

# The Cost of Your Benefits

Critical Illness 20 Pay Rates					
	Issue age	Named insured	Employee and spouse	One-parent family	Two-parent family
\$5,000	17-24	\$1.56	\$2.37	\$1.59	\$2.40
	25-29	\$1.68	\$2.58	\$1.74	\$2.61
	30-34	\$1.95	\$2.94	\$1.98	\$2.97
	35-39	\$2.31	\$3.48	\$2.34	\$3.51
	40-44	\$2.76	\$4.20	\$2.82	\$4.23
	45-49	\$3.39	\$5.16	\$3.42	\$5.19
	50-54	\$4.11	\$6.27	\$4.14	\$6.33
	55-59	\$4.80	\$7.44	\$4.86	\$7.47
	60-64	\$5.70	\$8.88	\$5.76	\$8.91
	65-70	\$6.66	\$10.05	\$6.69	\$10.11
\$10,000	17-24	\$1.83	\$2.76	\$1.89	\$2.82
	25-29	\$2.07	\$3.18	\$2.19	\$3.24
	30-34	\$2.61	\$3.90	\$2.67	\$3.96
	35-39	\$3.33	\$4.98	\$3.39	\$5.04
	40-44	\$4.23	\$6.42	\$4.35	\$6.48
	45-49	\$5.49	\$8.34	\$5.55	\$8.40
	50-54	\$6.93	\$10.56	\$6.99	\$10.68
	55-59	\$8.31	\$12.90	\$8.43	\$12.96
	60-64	\$10.11	\$15.78	\$10.23	\$15.84
	65-70	\$12.03	\$18.12	\$12.09	\$18.24

	Issue age	Named insured	Employee and spouse	One-parent family	Two-parent family
\$20,000	17-24	\$2.37	\$3.54	\$2.49	\$3.66
	25-29	\$2.85	\$4.38	\$3.09	\$4.50
	30-34	\$3.93	\$5.82	\$4.05	\$5.94
	35-39	\$5.37	\$7.98	\$5.49	\$8.10
	40-44	\$7.17	\$10.86	\$7.41	\$10.98
	45-49	\$9.69	\$14.70	\$9.81	\$14.82
	50-54	\$12.57	\$19.14	\$12.69	\$19.38
	55-59	\$15.33	\$23.82	\$15.57	\$23.94
	60-64	\$18.93	\$29.58	\$19.17	\$29.70
	65-70	\$22.77	\$34.26	\$22.89	\$34.50

**Tobacco Rates**

<b>Critical Illness 20 Pay Rates</b>					
	Issue age	Named insured	Employee and spouse	One-parent family	Two-parent family
\$5,000	17-24	\$1.77	\$2.70	\$1.80	\$2.73
	25-29	\$2.01	\$3.06	\$2.04	\$3.09
	30-34	\$2.43	\$3.69	\$2.49	\$3.72
	35-39	\$3.09	\$4.65	\$3.12	\$4.68
	40-44	\$3.93	\$5.91	\$3.96	\$5.94
	45-49	\$5.04	\$7.62	\$5.07	\$7.65
	50-54	\$6.30	\$9.66	\$6.33	\$9.69
	55-59	\$7.56	\$11.70	\$7.62	\$11.73
	60-64	\$9.18	\$14.28	\$9.21	\$14.31
	65-70	\$10.86	\$16.38	\$10.89	\$16.41
\$10,000	17-24	\$2.25	\$3.42	\$2.31	\$3.48
	25-29	\$2.73	\$4.14	\$2.79	\$4.20
	30-34	\$3.57	\$5.40	\$3.69	\$5.46
	35-39	\$4.89	\$7.32	\$4.95	\$7.38
	40-44	\$6.57	\$9.84	\$6.63	\$9.90
	45-49	\$8.79	\$13.26	\$8.85	\$13.32
	50-54	\$11.31	\$17.34	\$11.37	\$17.40
	55-59	\$13.83	\$21.42	\$13.95	\$21.48
	60-64	\$17.07	\$26.58	\$17.13	\$26.64
	65-70	\$20.43	\$30.78	\$20.49	\$30.84
\$20,000	17-24	\$3.21	\$4.86	\$3.33	\$4.98
	25-29	\$4.17	\$6.30	\$4.29	\$6.42
	30-34	\$5.85	\$8.82	\$6.09	\$8.94
	35-39	\$8.49	\$12.66	\$8.61	\$12.78
	40-44	\$11.85	\$17.70	\$11.97	\$17.82
	45-49	\$16.29	\$24.54	\$16.41	\$24.66
	50-54	\$21.33	\$32.70	\$21.45	\$32.82
	55-59	\$26.37	\$40.86	\$26.61	\$40.98
	60-64	\$32.85	\$51.18	\$32.97	\$51.30
	65-70	\$39.57	\$59.58	\$39.69	\$59.70