

Preventive at 60/70/80/90% coinsurance in years 1/2/3/4+

Loyal American Life Insurance Company
Individual Dental, Vision & Hearing Plan

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
18 to 49	\$1,000	\$100	\$25.61	\$50.15	\$57.92	\$89.65
		\$50	\$29.83	\$58.51	\$68.29	\$105.52
		\$0	\$34.32	\$67.42	\$79.64	\$122.84
		\$100 Disappearing	\$32.25	\$63.31	\$73.97	\$114.29
	\$1,500	\$100	\$28.96	\$56.85	\$63.90	\$99.57
		\$50	\$33.36	\$65.57	\$74.64	\$116.03
		\$0	\$38.09	\$74.97	\$86.47	\$134.12
		\$100 Disappearing	\$35.95	\$70.68	\$80.56	\$125.21
	\$2,000	\$100	\$30.95	\$60.83	\$67.45	\$105.45
		\$50	\$35.46	\$69.78	\$78.41	\$122.27
		\$0	\$40.31	\$79.41	\$90.49	\$140.76
		\$100 Disappearing	\$38.14	\$75.08	\$84.53	\$131.76
	\$2,500	\$100	\$31.98	\$62.89	\$69.44	\$108.68
		\$50	\$36.54	\$71.93	\$80.51	\$125.68
		\$0	\$41.44	\$81.66	\$92.67	\$144.29
		\$100 Disappearing	\$39.26	\$77.33	\$86.71	\$135.29
	\$3,000	\$100	\$32.81	\$64.55	\$71.10	\$111.36
		\$50	\$37.40	\$73.65	\$82.24	\$128.45
		\$0	\$42.33	\$83.44	\$94.47	\$147.19
		\$100 Disappearing	\$40.15	\$79.10	\$88.49	\$138.15
\$3,500	\$100	\$32.99	\$64.91	\$71.46	\$111.93	
	\$50	\$37.56	\$73.98	\$82.55	\$128.98	
	\$0	\$42.50	\$83.79	\$94.79	\$147.71	
	\$100 Disappearing	\$40.33	\$79.45	\$88.82	\$138.70	
\$4,000	\$100	\$33.05	\$65.04	\$71.57	\$112.12	
	\$50	\$37.65	\$74.14	\$82.71	\$129.23	
	\$0	\$42.60	\$83.98	\$94.99	\$148.03	
	\$100 Disappearing	\$40.42	\$79.63	\$88.99	\$138.98	
\$5,000	\$100	\$33.11	\$65.15	\$71.64	\$112.25	
	\$50	\$37.71	\$74.29	\$82.80	\$129.39	
	\$0	\$42.66	\$84.10	\$95.05	\$148.15	
	\$100 Disappearing	\$40.48	\$79.76	\$89.06	\$139.12	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$32.84	\$63.70	\$58.00	\$93.01
		\$50	\$37.02	\$71.97	\$66.99	\$106.87
		\$0	\$41.45	\$80.71	\$76.77	\$121.84
		\$100 Disappearing	\$39.48	\$76.81	\$72.01	\$114.69
	\$1,500	\$100	\$38.20	\$74.41	\$65.41	\$106.11
		\$50	\$42.62	\$83.17	\$74.79	\$120.63
		\$0	\$47.37	\$92.57	\$85.08	\$136.48
		\$100 Disappearing	\$45.29	\$88.45	\$80.09	\$128.97
	\$2,000	\$100	\$41.51	\$81.01	\$69.93	\$114.14
		\$50	\$46.09	\$90.10	\$79.56	\$129.08
		\$0	\$51.04	\$99.90	\$90.15	\$145.44
		\$100 Disappearing	\$48.91	\$95.66	\$85.08	\$137.79
	\$2,500	\$100	\$43.20	\$84.43	\$72.38	\$118.42
		\$50	\$47.87	\$93.67	\$82.15	\$133.57
		\$0	\$52.93	\$103.69	\$92.86	\$150.18
		\$100 Disappearing	\$50.77	\$99.39	\$87.76	\$142.47
	\$3,000	\$100	\$44.49	\$86.99	\$74.32	\$121.74
		\$50	\$49.20	\$96.33	\$84.15	\$137.03
		\$0	\$54.33	\$106.47	\$94.97	\$153.79
		\$100 Disappearing	\$52.14	\$102.14	\$89.84	\$146.03
\$3,500	\$100	\$44.86	\$87.73	\$74.83	\$122.65	
	\$50	\$49.59	\$97.11	\$84.66	\$137.93	
	\$0	\$54.74	\$107.28	\$95.49	\$154.74	
	\$100 Disappearing	\$52.54	\$102.94	\$90.36	\$146.98	
\$4,000	\$100	\$45.00	\$88.00	\$75.00	\$122.97	
	\$50	\$49.74	\$97.41	\$84.87	\$138.31	
	\$0	\$54.90	\$107.63	\$95.74	\$155.17	
	\$100 Disappearing	\$52.71	\$103.28	\$90.60	\$147.40	
\$5,000	\$100	\$45.16	\$88.32	\$75.17	\$123.29	
	\$50	\$49.91	\$97.76	\$85.05	\$138.66	
	\$0	\$55.08	\$107.97	\$95.92	\$155.53	
	\$100 Disappearing	\$52.89	\$103.63	\$90.77	\$147.75	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1.0000
Quarterly	3.0012
Semi-annually	6.0024
Annual	12.0048

* Please refer to CSB-9-0014 for product availability by state.

** Direct bill is not available on a monthly basis. To calculate the premium for any mode, multiply the monthly premium by the factor.

Note: Rates will be based upon the age of the primary applicant.

Quarterly, semi-annual, and annual rates calculated from the monthly rates using modal factors may differ from the actual annual, semi-annual, and quarterly premium rates due to rounding.

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Preventive at 100% coinsurance all years

Loyal American Life Insurance Company
Individual Dental, Vision & Hearing Plan

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
18 to 49	\$1,000	\$100	\$26.74	\$52.42	\$61.89	\$95.41
		\$50	\$31.42	\$61.69	\$73.50	\$113.16
		\$0	\$36.48	\$71.73	\$86.37	\$132.77
		\$100 Disappearing	\$33.89	\$66.57	\$79.31	\$122.10
	\$1,500	\$100	\$30.44	\$59.80	\$68.90	\$106.84
		\$50	\$35.40	\$69.65	\$81.17	\$125.64
		\$0	\$40.75	\$80.28	\$94.79	\$146.40
		\$100 Disappearing	\$38.08	\$74.96	\$87.45	\$135.29
	\$2,000	\$100	\$32.67	\$64.27	\$73.14	\$113.76
		\$50	\$37.75	\$74.35	\$85.64	\$132.92
		\$0	\$43.21	\$85.20	\$99.43	\$153.97
		\$100 Disappearing	\$40.51	\$79.81	\$92.02	\$142.78
	\$2,500	\$100	\$33.84	\$66.59	\$75.51	\$117.57
		\$50	\$38.96	\$76.78	\$88.13	\$136.90
		\$0	\$44.52	\$87.81	\$102.11	\$158.26
		\$100 Disappearing	\$41.79	\$82.38	\$94.66	\$146.99
	\$3,000	\$100	\$34.74	\$68.41	\$77.39	\$120.57
		\$50	\$39.91	\$78.67	\$90.09	\$140.04
		\$0	\$45.49	\$89.74	\$104.08	\$161.43
		\$100 Disappearing	\$42.76	\$84.31	\$96.64	\$150.17
\$3,500	\$100	\$34.91	\$68.74	\$77.70	\$121.07	
	\$50	\$40.10	\$79.05	\$90.44	\$140.62	
	\$0	\$45.70	\$90.17	\$104.49	\$162.08	
	\$100 Disappearing	\$42.95	\$84.71	\$97.00	\$150.77	
\$4,000	\$100	\$35.00	\$68.93	\$77.87	\$121.36	
	\$50	\$40.19	\$79.23	\$90.61	\$140.89	
	\$0	\$45.78	\$90.36	\$104.65	\$162.35	
	\$100 Disappearing	\$43.06	\$84.90	\$97.19	\$151.07	
\$5,000	\$100	\$35.09	\$69.10	\$78.02	\$121.62	
	\$50	\$40.27	\$79.40	\$90.75	\$141.12	
	\$0	\$45.87	\$90.53	\$104.79	\$162.59	
	\$100 Disappearing	\$43.14	\$85.07	\$97.33	\$151.31	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$34.08	\$66.18	\$61.44	\$98.06
		\$50	\$38.69	\$75.32	\$71.48	\$113.49
		\$0	\$43.60	\$85.01	\$82.47	\$130.27
		\$100 Disappearing	\$41.11	\$80.07	\$76.52	\$121.31
	\$1,500	\$100	\$39.85	\$77.71	\$69.80	\$112.61
		\$50	\$44.79	\$87.52	\$80.46	\$129.04
		\$0	\$50.12	\$98.07	\$92.24	\$147.10
		\$100 Disappearing	\$47.47	\$92.79	\$85.95	\$137.61
	\$2,000	\$100	\$43.50	\$85.02	\$75.01	\$121.73
		\$50	\$48.64	\$95.22	\$85.96	\$138.66
		\$0	\$54.20	\$106.20	\$97.99	\$157.20
		\$100 Disappearing	\$51.44	\$100.75	\$91.60	\$147.51
	\$2,500	\$100	\$45.47	\$88.95	\$77.93	\$126.76
		\$50	\$50.71	\$99.35	\$89.01	\$143.95
		\$0	\$56.41	\$110.65	\$101.29	\$162.90
		\$100 Disappearing	\$53.61	\$105.09	\$94.84	\$153.09
	\$3,000	\$100	\$46.92	\$91.84	\$80.14	\$130.54
		\$50	\$52.22	\$102.38	\$91.33	\$147.90
		\$0	\$57.98	\$113.78	\$103.64	\$166.94
		\$100 Disappearing	\$55.16	\$108.17	\$97.17	\$157.09
\$3,500	\$100	\$47.34	\$92.70	\$80.67	\$131.52	
	\$50	\$52.67	\$103.27	\$91.89	\$148.94	
	\$0	\$58.46	\$114.73	\$104.27	\$168.07	
	\$100 Disappearing	\$55.63	\$109.10	\$97.76	\$158.17	
\$4,000	\$100	\$47.55	\$93.10	\$80.93	\$132.00	
	\$50	\$52.89	\$103.72	\$92.17	\$149.45	
	\$0	\$58.71	\$115.22	\$104.57	\$168.62	
	\$100 Disappearing	\$55.87	\$109.58	\$98.07	\$158.73	
\$5,000	\$100	\$47.75	\$93.51	\$81.19	\$132.47	
	\$50	\$53.11	\$104.13	\$92.44	\$149.93	
	\$0	\$58.93	\$115.67	\$104.84	\$169.13	
	\$100 Disappearing	\$56.08	\$110.02	\$98.33	\$159.22	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1.0000
Quarterly	3.0012
Semi-annually	6.0024
Annual	12.0048

* Please refer to CSB-9-0014 for product availability by state.

** Direct bill is not available on a monthly basis. To calculate the premium for any mode, multiply the monthly premium by the factor.

Note: Rates will be based upon the age of the primary applicant.

Quarterly, semi-annual, and annual rates calculated from the monthly rates using modal factors may differ from the actual annual, semi-annual, and quarterly premium rates due to rounding.

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