
	500	250.10	201.40	451.50	512.00
	1,000	188.70	151.10	339.80	386.90
2 Months	250	720.20	583.60	1,303.60	1,463.40
	500	500.20	402.80	903.00	1,024.00
	1,000	377.40	302.20	679.60	773.80
3 Months	250	1,080.30	875.40	1,955.40	2,195.10
	500	750.30	604.20	1,354.50	1,536.00
	1,000	566.10	453.30	1,019.40	1,160.70
4 Months	250	1,440.40	1,167.20	2,607.20	2,926.80
	500	1,000.40	805.60	1,806.00	2,048.00
	1,000	754.80	604.40	1,359.20	1,547.60
5 Months	250	1,800.50	1,459.00	3,259.00	3,658.50
	500	1,250.50	1,007.00	2,257.50	2,560.00
	1,000	943.50	755.50	1,699.00	1,934.50
6 Months	250	2,160.60	1,750.80	3,910.80	4,390.20
	500	1,500.60	1,208.40	2,709.00	3,072.00
	1,000	1,132.20	906.60	2,038.80	2,321.40

Premiums effective as of November 1, 2005

Premium payments may be made on a calendar month or policy term basis. For example, a monthly premium would be for the first day of a month through the last day of such month. A policy term payment would be for the first day of coverage and expire at 12:01 a.m. on the termination date.