

Critical Illness Insurance Monthly Premium Rates*

INDIVIDUAL – NON-NICOTINE

Benefit Amount: \$45,000

Age	MALE Self Only	FEMALE Self Only	MALE OR FEMALE with Spouse**
18	\$17.20	\$18.55	\$28.00
19	\$17.20	\$18.55	\$28.00
20	\$17.20	\$18.55	\$28.00
21	\$17.20	\$18.55	\$28.00
22	\$17.20	\$18.55	\$28.00
23	\$18.10	\$19.45	\$29.80
24	\$19.00	\$20.35	\$31.60
25	\$19.90	\$21.25	\$33.40
26	\$21.25	\$22.60	\$36.10
27	\$22.15	\$23.50	\$37.90
28	\$23.50	\$24.85	\$40.60
29	\$25.30	\$26.20	\$43.75
30	\$27.10	\$27.55	\$46.90
31	\$28.90	\$28.90	\$50.05
32	\$30.70	\$30.70	\$53.65
33	\$32.95	\$32.50	\$57.70
34	\$35.20	\$34.75	\$62.20
35	\$37.90	\$37.00	\$67.15
36	\$40.60	\$39.25	\$72.10
37	\$43.30	\$41.95	\$77.50
38	\$46.45	\$44.20	\$82.90
39	\$50.05	\$46.90	\$89.20
40	\$54.10	\$49.60	\$95.95
41	\$58.15	\$52.75	\$103.15
42	\$62.65	\$55.90	\$110.80
43	\$67.15	\$59.05	\$118.45
44	\$71.65	\$61.75	\$125.65

Age	MALE Self Only	FEMALE Self Only	MALE OR FEMALE with Spouse**
45	\$76.60	\$64.90	\$133.75
46	\$82.00	\$68.50	\$142.75
47	\$87.85	\$72.10	\$152.20
48	\$93.70	\$75.70	\$161.65
49	\$100.00	\$79.30	\$171.55
50	\$106.75	\$82.90	\$181.90
51	\$113.95	\$86.95	\$193.15
52	\$121.15	\$91.00	\$204.40
53	\$128.35	\$95.05	\$215.65
54	\$136.45	\$99.55	\$228.25
55	\$144.55	\$104.05	\$240.85
56	\$153.10	\$109.00	\$254.35
57	\$162.10	\$113.95	\$268.30
58	\$171.55	\$119.80	\$283.60
59	\$181.90	\$125.65	\$299.80
60	\$192.25	\$131.95	\$316.45
61	\$203.50	\$138.70	\$334.45
62	\$215.20	\$145.90	\$353.35
63	\$226.90	\$153.10	\$372.25
64	\$239.05	\$160.75	\$392.05
65***	\$252.55	\$168.85	\$413.65
66***	\$267.40	\$177.85	\$437.50
67***	\$284.05	\$188.20	\$464.50
68***	\$304.75	\$201.25	\$498.25
69***	\$330.40	\$217.00	\$539.65
70***	\$364.60	\$239.50	\$596.35

Note: Each dependent child is automatically covered with a \$2,500 Benefit Amount – at no additional cost

* To review monthly premiums for different benefit amounts and scenarios, visit www.YourLifeSecure.com and login to your secure portal to run quotes.

** Premium rates shown above assume an opposite gender spouse who is the same age and nicotine status as the policyholder. Different rates apply for nicotine users – see other page.

*** Rates for ages 65-70 are not applicable in California

NOT FOR USE IN THE STATES OF:
CO, GA, MD, MN, MT, SD or WA

Policy Series LS-CI-0001
LS-CI-I-0306-45K ST 11/18

Critical Illness Insurance Monthly Premium Rates*

INDIVIDUAL – NICOTINE

Benefit Amount: \$45,000

Age	MALE Self Only	FEMALE Self Only	MALE OR FEMALE with Spouse**
18	\$23.50	\$22.15	\$37.90
19	\$23.50	\$22.15	\$37.90
20	\$23.50	\$22.15	\$37.90
21	\$23.50	\$22.15	\$37.90
22	\$23.50	\$22.15	\$37.90
23	\$25.30	\$23.50	\$41.05
24	\$27.10	\$24.85	\$44.20
25	\$29.35	\$26.65	\$48.25
26	\$31.60	\$28.00	\$51.85
27	\$33.85	\$29.80	\$55.90
28	\$36.55	\$32.05	\$60.85
29	\$39.70	\$33.85	\$65.80
30	\$43.30	\$36.55	\$72.10
31	\$46.90	\$39.25	\$78.40
32	\$50.95	\$41.95	\$85.15
33	\$55.45	\$45.10	\$92.80
34	\$59.95	\$48.25	\$100.45
35	\$64.90	\$51.40	\$108.55
36	\$70.75	\$55.45	\$118.45
37	\$76.60	\$59.50	\$128.35
38	\$83.80	\$64.00	\$140.05
39	\$91.90	\$68.50	\$152.65
40	\$100.45	\$73.90	\$166.60
41	\$110.35	\$79.30	\$181.90
42	\$120.48	\$85.60	\$198.33
43	\$129.70	\$91.90	\$213.85
44	\$139.60	\$98.20	\$230.05

Age	MALE Self Only	FEMALE Self Only	MALE OR FEMALE with Spouse**
45	\$149.50	\$104.95	\$246.70
46	\$160.75	\$112.60	\$265.60
47	\$172.45	\$120.25	\$284.95
48	\$185.50	\$127.90	\$305.65
49	\$199.45	\$136.00	\$327.70
50	\$213.85	\$144.55	\$350.65
51	\$229.60	\$153.55	\$375.40
52	\$246.25	\$163.00	\$401.50
53	\$262.90	\$172.45	\$427.60
54	\$280.45	\$182.35	\$455.05
55	\$298.90	\$192.70	\$483.85
56	\$318.25	\$203.95	\$514.45
57	\$339.40	\$215.65	\$547.30
58	\$361.00	\$228.25	\$581.50
59	\$383.95	\$241.30	\$617.50
60	\$407.35	\$255.25	\$654.85
61	\$432.55	\$270.10	\$694.90
62	\$459.10	\$285.40	\$736.75
63	\$484.75	\$299.80	\$776.80
64	\$511.30	\$315.10	\$818.65
65***	\$540.55	\$331.75	\$864.55
66***	\$571.60	\$349.30	\$913.15
67***	\$605.80	\$368.65	\$966.70
68***	\$651.70	\$392.95	\$1,036.90
69***	\$708.40	\$422.65	\$1,123.30
70***	\$787.15	\$464.50	\$1,243.90

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