



## Direct-Aflac Critical Care and Recovery | Plan 1

Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 35	\$15.73	\$25.48	\$18.85	\$28.47
36 to 45	\$22.75	\$38.61	\$25.09	\$41.99
46 to 55	\$30.29	\$54.86	\$32.76	\$57.98
56 to 64	\$39.78	\$77.61	\$42.25	\$80.47



## Direct-Aflac Critical Care and Recovery | Plan 2

Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 35	\$26.39	\$52.39	\$44.85	\$58.50
36 to 45	\$36.14	\$66.69	\$51.74	\$73.19
46 to 55	\$48.49	\$88.01	\$65.26	\$94.90
56 to 64	\$60.97	\$120.12	\$83.98	\$127.79



## Direct-Aflac Lump Sum Critical Illness | Option1

Monthly rates

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 24	Tobacco	\$10,000	\$13.07	\$19.83	\$14.58	\$20.60
25 to 29	Tobacco	\$10,000	\$15.03	\$23.33	\$16.40	\$24.20
30 to 34	Tobacco	\$10,000	\$17.47	\$27.66	\$18.96	\$28.72
35 to 39	Tobacco	\$10,000	\$20.45	\$33.14	\$21.99	\$34.34
40 to 44	Tobacco	\$10,000	\$25.40	\$41.91	\$26.90	\$43.19
45 to 49	Tobacco	\$10,000	\$30.30	\$50.74	\$31.57	\$52.13
50 to 54	Tobacco	\$10,000	\$34.93	\$58.89	\$36.09	\$60.38
55 to 59	Tobacco	\$10,000	\$40.37	\$68.25	\$42.49	\$69.88
60 to 64	Tobacco	\$10,000	\$48.21	\$80.60	\$51.45	\$83.29
18 to 24	Non-Tobacco	\$10,000	\$9.36	\$13.09	\$10.56	\$13.69
25 to 29	Non-Tobacco	\$10,000	\$10.67	\$15.24	\$11.77	\$15.94
30 to 34	Non-Tobacco	\$10,000	\$12.25	\$17.90	\$13.46	\$18.70
35 to 39	Non-Tobacco	\$10,000	\$14.17	\$21.28	\$15.49	\$22.07

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
40 to 44	Non-Tobacco	\$10,000	\$16.90	\$26.26	\$18.02	\$27.15
45 to 49	Non-Tobacco	\$10,000	\$19.77	\$31.29	\$20.64	\$32.26
50 to 54	Non-Tobacco	\$10,000	\$22.38	\$35.97	\$23.23	\$36.99
55 to 59	Non-Tobacco	\$10,000	\$25.56	\$41.38	\$27.06	\$42.48
60 to 64	Non-Tobacco	\$10,000	\$30.18	\$48.59	\$32.38	\$50.23
18 to 24	Tobacco	\$15,000	\$16.00	\$24.85	\$18.02	\$25.92
25 to 29	Tobacco	\$15,000	\$18.83	\$29.89	\$20.62	\$31.10
30 to 34	Tobacco	\$15,000	\$22.44	\$36.27	\$24.42	\$37.73
35 to 39	Tobacco	\$15,000	\$26.98	\$44.49	\$29.03	\$46.17
40 to 44	Tobacco	\$15,000	\$33.94	\$56.57	\$36.01	\$58.36
45 to 49	Tobacco	\$15,000	\$40.67	\$68.50	\$42.42	\$70.41
50 to 54	Tobacco	\$15,000	\$47.16	\$79.73	\$48.79	\$81.79
55 to 59	Tobacco	\$15,000	\$54.45	\$92.21	\$57.38	\$94.45
60 to 64	Tobacco	\$15,000	\$65.15	\$108.87	\$69.59	\$112.56
18 to 24	Non-Tobacco	\$15,000	\$11.15	\$16.11	\$12.77	\$16.96
25 to 29	Non-Tobacco	\$15,000	\$12.96	\$19.14	\$14.40	\$20.12
30 to 34	Non-Tobacco	\$15,000	\$15.21	\$22.97	\$16.78	\$24.09

# Rate Sheet

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
35 to 39	Non-Tobacco	\$15,000	\$18.01	\$27.93	\$19.75	\$29.06
40 to 44	Non-Tobacco	\$15,000	\$21.89	\$34.82	\$23.42	\$36.07
45 to 49	Non-Tobacco	\$15,000	\$25.80	\$41.61	\$27.04	\$42.96
50 to 54	Non-Tobacco	\$15,000	\$29.49	\$48.05	\$30.71	\$49.48
55 to 59	Non-Tobacco	\$15,000	\$33.74	\$55.25	\$35.78	\$56.77
60 to 64	Non-Tobacco	\$15,000	\$39.99	\$64.93	\$42.95	\$67.20
18 to 24	Tobacco	\$20,000	\$18.93	\$29.87	\$21.46	\$31.24
25 to 29	Tobacco	\$20,000	\$22.63	\$36.45	\$24.84	\$38.00
30 to 34	Tobacco	\$20,000	\$27.41	\$44.88	\$29.88	\$46.74
35 to 39	Tobacco	\$20,000	\$33.51	\$55.84	\$36.07	\$58.00
40 to 44	Tobacco	\$20,000	\$42.48	\$71.23	\$45.12	\$73.53
45 to 49	Tobacco	\$20,000	\$51.04	\$86.26	\$53.27	\$88.69
50 to 54	Tobacco	\$20,000	\$59.39	\$100.57	\$61.49	\$103.20
55 to 59	Tobacco	\$20,000	\$68.53	\$116.17	\$72.27	\$119.02
60 to 64	Tobacco	\$20,000	\$82.09	\$137.14	\$87.73	\$141.83
18 to 24	Non-Tobacco	\$20,000	\$12.94	\$19.13	\$14.98	\$20.23
25 to 29	Non-Tobacco	\$20,000	\$15.25	\$23.04	\$17.03	\$24.30

# Rate Sheet

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
30 to 34	Non-Tobacco	\$20,000	\$18.17	\$28.04	\$20.10	\$29.48
35 to 39	Non-Tobacco	\$20,000	\$21.85	\$34.58	\$24.01	\$36.05
40 to 44	Non-Tobacco	\$20,000	\$26.88	\$43.38	\$28.82	\$44.99
45 to 49	Non-Tobacco	\$20,000	\$31.83	\$51.93	\$33.44	\$53.66
50 to 54	Non-Tobacco	\$20,000	\$36.60	\$60.13	\$38.19	\$61.97
55 to 59	Non-Tobacco	\$20,000	\$41.92	\$69.12	\$44.50	\$71.06
60 to 64	Non-Tobacco	\$20,000	\$49.80	\$81.27	\$53.52	\$84.17



## Direct-Aflac Lump Sum Critical Illness | Option2

Monthly rates

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 24	Tobacco	\$10,000	\$25.57	\$40.78	\$29.86	\$44.29
25 to 29	Tobacco	\$10,000	\$31.64	\$50.82	\$35.92	\$54.59
30 to 34	Tobacco	\$10,000	\$39.59	\$64.29	\$43.98	\$67.74
35 to 39	Tobacco	\$10,000	\$49.84	\$81.96	\$54.09	\$84.40
40 to 44	Tobacco	\$10,000	\$63.38	\$104.69	\$66.71	\$106.69
45 to 49	Tobacco	\$10,000	\$77.24	\$128.17	\$79.19	\$129.86
50 to 54	Tobacco	\$10,000	\$93.64	\$154.20	\$95.41	\$156.07
55 to 59	Tobacco	\$10,000	\$112.64	\$182.81	\$117.37	\$184.82
60 to 64	Tobacco	\$10,000	\$136.61	\$218.08	\$145.14	\$221.31
18 to 24	Non-Tobacco	\$10,000	\$16.54	\$25.18	\$19.39	\$27.31
25 to 29	Non-Tobacco	\$10,000	\$20.21	\$31.07	\$23.05	\$33.39
30 to 34	Non-Tobacco	\$10,000	\$24.94	\$38.94	\$27.84	\$41.08
35 to 39	Non-Tobacco	\$10,000	\$30.96	\$49.28	\$33.87	\$50.73

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
40 to 44	Non-Tobacco	\$10,000	\$38.62	\$62.18	\$40.91	\$63.50
45 to 49	Non-Tobacco	\$10,000	\$46.55	\$75.58	\$48.05	\$76.81
50 to 54	Non-Tobacco	\$10,000	\$55.96	\$90.50	\$57.28	\$91.84
55 to 59	Non-Tobacco	\$10,000	\$66.88	\$106.91	\$69.97	\$108.35
60 to 64	Non-Tobacco	\$10,000	\$80.73	\$127.28	\$86.08	\$129.28
18 to 24	Tobacco	\$15,000	\$33.37	\$53.32	\$39.34	\$58.07
25 to 29	Tobacco	\$15,000	\$41.91	\$67.18	\$47.87	\$72.35
30 to 34	Tobacco	\$15,000	\$53.18	\$85.96	\$59.33	\$90.69
35 to 39	Tobacco	\$15,000	\$67.86	\$110.72	\$73.82	\$114.12
40 to 44	Tobacco	\$15,000	\$86.83	\$141.80	\$91.55	\$144.58
45 to 49	Tobacco	\$15,000	\$106.15	\$173.78	\$108.80	\$176.04
50 to 54	Tobacco	\$15,000	\$129.37	\$209.91	\$131.80	\$212.43
55 to 59	Tobacco	\$15,000	\$156.11	\$249.46	\$162.85	\$252.16
60 to 64	Tobacco	\$15,000	\$189.99	\$298.61	\$202.24	\$302.97
18 to 24	Non-Tobacco	\$15,000	\$21.12	\$32.53	\$25.07	\$35.44
25 to 29	Non-Tobacco	\$15,000	\$26.21	\$40.60	\$30.14	\$43.80
30 to 34	Non-Tobacco	\$15,000	\$32.84	\$51.50	\$36.85	\$54.46



Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
35 to 39	Non-Tobacco	\$15,000	\$41.37	\$65.91	\$45.40	\$67.96
40 to 44	Non-Tobacco	\$15,000	\$52.14	\$83.58	\$55.33	\$85.43
45 to 49	Non-Tobacco	\$15,000	\$63.17	\$101.84	\$65.25	\$103.50
50 to 54	Non-Tobacco	\$15,000	\$76.52	\$122.52	\$78.34	\$124.35
55 to 59	Non-Tobacco	\$15,000	\$91.88	\$145.20	\$96.21	\$147.14
60 to 64	Non-Tobacco	\$15,000	\$111.40	\$173.53	\$118.98	\$176.24
18 to 24	Tobacco	\$20,000	\$41.17	\$65.86	\$48.82	\$71.85
25 to 29	Tobacco	\$20,000	\$52.18	\$83.54	\$59.82	\$90.11
30 to 34	Tobacco	\$20,000	\$66.77	\$107.63	\$74.68	\$113.64
35 to 39	Tobacco	\$20,000	\$85.88	\$139.48	\$93.55	\$143.84
40 to 44	Tobacco	\$20,000	\$110.28	\$178.91	\$116.39	\$182.47
45 to 49	Tobacco	\$20,000	\$135.06	\$219.39	\$138.41	\$222.22
50 to 54	Tobacco	\$20,000	\$165.10	\$265.62	\$168.19	\$268.79
55 to 59	Tobacco	\$20,000	\$199.58	\$316.11	\$208.33	\$319.50
60 to 64	Tobacco	\$20,000	\$243.37	\$379.14	\$259.34	\$384.63
18 to 24	Non-Tobacco	\$20,000	\$25.70	\$39.88	\$30.75	\$43.57
25 to 29	Non-Tobacco	\$20,000	\$32.21	\$50.13	\$37.23	\$54.21

# Rate Sheet

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
30 to 34	Non-Tobacco	\$20,000	\$40.74	\$64.06	\$45.86	\$67.84
35 to 39	Non-Tobacco	\$20,000	\$51.78	\$82.54	\$56.93	\$85.19
40 to 44	Non-Tobacco	\$20,000	\$65.66	\$104.98	\$69.75	\$107.36
45 to 49	Non-Tobacco	\$20,000	\$79.79	\$128.10	\$82.45	\$130.19
50 to 54	Non-Tobacco	\$20,000	\$97.08	\$154.54	\$99.40	\$156.86
55 to 59	Non-Tobacco	\$20,000	\$116.88	\$183.49	\$122.45	\$185.93
60 to 64	Non-Tobacco	\$20,000	\$142.07	\$219.78	\$151.88	\$223.20



## Direct-Aflac Lump Sum Critical Illness | Option3

Monthly rates

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 24	Tobacco	\$10,000	\$13.07	\$19.83	\$14.58	\$20.60
25 to 29	Tobacco	\$10,000	\$15.03	\$23.33	\$16.40	\$24.20
30 to 34	Tobacco	\$10,000	\$17.47	\$27.66	\$18.96	\$28.72
35 to 39	Tobacco	\$10,000	\$20.45	\$33.14	\$21.99	\$34.34
40 to 44	Tobacco	\$10,000	\$25.40	\$41.91	\$26.90	\$43.19
45 to 49	Tobacco	\$10,000	\$30.30	\$50.74	\$31.57	\$52.13
50 to 54	Tobacco	\$10,000	\$34.93	\$58.89	\$36.09	\$60.38
55 to 59	Tobacco	\$10,000	\$40.37	\$68.25	\$42.49	\$69.88
60 to 64	Tobacco	\$10,000	\$48.21	\$80.60	\$51.45	\$83.29
18 to 24	Non-Tobacco	\$10,000	\$9.36	\$13.09	\$10.56	\$13.69
25 to 29	Non-Tobacco	\$10,000	\$10.67	\$15.24	\$11.77	\$15.94
30 to 34	Non-Tobacco	\$10,000	\$12.25	\$17.90	\$13.46	\$18.70
35 to 39	Non-Tobacco	\$10,000	\$14.17	\$21.28	\$15.49	\$22.07

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
40 to 44	Non-Tobacco	\$10,000	\$16.90	\$26.26	\$18.02	\$27.15
45 to 49	Non-Tobacco	\$10,000	\$19.77	\$31.29	\$20.64	\$32.26
50 to 54	Non-Tobacco	\$10,000	\$22.38	\$35.97	\$23.23	\$36.99
55 to 59	Non-Tobacco	\$10,000	\$25.56	\$41.38	\$27.06	\$42.48
60 to 64	Non-Tobacco	\$10,000	\$30.18	\$48.59	\$32.38	\$50.23
18 to 24	Tobacco	\$15,000	\$16.00	\$24.85	\$18.02	\$25.92
25 to 29	Tobacco	\$15,000	\$18.83	\$29.89	\$20.62	\$31.10
30 to 34	Tobacco	\$15,000	\$22.44	\$36.27	\$24.42	\$37.73
35 to 39	Tobacco	\$15,000	\$26.98	\$44.49	\$29.03	\$46.17
40 to 44	Tobacco	\$15,000	\$33.94	\$56.57	\$36.01	\$58.36
45 to 49	Tobacco	\$15,000	\$40.67	\$68.50	\$42.42	\$70.41
50 to 54	Tobacco	\$15,000	\$47.16	\$79.73	\$48.79	\$81.79
55 to 59	Tobacco	\$15,000	\$54.45	\$92.21	\$57.38	\$94.45
60 to 64	Tobacco	\$15,000	\$65.15	\$108.87	\$69.59	\$112.56
18 to 24	Non-Tobacco	\$15,000	\$11.15	\$16.11	\$12.77	\$16.96
25 to 29	Non-Tobacco	\$15,000	\$12.96	\$19.14	\$14.40	\$20.12
30 to 34	Non-Tobacco	\$15,000	\$15.21	\$22.97	\$16.78	\$24.09

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
35 to 39	Non-Tobacco	\$15,000	\$18.01	\$27.93	\$19.75	\$29.06
40 to 44	Non-Tobacco	\$15,000	\$21.89	\$34.82	\$23.42	\$36.07
45 to 49	Non-Tobacco	\$15,000	\$25.80	\$41.61	\$27.04	\$42.96
50 to 54	Non-Tobacco	\$15,000	\$29.49	\$48.05	\$30.71	\$49.48
55 to 59	Non-Tobacco	\$15,000	\$33.74	\$55.25	\$35.78	\$56.77
60 to 64	Non-Tobacco	\$15,000	\$39.99	\$64.93	\$42.95	\$67.20
18 to 24	Tobacco	\$20,000	\$18.93	\$29.87	\$21.46	\$31.24
25 to 29	Tobacco	\$20,000	\$22.63	\$36.45	\$24.84	\$38.00
30 to 34	Tobacco	\$20,000	\$27.41	\$44.88	\$29.88	\$46.74
35 to 39	Tobacco	\$20,000	\$33.51	\$55.84	\$36.07	\$58.00
40 to 44	Tobacco	\$20,000	\$42.48	\$71.23	\$45.12	\$73.53
45 to 49	Tobacco	\$20,000	\$51.04	\$86.26	\$53.27	\$88.69
50 to 54	Tobacco	\$20,000	\$59.39	\$100.57	\$61.49	\$103.20
55 to 59	Tobacco	\$20,000	\$68.53	\$116.17	\$72.27	\$119.02
60 to 64	Tobacco	\$20,000	\$82.09	\$137.14	\$87.73	\$141.83
18 to 24	Non-Tobacco	\$20,000	\$12.94	\$19.13	\$14.98	\$20.23
25 to 29	Non-Tobacco	\$20,000	\$15.25	\$23.04	\$17.03	\$24.30

# Rate Sheet

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
30 to 34	Non-Tobacco	\$20,000	\$18.17	\$28.04	\$20.10	\$29.48
35 to 39	Non-Tobacco	\$20,000	\$21.85	\$34.58	\$24.01	\$36.05
40 to 44	Non-Tobacco	\$20,000	\$26.88	\$43.38	\$28.82	\$44.99
45 to 49	Non-Tobacco	\$20,000	\$31.83	\$51.93	\$33.44	\$53.66
50 to 54	Non-Tobacco	\$20,000	\$36.60	\$60.13	\$38.19	\$61.97
55 to 59	Non-Tobacco	\$20,000	\$41.92	\$69.12	\$44.50	\$71.06
60 to 64	Non-Tobacco	\$20,000	\$49.80	\$81.27	\$53.52	\$84.17



## Direct-Aflac Lump Sum Critical Illness | Option4

Monthly rates

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 24	Tobacco	\$10,000	\$25.57	\$40.78	\$29.86	\$44.29
25 to 29	Tobacco	\$10,000	\$31.64	\$50.82	\$35.92	\$54.59
30 to 34	Tobacco	\$10,000	\$39.59	\$64.29	\$43.98	\$67.74
35 to 39	Tobacco	\$10,000	\$49.84	\$81.96	\$54.09	\$84.40
40 to 44	Tobacco	\$10,000	\$63.38	\$104.69	\$66.71	\$106.69
45 to 49	Tobacco	\$10,000	\$77.24	\$128.17	\$79.19	\$129.86
50 to 54	Tobacco	\$10,000	\$93.64	\$154.20	\$95.41	\$156.07
55 to 59	Tobacco	\$10,000	\$112.64	\$182.81	\$117.37	\$184.82
60 to 64	Tobacco	\$10,000	\$136.61	\$218.08	\$145.14	\$221.31
18 to 24	Non-Tobacco	\$10,000	\$16.54	\$25.18	\$19.39	\$27.31
25 to 29	Non-Tobacco	\$10,000	\$20.21	\$31.07	\$23.05	\$33.39
30 to 34	Non-Tobacco	\$10,000	\$24.94	\$38.94	\$27.84	\$41.08
35 to 39	Non-Tobacco	\$10,000	\$30.96	\$49.28	\$33.87	\$50.73

# Rate Sheet

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
40 to 44	Non-Tobacco	\$10,000	\$38.62	\$62.18	\$40.91	\$63.50
45 to 49	Non-Tobacco	\$10,000	\$46.55	\$75.58	\$48.05	\$76.81
50 to 54	Non-Tobacco	\$10,000	\$55.96	\$90.50	\$57.28	\$91.84
55 to 59	Non-Tobacco	\$10,000	\$66.88	\$106.91	\$69.97	\$108.35
60 to 64	Non-Tobacco	\$10,000	\$80.73	\$127.28	\$86.08	\$129.28
18 to 24	Tobacco	\$15,000	\$33.37	\$53.32	\$39.34	\$58.07
25 to 29	Tobacco	\$15,000	\$41.91	\$67.18	\$47.87	\$72.35
30 to 34	Tobacco	\$15,000	\$53.18	\$85.96	\$59.33	\$90.69
35 to 39	Tobacco	\$15,000	\$67.86	\$110.72	\$73.82	\$114.12
40 to 44	Tobacco	\$15,000	\$86.83	\$141.80	\$91.55	\$144.58
45 to 49	Tobacco	\$15,000	\$106.15	\$173.78	\$108.80	\$176.04
50 to 54	Tobacco	\$15,000	\$129.37	\$209.91	\$131.80	\$212.43
55 to 59	Tobacco	\$15,000	\$156.11	\$249.46	\$162.85	\$252.16
60 to 64	Tobacco	\$15,000	\$189.99	\$298.61	\$202.24	\$302.97
18 to 24	Non-Tobacco	\$15,000	\$21.12	\$32.53	\$25.07	\$35.44
25 to 29	Non-Tobacco	\$15,000	\$26.21	\$40.60	\$30.14	\$43.80
30 to 34	Non-Tobacco	\$15,000	\$32.84	\$51.50	\$36.85	\$54.46



Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
35 to 39	Non-Tobacco	\$15,000	\$41.37	\$65.91	\$45.40	\$67.96
40 to 44	Non-Tobacco	\$15,000	\$52.14	\$83.58	\$55.33	\$85.43
45 to 49	Non-Tobacco	\$15,000	\$63.17	\$101.84	\$65.25	\$103.50
50 to 54	Non-Tobacco	\$15,000	\$76.52	\$122.52	\$78.34	\$124.35
55 to 59	Non-Tobacco	\$15,000	\$91.88	\$145.20	\$96.21	\$147.14
60 to 64	Non-Tobacco	\$15,000	\$111.40	\$173.53	\$118.98	\$176.24
18 to 24	Tobacco	\$20,000	\$41.17	\$65.86	\$48.82	\$71.85
25 to 29	Tobacco	\$20,000	\$52.18	\$83.54	\$59.82	\$90.11
30 to 34	Tobacco	\$20,000	\$66.77	\$107.63	\$74.68	\$113.64
35 to 39	Tobacco	\$20,000	\$85.88	\$139.48	\$93.55	\$143.84
40 to 44	Tobacco	\$20,000	\$110.28	\$178.91	\$116.39	\$182.47
45 to 49	Tobacco	\$20,000	\$135.06	\$219.39	\$138.41	\$222.22
50 to 54	Tobacco	\$20,000	\$165.10	\$265.62	\$168.19	\$268.79
55 to 59	Tobacco	\$20,000	\$199.58	\$316.11	\$208.33	\$319.50
60 to 64	Tobacco	\$20,000	\$243.37	\$379.14	\$259.34	\$384.63
18 to 24	Non-Tobacco	\$20,000	\$25.70	\$39.88	\$30.75	\$43.57
25 to 29	Non-Tobacco	\$20,000	\$32.21	\$50.13	\$37.23	\$54.21

# Rate Sheet

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
30 to 34	Non-Tobacco	\$20,000	\$40.74	\$64.06	\$45.86	\$67.84
35 to 39	Non-Tobacco	\$20,000	\$51.78	\$82.54	\$56.93	\$85.19
40 to 44	Non-Tobacco	\$20,000	\$65.66	\$104.98	\$69.75	\$107.36
45 to 49	Non-Tobacco	\$20,000	\$79.79	\$128.10	\$82.45	\$130.19
50 to 54	Non-Tobacco	\$20,000	\$97.08	\$154.54	\$99.40	\$156.86
55 to 59	Non-Tobacco	\$20,000	\$116.88	\$183.49	\$122.45	\$185.93
60 to 64	Non-Tobacco	\$20,000	\$142.07	\$219.78	\$151.88	\$223.20