Monthly premiums for individuals

Cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25	75.00
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25	95.00
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50	210.00
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75	265.00
65-69	16.00	32.00	48.00	64.00	80.00	96.00	160.00	240.00	320.00
70-74	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75	365.00
75-79	18.75	37.50	56.25	75.00	93.75	112.50	187.50	281.25	375.00
80-84	19.25	38.50	57.75	77.00	96.25	115.50	192.50	288.75	385.00
85-89	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50	390.00
90-94	20.25	40.50	60.75	81.00	101.25	121.50	202.50	303.75	405.00
95-99	21.75	43.50	65.25	87.00	108.75	130.50	217.50	326.25	435.00

Heart & Stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	3.50	7.00	10.50	14.00	17.50	21.00	35.00	52.50	70.00
40-44	4.75	9.50	14.25	19.00	23.75	28.50	47.50	71.25	95.00
45-49	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
50-54	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00	160.00
55-59	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75	205.00
60-64	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75	265.00
65-69	16.75	33.50	50.25	67.00	83.75	100.50	167.50	251.25	335.00
70-74	21.25	42.50	63.75	85.00	106.25	127.50	212.50	318.75	425.00
75-79	26.00	52.00	78.00	104.00	130.00	156.00	260.00	390.00	520.00
80-84	30.50	61.00	91.50	122.00	152.50	183.00	305.00	457.50	610.00
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50	690.00
90-94	38.00	76.00	114.00	152.00	190.00	228.00	380.00	570.00	760.00
95-99	41.00	82.00	123.00	164.00	205.00	246.00	410.00	615.00	820.00

Cancer recurrence rider

Form series LY-CR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.30	0.60	0.90	1.20	1.50	1.80	3.00	4.50	6.00
40-44	0.37	0.75	1.12	1.50	1.87	2.25	3.75	5.62	7.50
45-49	0.52	1.05	1.57	2.10	2.62	3.15	5.25	7.87	10.50
50-54	0.67	1.35	2.02	2.70	3.37	4.05	6.75	10.12	13.50
55-59	0.85	1.70	2.55	3.40	4.25	5.10	8.50	12.75	17.00
60-64	1.07	2.15	3.22	4.30	5.37	6.45	10.75	16.12	21.50
65-99	1.30	2.60	3.90	5.20	6.50	7.80	13.00	19.50	26.00

Heart & stroke restoration rider

Form series LY-HR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.35	0.70	1.05	1.40	1.75	2.10	3.50	5.25	7.00
40-44	0.48	0.95	1.43	1.90	2.38	2.85	4.75	7.13	9.50
45-49	0.63	1.25	1.88	2.50	3.13	3.75	6.25	9.38	12.50
50-54	0.80	1.60	2.40	3.20	4.00	4.80	8.00	12.00	16.00
55-59	1.03	2.05	3.08	4.10	5.13	6.15	10.25	15.38	20.50
60-64	1.33	2.65	3.98	5.30	6.63	7.95	13.25	19.88	26.50
65-99	1.70	3.40	5.10	6.80	8.50	10.20	17.00	25.50	34.00

Hospital indemnity rider[2]

Form series LY-HI-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
30-34	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
35-39	3.50	7.00	10.50	14.00	17.50	21.00	24.50	28.00	31.50	35.00
40-44	4.15	8.30	12.45	16.60	20.75	24.90	29.05	33.20	37.35	41.50
45-49	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
50-54	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
55-59	7.05	14.10	21.15	28.20	35.25	42.30	49.35	56.40	63.45	70.50
60-64	7.95	15.90	23.85	31.80	39.75	47.70	55.65	63.60	71.55	79.50
65-69	8.30	16.60	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00
70-74	9.85	19.70	29.55	39.40	49.25	59.10	68.95	78.80	88.65	98.50
75-79	11.30	22.60	33.90	45.20	56.50	67.80	79.10	90.40	101.70	113.00
80-84	12.05	24.10	36.15	48.20	60.25	72.30	84.35	96.40	108.45	120.50
85-89	12.45	24.90	37.35	49.80	62.25	74.70	87.15	99.60	112.05	124.50
90-94	12.80	25.60	38.40	51.20	64.00	76.80	89.60	102.40	115.20	128.00
95-99	13.10	26.20	39.30	52.40	65.50	78.60	91.70	104.80	117.90	131.00

Hospital and intensive care unit indemnity rider[2]

Form series LY-HICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	2.85	5.70	8.55	11.40	14.25	17.10	19.95	22.80	25.65	28.50
30-34	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
35-39	4.05	8.10	12.15	16.20	20.25	24.30	28.35	32.40	36.45	40.50
40-44	4.85	9.70	14.55	19.40	24.25	29.10	33.95	38.80	43.65	48.50
45-49	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
50-54	6.90	13.80	20.70	27.60	34.50	41.40	48.30	55.20	62.10	69.00
55-59	8.10	16.20	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00
60-64	9.05	18.10	27.15	36.20	45.25	54.30	63.35	72.40	81.45	90.50
65-69	9.40	18.80	28.20	37.60	47.00	56.40	65.80	75.20	84.60	94.00
70-74	11.15	22.30	33.45	44.60	55.75	66.90	78.05	89.20	100.35	111.50
75-79	12.70	25.40	38.10	50.80	63.50	76.20	88.90	101.60	114.30	127.00
80-84	13.55	27.10	40.65	54.20	67.75	81.30	94.85	108.40	121.95	135.50
85-89	13.95	27.90	41.85	55.80	69.75	83.70	97.65	111.60	125.55	139.50
90-94	14.35	28.70	43.05	57.40	71.75	86.10	100.45	114.80	129.15	143.50
95-99	14.70	29.40	44.10	58.80	73.50	88.20	102.90	117.60	132.30	147.00

Intensive care unit rider[3]

Form series LY-ICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	0.65	1.30	1.95	2.60	3.25	3.90	4.55	5.20	5.85	6.50
30-34	0.75	1.50	2.25	3.00	3.75	4.50	5.25	6.00	6.75	7.50
35-39	0.85	1.70	2.55	3.40	4.25	5.10	5.95	6.80	7.65	8.50
40-44	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00
45-49	1.20	2.40	3.60	4.80	6.00	7.20	8.40	9.60	10.80	12.00
50-54	1.35	2.70	4.05	5.40	6.75	8.10	9.45	10.80	12.15	13.50
55-59	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
60-64	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50
65-69	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50
70-74	1.90	3.80	5.70	7.60	9.50	11.40	13.30	15.20	17.10	19.00
75-79	2.15	4.30	6.45	8.60	10.75	12.90	15.05	17.20	19.35	21.50
80-84	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
85-89	2.35	4.70	7.05	9.40	11.75	14.10	16.45	18.80	21.15	23.50
90-94	2.40	4.80	7.20	9.60	12.00	14.40	16.80	19.20	21.60	24.00
95-99	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50

Recurrence and Restoration rider benefit amount must match base benefit amount.
CA policies only available up to age 64. Minimum benefit of $10,000.
GA is Cancer base only with a maximum benefit of $30,000.
SC policies have a minimum benefit of $25,000.

Return of premium rider[4]

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

[1]Not available in DC
[2]Not available in DC, KS, MO, NH, TN, VT, WV
[3]Not available in DC, KS, MO, NH, TN, WV
[4]Not available in DC, IL, LA, ND, NH, TN

Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

Need to find a rate not listed?
Find the issue age of the applicant. Then take the $100k rate and divide by 100. This will give you the per $1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.
eg. $65K Cancer benefit for a 55 year old.
$210.00/100 = $2.10 x 65 = $136.50 per month

Monthly premiums for couples

Cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75	285.00
55-59	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50	370.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75	465.00
65-69	28.00	56.00	84.00	112.00	140.00	168.00	280.00	420.00	560.00
70-74	32.00	64.00	96.00	128.00	160.00	192.00	320.00	480.00	640.00
75-79	33.00	66.00	99.00	132.00	165.00	198.00	330.00	495.00	660.00
80-84	33.75	67.50	101.25	135.00	168.75	202.50	337.50	506.25	675.00
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50	690.00
90-94	35.75	71.50	107.25	143.00	178.75	214.50	357.50	536.25	715.00
95-99	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75	765.00

Heart & Stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25	115.00
40-44	8.00	16.00	24.00	32.00	40.00	48.00	80.00	120.00	160.00
45-49	10.75	21.50	32.25	43.00	53.75	64.50	107.50	161.25	215.00
50-54	14.00	28.00	42.00	56.00	70.00	84.00	140.00	210.00	280.00
55-59	18.00	36.00	54.00	72.00	90.00	108.00	180.00	270.00	360.00
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75	465.00
65-69	29.50	59.00	88.50	118.00	147.50	177.00	295.00	442.50	590.00
70-74	37.50	75.00	112.50	150.00	187.50	225.00	375.00	562.50	750.00
75-79	46.00	92.00	138.00	184.00	230.00	276.00	460.00	690.00	920.00
80-84	53.75	107.50	161.25	215.00	268.75	322.50	537.50	806.25	1075.00
85-89	60.75	121.50	182.25	243.00	303.75	364.50	607.50	911.25	1215.00
90-94	67.00	134.00	201.00	268.00	335.00	402.00	670.00	1005.00	1340.00
95-99	72.25	144.50	216.75	289.00	361.25	433.50	722.50	1083.75	1445.00

Cancer recurrence rider

Form series LY-CR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50	10.00
40-44	0.67	1.35	2.02	2.70	3.37	4.05	6.75	10.12	13.50
45-49	0.90	1.80	2.70	3.60	4.50	5.40	9.00	13.50	18.00
50-54	1.18	2.35	3.53	4.70	5.88	7.05	11.75	17.63	23.50
55-59	1.50	3.00	4.50	6.00	7.50	9.00	15.00	22.50	30.00
60-64	1.88	3.75	5.63	7.50	9.38	11.25	18.75	28.13	37.50
65-99	2.25	4.50	6.75	9.00	11.25	13.50	22.50	33.75	45.00

Heart & Stroke restoration rider

Form series LY-HR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.58	1.15	1.73	2.30	2.88	3.45	5.75	8.63	11.50
40-44	0.80	1.60	2.40	3.20	4.00	4.80	8.00	12.00	16.00
45-49	1.10	2.20	3.30	4.40	5.50	6.60	11.00	16.50	22.00
50-54	1.40	2.80	4.20	5.60	7.00	8.40	14.00	21.00	28.00
55-59	1.80	3.60	5.40	7.20	9.00	10.80	18.00	27.00	36.00
60-64	2.33	4.65	6.98	9.30	11.63	13.95	23.25	34.88	46.50
65-99	2.98	5.95	8.93	11.90	14.88	17.85	29.75	44.63	59.50

Hospital indemnity rider[2]

Form series LY-HI-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00
30-34	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
35-39	7.00	14.00	21.00	28.00	35.00	42.00	49.00	56.00	63.00	70.00
40-44	8.30	16.60	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00
45-49	10.00	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00
50-54	12.00	24.00	36.00	48.00	60.00	72.00	84.00	96.00	108.00	120.00
55-59	14.10	28.20	42.30	56.40	70.50	84.60	98.70	112.80	126.90	141.00
60-64	15.90	31.80	47.70	63.60	79.50	95.40	111.30	127.20	143.10	159.00
65-69	16.60	33.20	49.80	66.40	83.00	99.60	116.20	132.80	149.40	166.00
70-74	19.70	39.40	59.10	78.80	98.50	118.20	137.90	157.60	177.30	197.00
75-79	22.60	45.20	67.80	90.40	113.00	135.60	158.20	180.80	203.40	226.00
80-84	24.10	48.20	72.30	96.40	120.50	144.60	168.70	192.80	216.90	241.00
85-89	24.90	49.80	74.70	99.60	124.50	149.40	174.30	199.20	224.10	249.00
90-94	25.60	51.20	76.80	102.40	128.00	153.60	179.20	204.80	230.40	256.00
95-99	26.20	52.40	78.60	104.80	131.00	157.20	183.40	209.60	235.80	262.00

Hospital and intensive care unit indemnity rider[2]

Form series LY-HICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	5.70	11.40	17.10	22.80	28.50	34.20	39.90	45.60	51.30	57.00
30-34	6.70	13.40	20.10	26.80	33.50	40.20	46.90	53.60	60.30	67.00
35-39	8.10	16.20	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00
40-44	9.70	19.40	29.10	38.80	48.50	58.20	67.90	77.60	87.30	97.00
45-49	11.60	23.20	34.80	46.40	58.00	69.60	81.20	92.80	104.40	116.00
50-54	13.80	27.60	41.40	55.20	69.00	82.80	96.60	110.40	124.20	138.00
55-59	16.20	32.40	48.60	64.80	81.00	97.20	113.40	129.60	145.80	162.00
60-64	18.10	36.20	54.30	72.40	90.50	108.60	126.70	144.80	162.90	181.00
65-69	18.80	37.60	56.40	75.20	94.00	112.80	131.60	150.40	169.20	188.00
70-74	22.30	44.60	66.90	89.20	111.50	133.80	156.10	178.40	200.70	223.00
75-79	25.40	50.80	76.20	101.60	127.00	152.40	177.80	203.20	228.60	254.00
80-84	27.10	54.20	81.30	108.40	135.50	162.60	189.70	216.80	243.90	271.00
85-89	27.90	55.80	83.70	111.60	139.50	167.40	195.30	223.20	251.10	279.00
90-94	28.70	57.40	86.10	114.80	143.50	172.20	200.90	229.60	258.30	287.00
95-99	29.40	58.80	88.20	117.60	147.00	176.40	205.80	235.20	264.60	294.00

Intensive care unit rider[3]

Form series LY-ICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
30-34	1.50	3.00	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00
35-39	1.70	3.40	5.10	6.80	8.50	10.20	11.90	13.60	15.30	17.00
40-44	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
45-49	2.40	4.80	7.20	9.60	12.00	14.40	16.80	19.20	21.60	24.00
50-54	2.70	5.40	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00
55-59	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00
60-64	3.30	6.60	9.90	13.20	16.50	19.80	23.10	26.40	29.70	33.00
65-69	3.30	6.60	9.90	13.20	16.50	19.80	23.10	26.40	29.70	33.00
70-74	3.80	7.60	11.40	15.20	19.00	22.80	26.60	30.40	34.20	38.00
75-79	4.30	8.60	12.90	17.20	21.50	25.80	30.10	34.40	38.70	43.00
80-84	4.50	9.00	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00
85-89	4.70	9.40	14.10	18.80	23.50	28.20	32.90	37.60	42.30	47.00
90-94	4.80	9.60	14.40	19.20	24.00	28.80	33.60	38.40	43.20	48.00
95-99	4.90	9.80	14.70	19.60	24.50	29.40	34.30	39.20	44.10	49.00

Recurrence and Restoration rider benefit amount must match base benefit amount.
CA policies only available up to age 64. Minimum benefit of $10,000.
GA is Cancer base only with a maximum benefit of $30,000.
SC policies have a minimum benefit of $25,000.

Return of premium rider[4]

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

[1]Not available in DC
[2]Not available in DC, KS, MO, NH, TN, VT, WV
[3]Not available in DC, KS, MO, NH, TN, WV
[4]Not available in DC, IL, LA, ND, NH, TN

Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

Need to find a rate not listed?
Find the issue age of the applicant. Then take the $100k rate and divide by 100. This will give you the per $1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.
eg. $65K Cancer benefit for a 55 year old.
$210.00/100 = $2.10 x 65 = $136.50 per month

Monthly premiums for single parents

Cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	4.25	8.50	12.75	17.00	21.25	25.50	42.50	63.75	85.00
40-44	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
45-49	6.75	13.50	20.25	27.00	33.75	40.50	67.50	101.25	135.00
50-54	8.50	17.00	25.50	34.00	42.50	51.00	85.00	127.50	170.00
55-59	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50	270.00
65-69	16.25	32.50	48.75	65.00	81.25	97.50	162.50	243.75	325.00
70-74	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50	370.00
75-79	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00	380.00
80-84	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50	390.00
85-89	19.75	39.50	59.25	79.00	98.75	118.50	197.50	296.25	395.00
90-94	20.50	41.00	61.50	82.00	102.50	123.00	205.00	307.50	410.00
95-99	22.00	44.00	66.00	88.00	110.00	132.00	220.00	330.00	440.00

Heart & Stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	3.75	7.50	11.25	15.00	18.75	22.50	37.50	56.25	75.00
40-44	5.00	10.00	15.00	20.00	25.00	30.00	50.00	75.00	100.00
45-49	6.50	13.00	19.50	26.00	32.50	39.00	65.00	97.50	130.00
50-54	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
55-59	10.50	21.00	31.50	42.00	52.50	63.00	105.00	157.50	210.00
60-64	13.50	27.00	40.50	54.00	67.50	81.00	135.00	202.50	270.00
65-69	17.00	34.00	51.00	68.00	85.00	102.00	170.00	255.00	340.00
70-74	21.50	43.00	64.50	86.00	107.50	129.00	215.00	322.50	430.00
75-79	26.25	52.50	78.75	105.00	131.25	157.50	262.50	393.75	525.00
80-84	30.75	61.50	92.25	123.00	153.75	184.50	307.50	461.25	615.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25	695.00
90-94	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75	765.00
95-99	41.25	82.50	123.75	165.00	206.25	247.50	412.50	618.75	825.00

Cancer recurrence rider

Form series LY-CR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.35	0.70	1.05	1.40	1.75	2.10	3.50	5.25	7.00
40-44	0.45	0.90	1.35	1.80	2.25	2.70	4.50	6.75	9.00
45-49	0.55	1.10	1.65	2.20	2.75	3.30	5.50	8.25	11.00
50-54	0.70	1.40	2.10	2.80	3.50	4.20	7.00	10.50	14.00
55-59	0.88	1.75	2.63	3.50	4.38	5.25	8.75	13.13	17.50
60-64	1.10	2.20	3.30	4.40	5.50	6.60	11.00	16.50	22.00
65-99	1.33	2.65	3.98	5.30	6.63	7.95	13.25	19.88	26.50

Heart & Stroke restoration rider

Form series LY-HR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.37	0.75	1.12	1.50	1.87	2.25	3.75	5.62	7.50
40-44	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50	10.00
45-49	0.65	1.30	1.95	2.60	3.25	3.90	6.50	9.75	13.00
50-54	0.82	1.65	2.47	3.30	4.12	4.95	8.25	12.37	16.50
55-59	1.05	2.10	3.15	4.20	5.25	6.30	10.50	15.75	21.00
60-64	1.35	2.70	4.05	5.40	6.75	8.10	13.50	20.25	27.00
65-99	1.73	3.45	5.18	6.90	8.63	10.35	17.25	25.88	34.50

Hospital indemnity rider[2]

Form series LY-HI-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	5.20	10.40	15.60	20.80	26.00	31.20	36.40	41.60	46.80	52.00
30-34	6.40	12.80	19.20	25.60	32.00	38.40	44.80	51.20	57.60	64.00
35-39	7.30	14.60	21.90	29.20	36.50	43.80	51.10	58.40	65.70	73.00
40-44	7.95	15.90	23.85	31.80	39.75	47.70	55.65	63.60	71.55	79.50
45-49	8.50	17.00	25.50	34.00	42.50	51.00	59.50	68.00	76.50	85.00
50-54	9.20	18.40	27.60	36.80	46.00	55.20	64.40	73.60	82.80	92.00
55-59	9.90	19.80	29.70	39.60	49.50	59.40	69.30	79.20	89.10	99.00
60-64	10.55	21.10	31.65	42.20	52.75	63.30	73.85	84.40	94.95	105.50
65-69	10.60	21.20	31.80	42.40	53.00	63.60	74.20	84.80	95.40	106.00
70-74	12.15	24.30	36.45	48.60	60.75	72.90	85.05	97.20	109.35	121.50
75-79	13.50	27.00	40.50	54.00	67.50	81.00	94.50	108.00	121.50	135.00
80-84	14.20	28.40	42.60	56.80	71.00	85.20	99.40	113.60	127.80	142.00
85-89	14.60	29.20	43.80	58.40	73.00	87.60	102.20	116.80	131.40	146.00
90-94	14.90	29.80	44.70	59.60	74.50	89.40	104.30	119.20	134.10	149.00
95-99	15.25	30.50	45.75	61.00	76.25	91.50	106.75	122.00	137.25	152.50

Hospital and intensive care unit indemnity rider[2]

Form series LY-HICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	6.00	12.00	18.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
30-34	7.40	14.80	22.20	29.60	37.00	44.40	51.80	59.20	66.60	74.00
35-39	8.45	16.90	25.35	33.80	42.25	50.70	59.15	67.60	76.05	84.50
40-44	9.15	18.30	27.45	36.60	45.75	54.90	64.05	73.20	82.35	91.50
45-49	9.80	19.60	29.40	39.20	49.00	58.80	68.60	78.40	88.20	98.00
50-54	10.60	21.20	31.80	42.40	53.00	63.60	74.20	84.80	95.40	106.00
55-59	11.35	22.70	34.05	45.40	56.75	68.10	79.45	90.80	102.15	113.50
60-64	12.00	24.00	36.00	48.00	60.00	72.00	84.00	96.00	108.00	120.00
65-69	12.05	24.10	36.15	48.20	60.25	72.30	84.35	96.40	108.45	120.50
70-74	13.75	27.50	41.25	55.00	68.75	82.50	96.25	110.00	123.75	137.50
75-79	15.25	30.50	45.75	61.00	76.25	91.50	106.75	122.00	137.25	152.50
80-84	16.05	32.10	48.15	64.20	80.25	96.30	112.35	128.40	144.45	160.50
85-89	16.45	32.90	49.35	65.80	82.25	98.70	115.15	131.60	148.05	164.50
90-94	16.85	33.70	50.55	67.40	84.25	101.10	117.95	134.80	151.65	168.50
95-99	17.20	34.40	51.60	68.80	86.00	103.20	120.40	137.60	154.80	172.00

Intensive care unit rider[3]

Form series LY-ICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
30-34	1.55	3.10	4.65	6.20	7.75	9.30	10.85	12.40	13.95	15.50
35-39	1.75	3.50	5.25	7.00	8.75	10.50	12.25	14.00	15.75	17.50
40-44	1.90	3.80	5.70	7.60	9.50	11.40	13.30	15.20	17.10	19.00
45-49	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00
50-54	2.10	4.20	6.30	8.40	10.50	12.60	14.70	16.80	18.90	21.00
55-59	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
60-64	2.25	4.50	6.75	9.00	11.25	13.50	15.75	18.00	20.25	22.50
65-69	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
70-74	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
75-79	2.65	5.30	7.95	10.60	13.25	15.90	18.55	21.20	23.85	26.50
80-84	2.75	5.50	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50
85-89	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00
90-94	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00
95-99	2.95	5.90	8.85	11.80	14.75	17.70	20.65	23.60	26.55	29.50

Return of premium rider[4]

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

Need to find a rate not listed?
Find the issue age of the applicant. Then take the $100k rate and divide by 100. This will give you the per $1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.
eg. $65K Cancer benefit for a 55 year old.
$210.00/100 = $2.10 x 65 = $136.50 per month

Recurrence and Restoration rider benefit amount must match base benefit amount.
CA policies only available up to age 64. Minimum benefit of $10,000.
GA is Cancer base only with a maximum benefit of $30,000.
SC policies have a minimum benefit of $25,000.

[1]Not available in DC
[2]Not available in DC, KS, MO, NH, TN, VT, WV
[3]Not available in DC, KS, MO, NH, TN, WV
[4]Not available in DC, IL, LA, ND, NH, TN

Monthly premiums for families

Cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	7.00	14.00	21.00	28.00	35.00	42.00	70.00	105.00	140.00
40-44	9.00	18.00	27.00	36.00	45.00	54.00	90.00	135.00	180.00
45-49	11.50	23.00	34.50	46.00	57.50	69.00	115.00	172.50	230.00
50-54	15.00	30.00	45.00	60.00	75.00	90.00	150.00	225.00	300.00
55-59	19.00	38.00	57.00	76.00	95.00	114.00	190.00	285.00	380.00
60-64	23.75	47.50	71.25	95.00	118.75	142.50	237.50	356.25	475.00
65-69	28.50	57.00	85.50	114.00	142.50	171.00	285.00	427.50	570.00
70-74	32.25	64.50	96.75	129.00	161.25	193.50	322.50	483.75	645.00
75-79	33.25	66.50	99.75	133.00	166.25	199.50	332.50	498.75	665.00
80-84	34.00	68.00	102.00	136.00	170.00	204.00	340.00	510.00	680.00
85-89	34.75	69.50	104.25	139.00	173.75	208.50	347.50	521.25	695.00
90-94	36.00	72.00	108.00	144.00	180.00	216.00	360.00	540.00	720.00
95-99	38.75	77.50	116.25	155.00	193.75	232.50	387.50	581.25	775.00

Heart & Stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD[1])

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	6.00	12.00	18.00	24.00	30.00	36.00	60.00	90.00	120.00
40-44	8.25	16.50	24.75	33.00	41.25	49.50	82.50	123.75	165.00
45-49	11.00	22.00	33.00	44.00	55.00	66.00	110.00	165.00	220.00
50-54	14.25	28.50	42.75	57.00	71.25	85.50	142.50	213.75	285.00
55-59	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75	365.00
60-64	23.50	47.00	70.50	94.00	117.50	141.00	235.00	352.50	470.00
65-69	29.75	59.50	89.25	119.00	148.75	178.50	297.50	446.25	595.00
70-74	37.75	75.50	113.25	151.00	188.75	226.50	377.50	566.25	755.00
75-79	46.25	92.50	138.75	185.00	231.25	277.50	462.50	693.75	925.00
80-84	54.00	108.00	162.00	216.00	270.00	324.00	540.00	810.00	1080.00
85-89	61.00	122.00	183.00	244.00	305.00	366.00	610.00	915.00	1220.00
90-94	67.25	134.50	201.75	269.00	336.25	403.50	672.50	1008.75	1345.00
95-99	72.50	145.00	217.50	290.00	362.50	435.00	725.00	1087.50	1450.00

Cancer recurrence rider

Form series LY-CR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.58	1.15	1.73	2.30	2.88	3.45	5.75	8.63	11.50
40-44	0.73	1.45	2.18	2.90	3.63	4.35	7.25	10.88	14.50
45-49	0.95	1.90	2.85	3.80	4.75	5.70	9.50	14.25	19.00
50-54	1.20	2.40	3.60	4.80	6.00	7.20	12.00	18.00	24.00
55-59	1.52	3.05	4.57	6.10	7.62	9.15	15.25	22.87	30.50
60-64	1.90	3.80	5.70	7.60	9.50	11.40	19.00	28.50	38.00
65-99	2.28	4.55	6.83	9.10	11.38	13.65	22.75	34.13	45.50

Heart & Stroke restoration rider

Form series LY-HR-RD

Issue age	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
18-39	0.60	1.20	1.80	2.40	3.00	3.60	6.00	9.00	12.00
40-44	0.82	1.65	2.47	3.30	4.12	4.95	8.25	12.37	16.50
45-49	1.12	2.25	3.37	4.50	5.62	6.75	11.25	16.87	22.50
50-54	1.43	2.85	4.28	5.70	7.13	8.55	14.25	21.38	28.50
55-59	1.82	3.65	5.47	7.30	9.12	10.95	18.25	27.37	36.50
60-64	2.35	4.70	7.05	9.40	11.75	14.10	23.50	35.25	47.00
65-99	3.00	6.00	9.00	12.00	15.00	18.00	30.00	45.00	60.00

Hospital indemnity rider[2]

Form series LY-HI-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	8.20	16.40	24.60	32.80	41.00	49.20	57.40	65.60	73.80	82.00
30-34	9.95	19.90	29.85	39.80	49.75	59.70	69.65	79.60	89.55	99.50
35-39	11.60	23.20	34.80	46.40	58.00	69.60	81.20	92.80	104.40	116.00
40-44	13.00	26.00	39.00	52.00	65.00	78.00	91.00	104.00	117.00	130.00
45-49	14.35	28.70	43.05	57.40	71.75	86.10	100.45	114.80	129.15	143.50
50-54	15.80	31.60	47.40	63.20	79.00	94.80	110.60	126.40	142.20	158.00
55-59	17.40	34.80	52.20	69.60	87.00	104.40	121.80	139.20	156.60	174.00
60-64	18.80	37.60	56.40	75.20	94.00	112.80	131.60	150.40	169.20	188.00
65-69	19.15	38.30	57.45	76.60	95.75	114.90	134.05	153.20	172.35	191.50
70-74	22.05	44.10	66.15	88.20	110.25	132.30	154.35	176.40	198.45	220.50
75-79	24.75	49.50	74.25	99.00	123.75	148.50	173.25	198.00	222.75	247.50
80-84	26.25	52.50	78.75	105.00	131.25	157.50	183.75	210.00	236.25	262.50
85-89	27.00	54.00	81.00	108.00	135.00	162.00	189.00	216.00	243.00	270.00
90-94	27.70	55.40	83.10	110.80	138.50	166.20	193.90	221.60	249.30	277.00
95-99	28.30	56.60	84.90	113.20	141.50	169.80	198.10	226.40	254.70	283.00

Hospital and intensive care unit indemnity rider[2]

Form series LY-HICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	9.55	19.10	28.65	38.20	47.75	57.30	66.85	76.40	85.95	95.50
30-34	11.55	23.10	34.65	46.20	57.75	69.30	80.85	92.40	103.95	115.50
35-39	13.40	26.80	40.20	53.60	67.00	80.40	93.80	107.20	120.60	134.00
40-44	15.05	30.10	45.15	60.20	75.25	90.30	105.35	120.40	135.45	150.50
45-49	16.55	33.10	49.65	66.20	82.75	99.30	115.85	132.40	148.95	165.50
50-54	18.15	36.30	54.45	72.60	90.75	108.90	127.05	145.20	163.35	181.50
55-59	19.95	39.90	59.85	79.80	99.75	119.70	139.65	159.60	179.55	199.50
60-64	21.45	42.90	64.35	85.80	107.25	128.70	150.15	171.60	193.05	214.50
65-69	21.75	43.50	65.25	87.00	108.75	130.50	152.25	174.00	195.75	217.50
70-74	24.90	49.80	74.70	99.60	124.50	149.40	174.30	199.20	224.10	249.00
75-79	27.90	55.80	83.70	111.60	139.50	167.40	195.30	223.20	251.10	279.00
80-84	29.55	59.10	88.65	118.20	147.75	177.30	206.85	236.40	265.95	295.50
85-89	30.40	60.80	91.20	121.60	152.00	182.40	212.80	243.20	273.60	304.00
90-94	31.15	62.30	93.45	124.60	155.75	186.90	218.05	249.20	280.35	311.50
95-99	31.90	63.80	95.70	127.60	159.50	191.40	223.30	255.20	287.10	319.00

Intensive care unit rider[3]

Form series LY-ICU-RD

Issue age	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
18-29	2.05	4.10	6.15	8.20	10.25	12.30	14.35	16.40	18.45	20.50
30-34	2.45	4.90	7.35	9.80	12.25	14.70	17.15	19.60	22.05	24.50
35-39	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00
40-44	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00
45-49	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
50-54	3.60	7.20	10.80	14.40	18.00	21.60	25.20	28.80	32.40	36.00
55-59	3.85	7.70	11.55	15.40	19.25	23.10	26.95	30.80	34.65	38.50
60-64	4.00	8.00	12.00	16.00	20.00	24.00	28.00	32.00	36.00	40.00
65-69	3.90	7.80	11.70	15.60	19.50	23.40	27.30	31.20	35.10	39.00
70-74	4.35	8.70	13.05	17.40	21.75	26.10	30.45	34.80	39.15	43.50
75-79	4.75	9.50	14.25	19.00	23.75	28.50	33.25	38.00	42.75	47.50
80-84	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
85-89	5.10	10.20	15.30	20.40	25.50	30.60	35.70	40.80	45.90	51.00
90-94	5.25	10.50	15.75	21.00	26.25	31.50	36.75	42.00	47.25	52.50
95-99	5.35	10.70	16.05	21.40	26.75	32.10	37.45	42.80	48.15	53.50

Recurrence and Restoration rider benefit amount must match base benefit amount.
CA policies only available up to age 64. Minimum benefit of $10,000.
GA is Cancer base only with a maximum benefit of $30,000.
SC policies have a minimum benefit of $25,000.

Return of premium rider[4]

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

[1]Not available in DC
[2]Not available in DC, KS, MO, NH, TN, VT, WV
[3]Not available in DC, KS, MO, NH, TN, WV
[4]Not available in DC, IL, LA, ND, NH, TN

Modal factors

Mode	Bank draft	Direct bill
Monthly	1.000	N/A
Quarterly	3.118	3.118
Semi-annually	6.118	6.118
Annual	11.765	11.765

To calculate the premium for any of the modes listed, multiply the monthly premium by the factor.

Need to find a rate not listed?
Find the issue age of the applicant. Then take the $100k rate and divide by 100. This will give you the per $1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.
eg. $65K Cancer benefit for a 55 year old.
$210.00/100 = $2.10 x 65 = $136.50 per month

Monthly premiums for group sales

Cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD[1])

	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
Single	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
Couple	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25	195.00
1 Parent	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75	125.00
Family	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75	205.00

Heart & Stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD[1])

	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
Single	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50	110.00
Couple	9.50	19.00	28.50	38.00	47.50	57.00	95.00	142.50	190.00
1 Parent	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25	115.00
Family	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25	195.00

Cancer recurrence rider

Form series LY-CR-RD

	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
Single	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50	10.00
Couple	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00	20.00
1 Parent	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50	10.00
Family	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00	20.00

Heart & Stroke restoration rider

Form series LY-HR-RD

	$5k	$10k	$15K	$20k	$25k	$30k	$50k	$75k	$100k
Single	0.75	1.50	2.25	3.00	3.75	4.50	7.50	11.25	15.00
Couple	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00	20.00
1 Parent	0.75	1.50	2.25	3.00	3.75	4.50	7.50	11.25	15.00
Family	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00	20.00

Hospital indemnity rider[2]

Form series LY-HI-RD

	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
Single	4.60	9.20	13.80	18.40	23.00	27.60	32.20	36.80	41.40	46.00
Couple	9.15	18.30	27.45	36.60	45.75	54.90	64.05	73.20	82.35	91.50
1 Parent	8.25	16.50	24.75	33.00	41.25	49.50	57.75	66.00	74.25	82.50
Family	13.70	27.40	41.10	54.80	68.50	82.20	95.90	109.60	123.30	137.00

Hospital and intensive care unit indemnity rider[2]

Form series LY-HICU-RD

	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
Single	5.35	10.70	16.05	21.40	26.75	32.10	37.45	42.80	48.15	53.50
Couple	10.65	21.30	31.95	42.60	53.25	63.90	74.55	85.20	95.85	106.50
1 Parent	9.50	19.00	28.50	38.00	47.50	57.00	66.50	76.00	85.50	95.00
Family	15.80	31.60	47.40	63.20	79.00	94.80	110.60	126.40	142.20	158.00

Intensive care unit rider[3]

Form series LY-ICU-RD

	$100	$200	$300	$400	$500	$600	$700	$800	$900	$1,000
Single	1.10	2.20	3.30	4.40	5.50	6.60	7.70	8.80	9.90	11.00
Couple	2.20	4.40	6.60	8.80	11.00	13.20	15.40	17.60	19.80	22.00
1 Parent	1.95	3.90	5.85	7.80	9.75	11.70	13.65	15.60	17.55	19.50
Family	3.25	6.50	9.75	13.00	16.25	19.50	22.75	26.00	29.25	32.50

Return of premium rider[4]

Form series LY-ROP-D

Issue age	Female	Male
18-39	20%	20%
40-44	20%	25%
45-49	25%	30%
50-54	30%	40%
55-59	40%	50%
60-64	55%	70%
65-69	75%	90%
70-74	100%	125%

To calculate the premium for the policy with the ROP rider, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by the percentage for the Primary Applicant. This is your premium.

Need to find a rate not listed?

Find the issue age of the applicant. Then take the $100k rate and divide by 100. This will give you the per $1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

eg. $65K Cancer benefit for a 55 year old.
$210.00/100 = $2.10 x 65 = $136.50 per month

Modal factors

Mode	Rate
Monthly	1.000
Quarterly	3.118
Semi-annually	6.118
Annual	11.765

Direct bill is not available on a monthly basis.

To calculate the premium for any mode, multiply the monthly premium by the factor.

Recurrence and Restoration rider benefit amount must match base benefit amount.
CA policies only available up to age 64. Minimum benefit of $10,000.
GA is Cancer base only with a maximum benefit of $30,000.
SC policies have a minimum benefit of $25,000.

[1]Not available in DC
[2]Not available in DC, KS, MO, NH, TN, VT, WV
[3]Not available in DC, KS, MO, NH, TN, WV
[4]Not available in DC, IL, LA, ND, NH, TN