

# FLEXIBLE CHOICE CANCER AND HEART ATTACK & STROKE

## Monthly Premiums

These rates are for the following states.\*

Alabama	Mississippi
Alaska	Missouri
Arizona	Nebraska
Arkansas	Nevada
Delaware	Ohio
DC	Oregon
Hawaii	Pennsylvania
Indiana	Tennessee
Iowa	Vermont
Kansas	West Virginia
Louisiana	Wisconsin
Maine	
Michigan	

\* Please refer to CSB-9-0014 for product availability by state.

**Note:** For proper premium and rating, the oldest applicant must be entered in the primary applicant position. Entering the younger applicant as primary will result in processing delays and required submission of a new, corrected application.

**Insured by Loyal American Life Insurance Company**

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



This page is intentionally left blank.

**Lump sum cancer base policy**

Form series LY-LSC-BA (also available as rider LY-LSC-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75
65-69	16.00	32.00	48.00	64.00	80.00	96.00	160.00	240.00
70-74	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75
75-79	18.75	37.50	56.25	75.00	93.75	112.50	187.50	281.25
80-84	19.25	38.50	57.75	77.00	96.25	115.50	192.50	288.75
85-89	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50
90-94	20.25	40.50	60.75	81.00	101.25	121.50	202.50	303.75
95-99	21.75	43.50	65.25	87.00	108.75	130.50	217.50	326.25

**Lump sum heart & stroke base policy**

Form series LY-LSH-BA (also available as rider LY-LSH-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	3.50	7.00	10.50	14.00	17.50	21.00	35.00	52.50
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75
50-54	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00
55-59	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75
65-69	16.75	33.50	50.25	67.00	83.75	100.50	167.50	251.25
70-74	21.25	42.50	63.75	85.00	106.25	127.50	212.50	318.75
75-79	26.00	52.00	78.00	104.00	130.00	156.00	260.00	390.00
80-84	30.50	61.00	91.50	122.00	152.50	183.00	305.00	457.50
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50
90-94	38.00	76.00	114.00	152.00	190.00	228.00	380.00	570.00
95-99	41.00	82.00	123.00	164.00	205.00	246.00	410.00	615.00

**Cancer recurrence rider<sup>2</sup>**

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.30	0.60	0.90	1.20	1.50	1.80	3.00	4.50
40-44	0.37	0.75	1.12	1.50	1.87	2.25	3.75	5.62
45-49	0.52	1.05	1.57	2.10	2.62	3.15	5.25	7.87
50-54	0.67	1.35	2.02	2.70	3.37	4.05	6.75	10.12
55-59	0.85	1.70	2.55	3.40	4.25	5.10	8.50	12.75
60-64	1.07	2.15	3.22	4.30	5.37	6.45	10.75	16.12
65-99	1.30	2.60	3.90	5.20	6.50	7.80	13.00	19.50

**Heart & stroke restoration rider<sup>2</sup>**

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.35	0.70	1.05	1.40	1.75	2.10	3.50	5.25
40-44	0.48	0.95	1.43	1.90	2.38	2.85	4.75	7.13
45-49	0.63	1.25	1.88	2.50	3.13	3.75	6.25	9.38
50-54	0.80	1.60	2.40	3.20	4.00	4.80	8.00	12.00
55-59	1.03	2.05	3.08	4.10	5.13	6.15	10.25	15.38
60-64	1.33	2.65	3.98	5.30	6.63	7.95	13.25	19.88
65-99	1.70	3.40	5.10	6.80	8.50	10.20	17.00	25.50

**Lump sum cancer benefit builder rider<sup>1</sup>**

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.13	2.25
30-34	1.44	2.87
35-39	1.85	3.70
40-44	2.37	4.73
45-49	3.00	6.01
50-54	3.80	7.59
55-59	4.74	9.48
60-64	5.79	11.59
65-69	6.85	13.69
70-74	7.51	15.03
75-79	7.44	14.88
80-84	7.26	14.53
85-89	7.14	14.29
90-94	6.82	13.63
95-99	6.31	12.62

**Lump sum heart & stroke benefit builder rider<sup>1</sup>**

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	0.77	1.55
30-34	1.06	2.13
35-39	1.43	2.86
40-44	1.90	3.80
45-49	2.43	4.85
50-54	3.05	6.09
55-59	3.80	7.61
60-64	4.78	9.56
65-69	6.01	12.03
70-74	7.46	14.93
75-79	8.74	17.48
80-84	9.80	19.60
85-89	10.71	21.41
90-94	11.28	22.56
95-99	11.06	22.12

**Radiation and chemotherapy rider<sup>3</sup>**

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.07	1.76	2.46
30-34	1.07	1.76	2.46
35-39	1.07	1.76	2.46
40-44	1.36	2.25	3.15
45-49	1.96	3.23	4.52
50-54	2.61	4.30	6.02
55-59	3.50	5.77	8.07
60-64	4.57	7.53	10.54
65-69	5.87	9.68	13.55
70-74	7.77	12.81	17.93
75-79	7.77	12.81	17.93
80-84	7.77	12.81	17.93
85-89	7.77	12.81	17.93
90-94	7.77	12.81	17.93
95-99	7.77	12.81	17.93

### Hospital Indemnity rider<sup>1</sup>

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
30-34	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
35-39	3.50	7.00	10.50	14.00	17.50	21.00	24.50	28.00	31.50	35.00
40-44	4.15	8.30	12.45	16.60	20.75	24.90	29.05	33.20	37.35	41.50
45-49	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
50-54	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
55-59	7.05	14.10	21.15	28.20	35.25	42.30	49.35	56.40	63.45	70.50
60-64	7.95	15.90	23.85	31.80	39.75	47.70	55.65	63.60	71.55	79.50
65-69	8.30	16.60	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00
70-74	9.85	19.70	29.55	39.40	49.25	59.10	68.95	78.80	88.65	98.50
75-79	11.30	22.60	33.90	45.20	56.50	67.80	79.10	90.40	101.70	113.00
80-84	12.05	24.10	36.15	48.20	60.25	72.30	84.35	96.40	108.45	120.50
85-89	12.45	24.90	37.35	49.80	62.25	74.70	87.15	99.60	112.05	124.50
90-94	12.80	25.60	38.40	51.20	64.00	76.80	89.60	102.40	115.20	128.00
95-99	13.10	26.20	39.30	52.40	65.50	78.60	91.70	104.80	117.90	131.00

### Intensive care unit rider<sup>2</sup>

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	0.65	1.30	1.95	2.60	3.25	3.90	4.55	5.20	5.85	6.50
30-34	0.75	1.50	2.25	3.00	3.75	4.50	5.25	6.00	6.75	7.50
35-39	0.85	1.70	2.55	3.40	4.25	5.10	5.95	6.80	7.65	8.50
40-44	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00
45-49	1.20	2.40	3.60	4.80	6.00	7.20	8.40	9.60	10.80	12.00
50-54	1.35	2.70	4.05	5.40	6.75	8.10	9.45	10.80	12.15	13.50
55-59	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
60-64	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50
65-69	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50
70-74	1.90	3.80	5.70	7.60	9.50	11.40	13.30	15.20	17.10	19.00
75-79	2.15	4.30	6.45	8.60	10.75	12.90	15.05	17.20	19.35	21.50
80-84	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
85-89	2.35	4.70	7.05	9.40	11.75	14.10	16.45	18.80	21.15	23.50
90-94	2.40	4.80	7.20	9.60	12.00	14.40	16.80	19.20	21.60	24.00
95-99	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50

### Hospital and intensive care unit indemnity rider<sup>4</sup>

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	2.85	5.70	8.55	11.40	14.25	17.10	19.95	22.80	25.65	28.50
30-34	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
35-39	4.05	8.10	12.15	16.20	20.25	24.30	28.35	32.40	36.45	40.50
40-44	4.85	9.70	14.55	19.40	24.25	29.10	33.95	38.80	43.65	48.50
45-49	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
50-54	6.90	13.80	20.70	27.60	34.50	41.40	48.30	55.20	62.10	69.00
55-59	8.10	16.20	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00
60-64	9.05	18.10	27.15	36.20	45.25	54.30	63.35	72.40	81.45	90.50
65-69	9.40	18.80	28.20	37.60	47.00	56.40	65.80	75.20	84.60	94.00
70-74	11.15	22.30	33.45	44.60	55.75	66.90	78.05	89.20	100.35	111.50
75-79	12.70	25.40	38.10	50.80	63.50	76.20	88.90	101.60	114.30	127.00
80-84	13.55	27.10	40.65	54.20	67.75	81.30	94.85	108.40	121.95	135.50
85-89	13.95	27.90	41.85	55.80	69.75	83.70	97.65	111.60	125.55	139.50
90-94	14.35	28.70	43.05	57.40	71.75	86.10	100.45	114.80	129.15	143.50
95-99	14.70	29.40	44.10	58.80	73.50	88.20	102.90	117.60	132.30	147.00

### Specified disease rider<sup>3</sup>

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	0.82	1.65	2.47	3.30	4.12	4.95	6.60	8.25
30-34	0.97	1.94	2.91	3.88	4.85	5.81	7.75	9.69
35-39	1.00	2.00	3.00	4.00	4.99	5.99	7.99	9.99
40-44	1.15	2.30	3.44	4.59	5.74	6.89	9.18	11.48
45-49	1.29	2.58	3.88	5.17	6.46	7.75	10.34	12.92
50-54	1.56	3.13	4.69	6.26	7.82	9.38	12.51	15.64
55-59	1.92	3.84	5.76	7.68	9.61	11.53	15.37	19.21
60-64	2.38	4.77	7.15	9.54	11.92	14.31	19.07	23.84
65-69	3.03	6.07	9.10	12.14	15.17	18.21	24.28	30.35
70-74	4.24	8.47	12.71	16.95	21.19	25.42	33.90	42.37

### Accident fixed indemnity rider<sup>6</sup>

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	6.50	7.75	9.75
25-29	6.25	7.75	9.50
30-34	6.50	7.75	9.50
35-39	6.75	8.00	10.00
40-44	7.25	8.75	10.75
45-49	8.00	9.50	11.75
50-54	9.00	10.50	13.25
55-59	10.25	12.00	15.25
60-64	12.00	13.75	18.00
65-69	16.50	18.50	24.75
70-74	22.00	24.25	33.25

### Return of premium rider<sup>7</sup>

Form series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the primary applicant. This is your premium.

### Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

#### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$75k rate and divide by 75. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.

$\$157.50/75 = \$2.10 \times 65 = \$136.50$  per month.

1. Not available in DC, PA

5. Not available in DC, KS, MO, PA, TN

2. Not available in PA

6. Not available in AK, DC, MI, MO, PA, TN

3. Not available in DC, PA, WY

7. Not available in LA, PA, TN

4. Not available in DC, KS, MO, PA, TN, VT

**Lump sum cancer base policy**

Form series LY-LSC-BA (also available as rider LY-LSC-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75
55-59	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75
65-69	28.00	56.00	84.00	112.00	140.00	168.00	280.00	420.00
70-74	32.00	64.00	96.00	128.00	160.00	192.00	320.00	480.00
75-79	33.00	66.00	99.00	132.00	165.00	198.00	330.00	495.00
80-84	33.75	67.50	101.25	135.00	168.75	202.50	337.50	506.25
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50
90-94	35.75	71.50	107.25	143.00	178.75	214.50	357.50	536.25
95-99	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75

**Lump sum heart & stroke base policy**

Form series LY-LSH-BA (also available as rider LY-LSH-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25
40-44	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00
45-49	10.75	21.50	32.25	43.00	53.75	64.50	107.50	161.25
50-54	14.00	28.00	42.00	56.00	70.00	84.00	140.00	210.00
55-59	18.00	36.00	54.00	72.00	90.00	108.00	180.00	270.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75
65-69	29.50	59.00	88.50	118.00	147.50	177.00	295.00	442.50
70-74	37.50	75.00	112.50	150.00	187.50	225.00	375.00	562.50
75-79	46.00	92.00	138.00	184.00	230.00	276.00	460.00	690.00
80-84	53.75	107.50	161.25	215.00	268.75	322.50	537.50	806.25
85-89	60.75	121.50	182.25	243.00	303.75	364.50	607.50	911.25
90-94	67.00	134.00	201.00	268.00	335.00	402.00	670.00	1005.00
95-99	72.25	144.50	216.75	289.00	361.25	433.50	722.50	1083.75

**Cancer recurrence rider<sup>2</sup>**

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50
40-44	0.67	1.35	2.02	2.70	3.37	4.05	6.75	10.12
45-49	0.90	1.80	2.70	3.60	4.50	5.40	9.00	13.50
50-54	1.18	2.35	3.53	4.70	5.88	7.05	11.75	17.63
55-59	1.50	3.00	4.50	6.00	7.50	9.00	15.00	22.50
60-64	1.88	3.75	5.63	7.50	9.38	11.25	18.75	28.13
65-99	2.25	4.50	6.75	9.00	11.25	13.50	22.50	33.75

**Heart & stroke restoration rider<sup>2</sup>**

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.58	1.15	1.73	2.30	2.88	3.45	5.75	8.63
40-44	0.80	1.60	2.40	3.20	4.00	4.80	8.00	12.00
45-49	1.10	2.20	3.30	4.40	5.50	6.60	11.00	16.50
50-54	1.40	2.80	4.20	5.60	7.00	8.40	14.00	21.00
55-59	1.80	3.60	5.40	7.20	9.00	10.80	18.00	27.00
60-64	2.33	4.65	6.98	9.30	11.63	13.95	23.25	34.88
65-99	2.98	5.95	8.93	11.90	14.88	17.85	29.75	44.63

**Lump sum cancer benefit builder rider<sup>1</sup>**

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	2.20	4.40
30-34	2.82	5.64
35-39	3.64	7.28
40-44	4.68	9.35
45-49	5.95	11.89
50-54	7.52	15.05
55-59	9.41	18.82
60-64	11.52	23.04
65-69	13.62	27.24
70-74	14.97	29.94
75-79	14.83	29.67
80-84	14.48	28.97
85-89	14.25	28.50
90-94	13.61	27.23
95-99	12.62	25.25

**Lump sum heart & stroke benefit builder rider<sup>1</sup>**

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.56	3.11
30-34	2.14	4.28
35-39	2.89	5.77
40-44	3.81	7.62
45-49	4.85	9.71
50-54	6.05	12.10
55-59	7.51	15.03
60-64	9.39	18.78
65-69	11.78	23.56
70-74	14.72	29.44
75-79	17.38	34.76
80-84	19.59	39.19
85-89	21.48	42.97
90-94	22.70	45.41
95-99	22.29	44.58

**Radiation and chemotherapy rider<sup>3</sup>**

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.66	2.74	3.83
30-34	1.66	2.74	3.83
35-39	1.66	2.74	3.83
40-44	2.19	3.62	5.06
45-49	3.08	5.08	7.12
50-54	4.21	6.94	9.72
55-59	5.69	9.38	13.14
60-64	7.53	12.41	17.38
65-69	9.61	15.84	22.17
70-74	13.04	21.51	30.11
75-79	13.04	21.51	30.11
80-84	13.04	21.51	30.11
85-89	13.04	21.51	30.11
90-94	13.04	21.51	30.11
95-99	13.04	21.51	30.11

### Hospital Indemnity rider<sup>4</sup>

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00
30-34	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
35-39	7.00	14.00	21.00	28.00	35.00	42.00	49.00	56.00	63.00	70.00
40-44	8.30	16.60	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00
45-49	10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00
50-54	12.00	24.00	36.00	48.00	60.00	72.00	84.00	96.00	108.00	120.00
55-59	14.10	28.20	42.30	56.40	70.50	84.60	98.70	112.80	126.90	141.00
60-64	15.90	31.80	47.70	63.60	79.50	95.40	111.30	127.20	143.10	159.00
65-69	16.60	33.20	49.80	66.40	83.00	99.60	116.20	132.80	149.40	166.00
70-74	19.70	39.40	59.10	78.80	98.50	118.20	137.90	157.60	177.30	197.00
75-79	22.60	45.20	67.80	90.40	113.00	135.60	158.20	180.80	203.40	226.00
80-84	24.10	48.20	72.30	96.40	120.50	144.60	168.70	192.80	216.90	241.00
85-89	24.90	49.80	74.70	99.60	124.50	149.40	174.30	199.20	224.10	249.00
90-94	25.60	51.20	76.80	102.40	128.00	153.60	179.20	204.80	230.40	256.00
95-99	26.20	52.40	78.60	104.80	131.00	157.20	183.40	209.60	235.80	262.00

### Intensive care unit rider<sup>5</sup>

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
30-34	1.50	3.00	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00
35-39	1.70	3.40	5.10	6.80	8.50	10.20	11.90	13.60	15.30	17.00
40-44	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
45-49	2.40	4.80	7.20	9.60	12.00	14.40	16.80	19.20	21.60	24.00
50-54	2.70	5.40	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00
55-59	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00
60-64	3.30	6.60	9.90	13.20	16.50	19.80	23.10	26.40	29.70	33.00
65-69	3.30	6.60	9.90	13.20	16.50	19.80	23.10	26.40	29.70	33.00
70-74	3.80	7.60	11.40	15.20	19.00	22.80	26.60	30.40	34.20	38.00
75-79	4.30	8.60	12.90	17.20	21.50	25.80	30.10	34.40	38.70	43.00
80-84	4.50	9.00	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00
85-89	4.70	9.40	14.10	18.80	23.50	28.20	32.90	37.60	42.30	47.00
90-94	4.80	9.60	14.40	19.20	24.00	28.80	33.60	38.40	43.20	48.00
95-99	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00

### Hospital and intensive care unit indemnity rider<sup>4</sup>

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	5.70	11.40	17.10	22.80	28.50	34.20	39.90	45.60	51.30	57.00
30-34	6.70	13.40	20.10	26.80	33.50	40.20	46.90	53.60	60.30	67.00
35-39	8.10	16.20	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00
40-44	9.70	19.40	29.10	38.80	48.50	58.20	67.90	77.60	87.30	97.00
45-49	11.60	23.20	34.80	46.40	58.00	69.60	81.20	92.80	104.40	116.00
50-54	13.80	27.60	41.40	55.20	69.00	82.80	96.60	110.40	124.20	138.00
55-59	16.20	32.40	48.60	64.80	81.00	97.20	113.40	129.60	145.80	162.00
60-64	18.10	36.20	54.30	72.40	90.50	108.60	126.70	144.80	162.90	181.00
65-69	18.80	37.60	56.40	75.20	94.00	112.80	131.60	150.40	169.20	188.00
70-74	22.30	44.60	66.90	89.20	111.50	133.80	156.10	178.40	200.70	223.00
75-79	25.40	50.80	76.20	101.60	127.00	152.40	177.80	203.20	228.60	254.00
80-84	27.10	54.20	81.30	108.40	135.50	162.60	189.70	216.80	243.90	271.00
85-89	27.90	55.80	83.70	111.60	139.50	167.40	195.30	223.20	251.10	279.00
90-94	28.70	57.40	86.10	114.80	143.50	172.20	200.90	229.60	258.30	287.00
95-99	29.40	58.80	88.20	117.60	147.00	176.40	205.80	235.20	264.60	294.00

### Specified disease rider<sup>2</sup>

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	1.65	3.30	4.95	6.60	8.25	9.89	13.19	16.49
30-34	1.94	3.88	5.83	7.77	9.71	11.65	15.54	19.42
35-39	2.00	4.00	5.99	7.99	9.99	11.99	15.98	19.98
40-44	2.30	4.59	6.89	9.18	11.48	13.77	18.36	22.95
45-49	2.58	5.17	7.75	10.34	12.92	15.50	20.67	25.84
50-54	3.13	6.26	9.38	12.51	15.64	18.77	25.02	31.28
55-59	3.84	7.68	11.53	15.37	19.21	23.05	30.74	38.42
60-64	4.76	9.53	14.29	19.06	23.82	28.59	38.11	47.64
65-69	6.06	12.13	18.19	24.26	30.32	36.39	48.52	60.65
70-74	8.48	16.96	25.44	33.92	42.39	50.87	67.83	84.79

### Accident fixed indemnity rider<sup>6</sup>

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	11.00	13.25	16.75
25-29	10.75	13.00	16.25
30-34	11.00	13.25	16.25
35-39	11.50	13.75	17.00
40-44	12.50	14.75	18.25
45-49	13.75	16.00	20.00
50-54	15.50	18.00	22.75
55-59	17.50	20.25	26.00
60-64	20.50	23.50	30.75
65-69	28.00	31.50	42.00
70-74	37.25	41.25	56.50

### Return of premium rider<sup>7</sup>

Form series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the primary applicant. This is your premium.

### Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

#### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$75,000 rate and divide by 75. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.

$\$157.50/75 = \$2.10 \times 65 = \$136.50$  per month.

1. Not available in DC, PA

5. Not available in DC, KS, MO, PA, TN

2. Not available in PA

6. Not available in AK, DC, MI, MO, PA, TN

3. Not available in DC, PA, WY

7. Not available in LA, PA, TN

4. Not available in DC, KS, MO, PA, TN, VT

**Lump sum cancer base policy**

Form series LY-LSC-BA (also available as rider LY-LSC-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	4.25	8.50	12.75	17.00	21.25	25.50	42.50	63.75
40-44	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50
45-49	6.75	13.50	20.25	27.00	33.75	40.50	67.50	101.25
50-54	8.50	17.00	25.50	34.00	42.50	51.00	85.00	127.50
55-59	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50
65-69	16.25	32.50	48.75	65.00	81.25	97.50	162.50	243.75
70-74	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50
75-79	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00
80-84	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50
85-89	19.75	39.50	59.25	79.00	98.75	118.50	197.50	296.25
90-94	20.50	41.00	61.50	82.00	102.50	123.00	205.00	307.50
95-99	22.00	44.00	66.00	88.00	110.00	132.00	220.00	330.00

**Lump sum heart & stroke base policy**

Form series LY-LSH-BA (also available as rider LY-LSH-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25
40-44	5.00	10.00	15.00	20.00	25.00	30.00	50.00	75.00
45-49	6.50	13.00	19.50	26.00	32.50	39.00	65.00	97.50
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50
65-69	17.00	34.00	51.00	68.00	85.00	102.00	170.00	255.00
70-74	21.50	43.00	64.50	86.00	107.50	129.00	215.00	322.50
75-79	26.25	52.50	78.75	105.00	131.25	157.50	262.50	393.75
80-84	30.75	61.50	92.25	123.00	153.75	184.50	307.50	461.25
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25
90-94	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75
95-99	41.25	82.50	123.75	165.00	206.25	247.50	412.50	618.75

**Cancer recurrence rider<sup>2</sup>**

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.35	0.70	1.05	1.40	1.75	2.10	3.50	5.25
40-44	0.45	0.90	1.35	1.80	2.25	2.70	4.50	6.75
45-49	0.55	1.10	1.65	2.20	2.75	3.30	5.50	8.25
50-54	0.70	1.40	2.10	2.80	3.50	4.20	7.00	10.50
55-59	0.88	1.75	2.63	3.50	4.38	5.25	8.75	13.13
60-64	1.10	2.20	3.30	4.40	5.50	6.60	11.00	16.50
65-99	1.33	2.65	3.98	5.30	6.63	7.95	13.25	19.88

**Heart & stroke restoration rider<sup>2</sup>**

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.37	0.75	1.12	1.50	1.87	2.25	3.75	5.62
40-44	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50
45-49	0.65	1.30	1.95	2.60	3.25	3.90	6.50	9.75
50-54	0.82	1.65	2.47	3.30	4.12	4.95	8.25	12.37
55-59	1.05	2.10	3.15	4.20	5.25	6.30	10.50	15.75
60-64	1.35	2.70	4.05	5.40	6.75	8.10	13.50	20.25
65-99	1.73	3.45	5.18	6.90	8.63	10.35	17.25	25.88

**Lump sum cancer benefit builder rider<sup>1</sup>**

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.33	2.66
30-34	1.70	3.39
35-39	2.13	4.26
40-44	2.64	5.29
45-49	3.26	6.53
50-54	4.03	8.06
55-59	4.95	9.89
60-64	5.98	11.97
65-69	7.01	14.03
70-74	7.68	15.36
75-79	7.60	15.21
80-84	7.42	14.85
85-89	7.30	14.60
90-94	6.97	13.95
95-99	6.46	12.93

**Lump sum heart & stroke benefit builder rider<sup>1</sup>**

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	0.82	1.64
30-34	1.13	2.25
35-39	1.50	3.01
40-44	1.97	3.94
45-49	2.49	4.98
50-54	3.10	6.21
55-59	3.85	7.71
60-64	4.83	9.66
65-69	6.05	12.10
70-74	7.51	15.01
75-79	8.78	17.56
80-84	9.84	19.68
85-89	10.74	21.49
90-94	11.32	22.64
95-99	11.10	22.19

**Radiation and chemotherapy rider<sup>3</sup>**

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.19	1.96	2.74
30-34	1.19	1.96	2.74
35-39	1.19	1.96	2.74
40-44	1.54	2.54	3.56
45-49	2.07	3.42	4.79
50-54	2.73	4.50	6.30
55-59	3.62	5.96	8.35
60-64	4.62	7.62	10.67
65-69	5.93	9.78	13.69
70-74	7.83	12.90	18.06
75-79	7.83	12.90	18.06
80-84	7.83	12.90	18.06
85-89	7.83	12.90	18.06
90-94	7.83	12.90	18.06
95-99	7.83	12.90	18.06

### Hospital Indemnity rider<sup>4</sup>

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	5.20	10.40	15.60	20.80	26.00	31.20	36.40	41.60	46.80	52.00
30-34	6.40	12.80	19.20	25.60	32.00	38.40	44.80	51.20	57.60	64.00
35-39	7.30	14.60	21.90	29.20	36.50	43.80	51.10	58.40	65.70	73.00
40-44	7.95	15.90	23.85	31.80	39.75	47.70	55.65	63.60	71.55	79.50
45-49	8.50	17.00	25.50	34.00	42.50	51.00	59.50	68.00	76.50	85.00
50-54	9.20	18.40	27.60	36.80	46.00	55.20	64.40	73.60	82.80	92.00
55-59	9.90	19.80	29.70	39.60	49.50	59.40	69.30	79.20	89.10	99.00
60-64	10.55	21.10	31.65	42.20	52.75	63.30	73.85	84.40	94.95	105.50
65-69	10.60	21.20	31.80	42.40	53.00	63.60	74.20	84.80	95.40	106.00
70-74	12.15	24.30	36.45	48.60	60.75	72.90	85.05	97.20	109.35	121.50
75-79	13.50	27.00	40.50	54.00	67.50	81.00	94.50	108.00	121.50	135.00
80-84	14.20	28.40	42.60	56.80	71.00	85.20	99.40	113.60	127.80	142.00
85-89	14.60	29.20	43.80	58.40	73.00	87.60	102.20	116.80	131.40	146.00
90-94	14.90	29.80	44.70	59.60	74.50	89.40	104.30	119.20	134.10	149.00
95-99	15.25	30.50	45.75	61.00	76.25	91.50	106.75	122.00	137.25	152.50

### Intensive care unit rider<sup>5</sup>

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
30-34	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
35-39	1.75	3.50	5.25	7.00	8.75	10.50	12.25	14.00	15.75	17.50
40-44	1.90	3.80	5.70	7.60	9.50	11.40	13.30	15.20	17.10	19.00
45-49	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
50-54	2.10	4.20	6.30	8.40	10.50	12.60	14.70	16.80	18.90	21.00
55-59	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
60-64	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
65-69	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
70-74	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
75-79	2.65	5.30	7.95	10.60	13.25	15.90	18.55	21.20	23.85	26.50
80-84	2.75	5.50	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50
85-89	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00
90-94	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
95-99	2.95	5.90	8.85	11.80	14.75	17.70	20.65	23.60	26.55	29.50

### Hospital and intensive care unit indemnity rider<sup>4</sup>

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
18-29	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
30-34	7.40	14.80	22.20	29.60	37.00	44.40	51.80	59.20	66.60	74.00
35-39	8.45	16.90	25.35	33.80	42.25	50.70	59.15	67.60	76.05	84.50
40-44	9.15	18.30	27.45	36.60	45.75	54.90	64.05	73.20	82.35	91.50
45-49	9.80	19.60	29.40	39.20	49.00	58.80	68.60	78.40	88.20	98.00
50-54	10.60	21.20	31.80	42.40	53.00	63.60	74.20	84.80	95.40	106.00
55-59	11.35	22.70	34.05	45.40	56.75	68.10	79.45	90.80	102.15	113.50
60-64	12.00	24.00	36.00	48.00	60.00	72.00	84.00	96.00	108.00	120.00
65-69	12.05	24.10	36.15	48.20	60.25	72.30	84.35	96.40	108.45	120.50
70-74	13.75	27.50	41.25	55.00	68.75	82.50	96.25	110.00	123.75	137.50
75-79	15.25	30.50	45.75	61.00	76.25	91.50	106.75	122.00	137.25	152.50
80-84	16.05	32.10	48.15	64.20	80.25	96.30	112.35	128.40	144.45	160.50
85-89	16.45	32.90	49.35	65.80	82.25	98.70	115.15	131.60	148.05	164.50
90-94	16.85	33.70	50.55	67.40	84.25	101.10	117.95	134.80	151.65	168.50
95-99	17.20	34.40	51.60	68.80	86.00	103.20	120.40	137.60	154.80	172.00

### Specified disease rider<sup>2</sup>

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	1.79	3.57	5.36	7.14	8.93	10.71	14.28	17.85
30-34	1.93	3.87	5.80	7.74	9.67	11.60	15.47	19.34
35-39	1.96	3.92	5.88	7.84	9.80	11.76	15.67	19.59
40-44	2.11	4.22	6.34	8.45	10.56	12.67	16.90	21.12
45-49	2.26	4.51	6.77	9.03	11.28	13.54	18.05	22.57
50-54	2.53	5.06	7.59	10.12	12.64	15.17	20.23	25.29
55-59	2.89	5.77	8.66	11.54	14.43	17.31	23.09	28.86
60-64	3.34	6.69	10.03	13.38	16.72	20.07	26.76	33.45
65-69	4.00	7.99	11.99	15.98	19.98	23.97	31.96	39.95
70-74	5.20	10.40	15.61	20.81	26.01	31.21	41.62	52.02

### Accident fixed indemnity rider<sup>6</sup>

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	13.00	15.50	19.50
25-29	12.75	15.25	19.00
30-34	13.00	15.50	19.25
35-39	13.50	16.25	20.00
40-44	14.75	17.25	21.50
45-49	16.00	18.75	23.50
50-54	18.25	21.25	26.75
55-59	20.50	23.75	30.50
60-64	24.25	27.75	36.00
65-69	33.00	37.00	49.50
70-74	44.00	48.50	66.50

### Return of premium rider<sup>7</sup>

Form series LY-ROP-D

Issue Age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the primary applicant. This is your premium.

### Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

#### Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$75,000 rate and divide by 75. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. \$65K Cancer benefit for a 55 year old.

$$\$157.50/75 = \$2.10 \times 65 = \$136.50 \text{ per month.}$$

1. Not available in DC, PA

5. Not available in DC, KS, MO, PA, TN

2. Not available in PA

6. Not available in AK, DC, MI, MO, PA, TN

3. Not available in DC, PA, WY

7. Not available in LA, PA, TN

4. Not available in DC, KS, MO, PA, TN, VT



**Lump sum cancer base policy**

Form series LY-LSC-BA (also available as rider LY-LSC-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	7.00	14.00	21.00	28.00	35.00	42.00	70.00	105.00
40-44	9.00	18.00	27.00	36.00	45.00	54.00	90.00	135.00
45-49	11.50	23.00	34.50	46.00	57.50	69.00	115.00	172.50
50-54	15.00	30.00	45.00	60.00	75.00	90.00	150.00	225.00
55-59	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00
60-64	23.75	47.50	71.25	95.00	118.75	142.50	237.50	356.25
65-69	28.50	57.00	85.50	114.00	142.50	171.00	285.00	427.50
70-74	32.25	64.50	96.75	129.00	161.25	193.50	322.50	483.75
75-79	33.25	66.50	99.75	133.00	166.25	199.50	332.50	498.75
80-84	34.00	68.00	102.00	136.00	170.00	204.00	340.00	510.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25
90-94	36.00	72.00	108.00	144.00	180.00	216.00	360.00	540.00
95-99	38.75	77.50	116.25	155.00	193.75	232.50	387.50	581.25

**Lump sum heart & stroke base policy**

Form series LY-LSH-BA (also available as rider LY-LSH-RD<sup>1</sup>)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	6.00	12.00	18.00	24.00	30.00	36.00	60.00	90.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75
55-59	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75
60-64	23.50	47.00	70.50	94.00	117.50	141.00	235.00	352.50
65-69	29.75	59.50	89.25	119.00	148.75	178.50	297.50	446.25
70-74	37.75	75.50	113.25	151.00	188.75	226.50	377.50	566.25
75-79	46.25	92.50	138.75	185.00	231.25	277.50	462.50	693.75
80-84	54.00	108.00	162.00	216.00	270.00	324.00	540.00	810.00
85-89	61.00	122.00	183.00	244.00	305.00	366.00	610.00	915.00
90-94	67.25	134.50	201.75	269.00	336.25	403.50	672.50	1008.75
95-99	72.50	145.00	217.50	290.00	362.50	435.00	725.00	1087.50

**Cancer recurrence rider<sup>2</sup>**

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.58	1.15	1.73	2.30	2.88	3.45	5.75	8.63
40-44	0.73	1.45	2.18	2.90	3.63	4.35	7.25	10.88
45-49	0.95	1.90	2.85	3.80	4.75	5.70	9.50	14.25
50-54	1.20	2.40	3.60	4.80	6.00	7.20	12.00	18.00
55-59	1.52	3.05	4.57	6.10	7.62	9.15	15.25	22.87
60-64	1.90	3.80	5.70	7.60	9.50	11.40	19.00	28.50
65-99	2.28	4.55	6.83	9.10	11.38	13.65	22.75	34.13

**Heart & stroke restoration rider<sup>2</sup>**

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	0.60	1.20	1.80	2.40	3.00	3.60	6.00	9.00
40-44	0.82	1.65	2.47	3.30	4.12	4.95	8.25	12.37
45-49	1.12	2.25	3.37	4.50	5.62	6.75	11.25	16.87
50-54	1.43	2.85	4.28	5.70	7.13	8.55	14.25	21.38
55-59	1.82	3.65	5.47	7.30	9.12	10.95	18.25	27.37
60-64	2.35	4.70	7.05	9.40	11.75	14.10	23.50	35.25
65-99	3.00	6.00	9.00	12.00	15.00	18.00	30.00	45.00

**Lump sum cancer benefit builder rider<sup>1</sup>**

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	2.45	4.90
30-34	3.13	6.26
35-39	3.98	7.96
40-44	5.02	10.04
45-49	6.26	12.53
50-54	7.80	15.60
55-59	9.65	19.30
60-64	11.73	23.46
65-69	13.81	27.62
70-74	15.14	30.28
75-79	14.99	29.99
80-84	14.65	29.29
85-89	14.41	28.82
90-94	13.77	27.54
95-99	12.78	25.56

**Lump sum heart & stroke benefit builder rider<sup>1</sup>**

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.62	3.23
30-34	2.22	4.44
35-39	2.97	5.94
40-44	3.90	7.79
45-49	4.93	9.86
50-54	6.12	12.24
55-59	7.57	15.15
60-64	9.44	18.88
65-69	11.83	23.66
70-74	14.76	29.53
75-79	17.42	34.83
80-84	19.63	39.26
85-89	21.52	43.04
90-94	22.74	45.48
95-99	22.33	44.66

**Radiation and chemotherapy rider<sup>3</sup>**

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.84	3.03	4.24
30-34	1.84	3.03	4.24
35-39	1.84	3.03	4.24
40-44	2.31	3.81	5.34
45-49	3.20	5.28	7.39
50-54	4.33	7.14	9.99
55-59	5.81	9.58	13.41
60-64	7.59	12.51	17.52
65-69	9.66	15.93	22.31
70-74	13.10	21.60	30.24
75-79	13.10	21.60	30.24
80-84	13.10	21.60	30.24
85-89	13.10	21.60	30.24
90-94	13.10	21.60	30.24
95-99	13.10	21.60	30.24



**Lump sum cancer base policy**

Form series LY-LSC-BA (also available as rider LY-LSC-RD<sup>1</sup>)

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50
Couple	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25
One-parent family	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75
Two-parent family	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75

**Lump sum heart & stroke base policy**

Form series LY-LSH-BA (also available as rider LY-LSH-RD<sup>1</sup>)

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50
Couple	9.50	19.00	28.50	38.00	47.50	57.00	95.00	142.50
One-parent family	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25
Two-parent family	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25

**Cancer recurrence rider<sup>2</sup>**

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50
Couple	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00
One-parent family	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50
Two-parent family	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00

**Heart & stroke restoration rider<sup>2</sup>**

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	0.75	1.50	2.25	3.00	3.75	4.50	7.50	11.25
Couple	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00
One-parent family	0.75	1.50	2.25	3.00	3.75	4.50	7.50	11.25
Two-parent family	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00

**Hospital indemnity rider<sup>3</sup>**

Form series LY-HI-RD

	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
Individual	4.60	9.20	13.80	18.40	23.00	27.60	32.20	36.80	41.40	46.00
Couple	9.15	18.30	27.45	36.60	45.75	54.90	64.05	73.20	82.35	91.50
One-parent family	8.25	16.50	24.75	33.00	41.25	49.50	57.75	66.00	74.25	82.50
Two-parent family	13.70	27.40	41.10	54.80	68.50	82.20	95.90	109.60	123.30	137.00

**Intensive care unit rider<sup>4</sup>**

Form series LY-ICU-RD

	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
Individual	1.10	2.20	3.30	4.40	5.50	6.60	7.70	8.80	9.90	11.00
Couple	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
One-parent family	1.95	3.90	5.85	7.80	9.75	11.70	13.65	15.60	17.55	19.50
Two-parent family	3.25	6.50	9.75	13.00	16.25	19.50	22.75	26.00	29.25	32.50

**Hospital and intensive care unit indemnity rider<sup>3</sup>**

Form series LY-HICU-RD

	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
Individual	5.35	10.70	16.05	21.40	26.75	32.10	37.45	42.80	48.15	53.50
Couple	10.65	21.30	31.95	42.60	53.25	63.90	74.55	85.20	95.85	106.50
One-parent family	9.50	19.00	28.50	38.00	47.50	57.00	66.50	76.00	85.50	95.00
Two-parent family	15.80	31.60	47.40	63.20	79.00	94.80	110.60	126.40	142.20	158.00

**Accident fixed indemnity rider<sup>5</sup>**

Form series LY-LSAI-RD

	Prime	Advantage	Supreme
Individual	7.75	9.00	11.25
Couple	13.00	15.25	19.25
One-parent family	15.25	18.00	22.50
Two-parent family	20.75	24.50	30.50

**Modal factors**

Mode	Rate
Monthly	1.000
Quarterly	3.118
Semi-annually	6.118
Annual	11.765

Direct bill is not available on a monthly basis. To calculate the premium for any mode, multiply the monthly premium by the factor.

**Need to find a rate not listed?**

Find the issue age of the applicant. Then take the \$75,000 rate and divide by 75. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

e.g., \$65K Cancer benefit for a 55 year old.  
 $\$157.50/75 = \$2.10 \times 65 = \$136.50$  per month.

**NOTE: Group rates are not available for all riders. Please refer to the age-banded rates for the following riders: Lump Sum Cancer Benefit Builder, Lump Sum Heart & Stroke Benefit Builder, Radiation and Chemotherapy, Specified Disease, and Return of Premium.**

1. Not available in DC, PA
2. Not available in PA
3. Not available in DC, KS, MO, PA, TN, VT
4. Not available in DC, KS, MO, PA, TN
5. Not available in AK, DC, MO, PA, TN