

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	\$27.59	\$54.02	\$62.40	\$96.57
		\$50	\$32.13	\$63.01	\$73.56	\$113.65
		\$0	\$36.96	\$72.59	\$85.76	\$132.27
		\$100 Disappearing	\$34.74	\$68.17	\$79.67	\$123.07
	\$1,500	\$100	\$31.19	\$61.21	\$68.82	\$107.22
		\$50	\$35.92	\$70.59	\$80.37	\$124.92
		\$0	\$41.01	\$80.69	\$93.09	\$144.37
		\$100 Disappearing	\$38.70	\$76.08	\$86.74	\$134.79
	\$2,000	\$100	\$33.32	\$65.48	\$72.63	\$113.53
		\$50	\$38.17	\$75.10	\$84.41	\$131.62
		\$0	\$43.39	\$85.45	\$97.40	\$151.49
		\$100 Disappearing	\$41.05	\$80.80	\$91.00	\$141.82
	\$2,500	\$100	\$34.43	\$67.69	\$74.76	\$116.99
		\$50	\$39.33	\$77.41	\$86.67	\$135.27
		\$0	\$44.60	\$87.87	\$99.74	\$155.28
		\$100 Disappearing	\$42.26	\$83.21	\$93.33	\$145.61
	\$3,000	\$100	\$35.32	\$69.47	\$76.54	\$119.87
		\$50	\$40.25	\$79.25	\$88.52	\$138.25
		\$0	\$45.56	\$89.78	\$101.67	\$158.39
		\$100 Disappearing	\$43.21	\$85.11	\$95.24	\$148.68
\$3,500	\$100	\$35.51	\$69.86	\$76.93	\$120.48	
	\$50	\$40.43	\$79.61	\$88.86	\$138.81	
	\$0	\$45.74	\$90.15	\$102.01	\$158.95	
	\$100 Disappearing	\$43.40	\$85.49	\$95.60	\$149.27	
\$4,000	\$100	\$35.58	\$69.99	\$77.05	\$120.68	
	\$50	\$40.52	\$79.78	\$89.03	\$139.08	
	\$0	\$45.84	\$90.36	\$102.23	\$159.29	
	\$100 Disappearing	\$43.50	\$85.68	\$95.78	\$149.56	
\$5,000	\$100	\$35.64	\$70.11	\$77.12	\$120.82	
	\$50	\$40.59	\$79.94	\$89.12	\$139.25	
	\$0	\$45.91	\$90.49	\$102.29	\$159.42	
	\$100 Disappearing	\$43.57	\$85.82	\$95.86	\$149.71	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$35.38	\$68.60	\$62.49	\$100.18
		\$50	\$39.88	\$77.50	\$72.16	\$115.09
		\$0	\$44.64	\$86.90	\$82.67	\$131.19
		\$100 Disappearing	\$42.52	\$82.71	\$77.56	\$123.50
	\$1,500	\$100	\$41.13	\$80.09	\$70.44	\$114.24
		\$50	\$45.89	\$89.52	\$80.53	\$129.85
		\$0	\$51.00	\$99.62	\$91.59	\$146.89
		\$100 Disappearing	\$48.76	\$95.19	\$86.23	\$138.82
	\$2,000	\$100	\$44.68	\$87.18	\$75.29	\$122.85
		\$50	\$49.61	\$96.95	\$85.65	\$138.92
		\$0	\$54.93	\$107.49	\$97.03	\$156.51
		\$100 Disappearing	\$52.64	\$102.93	\$91.58	\$148.29
	\$2,500	\$100	\$46.50	\$90.84	\$77.92	\$127.44
		\$50	\$51.52	\$100.78	\$88.42	\$143.74
		\$0	\$56.96	\$111.55	\$99.94	\$161.59
		\$100 Disappearing	\$54.64	\$106.93	\$94.46	\$153.31
	\$3,000	\$100	\$47.88	\$93.59	\$80.00	\$131.01
		\$50	\$52.95	\$103.64	\$90.57	\$147.45
		\$0	\$58.46	\$114.54	\$102.20	\$165.47
		\$100 Disappearing	\$56.11	\$109.88	\$96.69	\$157.13
\$3,500	\$100	\$48.28	\$94.39	\$80.54	\$131.98	
	\$50	\$53.37	\$104.47	\$91.12	\$148.42	
	\$0	\$58.90	\$115.41	\$102.76	\$166.49	
	\$100 Disappearing	\$56.54	\$110.74	\$97.25	\$158.15	
\$4,000	\$100	\$48.43	\$94.68	\$80.73	\$132.33	
	\$50	\$53.53	\$104.79	\$91.34	\$148.82	
	\$0	\$59.08	\$115.78	\$103.03	\$166.95	
	\$100 Disappearing	\$56.72	\$111.11	\$97.50	\$158.59	
\$5,000	\$100	\$48.60	\$95.02	\$80.91	\$132.67	
	\$50	\$53.71	\$105.17	\$91.54	\$149.20	
	\$0	\$59.27	\$116.15	\$103.22	\$167.33	
	\$100 Disappearing	\$56.91	\$111.48	\$97.69	\$158.97	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1
Quarterly	3
Semi-annually	6
Annual	12

* 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	\$28.81	\$56.45	\$66.66	\$102.75
		\$50	\$33.84	\$66.42	\$79.15	\$121.84
		\$0	\$39.28	\$77.22	\$92.98	\$142.92
		\$100 Disappearing	\$36.49	\$71.67	\$85.40	\$131.45
	\$1,500	\$100	\$32.77	\$64.37	\$74.18	\$115.02
		\$50	\$38.11	\$74.96	\$87.38	\$135.23
		\$0	\$43.86	\$86.39	\$102.02	\$157.54
		\$100 Disappearing	\$40.99	\$80.67	\$94.13	\$145.61
	\$2,000	\$100	\$35.17	\$69.17	\$78.73	\$122.44
		\$50	\$40.63	\$80.01	\$92.17	\$143.04
		\$0	\$46.50	\$91.67	\$106.99	\$165.66
		\$100 Disappearing	\$43.60	\$85.88	\$99.03	\$153.64
	\$2,500	\$100	\$36.42	\$71.66	\$81.28	\$126.53
		\$50	\$41.93	\$82.61	\$94.84	\$147.31
		\$0	\$47.90	\$94.47	\$109.87	\$170.27
		\$100 Disappearing	\$44.97	\$88.63	\$101.86	\$158.16
	\$3,000	\$100	\$37.39	\$73.61	\$83.29	\$129.75
		\$50	\$42.95	\$84.64	\$96.95	\$150.68
		\$0	\$48.94	\$96.54	\$111.98	\$173.67
		\$100 Disappearing	\$46.01	\$90.70	\$103.99	\$161.57
\$3,500	\$100	\$37.57	\$73.97	\$83.62	\$130.29	
	\$50	\$43.15	\$85.05	\$97.32	\$151.30	
	\$0	\$49.17	\$97.00	\$112.42	\$174.37	
	\$100 Disappearing	\$46.22	\$91.13	\$104.38	\$162.21	
\$4,000	\$100	\$37.67	\$74.17	\$83.81	\$130.60	
	\$50	\$43.25	\$85.24	\$97.50	\$151.59	
	\$0	\$49.26	\$97.20	\$112.59	\$174.66	
	\$100 Disappearing	\$46.33	\$91.34	\$104.58	\$162.54	
\$5,000	\$100	\$37.76	\$74.35	\$83.97	\$130.87	
	\$50	\$43.33	\$85.42	\$97.65	\$151.84	
	\$0	\$49.35	\$97.38	\$112.74	\$174.91	
	\$100 Disappearing	\$46.42	\$91.52	\$104.73	\$162.79	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$36.71	\$71.26	\$66.18	\$105.60
		\$50	\$41.67	\$81.09	\$76.98	\$122.19
		\$0	\$46.95	\$91.51	\$88.79	\$140.23
		\$100 Disappearing	\$44.27	\$86.20	\$82.40	\$130.60
	\$1,500	\$100	\$42.90	\$83.64	\$75.15	\$121.21
		\$50	\$48.22	\$94.18	\$86.61	\$138.88
		\$0	\$53.95	\$105.53	\$99.27	\$158.29
		\$100 Disappearing	\$51.10	\$99.85	\$92.52	\$148.09
	\$2,000	\$100	\$46.82	\$91.48	\$80.74	\$130.99
		\$50	\$52.35	\$102.45	\$92.51	\$149.20
		\$0	\$58.32	\$114.25	\$105.44	\$169.12
		\$100 Disappearing	\$55.36	\$108.39	\$98.58	\$158.71
	\$2,500	\$100	\$48.93	\$95.69	\$83.87	\$136.39
		\$50	\$54.57	\$106.88	\$95.79	\$154.87
		\$0	\$60.70	\$119.02	\$108.98	\$175.24
		\$100 Disappearing	\$57.69	\$113.05	\$102.05	\$164.70
	\$3,000	\$100	\$50.49	\$98.80	\$86.24	\$140.45
		\$50	\$56.19	\$110.13	\$98.27	\$159.11
		\$0	\$62.38	\$122.38	\$111.50	\$179.58
		\$100 Disappearing	\$59.35	\$116.35	\$104.55	\$168.99
\$3,500	\$100	\$50.94	\$99.72	\$86.81	\$141.50	
	\$50	\$56.67	\$111.08	\$98.88	\$160.23	
	\$0	\$62.89	\$123.40	\$112.18	\$180.79	
	\$100 Disappearing	\$59.85	\$117.35	\$105.19	\$170.15	
\$4,000	\$100	\$51.16	\$100.15	\$87.09	\$142.01	
	\$50	\$56.91	\$111.56	\$99.18	\$160.78	
	\$0	\$63.16	\$123.93	\$112.50	\$181.38	
	\$100 Disappearing	\$60.11	\$117.87	\$105.52	\$170.75	
\$5,000	\$100	\$51.38	\$100.59	\$87.37	\$142.52	
	\$50	\$57.14	\$112.01	\$99.46	\$161.29	
	\$0	\$63.40	\$124.41	\$112.79	\$181.92	
	\$100 Disappearing	\$60.34	\$118.34	\$105.80	\$171.28	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1
Quarterly	3
Semi-annually	6
Annual	12

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** 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.

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