

# Rate Guide



## **Protection Series<sup>SM</sup> – Cancer and Heart Attack or Stroke Plus Insurance Plans**

Continental Life Insurance Company  
of Brentwood, Tennessee  
An Aetna Company



Cancer Insurance

ANNUAL Base Rates per \$5,000 of Coverage\*

Cancer				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$31.50	\$40.00	\$58.90	\$67.30
25-29	\$31.50	\$40.00	\$58.90	\$67.30
30-34	\$31.50	\$40.00	\$58.90	\$67.30
35-39	\$36.70	\$45.10	\$68.50	\$76.90
40-44	\$52.50	\$60.90	\$98.00	\$106.40
45-49	\$72.60	\$81.00	\$135.50	\$143.90
50-54	\$95.80	\$104.30	\$179.00	\$187.40
55-59	\$121.30	\$129.70	\$226.40	\$234.80
60-64	\$148.40	\$156.80	\$277.10	\$285.60

Cancer with recurrence				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$35.40	\$46.00	\$66.20	\$76.60
25-29	\$35.40	\$46.00	\$66.20	\$76.60
30-34	\$35.40	\$46.00	\$66.20	\$76.60
35-39	\$40.50	\$51.10	\$75.80	\$86.20
40-44	\$57.80	\$68.40	\$108.00	\$118.50
45-49	\$78.60	\$89.10	\$146.80	\$157.20
50-54	\$103.10	\$113.70	\$192.50	\$203.10
55-59	\$131.00	\$141.50	\$244.50	\$255.10
60-64	\$161.80	\$172.40	\$302.20	\$312.60

# Heart Attack or Stroke Insurance

## ANNUAL Base Rates per \$5,000 of Coverage\*

Heart Attack or Stroke				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$36.30	\$38.50	\$67.70	\$69.90
25-29	\$36.30	\$38.50	\$67.70	\$69.90
30-34	\$36.30	\$38.50	\$67.70	\$69.90
35-39	\$38.70	\$40.90	\$72.20	\$74.40
40-44	\$53.90	\$56.20	\$100.60	\$102.90
45-49	\$67.70	\$69.90	\$126.30	\$128.60
50-54	\$89.40	\$91.60	\$166.90	\$169.20
55-59	\$111.20	\$113.40	\$207.60	\$209.90
60-64	\$145.00	\$147.20	\$270.80	\$273.00

Heart Attack or Stroke with recurrence				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$41.10	\$43.90	\$76.80	\$79.50
25-29	\$41.10	\$43.90	\$76.80	\$79.50
30-34	\$41.10	\$43.90	\$76.80	\$79.50
35-39	\$44.00	\$46.80	\$82.20	\$84.90
40-44	\$60.40	\$63.20	\$112.80	\$115.60
45-49	\$79.30	\$82.10	\$148.00	\$150.80
50-54	\$102.00	\$104.80	\$190.40	\$193.20
55-59	\$126.40	\$129.20	\$236.20	\$238.90
60-64	\$164.00	\$166.80	\$306.20	\$309.00

# Cancer Insurance

## MONTHLY Base Rates per \$5,000 of Coverage\*

Cancer				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$2.62	\$3.33	\$4.91	\$5.61
25-29	\$2.62	\$3.33	\$4.91	\$5.61
30-34	\$2.62	\$3.33	\$4.91	\$5.61
35-39	\$3.06	\$3.76	\$5.71	\$6.41
40-44	\$4.37	\$5.07	\$8.17	\$8.87
45-49	\$6.05	\$6.75	\$11.29	\$11.99
50-54	\$7.98	\$8.69	\$14.92	\$15.62
55-59	\$10.11	\$10.81	\$18.87	\$19.57
60-64	\$12.37	\$13.07	\$23.09	\$23.80

Cancer with recurrence				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$2.95	\$3.83	\$5.52	\$6.38
25-29	\$2.95	\$3.83	\$5.52	\$6.38
30-34	\$2.95	\$3.83	\$5.52	\$6.38
35-39	\$3.37	\$4.26	\$6.32	\$7.18
40-44	\$4.82	\$5.70	\$9.00	\$9.87
45-49	\$6.55	\$7.42	\$12.23	\$13.10
50-54	\$8.59	\$9.47	\$16.04	\$16.92
55-59	\$10.92	\$11.79	\$20.37	\$21.26
60-64	\$13.48	\$14.37	\$25.18	\$26.05

# Heart Attack or Stroke Insurance

## MONTHLY Base Rates per \$5,000 of Coverage\*

Heart Attack or Stroke				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$3.02	\$3.21	\$5.64	\$5.82
25-29	\$3.02	\$3.21	\$5.64	\$5.82
30-34	\$3.02	\$3.21	\$5.64	\$5.82
35-39	\$3.22	\$3.41	\$6.02	\$6.20
40-44	\$4.49	\$4.68	\$8.38	\$8.57
45-49	\$5.64	\$5.82	\$10.52	\$10.72
50-54	\$7.45	\$7.63	\$13.91	\$14.10
55-59	\$9.27	\$9.45	\$17.30	\$17.49
60-64	\$12.08	\$12.27	\$22.57	\$22.75

Heart Attack or Stroke with recurrence				
Issue Age	Individual	Individual and Child(ren)	Individual and Spouse/ Domestic Partner	Family
18-24	\$3.42	\$3.66	\$6.40	\$6.62
25-29	\$3.42	\$3.66	\$6.40	\$6.62
30-34	\$3.42	\$3.66	\$6.40	\$6.62
35-39	\$3.67	\$3.90	\$6.85	\$7.07
40-44	\$5.03	\$5.27	\$9.40	\$9.63
45-49	\$6.61	\$6.84	\$12.33	\$12.57
50-54	\$8.50	\$8.73	\$15.87	\$16.10
55-59	\$10.53	\$10.77	\$19.68	\$19.91
60-64	\$13.67	\$13.90	\$25.52	\$25.75

# Individual

## Pre-Calculated Monthly Rates\*

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$5.25	\$10.50	\$15.75	\$21.00	\$26.25
25-29	\$5.25	\$10.50	\$15.75	\$21.00	\$26.25
30-34	\$5.25	\$10.50	\$15.75	\$21.00	\$26.25
35-39	\$6.12	\$12.23	\$18.35	\$24.47	\$30.58
40-44	\$8.75	\$17.50	\$26.25	\$35.00	\$43.75
45-49	\$12.10	\$24.20	\$36.30	\$48.40	\$60.50
50-54	\$15.97	\$31.93	\$47.90	\$63.86	\$79.83
55-59	\$20.22	\$40.43	\$60.65	\$80.86	\$101.08
60-64	\$24.73	\$49.46	\$74.20	\$98.93	\$123.66

Cancer with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50
25-29	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50
30-34	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50
35-39	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75
40-44	\$9.63	\$19.27	\$28.90	\$38.53	\$48.16
45-49	\$13.10	\$26.20	\$39.30	\$52.40	\$65.50
50-54	\$17.18	\$34.37	\$51.55	\$68.73	\$85.91
55-59	\$21.83	\$43.66	\$65.50	\$87.33	\$109.16
60-64	\$26.97	\$53.93	\$80.90	\$107.86	\$134.83

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year

# Individual

## Pre-Calculated Monthly Rates\*

Heart Attack or Stroke Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$6.05	\$12.10	\$18.15	\$24.20	\$30.25
25-29	\$6.05	\$12.10	\$18.15	\$24.20	\$30.25
30-34	\$6.05	\$12.10	\$18.15	\$24.20	\$30.25
35-39	\$6.45	\$12.90	\$19.35	\$25.80	\$32.25
40-44	\$8.98	\$17.97	\$26.95	\$35.93	\$44.91
45-49	\$11.28	\$22.57	\$33.85	\$45.13	\$56.41
50-54	\$14.90	\$29.80	\$44.70	\$59.60	\$74.50
55-59	\$18.53	\$37.07	\$55.60	\$74.13	\$92.66
60-64	\$24.17	\$48.33	\$72.50	\$96.66	\$120.83

Heart Attack or Stroke with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$6.85	\$13.70	\$20.55	\$27.40	\$34.25
25-29	\$6.85	\$13.70	\$20.55	\$27.40	\$34.25
30-34	\$6.85	\$13.70	\$20.55	\$27.40	\$34.25
35-39	\$7.33	\$14.67	\$22.00	\$29.33	\$36.67
40-44	\$10.07	\$20.13	\$30.20	\$40.27	\$50.33
45-49	\$13.22	\$26.43	\$39.65	\$52.86	\$66.08
50-54	\$17.00	\$34.00	\$51.00	\$68.00	\$85.00
55-59	\$21.07	\$42.13	\$63.20	\$84.26	\$105.33
60-64	\$27.33	\$54.66	\$82.00	\$109.33	\$136.66

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year

# Individual and Child(ren)

## Pre-Calculated Monthly Rates\*

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$6.67	\$13.33	\$20.00	\$26.67	\$33.33
25-29	\$6.67	\$13.33	\$20.00	\$26.67	\$33.33
30-34	\$6.67	\$13.33	\$20.00	\$26.67	\$33.33
35-39	\$7.52	\$15.03	\$22.55	\$30.07	\$37.58
40-44	\$10.15	\$20.30	\$30.45	\$40.60	\$50.75
45-49	\$13.50	\$27.00	\$40.50	\$54.00	\$67.50
50-54	\$17.38	\$34.77	\$52.15	\$69.53	\$86.91
55-59	\$21.62	\$43.23	\$64.85	\$86.46	\$108.08
60-64	\$26.13	\$52.26	\$78.40	\$104.53	\$130.66

Cancer with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$7.67	\$15.33	\$23.00	\$30.67	\$38.33
25-29	\$7.67	\$15.33	\$23.00	\$30.67	\$38.33
30-34	\$7.67	\$15.33	\$23.00	\$30.67	\$38.33
35-39	\$8.52	\$17.03	\$25.55	\$34.07	\$42.58
40-44	\$11.40	\$22.80	\$34.20	\$45.60	\$57.00
45-49	\$14.85	\$29.70	\$44.55	\$59.40	\$74.25
50-54	\$18.95	\$37.90	\$56.85	\$75.80	\$94.75
55-59	\$23.58	\$47.16	\$70.75	\$94.33	\$117.91
60-64	\$28.73	\$57.46	\$86.20	\$114.93	\$143.66

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year



# Individual and Child(ren)

## Pre-Calculated Monthly Rates\*

Heart Attack or Stroke Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$6.42	\$12.83	\$19.25	\$25.67	\$32.08
25-29	\$6.42	\$12.83	\$19.25	\$25.67	\$32.08
30-34	\$6.42	\$12.83	\$19.25	\$25.67	\$32.08
35-39	\$6.82	\$13.63	\$20.45	\$27.27	\$34.08
40-44	\$9.37	\$18.73	\$28.10	\$37.47	\$46.83
45-49	\$11.65	\$23.30	\$34.95	\$46.60	\$58.25
50-54	\$15.27	\$30.53	\$45.80	\$61.06	\$76.33
55-59	\$18.90	\$37.80	\$56.70	\$75.60	\$94.50
60-64	\$24.53	\$49.06	\$73.60	\$98.13	\$122.66

Heart Attack or Stroke with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$7.32	\$14.63	\$21.95	\$29.27	\$36.58
25-29	\$7.32	\$14.63	\$21.95	\$29.27	\$36.58
30-34	\$7.32	\$14.63	\$21.95	\$29.27	\$36.58
35-39	\$7.80	\$15.60	\$23.40	\$31.20	\$39.00
40-44	\$10.53	\$21.07	\$31.60	\$42.13	\$52.66
45-49	\$13.68	\$27.37	\$41.05	\$54.73	\$68.41
50-54	\$17.47	\$34.93	\$52.40	\$69.86	\$87.33
55-59	\$21.53	\$43.06	\$64.60	\$86.13	\$107.66
60-64	\$27.80	\$55.60	\$83.40	\$111.20	\$138.99

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year

# Individual and Spouse/Domestic Partner

## Pre-Calculated Monthly Rates\*

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$9.82	\$19.63	\$29.45	\$39.27	\$49.08
25-29	\$9.82	\$19.63	\$29.45	\$39.27	\$49.08
30-34	\$9.82	\$19.63	\$29.45	\$39.27	\$49.08
35-39	\$11.42	\$22.83	\$34.25	\$45.66	\$57.08
40-44	\$16.33	\$32.67	\$49.00	\$65.33	\$81.66
45-49	\$22.58	\$45.16	\$67.75	\$90.33	\$112.91
50-54	\$29.83	\$59.66	\$89.50	\$119.33	\$149.16
55-59	\$37.73	\$75.46	\$113.20	\$150.93	\$188.66
60-64	\$46.18	\$92.36	\$138.54	\$184.73	\$230.91

Cancer with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$11.03	\$22.07	\$33.10	\$44.13	\$55.16
25-29	\$11.03	\$22.07	\$33.10	\$44.13	\$55.16
30-34	\$11.03	\$22.07	\$33.10	\$44.13	\$55.16
35-39	\$12.63	\$25.27	\$37.90	\$50.53	\$63.16
40-44	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00
45-49	\$24.47	\$48.93	\$73.40	\$97.86	\$122.33
50-54	\$32.08	\$64.16	\$96.25	\$128.33	\$160.41
55-59	\$40.75	\$81.50	\$122.25	\$162.99	\$203.74
60-64	\$50.36	\$100.73	\$151.09	\$201.46	\$251.82

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year

# Individual and Spouse/Domestic Partner

## Pre-Calculated Monthly Rates\*

Heart Attack or Stroke Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$11.28	\$22.57	\$33.85	\$45.13	\$56.41
25-29	\$11.28	\$22.57	\$33.85	\$45.13	\$56.41
30-34	\$11.28	\$22.57	\$33.85	\$45.13	\$56.41
35-39	\$12.03	\$24.07	\$36.10	\$48.13	\$60.16
40-44	\$16.77	\$33.53	\$50.30	\$67.06	\$83.83
45-49	\$21.05	\$42.10	\$63.15	\$84.20	\$105.25
50-54	\$27.82	\$55.63	\$83.45	\$111.26	\$139.08
55-59	\$34.60	\$69.20	\$103.80	\$138.39	\$172.99
60-64	\$45.13	\$90.26	\$135.39	\$180.53	\$225.66

Heart Attack or Stroke with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00
25-29	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00
30-34	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00
35-39	\$13.70	\$27.40	\$41.10	\$54.80	\$68.50
40-44	\$18.80	\$37.60	\$56.40	\$75.20	\$94.00
45-49	\$24.67	\$49.33	\$74.00	\$98.66	\$123.33
50-54	\$31.73	\$63.46	\$95.20	\$126.93	\$158.66
55-59	\$39.37	\$78.73	\$118.10	\$157.46	\$196.83
60-64	\$51.03	\$102.06	\$153.09	\$204.13	\$255.16

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year

# Family

## Pre-Calculated Monthly Rates\*

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$11.22	\$22.43	\$33.65	\$44.86	\$56.08
25-29	\$11.22	\$22.43	\$33.65	\$44.86	\$56.08
30-34	\$11.22	\$22.43	\$33.65	\$44.86	\$56.08
35-39	\$12.82	\$25.63	\$38.45	\$51.26	\$64.08
40-44	\$17.73	\$35.47	\$53.20	\$70.93	\$88.66
45-49	\$23.98	\$47.96	\$71.95	\$95.93	\$119.91
50-54	\$31.23	\$62.46	\$93.70	\$124.93	\$156.16
55-59	\$39.13	\$78.26	\$117.40	\$156.53	\$195.66
60-64	\$47.60	\$95.20	\$142.79	\$190.39	\$237.99

Cancer with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$12.77	\$25.53	\$38.30	\$51.06	\$63.83
25-29	\$12.77	\$25.53	\$38.30	\$51.06	\$63.83
30-34	\$12.77	\$25.53	\$38.30	\$51.06	\$63.83
35-39	\$14.37	\$28.73	\$43.10	\$57.46	\$71.83
40-44	\$19.75	\$39.50	\$59.25	\$79.00	\$98.75
45-49	\$26.20	\$52.40	\$78.60	\$104.80	\$130.99
50-54	\$33.85	\$67.70	\$101.55	\$135.39	\$169.24
55-59	\$42.51	\$85.03	\$127.54	\$170.06	\$212.57
60-64	\$52.10	\$104.20	\$156.29	\$208.39	\$260.49

\*minimum = \$5,000, maximum = \$75,000  
 Total premium minimum = \$180/year

# Family

## Pre-Calculated Monthly Rates\*

Heart Attack or Stroke Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$11.65	\$23.30	\$34.95	\$46.60	\$58.25
25-29	\$11.65	\$23.30	\$34.95	\$46.60	\$58.25
30-34	\$11.65	\$23.30	\$34.95	\$46.60	\$58.25
35-39	\$12.40	\$24.80	\$37.20	\$49.60	\$62.00
40-44	\$17.15	\$34.30	\$51.45	\$68.60	\$85.75
45-49	\$21.43	\$42.86	\$64.30	\$85.73	\$107.16
50-54	\$28.20	\$56.40	\$84.60	\$112.80	\$140.99
55-59	\$34.98	\$69.96	\$104.95	\$139.93	\$174.91
60-64	\$45.50	\$91.00	\$136.49	\$181.99	\$227.49

Heart Attack or Stroke with recurrence					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$13.25	\$26.50	\$39.75	\$53.00	\$66.25
25-29	\$13.25	\$26.50	\$39.75	\$53.00	\$66.25
30-34	\$13.25	\$26.50	\$39.75	\$53.00	\$66.25
35-39	\$14.15	\$28.30	\$42.45	\$56.60	\$70.75
40-44	\$19.27	\$38.53	\$57.80	\$77.06	\$96.33
45-49	\$25.13	\$50.26	\$75.40	\$100.53	\$125.66
50-54	\$32.20	\$64.40	\$96.60	\$128.79	\$160.99
55-59	\$39.82	\$79.63	\$119.45	\$159.26	\$199.08
60-64	\$51.50	\$103.00	\$154.49	\$205.99	\$257.49

\*minimum = \$5,000, maximum = \$75,000  
Total premium minimum = \$180/year

## Notes

## Our commitment to you

Continental Life Insurance Company of Brentwood, Tennessee, an Aetna company headquartered in the Nashville, Tennessee area, has an unwavering commitment to providing the best service possible, quick claims payment, quality products with solid financial backing, and friendly associates with extensive knowledge and experience to help with your insurance needs. For 35 years, policyholders have relied on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you can have the best experience possible.

**[aetnaseniorproducts.com](http://aetnaseniorproducts.com)**

Calculating rates

Modal premium = (A + B) x modal factor (rounded to the nearest penny)

A = number of units of Cancer or Cancer with recurrence benefit

B = number of units of Heart Attack or Stroke or Heart Attack or Stroke with recurrence benefit

Modal factors

Annual .....	1.0
Semi-annual.....	0.52
Quarterly.....	0.265
Monthly.....	0.08333

Example

- Individual and spouse with primary insured 56 year old
- Buying \$15,000 (3 units) Cancer with recurrence policy
- Buying \$10,000 (2 units) Heart Attack or Stroke policy
- Monthly mode

A - 3 units (Cancer with recurrence) x \$244.50 = \$733.50  
(annual rate for 56 year old)

B - 2 units (Heart Attack or Stroke) x \$207.60 = \$415.20  
(annual rate for 56 year old)

Total = \$1,148.70  
(annual premium)

Modal premium = \$1,148.70 (annual premium) x 0.08333 (monthly)  
= \$95.72  
(monthly premium)

