

Preventive at 60/70/80/90% coinsurance in years 1/2/3/4+

Loyal American Life Insurance Company
Individual Dental, Vision & Hearing Plan

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
18 to 49	\$1,000	\$100	\$27.00	\$52.81	\$61.06	\$94.44
		\$50	\$31.42	\$61.55	\$71.91	\$111.04
		\$0	\$36.10	\$70.84	\$83.74	\$129.09
		\$100 Disappearing	\$33.95	\$66.55	\$77.84	\$120.18
	\$1,500	\$100	\$30.46	\$59.72	\$67.23	\$104.68
		\$50	\$35.06	\$68.83	\$78.45	\$121.87
		\$0	\$40.00	\$78.62	\$90.78	\$140.72
		\$100 Disappearing	\$37.76	\$74.15	\$84.64	\$131.44
	\$2,000	\$100	\$32.51	\$63.82	\$70.89	\$110.74
		\$50	\$37.22	\$73.17	\$82.34	\$128.31
		\$0	\$42.28	\$83.20	\$94.93	\$147.56
		\$100 Disappearing	\$40.01	\$78.69	\$88.73	\$138.20
	\$2,500	\$100	\$33.58	\$65.95	\$72.94	\$114.07
		\$50	\$38.34	\$75.39	\$84.51	\$131.82
		\$0	\$43.45	\$85.52	\$97.18	\$151.21
		\$100 Disappearing	\$41.18	\$81.01	\$90.97	\$141.84
	\$3,000	\$100	\$34.43	\$67.66	\$74.65	\$116.83
		\$50	\$39.22	\$77.15	\$86.29	\$134.68
		\$0	\$44.37	\$87.36	\$99.03	\$154.20
		\$100 Disappearing	\$42.09	\$82.83	\$92.81	\$144.79
\$3,500	\$100	\$34.61	\$68.03	\$75.03	\$117.42	
	\$50	\$39.39	\$77.50	\$86.61	\$135.22	
	\$0	\$44.54	\$87.71	\$99.36	\$154.74	
	\$100 Disappearing	\$42.27	\$83.20	\$93.15	\$145.36	
\$4,000	\$100	\$34.68	\$68.16	\$75.14	\$117.61	
	\$50	\$39.48	\$77.66	\$86.78	\$135.48	
	\$0	\$44.64	\$87.91	\$99.57	\$155.06	
	\$100 Disappearing	\$42.37	\$83.38	\$93.32	\$145.64	
\$5,000	\$100	\$34.74	\$68.27	\$75.21	\$117.75	
	\$50	\$39.55	\$77.82	\$86.86	\$135.64	
	\$0	\$44.70	\$88.04	\$99.63	\$155.19	
	\$100 Disappearing	\$42.44	\$83.52	\$93.40	\$145.78	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$34.62	\$67.02	\$61.15	\$97.92
		\$50	\$39.00	\$75.67	\$70.55	\$112.41
		\$0	\$43.62	\$84.80	\$80.75	\$128.03
		\$100 Disappearing	\$41.57	\$80.73	\$75.79	\$120.58
	\$1,500	\$100	\$40.15	\$78.06	\$68.79	\$111.43
		\$50	\$44.78	\$87.23	\$78.59	\$126.60
		\$0	\$49.74	\$97.02	\$89.32	\$143.12
		\$100 Disappearing	\$47.56	\$92.73	\$84.13	\$135.30
	\$2,000	\$100	\$43.56	\$84.88	\$73.45	\$119.71
		\$50	\$48.35	\$94.37	\$83.52	\$135.32
		\$0	\$53.51	\$104.59	\$94.55	\$152.37
		\$100 Disappearing	\$51.29	\$100.17	\$89.27	\$144.40
	\$2,500	\$100	\$45.31	\$88.39	\$75.98	\$124.12
		\$50	\$50.19	\$98.05	\$86.18	\$139.95
		\$0	\$55.47	\$108.49	\$97.35	\$157.25
		\$100 Disappearing	\$53.22	\$104.01	\$92.04	\$149.23
	\$3,000	\$100	\$46.64	\$91.04	\$77.97	\$127.55
		\$50	\$51.56	\$100.80	\$88.24	\$143.52
		\$0	\$56.91	\$111.36	\$99.52	\$160.98
		\$100 Disappearing	\$54.63	\$106.85	\$94.18	\$152.90
\$3,500	\$100	\$47.02	\$91.81	\$78.49	\$128.48	
	\$50	\$51.97	\$101.60	\$88.77	\$144.45	
	\$0	\$57.33	\$112.20	\$100.06	\$161.96	
	\$100 Disappearing	\$55.04	\$107.67	\$94.72	\$153.88	
\$4,000	\$100	\$47.16	\$92.08	\$78.68	\$128.82	
	\$50	\$52.12	\$101.90	\$88.98	\$144.83	
	\$0	\$57.50	\$112.55	\$100.32	\$162.40	
	\$100 Disappearing	\$55.21	\$108.03	\$94.96	\$154.30	
\$5,000	\$100	\$47.33	\$92.41	\$78.85	\$129.14	
	\$50	\$52.29	\$102.27	\$89.18	\$145.20	
	\$0	\$57.69	\$112.91	\$100.50	\$162.77	
	\$100 Disappearing	\$55.40	\$108.38	\$95.14	\$154.67	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1.0000
Quarterly	3.0012
Semi-annually	6.0024
Annual	12.0048

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

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

Note: Rates will be based upon the age of the primary applicant.

Quarterly, semi-annual, and annual rates calculated from the monthly rates using modal factors may differ from the actual annual, semi-annual, and quarterly premium rates due to rounding.

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Together, all the way.®

Flexible Choice Dental, Vision & Hearing

Monthly Premiums

Rates for Missouri

Rates may vary by state.*

Preventive at 100% coinsurance all years

Loyal American Life Insurance Company

Individual Dental, Vision & Hearing Plan

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
18 to 49	\$1,000	\$100	\$28.18	\$55.15	\$65.16	\$100.38
		\$50	\$33.06	\$64.82	\$77.28	\$118.91
		\$0	\$38.33	\$75.29	\$90.68	\$139.33
		\$100 Disappearing	\$35.63	\$69.92	\$83.35	\$128.23
	\$1,500	\$100	\$31.98	\$62.76	\$72.38	\$112.17
		\$50	\$37.16	\$73.03	\$85.19	\$131.78
		\$0	\$42.73	\$84.10	\$99.37	\$153.38
		\$100 Disappearing	\$39.96	\$78.57	\$91.74	\$141.84
	\$2,000	\$100	\$34.29	\$67.37	\$76.76	\$119.30
		\$50	\$39.59	\$77.88	\$89.80	\$139.29
		\$0	\$45.27	\$89.17	\$104.14	\$161.18
		\$100 Disappearing	\$42.47	\$83.57	\$96.45	\$149.56
	\$2,500	\$100	\$35.49	\$69.76	\$79.21	\$123.24
		\$50	\$40.84	\$80.38	\$92.36	\$143.39
		\$0	\$46.62	\$91.86	\$106.91	\$165.62
		\$100 Disappearing	\$43.78	\$86.22	\$99.17	\$153.91
	\$3,000	\$100	\$36.42	\$71.64	\$81.14	\$126.33
		\$50	\$41.82	\$82.33	\$94.39	\$146.63
		\$0	\$47.62	\$93.85	\$108.94	\$168.88
		\$100 Disappearing	\$44.78	\$88.21	\$101.22	\$157.18
\$3,500	\$100	\$36.59	\$71.98	\$81.46	\$126.85	
	\$50	\$42.01	\$82.73	\$94.75	\$147.22	
	\$0	\$47.84	\$94.30	\$109.36	\$169.56	
	\$100 Disappearing	\$44.98	\$88.62	\$101.59	\$157.80	
\$4,000	\$100	\$36.69	\$72.18	\$81.64	\$127.15	
	\$50	\$42.10	\$82.91	\$94.92	\$147.50	
	\$0	\$47.92	\$94.49	\$109.53	\$169.83	
	\$100 Disappearing	\$45.09	\$88.82	\$101.78	\$158.12	
\$5,000	\$100	\$36.78	\$72.35	\$81.79	\$127.41	
	\$50	\$42.18	\$83.08	\$95.06	\$147.74	
	\$0	\$48.01	\$94.66	\$109.67	\$170.08	
	\$100 Disappearing	\$45.18	\$88.99	\$101.93	\$158.36	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$35.90	\$69.58	\$64.69	\$103.13
		\$50	\$40.72	\$79.12	\$75.18	\$119.24
		\$0	\$45.84	\$89.23	\$86.63	\$136.72
		\$100 Disappearing	\$43.25	\$84.09	\$80.45	\$127.40
	\$1,500	\$100	\$41.85	\$81.47	\$73.31	\$118.13
		\$50	\$47.02	\$91.71	\$84.44	\$135.28
		\$0	\$52.57	\$102.70	\$96.70	\$154.08
		\$100 Disappearing	\$49.81	\$97.21	\$90.17	\$144.21
	\$2,000	\$100	\$45.62	\$89.01	\$78.69	\$127.53
		\$50	\$50.99	\$99.65	\$90.11	\$145.20
		\$0	\$56.77	\$111.08	\$102.63	\$164.49
		\$100 Disappearing	\$53.91	\$105.41	\$96.00	\$154.42
	\$2,500	\$100	\$47.65	\$93.06	\$81.69	\$132.72
		\$50	\$53.12	\$103.91	\$93.26	\$150.65
		\$0	\$59.06	\$115.67	\$106.03	\$170.37
		\$100 Disappearing	\$56.15	\$109.89	\$99.33	\$160.18
	\$3,000	\$100	\$49.14	\$96.05	\$83.97	\$136.62
		\$50	\$54.68	\$107.04	\$95.65	\$154.72
		\$0	\$60.67	\$118.90	\$108.46	\$174.54
		\$100 Disappearing	\$57.74	\$113.07	\$101.74	\$164.30
\$3,500	\$100	\$49.58	\$96.93	\$84.52	\$137.63	
	\$50	\$55.14	\$107.95	\$96.23	\$155.80	
	\$0	\$61.16	\$119.88	\$109.11	\$175.70	
	\$100 Disappearing	\$58.22	\$114.03	\$102.35	\$165.42	
\$4,000	\$100	\$49.79	\$97.34	\$84.79	\$138.12	
	\$50	\$55.37	\$108.41	\$96.52	\$156.33	
	\$0	\$61.42	\$120.39	\$109.42	\$176.27	
	\$100 Disappearing	\$58.47	\$114.53	\$102.67	\$165.99	
\$5,000	\$100	\$50.00	\$97.77	\$85.06	\$138.61	
	\$50	\$55.59	\$108.84	\$96.79	\$156.82	
	\$0	\$61.66	\$120.85	\$109.70	\$176.79	
	\$100 Disappearing	\$58.69	\$114.98	\$102.94	\$166.50	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1.0000
Quarterly	3.0012
Semi-annually	6.0024
Annual	12.0048

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

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

Note: Rates will be based upon the age of the primary applicant.

Quarterly, semi-annual, and annual rates calculated from the monthly rates using modal factors may differ from the actual annual, semi-annual, and quarterly premium rates due to rounding.

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