Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Cancer Protection Assurance | Series B70200

Ages: 18–75

Coverage level	Premium	IDBBR[1]	DCR[2]	SDBR[3]	Total
Individual	$33.50	$1.19	–	$0.91	**$35.60**
Named Insured / Spouse Only	$57.64	$2.81	–	$0.91	**$61.36**
One Parent Family	$33.50	$1.19	$0.91	$0.91	**$36.51**
Two Parent Family	$57.64	$2.81	$0.91	$0.91	**$62.27**

[1]IDBBR: Initial Diagnosis Building Benefit Rider, benefit amount: 1 unit ($100)
[2]DCR: Dependent Child Rider, benefit amount: 1 unit ($10,000)
[3]SDBR: Specified Disease Benefit Rider

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Cancer Protection Assurance | Series B70300

Ages: 18–75

Coverage level	Premium	IDBBR[1]	DCR[2]	SDBR[3]	Total
Individual	$47.37	$1.19	–	$0.91	**$49.47**
Named Insured / Spouse Only	$80.86	$2.81	–	$0.91	**$84.58**
One Parent Family	$47.37	$1.19	$0.91	$0.91	**$50.38**
Two Parent Family	$80.86	$2.81	$0.91	$0.91	**$85.49**

[1]IDBBR: Initial Diagnosis Building Benefit Rider, benefit amount: 1 unit ($100)
[2]DCR: Dependent Child Rider, benefit amount: 1 unit ($10,000)
[3]SDBR: Specified Disease Benefit Rider

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Accident Insurance | 24-Hour Accident-Only Insurance | Option 2 | Series A38200

Ages: 18–75

Coverage level	Premium
Individual	$26.99
Named Insured / Spouse Only	$37.95
One Parent Family	$44.91
Two Parent Family	$57.09

Line of Duty Benefit Rider

Ages: 18–70

Coverage level	Premium
Individual	$2.00
Named Insured / Spouse Only	$2.00
One Parent Family	$2.00
Two Parent Family	$2.00

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Plus Rider

Coverage level	Age	Premium
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Individual	18–29	$3.12
	30–39	$4.29
	40–49	$7.41
	50–70	$12.74
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Named Insured/Spouse Only	18–29	$5.85
	30–39	$8.58
	40–49	$14.17
	50–70	$24.44
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - One Parent Family	18–29	$6.24
	30–39	$6.63
	40–49	$8.97
	50–70	$13.13
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Two Parent Family	18–29	$7.54
	30–39	$9.62
	40–49	$14.56
	50–70	$24.57
Aflac Plus Rider (Series CIRIDER) - Individual	18–29	$3.12
	30–39	$4.42
	40–49	$7.54
	50–70	$12.87
Aflac Plus Rider (Series CIRIDER) - Named Insured/Spouse Only	18–29	$5.85
	30–39	$8.71
	40–49	$14.30
	50–70	$24.57
Aflac Plus Rider (Series CIRIDER) - One Parent Family	18–29	$6.24
	30–39	$6.76
	40–49	$9.10
	50–70	$13.26
Aflac Plus Rider (Series CIRIDER) - Two Parent Family	18–29	$7.54
	30–39	$9.75
	40–49	$14.69
	50–70	$24.70

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Accident Insurance | 24-Hour Accident-Only Insurance | Option 3 | Series A38300

Ages: 18–75

Coverage level	Premium
Individual	$30.83
Named Insured / Spouse Only	$43.65
One Parent Family	$52.34
Two Parent Family	$66.10

Line of Duty Benefit Rider

Ages: 18–70

Coverage level	Premium
Individual	$2.00
Named Insured / Spouse Only	$2.00
One Parent Family	$2.00
Two Parent Family	$2.00

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Plus Rider

Coverage level	Age	Premium
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Individual	18–29	$3.12
	30–39	$4.29
	40–49	$7.41
	50–70	$12.74
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Named Insured/Spouse Only	18–29	$5.85
	30–39	$8.58
	40–49	$14.17
	50–70	$24.44
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - One Parent Family	18–29	$6.24
	30–39	$6.63
	40–49	$8.97
	50–70	$13.13
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Two Parent Family	18–29	$7.54
	30–39	$9.62
	40–49	$14.56
	50–70	$24.57
Aflac Plus Rider (Series CIRIDER) - Individual	18–29	$3.12
	30–39	$4.42
	40–49	$7.54
	50–70	$12.87
Aflac Plus Rider (Series CIRIDER) - Named Insured/Spouse Only	18–29	$5.85
	30–39	$8.71
	40–49	$14.30
	50–70	$24.57
Aflac Plus Rider (Series CIRIDER) - One Parent Family	18–29	$6.24
	30–39	$6.76
	40–49	$9.10
	50–70	$13.26
Aflac Plus Rider (Series CIRIDER) - Two Parent Family	18–29	$7.54
	30–39	$9.75
	40–49	$14.69
	50–70	$24.70

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Short-Term Disability | 3 months benefit period (Series A57600)

Benefit amount: 1 unit (<$100>) | Salary: $9000

Elimination period	Age	Premium	OJIR[1]	Total
0/7 Days	18–49	$2.99	$1.30	**$4.29**
	50–64	$3.51	$1.30	**$4.81**
	65–74	$4.16	$1.30	**$5.46**
0/14 Days	18–49	$2.21	$1.30	**$3.51**
	50–64	$2.73	$1.30	**$4.03**
	65–74	$3.25	$1.30	**$4.55**
7/7 Days	18–49	$2.86	$1.17	**$4.03**
	50–64	$3.38	$1.17	**$4.55**
	65–74	$3.90	$1.17	**$5.07**
7/14 Days	18–49	$1.95	$1.17	**$3.12**
	50–64	$2.34	$1.17	**$3.51**
	65–74	$2.86	$1.17	**$4.03**
14/14 Days	18–49	$1.82	$1.04	**$2.86**
	50–64	$2.21	$1.04	**$3.25**
	65–74	$2.60	$1.04	**$3.64**

[1]OJIR: On-the-Job Injury Rider, benefit amount: 1 unit ($100)

The minimum benefit amount sold is ($500) and the maximum is 60 units ($6000)

Aflac Value Rider

Ages: 18–69

Coverage level	Premium
Enrolled	$10.92

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Plus Rider

Coverage level	Age	Premium
Aflac Plus Rider (Series CIRIDER) - Individual	18–29	$3.12
	30–39	$4.42
	40–49	$7.54
	50–70	$12.87
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Individual	18–29	$3.12
	30–39	$4.29
	40–49	$7.41
	50–70	$12.74

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Short-Term Disability | 6 months benefit period (Series A57600)

Benefit amount: 1 unit (<$100>) | Salary: $9000

Elimination period	Age	Premium	OJIR[1]	Total
0/7 Days	18–49	$3.90	$1.43	**$5.33**
	50–64	$4.68	$1.43	**$6.11**
	65–74	$5.85	$1.43	**$7.28**
0/14 Days	18–49	$2.73	$1.43	**$4.16**
	50–64	$3.64	$1.43	**$5.07**
	65–74	$4.55	$1.43	**$5.98**
7/7 Days	18–49	$3.77	$1.30	**$5.07**
	50–64	$4.42	$1.30	**$5.72**
	65–74	$5.59	$1.30	**$6.89**
7/14 Days	18–49	$2.34	$1.30	**$3.64**
	50–64	$3.25	$1.30	**$4.55**
	65–74	$4.03	$1.30	**$5.33**
14/14 Days	18–49	$2.21	$1.17	**$3.38**
	50–64	$3.12	$1.17	**$4.29**
	65–74	$3.90	$1.17	**$5.07**
0/30 Days	18–49	$1.95	$1.43	**$3.38**
	50–64	$2.73	$1.43	**$4.16**
	65–74	$3.38	$1.43	**$4.81**
30/30 Days	18–49	$1.56	$0.91	**$2.47**
	50–64	$2.21	$0.91	**$3.12**
	65–74	$2.73	$0.91	**$3.64**

[1]OJIR: On-the-Job Injury Rider, benefit amount: 1 unit ($100)

The minimum benefit amount sold is ($500) and the maximum is 60 units ($6000)

Aflac Value Rider

Ages: 18–69

Coverage level	Premium
Enrolled	$10.92

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Plus Rider

Coverage level	Age	Premium
Aflac Plus Rider (Series CIRIDER) - Individual	18–29	$3.12
	30–39	$4.42
	40–49	$7.54
	50–70	$12.87
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Individual	18–29	$3.12
	30–39	$4.29
	40–49	$7.41
	50–70	$12.74

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Short-Term Disability | 12 months benefit period (Series A57600)

Benefit amount: 1 unit (<$100>) | Salary: $9000

Elimination period	Age	Premium	OJIR[1]	ACDR[2]	Total
0/7 Days	18–49	$5.07	$1.82	$0.78	**$7.67**
	50–64	$6.50	$1.82	$1.17	**$9.49**
	65–74	$9.10	$1.82	$1.56	**$12.48**
0/14 Days	18–49	$3.77	$1.82	$0.78	**$6.37**
	50–64	$5.20	$1.82	$1.17	**$8.19**
	65–74	$7.28	$1.82	$1.56	**$10.66**
7/7 Days	18–49	$4.81	$1.56	$0.78	**$7.15**
	50–64	$6.24	$1.56	$1.17	**$8.97**
	65–74	$8.71	$1.56	$1.56	**$11.83**
7/14 Days	18–49	$3.38	$1.56	$0.78	**$5.72**
	50–64	$4.68	$1.56	$1.17	**$7.41**
	65–74	$6.50	$1.56	$1.56	**$9.62**
14/14 Days	18–49	$3.25	$1.43	$1.04	**$5.72**
	50–64	$4.55	$1.43	$1.82	**$7.80**
	65–74	$6.37	$1.43	$2.60	**$10.40**
0/30 Days	18–49	$2.60	$1.82	$0.78	**$5.20**
	50–64	$3.90	$1.82	$1.17	**$6.89**
	65–74	$5.46	$1.82	$1.56	**$8.84**
30/30 Days	18–49	$2.21	$1.17	$0.78	**$4.16**
	50–64	$3.12	$1.17	$1.17	**$5.46**
	65–74	$4.42	$1.17	$1.56	**$7.15**
60/60 Days	18–49	$1.95	$1.04	$0.65	**$3.64**
	50–64	$2.86	$1.04	$1.04	**$4.94**
	65–74	$4.03	$1.04	$1.43	**$6.50**
90/90 Days	18–49	$1.43	$0.78	$0.65	**$2.86**
	50–64	$2.34	$0.78	$0.91	**$4.03**
	65–74	$3.25	$0.78	$1.30	**$5.33**
180/180 Days	18–49	$1.30	$0.52	–	**$1.82**
	50–64	$1.95	$0.52	–	**$2.47**
	65–74	$2.73	$0.52	–	**$3.25**

[1]OJIR: On-the-Job Injury Rider, benefit amount: 1 unit ($100)
[2]ACDR: Aflac Continuing Disability Rider, benefit amount: 1 unit ($100)

The minimum benefit amount sold is ($500) and the maximum is 60 units ($6000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Value Rider

Ages: 18–69

Coverage level	Premium
Enrolled	$10.92

Aflac Plus Rider

Coverage level	Age	Premium
Aflac Plus Rider (Series CIRIDER) - Individual	18–29	$3.12
	30–39	$4.42
	40–49	$7.54
	50–70	$12.87
Aflac Plus Rider (Series CIRIDERH | HSA-Compatible) - Individual	18–29	$3.12
	30–39	$4.29
	40–49	$7.41
	50–70	$12.74

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Hospital Choice | Option 1 | Series B40100

Benefit amount	Coverage level	Age	Premium	EBR[1]	HSSCR[2]	Total
$500	Individual	18–49	$16.77	$11.44	$18.07	**$46.28**
		50–59	$17.29	$13.00	$23.14	**$53.43**
		60–75	$17.81	$13.13	$30.16	**$61.10**
	Named Insured / Spouse Only	18–49	$21.97	$24.05	$33.02	**$79.04**
		50–59	$23.27	$26.91	$45.89	**$96.07**
		60–75	$23.92	$27.17	$57.59	**$108.68**
	One Parent Family	18–49	$21.97	$22.75	$24.96	**$69.68**
		50–59	$22.49	$23.27	$28.47	**$74.23**
		60–75	$23.01	$23.79	$37.31	**$84.11**
	Two Parent Family	18–49	$25.09	$29.12	$33.67	**$87.88**
		50–59	$25.61	$29.64	$46.41	**$101.66**
		60–75	$26.13	$30.94	$61.49	**$118.56**
$1,000	Individual	18–49	$26.52	$11.44	$18.07	**$56.03**
		50–59	$27.04	$13.00	$23.14	**$63.18**
		60–75	$27.82	$13.13	$30.16	**$71.11**
	Named Insured / Spouse Only	18–49	$37.57	$24.05	$33.02	**$94.64**
		50–59	$39.78	$26.91	$45.89	**$112.58**
		60–75	$42.51	$27.17	$57.59	**$127.27**
	One Parent Family	18–49	$33.67	$22.75	$24.96	**$81.38**
		50–59	$34.19	$23.27	$28.47	**$85.93**
		60–75	$34.71	$23.79	$37.31	**$95.81**
	Two Parent Family	18–49	$39.91	$29.12	$33.67	**$102.70**
		50–59	$40.30	$29.64	$46.41	**$116.35**
		60–75	$43.03	$30.94	$61.49	**$135.46**
$1,500	Individual	18–49	$37.57	$11.44	$18.07	**$67.08**
		50–59	$37.96	$13.00	$23.14	**$74.10**
		60–75	$39.78	$13.13	$30.16	**$83.07**
	Named Insured / Spouse Only	18–49	$54.73	$24.05	$33.02	**$111.80**
		50–59	$57.85	$26.91	$45.89	**$130.65**
		60–75	$62.92	$27.17	$57.59	**$147.68**
	One Parent Family	18–49	$46.67	$22.75	$24.96	**$94.38**
		50–59	$47.19	$23.27	$28.47	**$98.93**
		60–75	$47.71	$23.79	$37.31	**$108.81**
	Two Parent Family	18–49	$55.25	$29.12	$33.67	**$118.04**

[1]EBR: Extended Benefits Rider
[2]HSSCR: Hospital Stay and Surgical Care Rider

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Hospital Choice | Option 1 | Series B40100

Continued

Benefit amount	Coverage level	Age	Premium	EBR[1]	HSSCR[2]	Total
		50–59	$58.37	$29.64	$46.41	**$134.42**
		60–75	$63.44	$30.94	$61.49	**$155.87**
$2,000	Individual	18–49	$50.05	$11.44	$18.07	**$79.56**
		50–59	$50.57	$13.00	$23.14	**$86.71**
		60–75	$53.56	$13.13	$30.16	**$96.85**
	Named Insured / Spouse Only	18–49	$74.62	$24.05	$33.02	**$131.69**
		50–59	$78.78	$26.91	$45.89	**$151.58**
		60–75	$86.45	$27.17	$57.59	**$171.21**
	One Parent Family	18–49	$61.62	$22.75	$24.96	**$109.33**
		50–59	$62.01	$23.27	$28.47	**$113.75**
		60–75	$62.53	$23.79	$37.31	**$123.63**
	Two Parent Family	18–49	$75.01	$29.12	$33.67	**$137.80**
		50–59	$79.30	$29.64	$46.41	**$155.35**
		60–75	$86.97	$30.94	$61.49	**$179.40**
$3,000	Individual	18–49	$76.31	$11.44	$18.07	**$105.82**
		50–59	$76.83	$13.00	$23.14	**$112.97**
		60–75	$82.03	$13.13	$30.16	**$125.32**
	Named Insured / Spouse Only	18–49	$115.83	$24.05	$33.02	**$172.90**
		50–59	$121.68	$26.91	$45.89	**$194.48**
		60–75	$135.07	$27.17	$57.59	**$219.83**
	One Parent Family	18–49	$92.69	$22.75	$24.96	**$140.40**
		50–59	$93.21	$23.27	$28.47	**$144.95**
		60–75	$93.73	$23.79	$37.31	**$154.83**
	Two Parent Family	18–49	$116.22	$29.12	$33.67	**$179.01**
		50–59	$122.20	$29.64	$46.41	**$198.25**
		60–75	$135.59	$30.94	$61.49	**$228.02**
$4,000	Individual	18–49	$105.56	$11.44	$18.07	**$135.07**
		50–59	$106.08	$13.00	$23.14	**$142.22**
		60–75	$113.88	$13.13	$30.16	**$157.17**
	Named Insured / Spouse Only	18–49	$161.72	$24.05	$33.02	**$218.79**
		50–59	$169.91	$26.91	$45.89	**$242.71**
		60–75	$189.67	$27.17	$57.59	**$274.43**
	One Parent Family	18–49	$127.40	$22.75	$24.96	**$175.11**
		50–59	$127.92	$23.27	$28.47	**$179.66**

[1]EBR: Extended Benefits Rider
[2]HSSCR: Hospital Stay and Surgical Care Rider

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Hospital Choice | Option 1 | Series B40100

Continued

Benefit amount	Coverage level	Age	Premium	EBR[1]	HSSCR[2]	Total
		60–75	$128.44	$23.79	$37.31	**$189.54**
	Two Parent Family	18–49	$162.24	$29.12	$33.67	**$225.03**
		50–59	$170.43	$29.64	$46.41	**$246.48**
		60–75	$190.19	$30.94	$61.49	**$282.62**
$5,000	Individual	18–49	$138.45	$11.44	$18.07	**$167.96**
		50–59	$138.97	$13.00	$23.14	**$175.11**
		60–75	$149.89	$13.13	$30.16	**$193.18**
	Named Insured / Spouse Only	18–49	$213.59	$24.05	$33.02	**$270.66**
		50–59	$224.38	$26.91	$45.89	**$297.18**
		60–75	$251.29	$27.17	$57.59	**$336.05**
	One Parent Family	18–49	$166.66	$22.75	$24.96	**$214.37**
		50–59	$167.18	$23.27	$28.47	**$218.92**
		60–75	$167.70	$23.79	$37.31	**$228.80**
	Two Parent Family	18–49	$214.11	$29.12	$33.67	**$276.90**
		50–59	$224.90	$29.64	$46.41	**$300.95**
		60–75	$251.68	$30.94	$61.49	**$344.11**

[1]EBR: Extended Benefits Rider
[2]HSSCR: Hospital Stay and Surgical Care Rider

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Plus Rider

Coverage level	Age	Premium
Aflac Plus Rider (Series CIRIDER) - Individual	18–29	$3.12
	30–39	$4.42
	40–49	$7.54
	50–70	$12.87
Aflac Plus Rider (Series CIRIDER) - Named Insured/Spouse Only	18–29	$5.85
	30–39	$8.71
	40–49	$14.30
	50–70	$24.57
Aflac Plus Rider (Series CIRIDER) - One Parent Family	18–29	$6.24
	30–39	$6.76
	40–49	$9.10
	50–70	$13.26
Aflac Plus Rider (Series CIRIDER) - Two Parent Family	18–29	$7.54
	30–39	$9.75
	40–49	$14.69
	50–70	$24.70

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Critical Care Protection | Option 1 | Series A74100

Coverage level	Age	Premium	FOBBR[1]	SHERBR[2]	Total
Individual	18–35	$9.36	$2.34	$1.17	**$12.87**
	36–45	$14.56	$4.29	$2.86	**$21.71**
	46–55	$20.28	$5.07	$4.68	**$30.03**
	56–70	$27.30	$5.59	$6.63	**$39.52**
Named Insured / Spouse Only	18–35	$13.39	$4.68	$2.34	**$20.41**
	36–45	$22.36	$8.58	$4.81	**$35.75**
	46–55	$33.54	$10.14	$8.06	**$51.74**
	56–70	$49.14	$11.18	$12.35	**$72.67**
One Parent Family	18–35	$10.40	$2.47	$1.30	**$14.17**
	36–45	$15.08	$4.55	$2.86	**$22.49**
	46–55	$20.93	$5.20	$4.68	**$30.81**
	56–70	$27.95	$5.85	$6.76	**$40.56**
Two Parent Family	18–35	$15.47	$4.81	$2.47	**$22.75**
	36–45	$24.70	$8.84	$5.20	**$38.74**
	46–55	$36.40	$10.27	$8.71	**$55.38**
	56–70	$52.52	$11.44	$13.00	**$76.96**

[1]FOBBR: First-Occurrence Building Benefit Rider
[2]SHERBR: Specified Health Event Recovery Benefit Rider

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Critical Care Protection | Option 2 | Series A74200

Coverage level	Age	Premium	FOBBR[1]	SHERBR[2]	Total
Individual	18–35	$16.90	$2.34	$1.17	**$20.41**
	36–45	$24.05	$4.29	$2.86	**$31.20**
	46–55	$32.76	$5.07	$4.68	**$42.51**
	56–70	$42.25	$5.59	$6.63	**$54.47**
Named Insured / Spouse Only	18–35	$32.50	$4.68	$2.34	**$39.52**
	36–45	$42.25	$8.58	$4.81	**$55.64**
	46–55	$56.94	$10.14	$8.06	**$75.14**
	56–70	$79.30	$11.18	$12.35	**$102.83**
One Parent Family	18–35	$28.73	$2.47	$1.30	**$32.50**
	36–45	$34.06	$4.55	$2.86	**$41.47**
	46–55	$43.81	$5.20	$4.68	**$53.69**
	56–70	$57.59	$5.85	$6.76	**$70.20**
Two Parent Family	18–35	$36.92	$4.81	$2.47	**$44.20**
	36–45	$46.93	$8.84	$5.20	**$60.97**
	46–55	$62.66	$10.27	$8.71	**$81.64**
	56–70	$86.06	$11.44	$13.00	**$110.50**

[1]FOBBR: First-Occurrence Building Benefit Rider
[2]SHERBR: Specified Health Event Recovery Benefit Rider

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Critical Care Protection | Option 3 | Series A74300

Coverage level	Age	Premium	FOBBR[1]	SHERBR[2]	Total
Individual	18–35	$17.81	$2.34	$1.17	**$21.32**
	36–45	$25.22	$4.29	$2.86	**$32.37**
	46–55	$37.18	$5.07	$4.68	**$46.93**
	56–70	$51.48	$5.59	$6.63	**$63.70**
Named Insured / Spouse Only	18–35	$34.19	$4.68	$2.34	**$41.21**
	36–45	$45.24	$8.58	$4.81	**$58.63**
	46–55	$69.68	$10.14	$8.06	**$87.88**
	56–70	$99.32	$11.18	$12.35	**$122.85**
One Parent Family	18–35	$30.29	$2.47	$1.30	**$34.06**
	36–45	$35.75	$4.55	$2.86	**$43.16**
	46–55	$46.02	$5.20	$4.68	**$55.90**
	56–70	$64.87	$5.85	$6.76	**$77.48**
Two Parent Family	18–35	$38.74	$4.81	$2.47	**$46.02**
	36–45	$49.27	$8.84	$5.20	**$63.31**
	46–55	$73.84	$10.27	$8.71	**$92.82**
	56–70	$106.34	$11.44	$13.00	**$130.78**

[1]FOBBR: First-Occurrence Building Benefit Rider
[2]SHERBR: Specified Health Event Recovery Benefit Rider

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Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200

Benefit amount: $20,000–$35,000 Face amounts of $40,000 to $45,000 not available
1 unit ($5,000)

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
Male	Tobacco	18	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		19	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		20	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		21	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		22	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		23	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		24	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		25	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		26	$1.10	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.26**
		27	$1.10	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.27**
		28	$1.10	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.27**
		29	$1.10	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.27**
		30	$1.10	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.27**
		31	$1.13	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.44**
		32	$1.18	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.49**
		33	$1.22	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.53**
		34	$1.28	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.59**
		35	$1.34	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.65**
		36	$1.45	$4.00	$1.30	$0.52	$0.10	$0.52	**$7.89**
		37	$1.58	$4.00	$1.43	$0.52	$0.11	$0.52	**$8.16**
		38	$1.73	$4.00	$1.56	$0.52	$0.11	$0.52	**$8.44**
		39	$1.90	$4.00	$1.82	$0.52	$0.12	$0.52	**$8.88**
		40	$2.09	$4.00	$1.95	$0.52	$0.12	$0.52	**$9.20**
		41	$2.29	$4.00	$2.08	$0.52	$0.13	$0.52	**$9.54**
		42	$2.54	$4.00	$2.34	$0.52	$0.14	$0.52	**$10.06**
		43	$2.80	$4.00	$2.47	$0.52	$0.15	$0.52	**$10.46**
		44	$3.11	$4.00	$2.73	$0.52	$0.17	$0.52	**$11.05**
		45	$3.47	$4.00	$2.86	$0.52	$0.19	$0.52	**$11.56**
		46	$3.83	$4.00	$3.25	$0.52	$0.22	$0.52	**$12.34**
		47	$4.26	$4.00	$3.51	$0.52	$0.24	$0.52	**$13.05**
		48	$4.73	$4.00	$3.77	$0.52	$0.28	$0.52	**$13.82**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $20,000–$35,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		49	$5.27	$4.00	$4.16	$0.52	$0.33	$0.52	**$14.80**
		50	$5.89	$4.00	$4.55	$0.52	$0.37	$0.52	**$15.85**
		51	$6.45	$4.00	$5.07	$0.52	$0.42	$0.52	**$16.98**
		52	$7.05	$4.00	$5.59	$0.52	$0.46	$0.52	**$18.14**
		53	$7.74	$4.00	$6.11	$0.52	$0.51	$0.52	**$19.40**
		54	$8.50	$4.00	$6.50	$0.52	$0.57	$0.52	**$20.61**
		55	$9.35	$4.00	$7.02	$0.52	$0.66	$0.52	**$22.07**
		56	$10.13	$4.00	$7.54	$0.52	$0.76	$0.52	**$23.47**
		57	$10.96	$4.00	$8.19	$0.52	$0.87	$0.52	**$25.06**
		58	$11.87	$4.00	$8.71	$0.52	$1.00	$0.52	**$26.62**
		59	$12.89	$4.00	$9.49	$0.52	$1.16	$0.52	**$28.58**
		60	$13.98	$4.00	$10.40	$0.52	–	$0.52	**$29.42**
		61	$14.76	$4.00	$10.66	$0.52	–	$0.52	**$30.46**
		62	$15.58	$4.00	$10.79	$0.52	–	$0.52	**$31.41**
		63	$16.44	$4.00	$11.05	$0.52	–	$0.52	**$32.53**
		64	$17.35	$4.00	$11.83	$0.52	–	$0.52	**$34.22**
		65	$18.30	$4.00	$12.74	$0.52	–	$0.52	**$36.08**
		66	$19.76	$4.00	$13.78	$0.52	–	$0.52	**$38.58**
		67	$21.34	$4.00	$14.95	$0.52	–	$0.52	**$41.33**
		68	$23.07	$4.00	$16.25	$0.52	–	$0.52	**$44.36**
	Non-tobacco	18	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		19	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		20	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		21	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		22	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		23	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		24	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		25	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		26	$0.74	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.51**
		27	$0.74	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.52**
		28	$0.74	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.52**
		29	$0.74	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.52**
		30	$0.74	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.52**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $20,000–$35,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		31	$0.74	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.53**
		32	$0.74	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.53**
		33	$0.74	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.53**
		34	$0.74	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.53**
		35	$0.74	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.53**
		36	$0.79	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.58**
		37	$0.84	$4.00	$0.65	$0.52	$0.11	$0.52	**$6.64**
		38	$0.90	$4.00	$0.65	$0.52	$0.11	$0.52	**$6.70**
		39	$0.97	$4.00	$0.78	$0.52	$0.12	$0.52	**$6.91**
		40	$1.04	$4.00	$0.91	$0.52	$0.12	$0.52	**$7.11**
		41	$1.12	$4.00	$1.04	$0.52	$0.13	$0.52	**$7.33**
		42	$1.20	$4.00	$1.17	$0.52	$0.14	$0.52	**$7.55**
		43	$1.29	$4.00	$1.17	$0.52	$0.15	$0.52	**$7.65**
		44	$1.40	$4.00	$1.30	$0.52	$0.17	$0.52	**$7.91**
		45	$1.52	$4.00	$1.43	$0.52	$0.19	$0.52	**$8.18**
		46	$1.64	$4.00	$1.56	$0.52	$0.22	$0.52	**$8.46**
		47	$1.78	$4.00	$1.69	$0.52	$0.24	$0.52	**$8.75**
		48	$1.93	$4.00	$1.82	$0.52	$0.28	$0.52	**$9.07**
		49	$2.10	$4.00	$1.95	$0.52	$0.33	$0.52	**$9.42**
		50	$2.29	$4.00	$2.08	$0.52	$0.37	$0.52	**$9.78**
		51	$2.48	$4.00	$2.34	$0.52	$0.42	$0.52	**$10.28**
		52	$2.68	$4.00	$2.60	$0.52	$0.46	$0.52	**$10.78**
		53	$2.91	$4.00	$2.86	$0.52	$0.51	$0.52	**$11.32**
		54	$3.17	$4.00	$3.12	$0.52	$0.57	$0.52	**$11.90**
		55	$3.44	$4.00	$3.25	$0.52	$0.66	$0.52	**$12.39**
		56	$3.79	$4.00	$3.51	$0.52	$0.76	$0.52	**$13.10**
		57	$4.17	$4.00	$3.90	$0.52	$0.87	$0.52	**$13.98**
		58	$4.61	$4.00	$4.29	$0.52	$1.00	$0.52	**$14.94**
		59	$5.09	$4.00	$4.55	$0.52	$1.16	$0.52	**$15.84**
		60	$5.64	$4.00	$4.94	$0.52	–	$0.52	**$15.62**
		61	$6.18	$4.00	$5.07	$0.52	–	$0.52	**$16.29**
		62	$6.78	$4.00	$5.33	$0.52	–	$0.52	**$17.15**
		63	$7.46	$4.00	$5.59	$0.52	–	$0.52	**$18.09**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $20,000–$35,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		64	$8.20	$4.00	$5.98	$0.52	–	$0.52	**$19.22**
		65	$9.06	$4.00	$6.37	$0.52	–	$0.52	**$20.47**
		66	$10.13	$4.00	$6.76	$0.52	–	$0.52	**$21.93**
		67	$11.37	$4.00	$7.15	$0.52	–	$0.52	**$23.56**
		68	$12.77	$4.00	$7.54	$0.52	–	$0.52	**$25.35**
Female	Tobacco	18	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		19	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		20	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		21	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		22	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		23	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		24	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		25	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		26	$1.05	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.82**
		27	$1.05	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.83**
		28	$1.05	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.83**
		29	$1.05	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.83**
		30	$1.05	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.83**
		31	$1.10	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.15**
		32	$1.13	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.18**
		33	$1.18	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.23**
		34	$1.24	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.29**
		35	$1.29	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.34**
		36	$1.40	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.45**
		37	$1.52	$4.00	$0.91	$0.52	$0.11	$0.52	**$7.58**
		38	$1.66	$4.00	$1.04	$0.52	$0.11	$0.52	**$7.85**
		39	$1.82	$4.00	$1.17	$0.52	$0.12	$0.52	**$8.15**
		40	$2.01	$4.00	$1.56	$0.52	$0.12	$0.52	**$8.73**
		41	$2.21	$4.00	$1.56	$0.52	$0.13	$0.52	**$8.94**
		42	$2.44	$4.00	$1.82	$0.52	$0.14	$0.52	**$9.44**
		43	$2.70	$4.00	$2.08	$0.52	$0.15	$0.52	**$9.97**
		44	$3.00	$4.00	$2.21	$0.52	$0.17	$0.52	**$10.42**
		45	$3.34	$4.00	$2.73	$0.52	$0.19	$0.52	**$11.30**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $20,000–$35,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		46	$3.69	$4.00	$2.99	$0.52	$0.22	$0.52	**$11.94**
		47	$4.09	$4.00	$3.38	$0.52	$0.24	$0.52	**$12.75**
		48	$4.55	$4.00	$3.77	$0.52	$0.28	$0.52	**$13.64**
		49	$5.07	$4.00	$4.03	$0.52	$0.33	$0.52	**$14.47**
		50	$5.66	$4.00	$4.55	$0.52	$0.37	$0.52	**$15.62**
		51	$6.19	$4.00	$4.81	$0.52	$0.42	$0.52	**$16.46**
		52	$6.78	$4.00	$5.07	$0.52	$0.46	$0.52	**$17.35**
		53	$7.43	$4.00	$5.72	$0.52	$0.51	$0.52	**$18.70**
		54	$8.17	$4.00	$5.98	$0.52	$0.57	$0.52	**$19.76**
		55	$8.99	$4.00	$6.50	$0.52	$0.66	$0.52	**$21.19**
		56	$9.72	$4.00	$6.89	$0.52	$0.76	$0.52	**$22.41**
		57	$10.53	$4.00	$7.28	$0.52	$0.87	$0.52	**$23.72**
		58	$11.40	$4.00	$7.67	$0.52	$1.00	$0.52	**$25.11**
		59	$12.37	$4.00	$8.19	$0.52	$1.16	$0.52	**$26.76**
		60	$13.43	$4.00	$8.58	$0.52	–	$0.52	**$27.05**
		61	$14.17	$4.00	$8.58	$0.52	–	$0.52	**$27.79**
		62	$14.96	$4.00	$8.71	$0.52	–	$0.52	**$28.71**
		63	$15.78	$4.00	$8.71	$0.52	–	$0.52	**$29.53**
		64	$16.66	$4.00	$8.71	$0.52	–	$0.52	**$30.41**
		65	$17.58	$4.00	$9.36	$0.52	–	$0.52	**$31.98**
		66	$18.97	$4.00	$10.01	$0.52	–	$0.52	**$34.02**
		67	$20.50	$4.00	$10.66	$0.52	–	$0.52	**$36.20**
		68	$22.15	$4.00	$11.31	$0.52	–	$0.52	**$38.50**
	Non-tobacco	18	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		19	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		20	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		21	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		22	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		23	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		24	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		25	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		26	$0.72	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.23**
		27	$0.72	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.24**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $20,000–$35,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		28	$0.72	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.24**
		29	$0.72	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.24**
		30	$0.72	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.24**
		31	$0.72	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.25**
		32	$0.72	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.25**
		33	$0.72	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.25**
		34	$0.72	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.25**
		35	$0.72	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.25**
		36	$0.76	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.29**
		37	$0.81	$4.00	$0.39	$0.52	$0.11	$0.52	**$6.35**
		38	$0.87	$4.00	$0.39	$0.52	$0.11	$0.52	**$6.41**
		39	$0.94	$4.00	$0.52	$0.52	$0.12	$0.52	**$6.62**
		40	$1.01	$4.00	$0.52	$0.52	$0.12	$0.52	**$6.69**
		41	$1.09	$4.00	$0.78	$0.52	$0.13	$0.52	**$7.04**
		42	$1.16	$4.00	$0.91	$0.52	$0.14	$0.52	**$7.25**
		43	$1.25	$4.00	$0.91	$0.52	$0.15	$0.52	**$7.35**
		44	$1.35	$4.00	$1.04	$0.52	$0.17	$0.52	**$7.60**
		45	$1.47	$4.00	$1.17	$0.52	$0.19	$0.52	**$7.87**
		46	$1.58	$4.00	$1.30	$0.52	$0.22	$0.52	**$8.14**
		47	$1.71	$4.00	$1.43	$0.52	$0.24	$0.52	**$8.42**
		48	$1.86	$4.00	$1.56	$0.52	$0.28	$0.52	**$8.74**
		49	$2.02	$4.00	$1.69	$0.52	$0.33	$0.52	**$9.08**
		50	$2.20	$4.00	$1.82	$0.52	$0.37	$0.52	**$9.43**
		51	$2.37	$4.00	$1.95	$0.52	$0.42	$0.52	**$9.78**
		52	$2.58	$4.00	$1.95	$0.52	$0.46	$0.52	**$10.03**
		53	$2.80	$4.00	$2.34	$0.52	$0.51	$0.52	**$10.69**
		54	$3.04	$4.00	$2.47	$0.52	$0.57	$0.52	**$11.12**
		55	$3.32	$4.00	$2.60	$0.52	$0.66	$0.52	**$11.62**
		56	$3.64	$4.00	$2.73	$0.52	$0.76	$0.52	**$12.17**
		57	$4.01	$4.00	$2.99	$0.52	$0.87	$0.52	**$12.91**
		58	$4.42	$4.00	$3.12	$0.52	$1.00	$0.52	**$13.58**
		59	$4.89	$4.00	$3.38	$0.52	$1.16	$0.52	**$14.47**
		60	$5.42	$4.00	$3.77	$0.52	–	$0.52	**$14.23**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $20,000–$35,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		61	$5.94	$4.00	$3.77	$0.52	–	$0.52	**$14.75**
		62	$6.51	$4.00	$3.77	$0.52	–	$0.52	**$15.32**
		63	$7.16	$4.00	$3.90	$0.52	–	$0.52	**$16.10**
		64	$7.88	$4.00	$4.29	$0.52	–	$0.52	**$17.21**
		65	$8.70	$4.00	$4.42	$0.52	–	$0.52	**$18.16**
		66	$9.73	$4.00	$4.55	$0.52	–	$0.52	**$19.32**
		67	$10.92	$4.00	$4.68	$0.52	–	$0.52	**$20.64**
		68	$12.26	$4.00	$4.81	$0.52	–	$0.52	**$22.11**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200

Benefit amount: $50,000–$170,000 Face amounts of $175,000 to $195,000 not available
1 unit ($5,000)

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
Male	Tobacco	18	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		19	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		20	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		21	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		22	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		23	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		24	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		25	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		26	$0.87	$4.00	$1.04	$0.52	$0.08	$0.52	**$7.03**
		27	$0.87	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.04**
		28	$0.87	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.04**
		29	$0.87	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.04**
		30	$0.87	$4.00	$1.04	$0.52	$0.09	$0.52	**$7.04**
		31	$0.90	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.21**
		32	$0.94	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.25**
		33	$0.98	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.29**
		34	$1.03	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.34**
		35	$1.08	$4.00	$1.17	$0.52	$0.10	$0.52	**$7.39**
		36	$1.18	$4.00	$1.30	$0.52	$0.10	$0.52	**$7.62**
		37	$1.29	$4.00	$1.43	$0.52	$0.11	$0.52	**$7.87**
		38	$1.42	$4.00	$1.56	$0.52	$0.11	$0.52	**$8.13**
		39	$1.57	$4.00	$1.82	$0.52	$0.12	$0.52	**$8.55**
		40	$1.73	$4.00	$1.95	$0.52	$0.12	$0.52	**$8.84**
		41	$1.91	$4.00	$2.08	$0.52	$0.13	$0.52	**$9.16**
		42	$2.12	$4.00	$2.34	$0.52	$0.14	$0.52	**$9.64**
		43	$2.35	$4.00	$2.47	$0.52	$0.15	$0.52	**$10.01**
		44	$2.62	$4.00	$2.73	$0.52	$0.17	$0.52	**$10.56**
		45	$2.93	$4.00	$2.86	$0.52	$0.19	$0.52	**$11.02**
		46	$3.25	$4.00	$3.25	$0.52	$0.22	$0.52	**$11.76**
		47	$3.62	$4.00	$3.51	$0.52	$0.24	$0.52	**$12.41**
		48	$4.03	$4.00	$3.77	$0.52	$0.28	$0.52	**$13.12**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $50,000–$170,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		49	$4.50	$4.00	$4.16	$0.52	$0.33	$0.52	**$14.03**
		50	$5.04	$4.00	$4.55	$0.52	$0.37	$0.52	**$15.00**
		51	$5.52	$4.00	$5.07	$0.52	$0.42	$0.52	**$16.05**
		52	$6.05	$4.00	$5.59	$0.52	$0.46	$0.52	**$17.14**
		53	$6.65	$4.00	$6.11	$0.52	$0.51	$0.52	**$18.31**
		54	$7.31	$4.00	$6.50	$0.52	$0.57	$0.52	**$19.42**
		55	$8.05	$4.00	$7.02	$0.52	$0.66	$0.52	**$20.77**
		56	$8.72	$4.00	$7.54	$0.52	$0.76	$0.52	**$22.06**
		57	$9.45	$4.00	$8.19	$0.52	$0.87	$0.52	**$23.55**
		58	$10.24	$4.00	$8.71	$0.52	$1.00	$0.52	**$24.99**
		59	$11.12	$4.00	$9.49	$0.52	$1.16	$0.52	**$26.81**
		60	$12.07	$4.00	$10.40	$0.52	–	$0.52	**$27.51**
		61	$12.75	$4.00	$10.66	$0.52	–	$0.52	**$28.45**
		62	$13.46	$4.00	$10.79	$0.52	–	$0.52	**$29.29**
		63	$14.21	$4.00	$11.05	$0.52	–	$0.52	**$30.30**
		64	$15.00	$4.00	$11.83	$0.52	–	$0.52	**$31.87**
		65	$15.83	$4.00	$12.74	$0.52	–	$0.52	**$33.61**
		66	$17.10	$4.00	$13.78	$0.52	–	$0.52	**$35.92**
		67	$18.47	$4.00	$14.95	$0.52	–	$0.52	**$38.46**
		68	$19.98	$4.00	$16.25	$0.52	–	$0.52	**$41.27**
	Non-tobacco	18	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		19	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		20	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		21	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		22	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		23	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		24	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		25	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		26	$0.56	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.33**
		27	$0.56	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.34**
		28	$0.56	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.34**
		29	$0.56	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.34**
		30	$0.56	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.34**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $50,000–$170,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		31	$0.56	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.35**
		32	$0.56	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.35**
		33	$0.56	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.35**
		34	$0.56	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.35**
		35	$0.56	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.35**
		36	$0.60	$4.00	$0.65	$0.52	$0.10	$0.52	**$6.39**
		37	$0.65	$4.00	$0.65	$0.52	$0.11	$0.52	**$6.45**
		38	$0.70	$4.00	$0.65	$0.52	$0.11	$0.52	**$6.50**
		39	$0.76	$4.00	$0.78	$0.52	$0.12	$0.52	**$6.70**
		40	$0.82	$4.00	$0.91	$0.52	$0.12	$0.52	**$6.89**
		41	$0.89	$4.00	$1.04	$0.52	$0.13	$0.52	**$7.10**
		42	$0.96	$4.00	$1.17	$0.52	$0.14	$0.52	**$7.31**
		43	$1.04	$4.00	$1.17	$0.52	$0.15	$0.52	**$7.40**
		44	$1.13	$4.00	$1.30	$0.52	$0.17	$0.52	**$7.64**
		45	$1.24	$4.00	$1.43	$0.52	$0.19	$0.52	**$7.90**
		46	$1.34	$4.00	$1.56	$0.52	$0.22	$0.52	**$8.16**
		47	$1.46	$4.00	$1.69	$0.52	$0.24	$0.52	**$8.43**
		48	$1.59	$4.00	$1.82	$0.52	$0.28	$0.52	**$8.73**
		49	$1.74	$4.00	$1.95	$0.52	$0.33	$0.52	**$9.06**
		50	$1.91	$4.00	$2.08	$0.52	$0.37	$0.52	**$9.40**
		51	$2.07	$4.00	$2.34	$0.52	$0.42	$0.52	**$9.87**
		52	$2.25	$4.00	$2.60	$0.52	$0.46	$0.52	**$10.35**
		53	$2.45	$4.00	$2.86	$0.52	$0.51	$0.52	**$10.86**
		54	$2.67	$4.00	$3.12	$0.52	$0.57	$0.52	**$11.40**
		55	$2.91	$4.00	$3.25	$0.52	$0.66	$0.52	**$11.86**
		56	$3.21	$4.00	$3.51	$0.52	$0.76	$0.52	**$12.52**
		57	$3.54	$4.00	$3.90	$0.52	$0.87	$0.52	**$13.35**
		58	$3.92	$4.00	$4.29	$0.52	$1.00	$0.52	**$14.25**
		59	$4.34	$4.00	$4.55	$0.52	$1.16	$0.52	**$15.09**
		60	$4.82	$4.00	$4.94	$0.52	–	$0.52	**$14.80**
		61	$5.29	$4.00	$5.07	$0.52	–	$0.52	**$15.40**
		62	$5.81	$4.00	$5.33	$0.52	–	$0.52	**$16.18**
		63	$6.40	$4.00	$5.59	$0.52	–	$0.52	**$17.03**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $50,000–$170,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		64	$7.05	$4.00	$5.98	$0.52	–	$0.52	**$18.07**
		65	$7.79	$4.00	$6.37	$0.52	–	$0.52	**$19.20**
		66	$8.72	$4.00	$6.76	$0.52	–	$0.52	**$20.52**
		67	$9.80	$4.00	$7.15	$0.52	–	$0.52	**$21.99**
		68	$11.02	$4.00	$7.54	$0.52	–	$0.52	**$23.60**
Female	Tobacco	18	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		19	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		20	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		21	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		22	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		23	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		24	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		25	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		26	$0.83	$4.00	$0.65	$0.52	$0.08	$0.52	**$6.60**
		27	$0.83	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.61**
		28	$0.83	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.61**
		29	$0.83	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.61**
		30	$0.83	$4.00	$0.65	$0.52	$0.09	$0.52	**$6.61**
		31	$0.87	$4.00	$0.91	$0.52	$0.10	$0.52	**$6.92**
		32	$0.90	$4.00	$0.91	$0.52	$0.10	$0.52	**$6.95**
		33	$0.94	$4.00	$0.91	$0.52	$0.10	$0.52	**$6.99**
		34	$0.99	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.04**
		35	$1.04	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.09**
		36	$1.13	$4.00	$0.91	$0.52	$0.10	$0.52	**$7.18**
		37	$1.24	$4.00	$0.91	$0.52	$0.11	$0.52	**$7.30**
		38	$1.36	$4.00	$1.04	$0.52	$0.11	$0.52	**$7.55**
		39	$1.50	$4.00	$1.17	$0.52	$0.12	$0.52	**$7.83**
		40	$1.66	$4.00	$1.56	$0.52	$0.12	$0.52	**$8.38**
		41	$1.84	$4.00	$1.56	$0.52	$0.13	$0.52	**$8.57**
		42	$2.04	$4.00	$1.82	$0.52	$0.14	$0.52	**$9.04**
		43	$2.26	$4.00	$2.08	$0.52	$0.15	$0.52	**$9.53**
		44	$2.52	$4.00	$2.21	$0.52	$0.17	$0.52	**$9.94**
		45	$2.82	$4.00	$2.73	$0.52	$0.19	$0.52	**$10.78**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $50,000–$170,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		46	$3.12	$4.00	$2.99	$0.52	$0.22	$0.52	**$11.37**
		47	$3.47	$4.00	$3.38	$0.52	$0.24	$0.52	**$12.13**
		48	$3.87	$4.00	$3.77	$0.52	$0.28	$0.52	**$12.96**
		49	$4.32	$4.00	$4.03	$0.52	$0.33	$0.52	**$13.72**
		50	$4.84	$4.00	$4.55	$0.52	$0.37	$0.52	**$14.80**
		51	$5.30	$4.00	$4.81	$0.52	$0.42	$0.52	**$15.57**
		52	$5.81	$4.00	$5.07	$0.52	$0.46	$0.52	**$16.38**
		53	$6.38	$4.00	$5.72	$0.52	$0.51	$0.52	**$17.65**
		54	$7.02	$4.00	$5.98	$0.52	$0.57	$0.52	**$18.61**
		55	$7.73	$4.00	$6.50	$0.52	$0.66	$0.52	**$19.93**
		56	$8.37	$4.00	$6.89	$0.52	$0.76	$0.52	**$21.06**
		57	$9.07	$4.00	$7.28	$0.52	$0.87	$0.52	**$22.26**
		58	$9.83	$4.00	$7.67	$0.52	$1.00	$0.52	**$23.54**
		59	$10.67	$4.00	$8.19	$0.52	$1.16	$0.52	**$25.06**
		60	$11.59	$4.00	$8.58	$0.52	–	$0.52	**$25.21**
		61	$12.24	$4.00	$8.58	$0.52	–	$0.52	**$25.86**
		62	$12.92	$4.00	$8.71	$0.52	–	$0.52	**$26.67**
		63	$13.64	$4.00	$8.71	$0.52	–	$0.52	**$27.39**
		64	$14.40	$4.00	$8.71	$0.52	–	$0.52	**$28.15**
		65	$15.20	$4.00	$9.36	$0.52	–	$0.52	**$29.60**
		66	$16.41	$4.00	$10.01	$0.52	–	$0.52	**$31.46**
		67	$17.74	$4.00	$10.66	$0.52	–	$0.52	**$33.44**
		68	$19.18	$4.00	$11.31	$0.52	–	$0.52	**$35.53**
	Non-tobacco	18	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		19	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		20	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		21	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		22	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		23	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		24	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		25	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		26	$0.54	$4.00	$0.39	$0.52	$0.08	$0.52	**$6.05**
		27	$0.54	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.06**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $50,000–$170,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		28	$0.54	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.06**
		29	$0.54	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.06**
		30	$0.54	$4.00	$0.39	$0.52	$0.09	$0.52	**$6.06**
		31	$0.54	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.07**
		32	$0.54	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.07**
		33	$0.54	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.07**
		34	$0.54	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.07**
		35	$0.54	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.07**
		36	$0.58	$4.00	$0.39	$0.52	$0.10	$0.52	**$6.11**
		37	$0.62	$4.00	$0.39	$0.52	$0.11	$0.52	**$6.16**
		38	$0.67	$4.00	$0.39	$0.52	$0.11	$0.52	**$6.21**
		39	$0.73	$4.00	$0.52	$0.52	$0.12	$0.52	**$6.41**
		40	$0.79	$4.00	$0.52	$0.52	$0.12	$0.52	**$6.47**
		41	$0.86	$4.00	$0.78	$0.52	$0.13	$0.52	**$6.81**
		42	$0.92	$4.00	$0.91	$0.52	$0.14	$0.52	**$7.01**
		43	$1.00	$4.00	$0.91	$0.52	$0.15	$0.52	**$7.10**
		44	$1.09	$4.00	$1.04	$0.52	$0.17	$0.52	**$7.34**
		45	$1.19	$4.00	$1.17	$0.52	$0.19	$0.52	**$7.59**
		46	$1.29	$4.00	$1.30	$0.52	$0.22	$0.52	**$7.85**
		47	$1.40	$4.00	$1.43	$0.52	$0.24	$0.52	**$8.11**
		48	$1.53	$4.00	$1.56	$0.52	$0.28	$0.52	**$8.41**
		49	$1.67	$4.00	$1.69	$0.52	$0.33	$0.52	**$8.73**
		50	$1.83	$4.00	$1.82	$0.52	$0.37	$0.52	**$9.06**
		51	$1.98	$4.00	$1.95	$0.52	$0.42	$0.52	**$9.39**
		52	$2.16	$4.00	$1.95	$0.52	$0.46	$0.52	**$9.61**
		53	$2.35	$4.00	$2.34	$0.52	$0.51	$0.52	**$10.24**
		54	$2.56	$4.00	$2.47	$0.52	$0.57	$0.52	**$10.64**
		55	$2.80	$4.00	$2.60	$0.52	$0.66	$0.52	**$11.10**
		56	$3.08	$4.00	$2.73	$0.52	$0.76	$0.52	**$11.61**
		57	$3.40	$4.00	$2.99	$0.52	$0.87	$0.52	**$12.30**
		58	$3.76	$4.00	$3.12	$0.52	$1.00	$0.52	**$12.92**
		59	$4.17	$4.00	$3.38	$0.52	$1.16	$0.52	**$13.75**
		60	$4.63	$4.00	$3.77	$0.52	–	$0.52	**$13.44**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $50,000–$170,000 | 1 unit ($5,000)

Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		61	$5.08	$4.00	$3.77	$0.52	–	$0.52	**$13.89**
		62	$5.58	$4.00	$3.77	$0.52	–	$0.52	**$14.39**
		63	$6.14	$4.00	$3.90	$0.52	–	$0.52	**$15.08**
		64	$6.77	$4.00	$4.29	$0.52	–	$0.52	**$16.10**
		65	$7.48	$4.00	$4.42	$0.52	–	$0.52	**$16.94**
		66	$8.38	$4.00	$4.55	$0.52	–	$0.52	**$17.97**
		67	$9.41	$4.00	$4.68	$0.52	–	$0.52	**$19.13**
		68	$10.58	$4.00	$4.81	$0.52	–	$0.52	**$20.43**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200

Benefit amount: $200,000–$500,000
1 unit ($5,000)
No Policy Fee

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
Male	Tobacco	18	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		19	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		20	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		21	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		22	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		23	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		24	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		25	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		26	$0.88	$1.04	$0.52	$0.08	$0.52	**$3.04**
		27	$0.88	$1.04	$0.52	$0.09	$0.52	**$3.05**
		28	$0.88	$1.04	$0.52	$0.09	$0.52	**$3.05**
		29	$0.88	$1.04	$0.52	$0.09	$0.52	**$3.05**
		30	$0.88	$1.04	$0.52	$0.09	$0.52	**$3.05**
		31	$0.91	$1.17	$0.52	$0.10	$0.52	**$3.22**
		32	$0.94	$1.17	$0.52	$0.10	$0.52	**$3.25**
		33	$0.98	$1.17	$0.52	$0.10	$0.52	**$3.29**
		34	$1.03	$1.17	$0.52	$0.10	$0.52	**$3.34**
		35	$1.08	$1.17	$0.52	$0.10	$0.52	**$3.39**
		36	$1.17	$1.30	$0.52	$0.10	$0.52	**$3.61**
		37	$1.28	$1.43	$0.52	$0.11	$0.52	**$3.86**
		38	$1.40	$1.56	$0.52	$0.11	$0.52	**$4.11**
		39	$1.54	$1.82	$0.52	$0.12	$0.52	**$4.52**
		40	$1.69	$1.95	$0.52	$0.12	$0.52	**$4.80**
		41	$1.87	$2.08	$0.52	$0.13	$0.52	**$5.12**
		42	$2.07	$2.34	$0.52	$0.14	$0.52	**$5.59**
		43	$2.28	$2.47	$0.52	$0.15	$0.52	**$5.94**
		44	$2.54	$2.73	$0.52	$0.17	$0.52	**$6.48**
		45	$2.83	$2.86	$0.52	$0.19	$0.52	**$6.92**
		46	$3.14	$3.25	$0.52	$0.22	$0.52	**$7.65**
		47	$3.49	$3.51	$0.52	$0.24	$0.52	**$8.28**
		48	$3.88	$3.77	$0.52	$0.28	$0.52	**$8.97**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		49	$4.33	$4.16	$0.52	$0.33	$0.52	**$9.86**
		50	$4.84	$4.55	$0.52	$0.37	$0.52	**$10.80**
		51	$5.30	$5.07	$0.52	$0.42	$0.52	**$11.83**
		52	$5.80	$5.59	$0.52	$0.46	$0.52	**$12.89**
		53	$6.37	$6.11	$0.52	$0.51	$0.52	**$14.03**
		54	$7.00	$6.50	$0.52	$0.57	$0.52	**$15.11**
		55	$7.70	$7.02	$0.52	$0.66	$0.52	**$16.42**
		56	$8.34	$7.54	$0.52	$0.76	$0.52	**$17.68**
		57	$9.03	$8.19	$0.52	$0.87	$0.52	**$19.13**
		58	$9.78	$8.71	$0.52	$1.00	$0.52	**$20.53**
		59	$10.62	$9.49	$0.52	$1.16	$0.52	**$22.31**
		60	$11.52	$10.40	$0.52	–	$0.52	**$22.96**
		61	$12.16	$10.66	$0.52	–	$0.52	**$23.86**
		62	$12.84	$10.79	$0.52	–	$0.52	**$24.67**
		63	$13.55	$11.05	$0.52	–	$0.52	**$25.64**
		64	$14.30	$11.83	$0.52	–	$0.52	**$27.17**
		65	$15.09	$12.74	$0.52	–	$0.52	**$28.87**
		66	$16.30	$13.78	$0.52	–	$0.52	**$31.12**
		67	$17.60	$14.95	$0.52	–	$0.52	**$33.59**
		68	$19.03	$16.25	$0.52	–	$0.52	**$36.32**
	Non-tobacco	18	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		19	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		20	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		21	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		22	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		23	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		24	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		25	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		26	$0.58	$0.65	$0.52	$0.08	$0.52	**$2.35**
		27	$0.58	$0.65	$0.52	$0.09	$0.52	**$2.36**
		28	$0.58	$0.65	$0.52	$0.09	$0.52	**$2.36**
		29	$0.58	$0.65	$0.52	$0.09	$0.52	**$2.36**
		30	$0.58	$0.65	$0.52	$0.09	$0.52	**$2.36**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		31	$0.58	$0.65	$0.52	$0.10	$0.52	**$2.37**
		32	$0.58	$0.65	$0.52	$0.10	$0.52	**$2.37**
		33	$0.58	$0.65	$0.52	$0.10	$0.52	**$2.37**
		34	$0.58	$0.65	$0.52	$0.10	$0.52	**$2.37**
		35	$0.58	$0.65	$0.52	$0.10	$0.52	**$2.37**
		36	$0.62	$0.65	$0.52	$0.10	$0.52	**$2.41**
		37	$0.67	$0.65	$0.52	$0.11	$0.52	**$2.47**
		38	$0.72	$0.65	$0.52	$0.11	$0.52	**$2.52**
		39	$0.77	$0.78	$0.52	$0.12	$0.52	**$2.71**
		40	$0.83	$0.91	$0.52	$0.12	$0.52	**$2.90**
		41	$0.90	$1.04	$0.52	$0.13	$0.52	**$3.11**
		42	$0.96	$1.17	$0.52	$0.14	$0.52	**$3.31**
		43	$1.04	$1.17	$0.52	$0.15	$0.52	**$3.40**
		44	$1.12	$1.30	$0.52	$0.17	$0.52	**$3.63**
		45	$1.23	$1.43	$0.52	$0.19	$0.52	**$3.89**
		46	$1.32	$1.56	$0.52	$0.22	$0.52	**$4.14**
		47	$1.44	$1.69	$0.52	$0.24	$0.52	**$4.41**
		48	$1.56	$1.82	$0.52	$0.28	$0.52	**$4.70**
		49	$1.70	$1.95	$0.52	$0.33	$0.52	**$5.02**
		50	$1.87	$2.08	$0.52	$0.37	$0.52	**$5.36**
		51	$2.02	$2.34	$0.52	$0.42	$0.52	**$5.82**
		52	$2.19	$2.60	$0.52	$0.46	$0.52	**$6.29**
		53	$2.38	$2.86	$0.52	$0.51	$0.52	**$6.79**
		54	$2.59	$3.12	$0.52	$0.57	$0.52	**$7.32**
		55	$2.82	$3.25	$0.52	$0.66	$0.52	**$7.77**
		56	$3.10	$3.51	$0.52	$0.76	$0.52	**$8.41**
		57	$3.41	$3.90	$0.52	$0.87	$0.52	**$9.22**
		58	$3.78	$4.29	$0.52	$1.00	$0.52	**$10.11**
		59	$4.17	$4.55	$0.52	$1.16	$0.52	**$10.92**
		60	$4.63	$4.94	$0.52	–	$0.52	**$10.61**
		61	$5.08	$5.07	$0.52	–	$0.52	**$11.19**
		62	$5.57	$5.33	$0.52	–	$0.52	**$11.94**
		63	$6.13	$5.59	$0.52	–	$0.52	**$12.76**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		64	$6.75	$5.98	$0.52	–	$0.52	**$13.77**
		65	$7.45	$6.37	$0.52	–	$0.52	**$14.86**
		66	$8.34	$6.76	$0.52	–	$0.52	**$16.14**
		67	$9.36	$7.15	$0.52	–	$0.52	**$17.55**
		68	$10.52	$7.54	$0.52	–	$0.52	**$19.10**
Female	Tobacco	18	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		19	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		20	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		21	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		22	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		23	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		24	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		25	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		26	$0.84	$0.65	$0.52	$0.08	$0.52	**$2.61**
		27	$0.84	$0.65	$0.52	$0.09	$0.52	**$2.62**
		28	$0.84	$0.65	$0.52	$0.09	$0.52	**$2.62**
		29	$0.84	$0.65	$0.52	$0.09	$0.52	**$2.62**
		30	$0.84	$0.65	$0.52	$0.09	$0.52	**$2.62**
		31	$0.88	$0.91	$0.52	$0.10	$0.52	**$2.93**
		32	$0.91	$0.91	$0.52	$0.10	$0.52	**$2.96**
		33	$0.94	$0.91	$0.52	$0.10	$0.52	**$2.99**
		34	$0.99	$0.91	$0.52	$0.10	$0.52	**$3.04**
		35	$1.04	$0.91	$0.52	$0.10	$0.52	**$3.09**
		36	$1.12	$0.91	$0.52	$0.10	$0.52	**$3.17**
		37	$1.23	$0.91	$0.52	$0.11	$0.52	**$3.29**
		38	$1.34	$1.04	$0.52	$0.11	$0.52	**$3.53**
		39	$1.48	$1.17	$0.52	$0.12	$0.52	**$3.81**
		40	$1.63	$1.56	$0.52	$0.12	$0.52	**$4.35**
		41	$1.80	$1.56	$0.52	$0.13	$0.52	**$4.53**
		42	$1.99	$1.82	$0.52	$0.14	$0.52	**$4.99**
		43	$2.20	$2.08	$0.52	$0.15	$0.52	**$5.47**
		44	$2.45	$2.21	$0.52	$0.17	$0.52	**$5.87**
		45	$2.73	$2.73	$0.52	$0.19	$0.52	**$6.69**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		46	$3.02	$2.99	$0.52	$0.22	$0.52	**$7.27**
		47	$3.35	$3.38	$0.52	$0.24	$0.52	**$8.01**
		48	$3.73	$3.77	$0.52	$0.28	$0.52	**$8.82**
		49	$4.16	$4.03	$0.52	$0.33	$0.52	**$9.56**
		50	$4.65	$4.55	$0.52	$0.37	$0.52	**$10.61**
		51	$5.09	$4.81	$0.52	$0.42	$0.52	**$11.36**
		52	$5.57	$5.07	$0.52	$0.46	$0.52	**$12.14**
		53	$6.11	$5.72	$0.52	$0.51	$0.52	**$13.38**
		54	$6.72	$5.98	$0.52	$0.57	$0.52	**$14.31**
		55	$7.39	$6.50	$0.52	$0.66	$0.52	**$15.59**
		56	$8.00	$6.89	$0.52	$0.76	$0.52	**$16.69**
		57	$8.67	$7.28	$0.52	$0.87	$0.52	**$17.86**
		58	$9.39	$7.67	$0.52	$1.00	$0.52	**$19.10**
		59	$10.19	$8.19	$0.52	$1.16	$0.52	**$20.58**
		60	$11.06	$8.58	$0.52	–	$0.52	**$20.68**
		61	$11.68	$8.58	$0.52	–	$0.52	**$21.30**
		62	$12.33	$8.71	$0.52	–	$0.52	**$22.08**
		63	$13.01	$8.71	$0.52	–	$0.52	**$22.76**
		64	$13.73	$8.71	$0.52	–	$0.52	**$23.48**
		65	$14.49	$9.36	$0.52	–	$0.52	**$24.89**
		66	$15.64	$10.01	$0.52	–	$0.52	**$26.69**
		67	$16.90	$10.66	$0.52	–	$0.52	**$28.60**
		68	$18.27	$11.31	$0.52	–	$0.52	**$30.62**
	Non-tobacco	18	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		19	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		20	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		21	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		22	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		23	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		24	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		25	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		26	$0.56	$0.39	$0.52	$0.08	$0.52	**$2.07**
		27	$0.56	$0.39	$0.52	$0.09	$0.52	**$2.08**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		28	$0.56	$0.39	$0.52	$0.09	$0.52	**$2.08**
		29	$0.56	$0.39	$0.52	$0.09	$0.52	**$2.08**
		30	$0.56	$0.39	$0.52	$0.09	$0.52	**$2.08**
		31	$0.56	$0.39	$0.52	$0.10	$0.52	**$2.09**
		32	$0.56	$0.39	$0.52	$0.10	$0.52	**$2.09**
		33	$0.56	$0.39	$0.52	$0.10	$0.52	**$2.09**
		34	$0.56	$0.39	$0.52	$0.10	$0.52	**$2.09**
		35	$0.56	$0.39	$0.52	$0.10	$0.52	**$2.09**
		36	$0.60	$0.39	$0.52	$0.10	$0.52	**$2.13**
		37	$0.64	$0.39	$0.52	$0.11	$0.52	**$2.18**
		38	$0.69	$0.39	$0.52	$0.11	$0.52	**$2.23**
		39	$0.74	$0.52	$0.52	$0.12	$0.52	**$2.42**
		40	$0.80	$0.52	$0.52	$0.12	$0.52	**$2.48**
		41	$0.87	$0.78	$0.52	$0.13	$0.52	**$2.82**
		42	$0.93	$0.91	$0.52	$0.14	$0.52	**$3.02**
		43	$1.00	$0.91	$0.52	$0.15	$0.52	**$3.10**
		44	$1.09	$1.04	$0.52	$0.17	$0.52	**$3.34**
		45	$1.18	$1.17	$0.52	$0.19	$0.52	**$3.58**
		46	$1.28	$1.30	$0.52	$0.22	$0.52	**$3.84**
		47	$1.38	$1.43	$0.52	$0.24	$0.52	**$4.09**
		48	$1.50	$1.56	$0.52	$0.28	$0.52	**$4.38**
		49	$1.64	$1.69	$0.52	$0.33	$0.52	**$4.70**
		50	$1.79	$1.82	$0.52	$0.37	$0.52	**$5.02**
		51	$1.93	$1.95	$0.52	$0.42	$0.52	**$5.34**
		52	$2.10	$1.95	$0.52	$0.46	$0.52	**$5.55**
		53	$2.28	$2.34	$0.52	$0.51	$0.52	**$6.17**
		54	$2.48	$2.47	$0.52	$0.57	$0.52	**$6.56**
		55	$2.71	$2.60	$0.52	$0.66	$0.52	**$7.01**
		56	$2.98	$2.73	$0.52	$0.76	$0.52	**$7.51**
		57	$3.28	$2.99	$0.52	$0.87	$0.52	**$8.18**
		58	$3.62	$3.12	$0.52	$1.00	$0.52	**$8.78**
		59	$4.01	$3.38	$0.52	$1.16	$0.52	**$9.59**
		60	$4.45	$3.77	$0.52	–	$0.52	**$9.26**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Term Life | 10-year | Series A68200 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		61	$4.88	$3.77	$0.52	–	$0.52	**$9.69**
		62	$5.35	$3.77	$0.52	–	$0.52	**$10.16**
		63	$5.88	$3.90	$0.52	–	$0.52	**$10.82**
		64	$6.48	$4.29	$0.52	–	$0.52	**$11.81**
		65	$7.16	$4.42	$0.52	–	$0.52	**$12.62**
		66	$8.01	$4.55	$0.52	–	$0.52	**$13.60**
		67	$8.99	$4.68	$0.52	–	$0.52	**$14.71**
		68	$10.10	$4.81	$0.52	–	$0.52	**$15.95**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

The insurance agents assisting with this proposal cannot provide legal or tax advice. You should discuss any specific questions about benefits decisions with your independent legal counsel or tax advisors. This piece is intended to be an information presentation to the employer only. It must be accompanied by the brochure.

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100

Benefit amount: $20,000–$45,000
1 unit ($5,000)

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
Male	Tobacco	18	$3.70	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.89**
		19	$3.70	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.89**
		20	$3.70	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.89**
		21	$3.75	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.94**
		22	$3.80	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.99**
		23	$3.85	$3.00	$1.04	$0.52	$0.11	$0.52	**$9.04**
		24	$3.95	$3.00	$1.04	$0.52	$0.11	$0.52	**$9.14**
		25	$4.00	$3.00	$1.04	$0.52	$0.11	$0.52	**$9.19**
		26	$4.20	$3.00	$1.04	$0.52	$0.12	$0.52	**$9.40**
		27	$4.40	$3.00	$1.04	$0.52	$0.12	$0.52	**$9.60**
		28	$4.65	$3.00	$1.04	$0.52	$0.12	$0.52	**$9.85**
		29	$4.85	$3.00	$1.04	$0.52	$0.13	$0.52	**$10.06**
		30	$5.10	$3.00	$1.04	$0.52	$0.13	$0.52	**$10.31**
		31	$5.35	$3.00	$1.17	$0.52	$0.14	$0.52	**$10.70**
		32	$5.60	$3.00	$1.17	$0.52	$0.15	$0.52	**$10.96**
		33	$5.90	$3.00	$1.17	$0.52	$0.15	$0.52	**$11.26**
		34	$6.20	$3.00	$1.17	$0.52	$0.16	$0.52	**$11.57**
		35	$6.50	$3.00	$1.17	$0.52	$0.17	$0.52	**$11.88**
		36	$6.80	$3.00	$1.30	$0.52	$0.19	$0.52	**$12.33**
		37	$7.15	$3.00	$1.43	$0.52	$0.20	$0.52	**$12.82**
		38	$7.50	$3.00	$1.56	$0.52	$0.22	$0.52	**$13.32**
		39	$7.85	$3.00	$1.82	$0.52	$0.24	$0.52	**$13.95**
		40	$8.25	$3.00	$1.95	$0.52	$0.26	$0.52	**$14.50**
		41	$8.65	$3.00	$2.08	$0.52	$0.28	$0.52	**$15.05**
		42	$9.10	$3.00	$2.34	$0.52	$0.31	$0.52	**$15.79**
		43	$9.55	$3.00	$2.47	$0.52	$0.34	$0.52	**$16.40**
		44	$10.00	$3.00	$2.73	$0.52	$0.37	$0.52	**$17.14**
		45	$10.50	$3.00	$2.86	$0.52	$0.41	$0.52	**$17.81**
		46	$11.10	$3.00	$3.25	$0.52	$0.47	$0.52	**$18.86**
		47	$11.75	$3.00	$3.51	$0.52	$0.53	$0.52	**$19.83**
		48	$12.45	$3.00	$3.77	$0.52	$0.61	$0.52	**$20.87**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $20,000–$45,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		49	$13.15	$3.00	$4.16	$0.52	$0.70	$0.52	**$22.05**
		50	$13.95	$3.00	$4.55	$0.52	$0.82	$0.52	**$23.36**
		51	$14.75	$3.00	$5.07	$0.52	$0.94	$0.52	**$24.80**
		52	$15.60	$3.00	$5.59	$0.52	$1.09	$0.52	**$26.32**
		53	$16.50	$3.00	$6.11	$0.52	$1.26	$0.52	**$27.91**
		54	$17.50	$3.00	$6.50	$0.52	$1.47	$0.52	**$29.51**
		55	$18.50	$3.00	$7.02	$0.52	$1.71	$0.52	**$31.27**
		56	$19.95	$3.00	$7.54	$0.52	$1.98	$0.52	**$33.51**
		57	$21.55	$3.00	$8.19	$0.52	$2.31	$0.52	**$36.09**
		58	$23.25	$3.00	$8.71	$0.52	$2.69	$0.52	**$38.69**
		59	$25.05	$3.00	$9.49	$0.52	$3.12	$0.52	**$41.70**
		60	$27.05	$3.00	$10.40	$0.52	–	$0.52	**$41.49**
		61	$29.15	$3.00	$10.66	$0.52	–	$0.52	**$43.85**
		62	$31.45	$3.00	$10.79	$0.52	–	$0.52	**$46.28**
		63	$33.95	$3.00	$11.05	$0.52	–	$0.52	**$49.04**
		64	$36.60	$3.00	$11.83	$0.52	–	$0.52	**$52.47**
		65	$39.50	$3.00	$12.74	$0.52	–	$0.52	**$56.28**
		66	$42.05	$3.00	$13.78	$0.52	–	$0.52	**$59.87**
		67	$44.75	$3.00	$14.95	$0.52	–	$0.52	**$63.74**
		68	$47.65	$3.00	$16.25	$0.52	–	$0.52	**$67.94**
		69	$50.75	$3.00	–	$0.52	–	$0.52	**$54.79**
		70	$54.00	$3.00	–	$0.52	–	$0.52	**$58.04**
	Non-tobacco	18	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		19	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		20	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		21	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		22	$2.85	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.65**
		23	$2.90	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.70**
		24	$2.95	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.75**
		25	$3.00	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.80**
		26	$3.10	$3.00	$0.65	$0.52	$0.12	$0.52	**$7.91**
		27	$3.25	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.06**
		28	$3.35	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.16**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $20,000–$45,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		29	$3.50	$3.00	$0.65	$0.52	$0.13	$0.52	**$8.32**
		30	$3.63	$3.00	$0.65	$0.52	$0.13	$0.52	**$8.45**
		31	$3.79	$3.00	$0.65	$0.52	$0.14	$0.52	**$8.62**
		32	$3.95	$3.00	$0.65	$0.52	$0.15	$0.52	**$8.79**
		33	$4.11	$3.00	$0.65	$0.52	$0.15	$0.52	**$8.95**
		34	$4.29	$3.00	$0.65	$0.52	$0.16	$0.52	**$9.14**
		35	$4.48	$3.00	$0.65	$0.52	$0.17	$0.52	**$9.34**
		36	$4.67	$3.00	$0.65	$0.52	$0.19	$0.52	**$9.55**
		37	$4.87	$3.00	$0.65	$0.52	$0.20	$0.52	**$9.76**
		38	$5.10	$3.00	$0.65	$0.52	$0.22	$0.52	**$10.01**
		39	$5.40	$3.00	$0.78	$0.52	$0.24	$0.52	**$10.46**
		40	$5.70	$3.00	$0.91	$0.52	$0.26	$0.52	**$10.91**
		41	$6.05	$3.00	$1.04	$0.52	$0.28	$0.52	**$11.41**
		42	$6.35	$3.00	$1.17	$0.52	$0.31	$0.52	**$11.87**
		43	$6.75	$3.00	$1.17	$0.52	$0.34	$0.52	**$12.30**
		44	$7.10	$3.00	$1.30	$0.52	$0.37	$0.52	**$12.81**
		45	$7.50	$3.00	$1.43	$0.52	$0.41	$0.52	**$13.38**
		46	$7.90	$3.00	$1.56	$0.52	$0.47	$0.52	**$13.97**
		47	$8.35	$3.00	$1.69	$0.52	$0.53	$0.52	**$14.61**
		48	$8.85	$3.00	$1.82	$0.52	$0.61	$0.52	**$15.32**
		49	$9.35	$3.00	$1.95	$0.52	$0.70	$0.52	**$16.04**
		50	$9.85	$3.00	$2.08	$0.52	$0.82	$0.52	**$16.79**
		51	$10.45	$3.00	$2.34	$0.52	$0.94	$0.52	**$17.77**
		52	$11.00	$3.00	$2.60	$0.52	$1.09	$0.52	**$18.73**
		53	$11.65	$3.00	$2.86	$0.52	$1.26	$0.52	**$19.81**
		54	$12.30	$3.00	$3.12	$0.52	$1.47	$0.52	**$20.93**
		55	$13.00	$3.00	$3.25	$0.52	$1.71	$0.52	**$22.00**
		56	$13.95	$3.00	$3.51	$0.52	$1.98	$0.52	**$23.48**
		57	$14.95	$3.00	$3.90	$0.52	$2.31	$0.52	**$25.20**
		58	$16.00	$3.00	$4.29	$0.52	$2.69	$0.52	**$27.02**
		59	$17.15	$3.00	$4.55	$0.52	$3.12	$0.52	**$28.86**
		60	$18.40	$3.00	$4.94	$0.52	–	$0.52	**$27.38**
		61	$19.70	$3.00	$5.07	$0.52	–	$0.52	**$28.81**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $20,000–$45,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		62	$21.10	$3.00	$5.33	$0.52	–	$0.52	**$30.47**
		63	$22.65	$3.00	$5.59	$0.52	–	$0.52	**$32.28**
		64	$24.25	$3.00	$5.98	$0.52	–	$0.52	**$34.27**
		65	$26.00	$3.00	$6.37	$0.52	–	$0.52	**$36.41**
		66	$28.00	$3.00	$6.76	$0.52	–	$0.52	**$38.80**
		67	$30.10	$3.00	$7.15	$0.52	–	$0.52	**$41.29**
		68	$32.40	$3.00	$7.54	$0.52	–	$0.52	**$43.98**
		69	$34.85	$3.00	–	$0.52	–	$0.52	**$38.89**
		70	$37.50	$3.00	–	$0.52	–	$0.52	**$41.54**
Female	Tobacco	18	$3.55	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.35**
		19	$3.55	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.35**
		20	$3.55	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.35**
		21	$3.60	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.40**
		22	$3.64	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.44**
		23	$3.69	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.49**
		24	$3.79	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.59**
		25	$3.84	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.64**
		26	$4.03	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.84**
		27	$4.22	$3.00	$0.65	$0.52	$0.12	$0.52	**$9.03**
		28	$4.46	$3.00	$0.65	$0.52	$0.12	$0.52	**$9.27**
		29	$4.65	$3.00	$0.65	$0.52	$0.13	$0.52	**$9.47**
		30	$4.89	$3.00	$0.65	$0.52	$0.13	$0.52	**$9.71**
		31	$5.13	$3.00	$0.91	$0.52	$0.14	$0.52	**$10.22**
		32	$5.37	$3.00	$0.91	$0.52	$0.15	$0.52	**$10.47**
		33	$5.66	$3.00	$0.91	$0.52	$0.15	$0.52	**$10.76**
		34	$5.95	$3.00	$0.91	$0.52	$0.16	$0.52	**$11.06**
		35	$6.24	$3.00	$0.91	$0.52	$0.17	$0.52	**$11.36**
		36	$6.52	$3.00	$0.91	$0.52	$0.19	$0.52	**$11.66**
		37	$6.86	$3.00	$0.91	$0.52	$0.20	$0.52	**$12.01**
		38	$7.20	$3.00	$1.04	$0.52	$0.22	$0.52	**$12.50**
		39	$7.53	$3.00	$1.17	$0.52	$0.24	$0.52	**$12.98**
		40	$7.92	$3.00	$1.56	$0.52	$0.26	$0.52	**$13.78**
		41	$8.30	$3.00	$1.56	$0.52	$0.28	$0.52	**$14.18**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $20,000–$45,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		42	$8.73	$3.00	$1.82	$0.52	$0.31	$0.52	**$14.90**
		43	$9.16	$3.00	$2.08	$0.52	$0.34	$0.52	**$15.62**
		44	$9.60	$3.00	$2.21	$0.52	$0.37	$0.52	**$16.22**
		45	$10.08	$3.00	$2.73	$0.52	$0.41	$0.52	**$17.26**
		46	$10.65	$3.00	$2.99	$0.52	$0.47	$0.52	**$18.15**
		47	$11.28	$3.00	$3.38	$0.52	$0.53	$0.52	**$19.23**
		48	$11.95	$3.00	$3.77	$0.52	$0.61	$0.52	**$20.37**
		49	$12.62	$3.00	$4.03	$0.52	$0.70	$0.52	**$21.39**
		50	$13.39	$3.00	$4.55	$0.52	$0.82	$0.52	**$22.80**
		51	$14.16	$3.00	$4.81	$0.52	$0.94	$0.52	**$23.95**
		52	$14.97	$3.00	$5.07	$0.52	$1.09	$0.52	**$25.17**
		53	$15.84	$3.00	$5.72	$0.52	$1.26	$0.52	**$26.86**
		54	$16.80	$3.00	$5.98	$0.52	$1.47	$0.52	**$28.29**
		55	$17.76	$3.00	$6.50	$0.52	$1.71	$0.52	**$30.01**
		56	$19.15	$3.00	$6.89	$0.52	$1.98	$0.52	**$32.06**
		57	$20.68	$3.00	$7.28	$0.52	$2.31	$0.52	**$34.31**
		58	$22.32	$3.00	$7.67	$0.52	$2.69	$0.52	**$36.72**
		59	$24.04	$3.00	$8.19	$0.52	$3.12	$0.52	**$39.39**
		60	$25.96	$3.00	$8.58	$0.52	–	$0.52	**$38.58**
		61	$27.98	$3.00	$8.58	$0.52	–	$0.52	**$40.60**
		62	$30.19	$3.00	$8.71	$0.52	–	$0.52	**$42.94**
		63	$32.59	$3.00	$8.71	$0.52	–	$0.52	**$45.34**
		64	$35.13	$3.00	$8.71	$0.52	–	$0.52	**$47.88**
		65	$37.92	$3.00	$9.36	$0.52	–	$0.52	**$51.32**
		66	$39.94	$3.00	$10.01	$0.52	–	$0.52	**$53.99**
		67	$42.51	$3.00	$10.66	$0.52	–	$0.52	**$57.21**
		68	$45.26	$3.00	$11.31	$0.52	–	$0.52	**$60.61**
		69	$48.21	$3.00	–	$0.52	–	$0.52	**$52.25**
		70	$51.30	$3.00	–	$0.52	–	$0.52	**$55.34**
	Non-tobacco	18	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**
		19	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**
		20	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**
		21	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $20,000–$45,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		22	$2.73	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.27**
		23	$2.78	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.32**
		24	$2.83	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.37**
		25	$2.88	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.42**
		26	$2.97	$3.00	$0.39	$0.52	$0.12	$0.52	**$7.52**
		27	$3.12	$3.00	$0.39	$0.52	$0.12	$0.52	**$7.67**
		28	$3.21	$3.00	$0.39	$0.52	$0.12	$0.52	**$7.76**
		29	$3.36	$3.00	$0.39	$0.52	$0.13	$0.52	**$7.92**
		30	$3.45	$3.00	$0.39	$0.52	$0.13	$0.52	**$8.01**
		31	$3.60	$3.00	$0.39	$0.52	$0.14	$0.52	**$8.17**
		32	$3.74	$3.00	$0.39	$0.52	$0.15	$0.52	**$8.32**
		33	$3.88	$3.00	$0.39	$0.52	$0.15	$0.52	**$8.46**
		34	$4.03	$3.00	$0.39	$0.52	$0.16	$0.52	**$8.62**
		35	$4.17	$3.00	$0.39	$0.52	$0.17	$0.52	**$8.77**
		36	$4.41	$3.00	$0.39	$0.52	$0.19	$0.52	**$9.03**
		37	$4.65	$3.00	$0.39	$0.52	$0.20	$0.52	**$9.28**
		38	$4.89	$3.00	$0.39	$0.52	$0.22	$0.52	**$9.54**
		39	$5.18	$3.00	$0.52	$0.52	$0.24	$0.52	**$9.98**
		40	$5.47	$3.00	$0.52	$0.52	$0.26	$0.52	**$10.29**
		41	$5.80	$3.00	$0.78	$0.52	$0.28	$0.52	**$10.90**
		42	$6.09	$3.00	$0.91	$0.52	$0.31	$0.52	**$11.35**
		43	$6.48	$3.00	$0.91	$0.52	$0.34	$0.52	**$11.77**
		44	$6.81	$3.00	$1.04	$0.52	$0.37	$0.52	**$12.26**
		45	$7.20	$3.00	$1.17	$0.52	$0.41	$0.52	**$12.82**
		46	$7.58	$3.00	$1.30	$0.52	$0.47	$0.52	**$13.39**
		47	$8.01	$3.00	$1.43	$0.52	$0.53	$0.52	**$14.01**
		48	$8.49	$3.00	$1.56	$0.52	$0.61	$0.52	**$14.70**
		49	$8.97	$3.00	$1.69	$0.52	$0.70	$0.52	**$15.40**
		50	$9.45	$3.00	$1.82	$0.52	$0.82	$0.52	**$16.13**
		51	$10.03	$3.00	$1.95	$0.52	$0.94	$0.52	**$16.96**
		52	$10.56	$3.00	$1.95	$0.52	$1.09	$0.52	**$17.64**
		53	$11.18	$3.00	$2.34	$0.52	$1.26	$0.52	**$18.82**
		54	$11.80	$3.00	$2.47	$0.52	$1.47	$0.52	**$19.78**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $20,000–$45,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		55	$12.48	$3.00	$2.60	$0.52	$1.71	$0.52	**$20.83**
		56	$13.39	$3.00	$2.73	$0.52	$1.98	$0.52	**$22.14**
		57	$14.35	$3.00	$2.99	$0.52	$2.31	$0.52	**$23.69**
		58	$15.36	$3.00	$3.12	$0.52	$2.69	$0.52	**$25.21**
		59	$16.46	$3.00	$3.38	$0.52	$3.12	$0.52	**$27.00**
		60	$17.66	$3.00	$3.77	$0.52	–	$0.52	**$25.47**
		61	$18.91	$3.00	$3.77	$0.52	–	$0.52	**$26.72**
		62	$20.25	$3.00	$3.77	$0.52	–	$0.52	**$28.06**
		63	$21.74	$3.00	$3.90	$0.52	–	$0.52	**$29.68**
		64	$23.28	$3.00	$4.29	$0.52	–	$0.52	**$31.61**
		65	$24.96	$3.00	$4.42	$0.52	–	$0.52	**$33.42**
		66	$26.60	$3.00	$4.55	$0.52	–	$0.52	**$35.19**
		67	$28.59	$3.00	$4.68	$0.52	–	$0.52	**$37.31**
		68	$30.78	$3.00	$4.81	$0.52	–	$0.52	**$39.63**
		69	$33.10	$3.00	–	$0.52	–	$0.52	**$37.14**
		70	$35.62	$3.00	–	$0.52	–	$0.52	**$39.66**

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[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100

Benefit amount: $50,000–$195,000
1 unit ($5,000)

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
Male	Tobacco	18	$3.70	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.89**
		19	$3.70	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.89**
		20	$3.70	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.89**
		21	$3.75	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.94**
		22	$3.80	$3.00	$1.04	$0.52	$0.11	$0.52	**$8.99**
		23	$3.85	$3.00	$1.04	$0.52	$0.11	$0.52	**$9.04**
		24	$3.95	$3.00	$1.04	$0.52	$0.11	$0.52	**$9.14**
		25	$4.00	$3.00	$1.04	$0.52	$0.11	$0.52	**$9.19**
		26	$4.20	$3.00	$1.04	$0.52	$0.12	$0.52	**$9.40**
		27	$4.40	$3.00	$1.04	$0.52	$0.12	$0.52	**$9.60**
		28	$4.65	$3.00	$1.04	$0.52	$0.12	$0.52	**$9.85**
		29	$4.85	$3.00	$1.04	$0.52	$0.13	$0.52	**$10.06**
		30	$5.10	$3.00	$1.04	$0.52	$0.13	$0.52	**$10.31**
		31	$5.35	$3.00	$1.17	$0.52	$0.14	$0.52	**$10.70**
		32	$5.60	$3.00	$1.17	$0.52	$0.15	$0.52	**$10.96**
		33	$5.90	$3.00	$1.17	$0.52	$0.15	$0.52	**$11.26**
		34	$6.20	$3.00	$1.17	$0.52	$0.16	$0.52	**$11.57**
		35	$6.50	$3.00	$1.17	$0.52	$0.17	$0.52	**$11.88**
		36	$6.80	$3.00	$1.30	$0.52	$0.19	$0.52	**$12.33**
		37	$7.15	$3.00	$1.43	$0.52	$0.20	$0.52	**$12.82**
		38	$7.50	$3.00	$1.56	$0.52	$0.22	$0.52	**$13.32**
		39	$7.85	$3.00	$1.82	$0.52	$0.24	$0.52	**$13.95**
		40	$8.25	$3.00	$1.95	$0.52	$0.26	$0.52	**$14.50**
		41	$8.65	$3.00	$2.08	$0.52	$0.28	$0.52	**$15.05**
		42	$9.10	$3.00	$2.34	$0.52	$0.31	$0.52	**$15.79**
		43	$9.55	$3.00	$2.47	$0.52	$0.34	$0.52	**$16.40**
		44	$10.00	$3.00	$2.73	$0.52	$0.37	$0.52	**$17.14**
		45	$10.50	$3.00	$2.86	$0.52	$0.41	$0.52	**$17.81**
		46	$11.10	$3.00	$3.25	$0.52	$0.47	$0.52	**$18.86**
		47	$11.75	$3.00	$3.51	$0.52	$0.53	$0.52	**$19.83**
		48	$12.45	$3.00	$3.77	$0.52	$0.61	$0.52	**$20.87**

[1]ALPF: Aflac Life Policy Fee
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[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $50,000–$195,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		49	$13.15	$3.00	$4.16	$0.52	$0.70	$0.52	**$22.05**
		50	$13.95	$3.00	$4.55	$0.52	$0.82	$0.52	**$23.36**
		51	$14.75	$3.00	$5.07	$0.52	$0.94	$0.52	**$24.80**
		52	$15.60	$3.00	$5.59	$0.52	$1.09	$0.52	**$26.32**
		53	$16.50	$3.00	$6.11	$0.52	$1.26	$0.52	**$27.91**
		54	$17.50	$3.00	$6.50	$0.52	$1.47	$0.52	**$29.51**
		55	$18.50	$3.00	$7.02	$0.52	$1.71	$0.52	**$31.27**
		56	$19.95	$3.00	$7.54	$0.52	$1.98	$0.52	**$33.51**
		57	$21.55	$3.00	$8.19	$0.52	$2.31	$0.52	**$36.09**
		58	$23.25	$3.00	$8.71	$0.52	$2.69	$0.52	**$38.69**
		59	$25.05	$3.00	$9.49	$0.52	$3.12	$0.52	**$41.70**
		60	$27.05	$3.00	$10.40	$0.52	–	$0.52	**$41.49**
		61	$29.15	$3.00	$10.66	$0.52	–	$0.52	**$43.85**
		62	$31.45	$3.00	$10.79	$0.52	–	$0.52	**$46.28**
		63	$33.95	$3.00	$11.05	$0.52	–	$0.52	**$49.04**
		64	$36.60	$3.00	$11.83	$0.52	–	$0.52	**$52.47**
		65	$39.50	$3.00	$12.74	$0.52	–	$0.52	**$56.28**
		66	$42.05	$3.00	$13.78	$0.52	–	$0.52	**$59.87**
		67	$44.75	$3.00	$14.95	$0.52	–	$0.52	**$63.74**
		68	$47.65	$3.00	$16.25	$0.52	–	$0.52	**$67.94**
		69	$50.75	$3.00	–	$0.52	–	$0.52	**$54.79**
		70	$54.00	$3.00	–	$0.52	–	$0.52	**$58.04**
	Non-tobacco	18	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		19	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		20	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		21	$2.80	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.60**
		22	$2.85	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.65**
		23	$2.90	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.70**
		24	$2.95	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.75**
		25	$3.06	$3.00	$0.65	$0.52	$0.11	$0.52	**$7.86**
		26	$3.19	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.00**
		27	$3.32	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.13**
		28	$3.46	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.27**

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[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $50,000–$195,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		29	$3.60	$3.00	$0.65	$0.52	$0.13	$0.52	**$8.42**
		30	$3.75	$3.00	$0.65	$0.52	$0.13	$0.52	**$8.57**
		31	$3.91	$3.00	$0.65	$0.52	$0.14	$0.52	**$8.74**
		32	$4.07	$3.00	$0.65	$0.52	$0.15	$0.52	**$8.91**
		33	$4.23	$3.00	$0.65	$0.52	$0.15	$0.52	**$9.07**
		34	$4.41	$3.00	$0.65	$0.52	$0.16	$0.52	**$9.26**
		35	$4.60	$3.00	$0.65	$0.52	$0.17	$0.52	**$9.46**
		36	$4.79	$3.00	$0.65	$0.52	$0.19	$0.52	**$9.67**
		37	$4.99	$3.00	$0.65	$0.52	$0.20	$0.52	**$9.88**
		38	$5.21	$3.00	$0.65	$0.52	$0.22	$0.52	**$10.12**
		39	$5.43	$3.00	$0.78	$0.52	$0.24	$0.52	**$10.49**
		40	$5.70	$3.00	$0.91	$0.52	$0.26	$0.52	**$10.91**
		41	$6.05	$3.00	$1.04	$0.52	$0.28	$0.52	**$11.41**
		42	$6.35	$3.00	$1.17	$0.52	$0.31	$0.52	**$11.87**
		43	$6.75	$3.00	$1.17	$0.52	$0.34	$0.52	**$12.30**
		44	$7.10	$3.00	$1.30	$0.52	$0.37	$0.52	**$12.81**
		45	$7.50	$3.00	$1.43	$0.52	$0.41	$0.52	**$13.38**
		46	$7.90	$3.00	$1.56	$0.52	$0.47	$0.52	**$13.97**
		47	$8.35	$3.00	$1.69	$0.52	$0.53	$0.52	**$14.61**
		48	$8.85	$3.00	$1.82	$0.52	$0.61	$0.52	**$15.32**
		49	$9.35	$3.00	$1.95	$0.52	$0.70	$0.52	**$16.04**
		50	$9.85	$3.00	$2.08	$0.52	$0.82	$0.52	**$16.79**
		51	$10.45	$3.00	$2.34	$0.52	$0.94	$0.52	**$17.77**
		52	$11.00	$3.00	$2.60	$0.52	$1.09	$0.52	**$18.73**
		53	$11.65	$3.00	$2.86	$0.52	$1.26	$0.52	**$19.81**
		54	$12.30	$3.00	$3.12	$0.52	$1.47	$0.52	**$20.93**
		55	$13.00	$3.00	$3.25	$0.52	$1.71	$0.52	**$22.00**
		56	$13.95	$3.00	$3.51	$0.52	$1.98	$0.52	**$23.48**
		57	$14.95	$3.00	$3.90	$0.52	$2.31	$0.52	**$25.20**
		58	$16.00	$3.00	$4.29	$0.52	$2.69	$0.52	**$27.02**
		59	$17.15	$3.00	$4.55	$0.52	$3.12	$0.52	**$28.86**
		60	$18.40	$3.00	$4.94	$0.52	–	$0.52	**$27.38**
		61	$19.70	$3.00	$5.07	$0.52	–	$0.52	**$28.81**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $50,000–$195,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		62	$21.10	$3.00	$5.33	$0.52	–	$0.52	**$30.47**
		63	$22.65	$3.00	$5.59	$0.52	–	$0.52	**$32.28**
		64	$24.25	$3.00	$5.98	$0.52	–	$0.52	**$34.27**
		65	$26.00	$3.00	$6.37	$0.52	–	$0.52	**$36.41**
		66	$28.00	$3.00	$6.76	$0.52	–	$0.52	**$38.80**
		67	$30.10	$3.00	$7.15	$0.52	–	$0.52	**$41.29**
		68	$32.40	$3.00	$7.54	$0.52	–	$0.52	**$43.98**
		69	$34.85	$3.00	–	$0.52	–	$0.52	**$38.89**
		70	$37.50	$3.00	–	$0.52	–	$0.52	**$41.54**
Female	Tobacco	18	$3.55	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.35**
		19	$3.55	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.35**
		20	$3.55	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.35**
		21	$3.60	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.40**
		22	$3.64	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.44**
		23	$3.69	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.49**
		24	$3.79	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.59**
		25	$3.84	$3.00	$0.65	$0.52	$0.11	$0.52	**$8.64**
		26	$4.03	$3.00	$0.65	$0.52	$0.12	$0.52	**$8.84**
		27	$4.22	$3.00	$0.65	$0.52	$0.12	$0.52	**$9.03**
		28	$4.46	$3.00	$0.65	$0.52	$0.12	$0.52	**$9.27**
		29	$4.65	$3.00	$0.65	$0.52	$0.13	$0.52	**$9.47**
		30	$4.89	$3.00	$0.65	$0.52	$0.13	$0.52	**$9.71**
		31	$5.13	$3.00	$0.91	$0.52	$0.14	$0.52	**$10.22**
		32	$5.37	$3.00	$0.91	$0.52	$0.15	$0.52	**$10.47**
		33	$5.66	$3.00	$0.91	$0.52	$0.15	$0.52	**$10.76**
		34	$5.95	$3.00	$0.91	$0.52	$0.16	$0.52	**$11.06**
		35	$6.24	$3.00	$0.91	$0.52	$0.17	$0.52	**$11.36**
		36	$6.52	$3.00	$0.91	$0.52	$0.19	$0.52	**$11.66**
		37	$6.86	$3.00	$0.91	$0.52	$0.20	$0.52	**$12.01**
		38	$7.20	$3.00	$1.04	$0.52	$0.22	$0.52	**$12.50**
		39	$7.53	$3.00	$1.17	$0.52	$0.24	$0.52	**$12.98**
		40	$7.92	$3.00	$1.56	$0.52	$0.26	$0.52	**$13.78**
		41	$8.30	$3.00	$1.56	$0.52	$0.28	$0.52	**$14.18**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $50,000–$195,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		42	$8.73	$3.00	$1.82	$0.52	$0.31	$0.52	**$14.90**
		43	$9.16	$3.00	$2.08	$0.52	$0.34	$0.52	**$15.62**
		44	$9.60	$3.00	$2.21	$0.52	$0.37	$0.52	**$16.22**
		45	$10.08	$3.00	$2.73	$0.52	$0.41	$0.52	**$17.26**
		46	$10.65	$3.00	$2.99	$0.52	$0.47	$0.52	**$18.15**
		47	$11.28	$3.00	$3.38	$0.52	$0.53	$0.52	**$19.23**
		48	$11.95	$3.00	$3.77	$0.52	$0.61	$0.52	**$20.37**
		49	$12.62	$3.00	$4.03	$0.52	$0.70	$0.52	**$21.39**
		50	$13.39	$3.00	$4.55	$0.52	$0.82	$0.52	**$22.80**
		51	$14.16	$3.00	$4.81	$0.52	$0.94	$0.52	**$23.95**
		52	$14.97	$3.00	$5.07	$0.52	$1.09	$0.52	**$25.17**
		53	$15.84	$3.00	$5.72	$0.52	$1.26	$0.52	**$26.86**
		54	$16.80	$3.00	$5.98	$0.52	$1.47	$0.52	**$28.29**
		55	$17.76	$3.00	$6.50	$0.52	$1.71	$0.52	**$30.01**
		56	$19.15	$3.00	$6.89	$0.52	$1.98	$0.52	**$32.06**
		57	$20.68	$3.00	$7.28	$0.52	$2.31	$0.52	**$34.31**
		58	$22.32	$3.00	$7.67	$0.52	$2.69	$0.52	**$36.72**
		59	$24.04	$3.00	$8.19	$0.52	$3.12	$0.52	**$39.39**
		60	$25.96	$3.00	$8.58	$0.52	–	$0.52	**$38.58**
		61	$27.98	$3.00	$8.58	$0.52	–	$0.52	**$40.60**
		62	$30.19	$3.00	$8.71	$0.52	–	$0.52	**$42.94**
		63	$32.59	$3.00	$8.71	$0.52	–	$0.52	**$45.34**
		64	$35.13	$3.00	$8.71	$0.52	–	$0.52	**$47.88**
		65	$37.92	$3.00	$9.36	$0.52	–	$0.52	**$51.32**
		66	$39.94	$3.00	$10.01	$0.52	–	$0.52	**$53.99**
		67	$42.51	$3.00	$10.66	$0.52	–	$0.52	**$57.21**
		68	$45.26	$3.00	$11.31	$0.52	–	$0.52	**$60.61**
		69	$48.21	$3.00	–	$0.52	–	$0.52	**$52.25**
		70	$51.30	$3.00	–	$0.52	–	$0.52	**$55.34**
	Non-tobacco	18	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**
		19	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**
		20	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**
		21	$2.68	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.22**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $50,000–$195,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		22	$2.73	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.27**
		23	$2.78	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.32**
		24	$2.83	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.37**
		25	$2.88	$3.00	$0.39	$0.52	$0.11	$0.52	**$7.42**
		26	$2.97	$3.00	$0.39	$0.52	$0.12	$0.52	**$7.52**
		27	$3.12	$3.00	$0.39	$0.52	$0.12	$0.52	**$7.67**
		28	$3.21	$3.00	$0.39	$0.52	$0.12	$0.52	**$7.76**
		29	$3.36	$3.00	$0.39	$0.52	$0.13	$0.52	**$7.92**
		30	$3.45	$3.00	$0.39	$0.52	$0.13	$0.52	**$8.01**
		31	$3.60	$3.00	$0.39	$0.52	$0.14	$0.52	**$8.17**
		32	$3.74	$3.00	$0.39	$0.52	$0.15	$0.52	**$8.32**
		33	$3.88	$3.00	$0.39	$0.52	$0.15	$0.52	**$8.46**
		34	$4.03	$3.00	$0.39	$0.52	$0.16	$0.52	**$8.62**
		35	$4.17	$3.00	$0.39	$0.52	$0.17	$0.52	**$8.77**
		36	$4.41	$3.00	$0.39	$0.52	$0.19	$0.52	**$9.03**
		37	$4.65	$3.00	$0.39	$0.52	$0.20	$0.52	**$9.28**
		38	$4.89	$3.00	$0.39	$0.52	$0.22	$0.52	**$9.54**
		39	$5.18	$3.00	$0.52	$0.52	$0.24	$0.52	**$9.98**
		40	$5.47	$3.00	$0.52	$0.52	$0.26	$0.52	**$10.29**
		41	$5.80	$3.00	$0.78	$0.52	$0.28	$0.52	**$10.90**
		42	$6.09	$3.00	$0.91	$0.52	$0.31	$0.52	**$11.35**
		43	$6.48	$3.00	$0.91	$0.52	$0.34	$0.52	**$11.77**
		44	$6.81	$3.00	$1.04	$0.52	$0.37	$0.52	**$12.26**
		45	$7.20	$3.00	$1.17	$0.52	$0.41	$0.52	**$12.82**
		46	$7.58	$3.00	$1.30	$0.52	$0.47	$0.52	**$13.39**
		47	$8.01	$3.00	$1.43	$0.52	$0.53	$0.52	**$14.01**
		48	$8.49	$3.00	$1.56	$0.52	$0.61	$0.52	**$14.70**
		49	$8.97	$3.00	$1.69	$0.52	$0.70	$0.52	**$15.40**
		50	$9.45	$3.00	$1.82	$0.52	$0.82	$0.52	**$16.13**
		51	$10.03	$3.00	$1.95	$0.52	$0.94	$0.52	**$16.96**
		52	$10.56	$3.00	$1.95	$0.52	$1.09	$0.52	**$17.64**
		53	$11.18	$3.00	$2.34	$0.52	$1.26	$0.52	**$18.82**
		54	$11.80	$3.00	$2.47	$0.52	$1.47	$0.52	**$19.78**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $50,000–$195,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	ALPF[1]	STLIR[2]	CTLIR[3]	WPR[4]	ADBR[5]	Total
		55	$12.48	$3.00	$2.60	$0.52	$1.71	$0.52	**$20.83**
		56	$13.39	$3.00	$2.73	$0.52	$1.98	$0.52	**$22.14**
		57	$14.35	$3.00	$2.99	$0.52	$2.31	$0.52	**$23.69**
		58	$15.36	$3.00	$3.12	$0.52	$2.69	$0.52	**$25.21**
		59	$16.46	$3.00	$3.38	$0.52	$3.12	$0.52	**$27.00**
		60	$17.66	$3.00	$3.77	$0.52	–	$0.52	**$25.47**
		61	$18.91	$3.00	$3.77	$0.52	–	$0.52	**$26.72**
		62	$20.25	$3.00	$3.77	$0.52	–	$0.52	**$28.06**
		63	$21.74	$3.00	$3.90	$0.52	–	$0.52	**$29.68**
		64	$23.28	$3.00	$4.29	$0.52	–	$0.52	**$31.61**
		65	$24.96	$3.00	$4.42	$0.52	–	$0.52	**$33.42**
		66	$26.60	$3.00	$4.55	$0.52	–	$0.52	**$35.19**
		67	$28.59	$3.00	$4.68	$0.52	–	$0.52	**$37.31**
		68	$30.78	$3.00	$4.81	$0.52	–	$0.52	**$39.63**
		69	$33.10	$3.00	–	$0.52	–	$0.52	**$37.14**
		70	$35.62	$3.00	–	$0.52	–	$0.52	**$39.66**

[1]ALPF: Aflac Life Policy Fee
[2]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[3]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[4]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[5]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100

Benefit amount: $200,000–$500,000
1 unit ($5,000)
No Policy Fee

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
Male	Tobacco	18	$3.74	$1.04	$0.52	$0.11	$0.52	**$5.93**
		19	$3.74	$1.04	$0.52	$0.11	$0.52	**$5.93**
		20	$3.74	$1.04	$0.52	$0.11	$0.52	**$5.93**
		21	$3.79	$1.04	$0.52	$0.11	$0.52	**$5.98**
		22	$3.84	$1.04	$0.52	$0.11	$0.52	**$6.03**
		23	$3.89	$1.04	$0.52	$0.11	$0.52	**$6.08**
		24	$3.99	$1.04	$0.52	$0.11	$0.52	**$6.18**
		25	$4.04	$1.04	$0.52	$0.11	$0.52	**$6.23**
		26	$4.24	$1.04	$0.52	$0.12	$0.52	**$6.44**
		27	$4.44	$1.04	$0.52	$0.12	$0.52	**$6.64**
		28	$4.69	$1.04	$0.52	$0.12	$0.52	**$6.89**
		29	$4.89	$1.04	$0.52	$0.13	$0.52	**$7.10**
		30	$5.14	$1.04	$0.52	$0.13	$0.52	**$7.35**
		31	$5.39	$1.17	$0.52	$0.14	$0.52	**$7.74**
		32	$5.64	$1.17	$0.52	$0.15	$0.52	**$8.00**
		33	$5.94	$1.17	$0.52	$0.15	$0.52	**$8.30**
		34	$6.24	$1.17	$0.52	$0.16	$0.52	**$8.61**
		35	$6.54	$1.17	$0.52	$0.17	$0.52	**$8.92**
		36	$6.84	$1.30	$0.52	$0.19	$0.52	**$9.37**
		37	$7.19	$1.43	$0.52	$0.20	$0.52	**$9.86**
		38	$7.54	$1.56	$0.52	$0.22	$0.52	**$10.36**
		39	$7.89	$1.82	$0.52	$0.24	$0.52	**$10.99**
		40	$8.29	$1.95	$0.52	$0.26	$0.52	**$11.54**
		41	$8.69	$2.08	$0.52	$0.28	$0.52	**$12.09**
		42	$9.14	$2.34	$0.52	$0.31	$0.52	**$12.83**
		43	$9.59	$2.47	$0.52	$0.34	$0.52	**$13.44**
		44	$10.04	$2.73	$0.52	$0.37	$0.52	**$14.18**
		45	$10.54	$2.86	$0.52	$0.41	$0.52	**$14.85**
		46	$11.14	$3.25	$0.52	$0.47	$0.52	**$15.90**
		47	$11.79	$3.51	$0.52	$0.53	$0.52	**$16.87**
		48	$12.49	$3.77	$0.52	$0.61	$0.52	**$17.91**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		49	$13.19	$4.16	$0.52	$0.70	$0.52	**$19.09**
		50	$13.99	$4.55	$0.52	$0.82	$0.52	**$20.40**
		51	$14.79	$5.07	$0.52	$0.94	$0.52	**$21.84**
		52	$15.64	$5.59	$0.52	$1.09	$0.52	**$23.36**
		53	$16.54	$6.11	$0.52	$1.26	$0.52	**$24.95**
		54	$17.54	$6.50	$0.52	$1.47	$0.52	**$26.55**
		55	$18.54	$7.02	$0.52	$1.71	$0.52	**$28.31**
		56	$19.99	$7.54	$0.52	$1.98	$0.52	**$30.55**
		57	$21.59	$8.19	$0.52	$2.31	$0.52	**$33.13**
		58	$23.29	$8.71	$0.52	$2.69	$0.52	**$35.73**
		59	$25.09	$9.49	$0.52	$3.12	$0.52	**$38.74**
		60	$27.09	$10.40	$0.52	–	$0.52	**$38.53**
		61	$29.19	$10.66	$0.52	–	$0.52	**$40.89**
		62	$31.49	$10.79	$0.52	–	$0.52	**$43.32**
		63	$33.99	$11.05	$0.52	–	$0.52	**$46.08**
		64	$36.64	$11.83	$0.52	–	$0.52	**$49.51**
		65	$39.54	$12.74	$0.52	–	$0.52	**$53.32**
		66	$42.09	$13.78	$0.52	–	$0.52	**$56.91**
		67	$44.79	$14.95	$0.52	–	$0.52	**$60.78**
		68	$47.69	$16.25	$0.52	–	$0.52	**$64.98**
		69	$50.79	–	$0.52	–	$0.52	**$51.83**
		70	$54.04	–	$0.52	–	$0.52	**$55.08**
	Non-tobacco	18	$2.84	$0.65	$0.52	$0.11	$0.52	**$4.64**
		19	$2.84	$0.65	$0.52	$0.11	$0.52	**$4.64**
		20	$2.84	$0.65	$0.52	$0.11	$0.52	**$4.64**
		21	$2.84	$0.65	$0.52	$0.11	$0.52	**$4.64**
		22	$2.89	$0.65	$0.52	$0.11	$0.52	**$4.69**
		23	$2.99	$0.65	$0.52	$0.11	$0.52	**$4.79**
		24	$3.10	$0.65	$0.52	$0.11	$0.52	**$4.90**
		25	$3.22	$0.65	$0.52	$0.11	$0.52	**$5.02**
		26	$3.34	$0.65	$0.52	$0.12	$0.52	**$5.15**
		27	$3.48	$0.65	$0.52	$0.12	$0.52	**$5.29**
		28	$3.61	$0.65	$0.52	$0.12	$0.52	**$5.42**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		29	$3.76	$0.65	$0.52	$0.13	$0.52	**$5.58**
		30	$3.91	$0.65	$0.52	$0.13	$0.52	**$5.73**
		31	$4.06	$0.65	$0.52	$0.14	$0.52	**$5.89**
		32	$4.22	$0.65	$0.52	$0.15	$0.52	**$6.06**
		33	$4.39	$0.65	$0.52	$0.15	$0.52	**$6.23**
		34	$4.56	$0.65	$0.52	$0.16	$0.52	**$6.41**
		35	$4.75	$0.65	$0.52	$0.17	$0.52	**$6.61**
		36	$4.94	$0.65	$0.52	$0.19	$0.52	**$6.82**
		37	$5.15	$0.65	$0.52	$0.20	$0.52	**$7.04**
		38	$5.36	$0.65	$0.52	$0.22	$0.52	**$7.27**
		39	$5.58	$0.78	$0.52	$0.24	$0.52	**$7.64**
		40	$5.82	$0.91	$0.52	$0.26	$0.52	**$8.03**
		41	$6.09	$1.04	$0.52	$0.28	$0.52	**$8.45**
		42	$6.39	$1.17	$0.52	$0.31	$0.52	**$8.91**
		43	$6.79	$1.17	$0.52	$0.34	$0.52	**$9.34**
		44	$7.14	$1.30	$0.52	$0.37	$0.52	**$9.85**
		45	$7.54	$1.43	$0.52	$0.41	$0.52	**$10.42**
		46	$7.94	$1.56	$0.52	$0.47	$0.52	**$11.01**
		47	$8.39	$1.69	$0.52	$0.53	$0.52	**$11.65**
		48	$8.89	$1.82	$0.52	$0.61	$0.52	**$12.36**
		49	$9.39	$1.95	$0.52	$0.70	$0.52	**$13.08**
		50	$9.89	$2.08	$0.52	$0.82	$0.52	**$13.83**
		51	$10.49	$2.34	$0.52	$0.94	$0.52	**$14.81**
		52	$11.04	$2.60	$0.52	$1.09	$0.52	**$15.77**
		53	$11.69	$2.86	$0.52	$1.26	$0.52	**$16.85**
		54	$12.34	$3.12	$0.52	$1.47	$0.52	**$17.97**
		55	$13.04	$3.25	$0.52	$1.71	$0.52	**$19.04**
		56	$13.99	$3.51	$0.52	$1.98	$0.52	**$20.52**
		57	$14.99	$3.90	$0.52	$2.31	$0.52	**$22.24**
		58	$16.04	$4.29	$0.52	$2.69	$0.52	**$24.06**
		59	$17.19	$4.55	$0.52	$3.12	$0.52	**$25.90**
		60	$18.44	$4.94	$0.52	–	$0.52	**$24.42**
		61	$19.74	$5.07	$0.52	–	$0.52	**$25.85**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		62	$21.14	$5.33	$0.52	–	$0.52	**$27.51**
		63	$22.69	$5.59	$0.52	–	$0.52	**$29.32**
		64	$24.29	$5.98	$0.52	–	$0.52	**$31.31**
		65	$26.04	$6.37	$0.52	–	$0.52	**$33.45**
		66	$28.04	$6.76	$0.52	–	$0.52	**$35.84**
		67	$30.14	$7.15	$0.52	–	$0.52	**$38.33**
		68	$32.44	$7.54	$0.52	–	$0.52	**$41.02**
		69	$34.89	–	$0.52	–	$0.52	**$35.93**
		70	$37.54	–	$0.52	–	$0.52	**$38.58**
Female	Tobacco	18	$3.59	$0.65	$0.52	$0.11	$0.52	**$5.39**
		19	$3.59	$0.65	$0.52	$0.11	$0.52	**$5.39**
		20	$3.59	$0.65	$0.52	$0.11	$0.52	**$5.39**
		21	$3.64	$0.65	$0.52	$0.11	$0.52	**$5.44**
		22	$3.68	$0.65	$0.52	$0.11	$0.52	**$5.48**
		23	$3.73	$0.65	$0.52	$0.11	$0.52	**$5.53**
		24	$3.83	$0.65	$0.52	$0.11	$0.52	**$5.63**
		25	$3.88	$0.65	$0.52	$0.11	$0.52	**$5.68**
		26	$4.07	$0.65	$0.52	$0.12	$0.52	**$5.88**
		27	$4.26	$0.65	$0.52	$0.12	$0.52	**$6.07**
		28	$4.50	$0.65	$0.52	$0.12	$0.52	**$6.31**
		29	$4.69	$0.65	$0.52	$0.13	$0.52	**$6.51**
		30	$4.93	$0.65	$0.52	$0.13	$0.52	**$6.75**
		31	$5.17	$0.91	$0.52	$0.14	$0.52	**$7.26**
		32	$5.41	$0.91	$0.52	$0.15	$0.52	**$7.51**
		33	$5.70	$0.91	$0.52	$0.15	$0.52	**$7.80**
		34	$5.99	$0.91	$0.52	$0.16	$0.52	**$8.10**
		35	$6.28	$0.91	$0.52	$0.17	$0.52	**$8.40**
		36	$6.56	$0.91	$0.52	$0.19	$0.52	**$8.70**
		37	$6.90	$0.91	$0.52	$0.20	$0.52	**$9.05**
		38	$7.24	$1.04	$0.52	$0.22	$0.52	**$9.54**
		39	$7.57	$1.17	$0.52	$0.24	$0.52	**$10.02**
		40	$7.96	$1.56	$0.52	$0.26	$0.52	**$10.82**
		41	$8.34	$1.56	$0.52	$0.28	$0.52	**$11.22**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		42	$8.77	$1.82	$0.52	$0.31	$0.52	**$11.94**
		43	$9.20	$2.08	$0.52	$0.34	$0.52	**$12.66**
		44	$9.64	$2.21	$0.52	$0.37	$0.52	**$13.26**
		45	$10.12	$2.73	$0.52	$0.41	$0.52	**$14.30**
		46	$10.69	$2.99	$0.52	$0.47	$0.52	**$15.19**
		47	$11.32	$3.38	$0.52	$0.53	$0.52	**$16.27**
		48	$11.99	$3.77	$0.52	$0.61	$0.52	**$17.41**
		49	$12.66	$4.03	$0.52	$0.70	$0.52	**$18.43**
		50	$13.43	$4.55	$0.52	$0.82	$0.52	**$19.84**
		51	$14.20	$4.81	$0.52	$0.94	$0.52	**$20.99**
		52	$15.01	$5.07	$0.52	$1.09	$0.52	**$22.21**
		53	$15.88	$5.72	$0.52	$1.26	$0.52	**$23.90**
		54	$16.84	$5.98	$0.52	$1.47	$0.52	**$25.33**
		55	$17.80	$6.50	$0.52	$1.71	$0.52	**$27.05**
		56	$19.19	$6.89	$0.52	$1.98	$0.52	**$29.10**
		57	$20.72	$7.28	$0.52	$2.31	$0.52	**$31.35**
		58	$22.36	$7.67	$0.52	$2.69	$0.52	**$33.76**
		59	$24.08	$8.19	$0.52	$3.12	$0.52	**$36.43**
		60	$26.00	$8.58	$0.52	–	$0.52	**$35.62**
		61	$28.02	$8.58	$0.52	–	$0.52	**$37.64**
		62	$30.23	$8.71	$0.52	–	$0.52	**$39.98**
		63	$32.63	$8.71	$0.52	–	$0.52	**$42.38**
		64	$35.17	$8.71	$0.52	–	$0.52	**$44.92**
		65	$37.96	$9.36	$0.52	–	$0.52	**$48.36**
		66	$39.98	$10.01	$0.52	–	$0.52	**$51.03**
		67	$42.55	$10.66	$0.52	–	$0.52	**$54.25**
		68	$45.30	$11.31	$0.52	–	$0.52	**$57.65**
		69	$48.25	–	$0.52	–	$0.52	**$49.29**
		70	$51.34	–	$0.52	–	$0.52	**$52.38**
	Non-tobacco	18	$2.72	$0.39	$0.52	$0.11	$0.52	**$4.26**
		19	$2.72	$0.39	$0.52	$0.11	$0.52	**$4.26**
		20	$2.72	$0.39	$0.52	$0.11	$0.52	**$4.26**
		21	$2.72	$0.39	$0.52	$0.11	$0.52	**$4.26**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		22	$2.77	$0.39	$0.52	$0.11	$0.52	**$4.31**
		23	$2.82	$0.39	$0.52	$0.11	$0.52	**$4.36**
		24	$2.87	$0.39	$0.52	$0.11	$0.52	**$4.41**
		25	$2.92	$0.39	$0.52	$0.11	$0.52	**$4.46**
		26	$3.01	$0.39	$0.52	$0.12	$0.52	**$4.56**
		27	$3.16	$0.39	$0.52	$0.12	$0.52	**$4.71**
		28	$3.25	$0.39	$0.52	$0.12	$0.52	**$4.80**
		29	$3.40	$0.39	$0.52	$0.13	$0.52	**$4.96**
		30	$3.49	$0.39	$0.52	$0.13	$0.52	**$5.05**
		31	$3.64	$0.39	$0.52	$0.14	$0.52	**$5.21**
		32	$3.78	$0.39	$0.52	$0.15	$0.52	**$5.36**
		33	$3.92	$0.39	$0.52	$0.15	$0.52	**$5.50**
		34	$4.07	$0.39	$0.52	$0.16	$0.52	**$5.66**
		35	$4.21	$0.39	$0.52	$0.17	$0.52	**$5.81**
		36	$4.45	$0.39	$0.52	$0.19	$0.52	**$6.07**
		37	$4.69	$0.39	$0.52	$0.20	$0.52	**$6.32**
		38	$4.93	$0.39	$0.52	$0.22	$0.52	**$6.58**
		39	$5.22	$0.52	$0.52	$0.24	$0.52	**$7.02**
		40	$5.51	$0.52	$0.52	$0.26	$0.52	**$7.33**
		41	$5.84	$0.78	$0.52	$0.28	$0.52	**$7.94**
		42	$6.13	$0.91	$0.52	$0.31	$0.52	**$8.39**
		43	$6.52	$0.91	$0.52	$0.34	$0.52	**$8.81**
		44	$6.85	$1.04	$0.52	$0.37	$0.52	**$9.30**
		45	$7.24	$1.17	$0.52	$0.41	$0.52	**$9.86**
		46	$7.62	$1.30	$0.52	$0.47	$0.52	**$10.43**
		47	$8.05	$1.43	$0.52	$0.53	$0.52	**$11.05**
		48	$8.53	$1.56	$0.52	$0.61	$0.52	**$11.74**
		49	$9.01	$1.69	$0.52	$0.70	$0.52	**$12.44**
		50	$9.49	$1.82	$0.52	$0.82	$0.52	**$13.17**
		51	$10.07	$1.95	$0.52	$0.94	$0.52	**$14.00**
		52	$10.60	$1.95	$0.52	$1.09	$0.52	**$14.68**
		53	$11.22	$2.34	$0.52	$1.26	$0.52	**$15.86**
		54	$11.84	$2.47	$0.52	$1.47	$0.52	**$16.82**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

Rate sheet

Monthly premium rates for Hawaii Payroll account in industry Class B.

Aflac Individual Whole Life | Series A68100 | Benefit amount: $200,000–$500,000 | 1 unit ($5,000)
Continued

Gender	Tobacco status	Age	Premium	STLIR[1]	CTLIR[2]	WPR[3]	ADBR[4]	Total
		55	$12.52	$2.60	$0.52	$1.71	$0.52	**$17.87**
		56	$13.43	$2.73	$0.52	$1.98	$0.52	**$19.18**
		57	$14.39	$2.99	$0.52	$2.31	$0.52	**$20.73**
		58	$15.40	$3.12	$0.52	$2.69	$0.52	**$22.25**
		59	$16.50	$3.38	$0.52	$3.12	$0.52	**$24.04**
		60	$17.70	$3.77	$0.52	–	$0.52	**$22.51**
		61	$18.95	$3.77	$0.52	–	$0.52	**$23.76**
		62	$20.29	$3.77	$0.52	–	$0.52	**$25.10**
		63	$21.78	$3.90	$0.52	–	$0.52	**$26.72**
		64	$23.32	$4.29	$0.52	–	$0.52	**$28.65**
		65	$25.00	$4.42	$0.52	–	$0.52	**$30.46**
		66	$26.64	$4.55	$0.52	–	$0.52	**$32.23**
		67	$28.63	$4.68	$0.52	–	$0.52	**$34.35**
		68	$30.82	$4.81	$0.52	–	$0.52	**$36.67**
		69	$33.14	–	$0.52	–	$0.52	**$34.18**
		70	$35.66	–	$0.52	–	$0.52	**$36.70**

[1]STLIR: Spouse 10-Year Term Life Insurance Rider, benefit amount: 1 unit ($2,500)
[2]CTLIR: Child Term Life Insurance Rider, benefit amount: 1 unit ($1,250)
[3]WPR: Waiver of Premium Rider, benefit amount: 1 unit ($5,000)
[4]ADBR: Accidental-Death Benefit Rider, benefit amount: 1 unit ($5,000)

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