

COMBINED INSURANCE COMPANY OF AMERICA
UL RATE SHEET - EMPLOYEE OR SPOUSE

NonSmoker

Issue Age	Initial Death Benefit						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium
18	\$5.16	\$6.00	\$6.82	\$7.66	\$8.50	\$9.34	\$10.18
19	\$5.22	\$6.08	\$6.96	\$7.82	\$8.70	\$9.56	\$10.44
20	\$5.28	\$6.18	\$7.08	\$7.98	\$8.88	\$9.78	\$10.70
21	\$5.34	\$6.28	\$7.22	\$8.16	\$9.10	\$10.02	\$10.96
22	\$5.42	\$6.40	\$7.36	\$8.34	\$9.30	\$10.28	\$11.26
23	\$5.50	\$6.50	\$7.52	\$8.52	\$9.54	\$10.54	\$11.56
24	\$5.58	\$6.62	\$7.68	\$8.72	\$9.78	\$10.82	\$11.88
25	\$5.66	\$6.76	\$7.84	\$8.94	\$10.02	\$11.12	\$12.20
26	\$5.74	\$6.88	\$8.02	\$9.16	\$10.28	\$11.42	\$12.56
27	\$5.84	\$7.02	\$8.20	\$9.38	\$10.56	\$11.76	\$12.94
28	\$5.94	\$7.18	\$8.40	\$9.64	\$10.86	\$12.10	\$13.32
29	\$6.04	\$7.32	\$8.60	\$9.90	\$11.18	\$12.46	\$13.74
30	\$6.16	\$7.50	\$8.82	\$10.16	\$11.50	\$12.84	\$14.18
31	\$6.26	\$7.66	\$9.06	\$10.46	\$11.86	\$13.26	\$14.64
32	\$6.38	\$7.84	\$9.30	\$10.76	\$12.22	\$13.68	\$15.12
33	\$6.52	\$8.04	\$9.56	\$11.08	\$12.60	\$14.12	\$15.64
34	\$6.64	\$8.24	\$9.82	\$11.40	\$13.00	\$14.58	\$16.16
35	\$6.78	\$8.44	\$10.10	\$11.76	\$13.40	\$15.06	\$16.72
36	\$6.92	\$8.66	\$10.38	\$12.12	\$13.84	\$15.56	\$17.30
37	\$7.08	\$8.88	\$10.68	\$12.48	\$14.28	\$16.08	\$17.88
38	\$7.22	\$9.12	\$10.98	\$12.86	\$14.74	\$16.62	\$18.50
39	\$7.38	\$9.36	\$11.32	\$13.28	\$15.24	\$17.20	\$19.16
40	\$7.56	\$9.60	\$11.64	\$13.70	\$15.74	\$17.78	\$19.84
41	\$7.74	\$9.88	\$12.00	\$14.14	\$16.28	\$18.42	\$20.54
42	\$7.92	\$10.16	\$12.38	\$14.62	\$16.84	\$19.08	\$21.30
43	\$8.12	\$10.46	\$12.78	\$15.12	\$17.44	\$19.76	\$22.10
44	\$8.34	\$10.76	\$13.20	\$15.64	\$18.06	\$20.50	\$22.94
45	\$8.56	\$11.10	\$13.64	\$16.20	\$18.74	\$21.28	\$23.82
46	\$8.80	\$11.46	\$14.12	\$16.78	\$19.44	\$22.10	\$24.76
47	\$9.04	\$11.82	\$14.62	\$17.40	\$20.18	\$22.98	\$25.76
48	\$9.30	\$12.22	\$15.14	\$18.06	\$20.98	\$23.90	\$26.82
49	\$9.58	\$12.64	\$15.70	\$18.76	\$21.82	\$24.88	\$27.94
50	\$9.88	\$13.08	\$16.30	\$19.50	\$22.72	\$25.92	\$29.14
51	\$10.20	\$13.56	\$16.92	\$20.30	\$23.66	\$27.02	\$30.40
52	\$10.52	\$14.06	\$17.60	\$21.12	\$24.66	\$28.20	\$31.74
53	\$10.88	\$14.58	\$18.30	\$22.02	\$25.72	\$29.44	\$33.14
54	\$11.26	\$15.14	\$19.04	\$22.94	\$26.84	\$30.74	\$34.64
55	\$11.64	\$15.74	\$19.84	\$23.94	\$28.02	\$32.12	\$36.22
56	\$12.06	\$16.38	\$20.68	\$24.98	\$29.30	\$33.60	\$37.90
57	\$12.52	\$17.04	\$21.58	\$26.10	\$30.64	\$35.18	\$39.70
58	\$13.00	\$17.76	\$22.54	\$27.30	\$32.08	\$36.86	\$41.62
59	\$13.50	\$18.54	\$23.56	\$28.60	\$33.62	\$38.64	\$43.68
60	\$14.06	\$19.36	\$24.66	\$29.96	\$35.28	\$40.58	\$45.88
61	\$14.64	\$20.24	\$25.84	\$31.44	\$37.04	\$42.64	\$48.24
62	\$15.28	\$21.18	\$27.10	\$33.02	\$38.94	\$44.84	\$50.76

63	\$15.94	\$22.20	\$28.46	\$34.70	\$40.96	\$47.22	\$53.46
64	\$16.66	\$23.28	\$29.90	\$36.52	\$43.14	\$49.74	\$56.36
65	\$17.44	\$24.44	\$31.44	\$38.46	\$45.46	\$52.46	\$59.48
66	\$18.28	\$25.70	\$33.12	\$40.54	\$47.98	\$55.40	\$62.82
67	\$19.18	\$27.06	\$34.92	\$42.80	\$50.68	\$58.56	\$66.42
68	\$20.16	\$28.52	\$36.88	\$45.24	\$53.60	\$61.98	\$70.34
69	\$21.20	\$30.10	\$39.00	\$47.88	\$56.78	\$65.68	\$74.56
70	\$22.34	\$31.82	\$41.28	\$50.76	\$60.22	\$69.70	\$79.16
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Additional payments may be required to keep the coverage in force until maturity, regardless of the interest rate credited.

THIS IS AN ILLUSTRATION ONLY. An illustration is not intended to predict actual performance.

PROPERTY OF COMBINED INSURANCE COMPANY OF AMERICA - Not for Distribution

Prepared 5/16/2019

Issue Age	Initial Death Benefit						
	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium	Bi-Weekly Premium
18	\$11.02	\$11.86	\$12.70	\$13.52	\$14.36	\$15.20	\$16.04
19	\$11.30	\$12.16	\$13.04	\$13.90	\$14.78	\$15.64	\$16.52
20	\$11.60	\$12.50	\$13.40	\$14.30	\$15.20	\$16.10	\$17.00
21	\$11.90	\$12.84	\$13.78	\$14.70	\$15.64	\$16.58	\$17.52
22	\$12.22	\$13.20	\$14.16	\$15.14	\$16.12	\$17.08	\$18.06
23	\$12.56	\$13.58	\$14.58	\$15.60	\$16.60	\$17.62	\$18.62
24	\$12.92	\$13.98	\$15.02	\$16.08	\$17.12	\$18.18	\$19.22
25	\$13.30	\$14.40	\$15.48	\$16.56	\$17.66	\$18.76	\$19.84
26	\$13.70	\$14.82	\$15.96	\$17.10	\$18.24	\$19.38	\$20.50
27	\$14.12	\$15.30	\$16.48	\$17.66	\$18.84	\$20.02	\$21.20
28	\$14.56	\$15.78	\$17.02	\$18.26	\$19.48	\$20.72	\$21.96
29	\$15.02	\$16.32	\$17.60	\$18.88	\$20.16	\$21.44	\$22.74
30	\$15.52	\$16.86	\$18.20	\$19.54	\$20.88	\$22.22	\$23.56
31	\$16.04	\$17.44	\$18.84	\$20.22	\$21.62	\$23.02	\$24.42
32	\$16.58	\$18.04	\$19.50	\$20.96	\$22.42	\$23.88	\$25.32
33	\$17.16	\$18.68	\$20.20	\$21.72	\$23.24	\$24.76	\$26.28
34	\$17.76	\$19.34	\$20.94	\$22.52	\$24.10	\$25.68	\$27.28
35	\$18.38	\$20.04	\$21.68	\$23.34	\$25.00	\$26.66	\$28.32
36	\$19.02	\$20.74	\$22.48	\$24.20	\$25.92	\$27.66	\$29.38
37	\$19.68	\$21.48	\$23.30	\$25.10	\$26.90	\$28.70	\$30.50
38	\$20.38	\$22.26	\$24.14	\$26.02	\$27.90	\$29.78	\$31.66
39	\$21.12	\$23.08	\$25.04	\$27.00	\$28.96	\$30.92	\$32.88
40	\$21.88	\$23.92	\$25.98	\$28.02	\$30.06	\$32.10	\$34.16
41	\$22.68	\$24.82	\$26.96	\$29.10	\$31.22	\$33.36	\$35.50
42	\$23.54	\$25.76	\$28.00	\$30.22	\$32.46	\$34.68	\$36.90
43	\$24.42	\$26.76	\$29.08	\$31.42	\$33.74	\$36.08	\$38.40
44	\$25.38	\$27.80	\$30.24	\$32.68	\$35.10	\$37.54	\$39.98
45	\$26.38	\$28.92	\$31.46	\$34.00	\$36.54	\$39.10	\$41.64
46	\$27.42	\$30.10	\$32.76	\$35.42	\$38.08	\$40.74	\$43.40
47	\$28.56	\$31.34	\$34.12	\$36.92	\$39.70	\$42.48	\$45.28
48	\$29.74	\$32.66	\$35.58	\$38.50	\$41.42	\$44.34	\$47.26
49	\$31.00	\$34.06	\$37.12	\$40.18	\$43.24	\$46.30	\$49.36
50	\$32.34	\$35.56	\$38.76	\$41.98	\$45.18	\$48.38	\$51.60
51	\$33.76	\$37.14	\$40.50	\$43.86	\$47.22	\$50.60	\$53.96
52	\$35.26	\$38.80	\$42.34	\$45.86	\$49.40	\$52.94	\$56.46
53	\$36.86	\$40.56	\$44.28	\$47.98	\$51.70	\$55.40	\$59.12
54	\$38.54	\$42.44	\$46.34	\$50.22	\$54.12	\$58.02	\$61.92
55	\$40.32	\$44.42	\$48.52	\$52.62	\$56.70	\$60.80	\$64.90
56	\$42.22	\$46.52	\$50.82	\$55.14	\$59.44	\$63.76	\$68.06
57	\$44.24	\$48.76	\$53.30	\$57.84	\$62.36	\$66.90	\$71.42
58	\$46.40	\$51.16	\$55.94	\$60.72	\$65.48	\$70.26	\$75.02
59	\$48.70	\$53.74	\$58.76	\$63.80	\$68.82	\$73.86	\$78.88
60	\$51.18	\$56.48	\$61.80	\$67.10	\$72.40	\$77.70	\$83.02
61	\$53.84	\$59.44	\$65.04	\$70.64	\$76.24	\$81.84	\$87.44
62	\$56.68	\$62.60	\$68.52	\$74.42	\$80.34	\$86.26	\$92.18

63	\$59.72	\$65.98	\$72.22	\$78.48	\$84.74	\$90.98	\$97.24
64	\$62.98	\$69.60	\$76.20	\$82.82	\$89.44	\$96.06	\$102.68
65	\$66.48	\$73.48	\$80.48	\$87.50	\$94.50	\$101.50	\$108.50
66	\$70.24	\$77.66	\$85.08	\$92.52	\$99.94	\$107.36	\$114.78
67	\$74.30	\$82.18	\$90.06	\$97.92	\$105.80	\$113.68	\$121.56
68	\$78.70	\$87.06	\$95.42	\$103.80	\$112.16	\$120.52	\$128.88
69	\$83.46	\$92.36	\$101.24	\$110.14	\$119.04	\$127.92	\$136.82
70	\$88.62	\$98.10	\$107.56	\$117.04	\$126.50	\$135.98	\$145.44
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Prepared 5/16/2019