

Lump sum heart & stroke base policy

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

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

Heart & stroke restoration rider

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

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

Lump sum heart & stroke benefit builder rider

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	0.77	1.55
30-34	1.06	2.13
35-39	1.43	2.86
40-44	1.90	3.80
45-49	2.43	4.85
50-54	3.05	6.09
55-59	3.80	7.61
60-64	4.78	9.56
65-69	6.01	12.03
70-74	7.46	14.93
75-79	8.74	17.48
80-84	9.80	19.60
85-89	10.71	21.41
90-94	11.28	22.56
95-99	11.06	22.12

Hospital Indemnity rider

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Intensive care unit rider

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Hospital and intensive care unit indemnity rider

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Specified disease rider

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	0.82	1.65	2.47	3.30	4.12	4.95	6.60	8.25
30-34	0.97	1.94	2.91	3.88	4.85	5.81	7.75	9.69
35-39	1.00	2.00	3.00	4.00	4.99	5.99	7.99	9.99
40-44	1.15	2.30	3.44	4.59	5.74	6.89	9.18	11.48
45-49	1.29	2.58	3.88	5.17	6.46	7.75	10.34	12.92
50-54	1.56	3.13	4.69	6.26	7.82	9.38	12.51	15.64
55-59	1.92	3.84	5.76	7.68	9.61	11.53	15.37	19.21
60-64	2.38	4.77	7.15	9.54	11.92	14.31	19.07	23.84
65-69	3.09	6.19	9.28	12.38	15.47	18.56	24.75	30.94
70-74	4.32	8.64	12.97	17.29	21.61	25.93	34.58	43.22

Accident fixed indemnity rider

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	6.50	7.75	9.75
25-29	6.25	7.75	9.50
30-34	6.50	7.75	9.50
35-39	6.75	8.00	10.00
40-44	7.25	8.75	10.75
45-49	8.00	9.50	11.75
50-54	9.00	10.50	13.25
55-59	10.25	12.00	15.25
60-64	12.00	13.75	18.00
65-69	16.50	18.50	24.75
70-74	22.00	24.25	33.25

Return of premium rider

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 \$75k rate and divide by 75. 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.

$\$157.50/75 = \$2.10 \times 65 = \$136.50$ per month.

Lump sum heart & stroke base policy

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

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

Heart & stroke restoration rider

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

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

Lump sum heart & stroke benefit builder rider

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.56	3.11
30-34	2.14	4.28
35-39	2.89	5.77
40-44	3.81	7.62
45-49	4.85	9.71
50-54	6.05	12.10
55-59	7.51	15.03
60-64	9.39	18.78
65-69	11.78	23.56
70-74	14.72	29.44
75-79	17.38	34.76
80-84	19.59	39.19
85-89	21.48	42.97
90-94	22.70	45.41
95-99	22.29	44.58

Hospital Indemnity rider

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Intensive care unit rider

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Hospital and intensive care unit indemnity rider

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Specified disease rider

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	1.65	3.30	4.95	6.60	8.25	9.89	13.19	16.49
30-34	1.94	3.88	5.83	7.77	9.71	11.65	15.54	19.42
35-39	2.00	4.00	5.99	7.99	9.99	11.99	15.98	19.98
40-44	2.30	4.59	6.89	9.18	11.48	13.77	18.36	22.95
45-49	2.58	5.17	7.75	10.34	12.92	15.50	20.67	25.84
50-54	3.13	6.26	9.38	12.51	15.64	18.77	25.02	31.28
55-59	3.84	7.68	11.53	15.37	19.21	23.05	30.74	38.42
60-64	4.76	9.53	14.29	19.06	23.82	28.59	38.11	47.64
65-69	6.19	12.38	18.56	24.75	30.94	37.13	49.50	61.88
70-74	8.65	17.30	25.95	34.60	43.24	51.89	69.19	86.49

Accident fixed indemnity rider

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	11.00	13.25	16.75
25-29	10.75	13.00	16.25
30-34	11.00	13.25	16.25
35-39	11.50	13.75	17.00
40-44	12.50	14.75	18.25
45-49	13.75	16.00	20.00
50-54	15.50	18.00	22.75
55-59	17.50	20.25	26.00
60-64	20.50	23.50	30.75
65-69	28.00	31.50	42.00
70-74	37.25	41.25	56.50

Return of premium rider

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 \$75,000 rate and divide by 75. 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.

$\$157.50/75 = \$2.10 \times 65 = \$136.50$ per month.

Lump sum heart & stroke base policy

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

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

Heart & stroke restoration rider

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

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

Lump sum heart & stroke benefit builder rider

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	0.82	1.64
30-34	1.13	2.25
35-39	1.50	3.01
40-44	1.97	3.94
45-49	2.49	4.98
50-54	3.10	6.21
55-59	3.85	7.71
60-64	4.83	9.66
65-69	6.05	12.10
70-74	7.51	15.01
75-79	8.78	17.56
80-84	9.84	19.68
85-89	10.74	21.49
90-94	11.32	22.64
95-99	11.10	22.19

Hospital Indemnity rider

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Intensive care unit rider

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Hospital and intensive care unit indemnity rider

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Specified disease rider

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	1.79	3.57	5.36	7.14	8.93	10.71	14.28	17.85
30-34	1.93	3.87	5.80	7.74	9.67	11.60	15.47	19.34
35-39	1.96	3.92	5.88	7.84	9.80	11.76	15.67	19.59
40-44	2.11	4.22	6.34	8.45	10.56	12.67	16.90	21.12
45-49	2.26	4.51	6.77	9.03	11.28	13.54	18.05	22.57
50-54	2.53	5.06	7.59	10.12	12.64	15.17	20.23	25.29
55-59	2.89	5.77	8.66	11.54	14.43	17.31	23.09	28.86
60-64	3.34	6.69	10.03	13.38	16.72	20.07	26.76	33.45
65-69	4.05	8.11	12.16	16.22	20.27	24.33	32.44	40.55
70-74	5.29	10.57	15.86	21.15	26.44	31.72	42.30	52.87

Accident fixed indemnity rider

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	13.00	15.50	19.50
25-29	12.75	15.25	19.00
30-34	13.00	15.50	19.25
35-39	13.50	16.25	20.00
40-44	14.75	17.25	21.50
45-49	16.00	18.75	23.50
50-54	18.25	21.25	26.75
55-59	20.50	23.75	30.50
60-64	24.25	27.75	36.00
65-69	33.00	37.00	49.50
70-74	44.00	48.50	66.50

Return of premium rider

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 \$75,000 rate and divide by 75. 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.

$$\$157.50/75 = \$2.10 \times 65 = \$136.50 \text{ per month.}$$

Lump sum heart & stroke base policy

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

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

Heart & stroke restoration rider

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

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

Lump sum heart & stroke benefit builder rider

Form series LY-HBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.62	3.23
30-34	2.22	4.44
35-39	2.97	5.94
40-44	3.90	7.79
45-49	4.93	9.86
50-54	6.12	12.24
55-59	7.57	15.15
60-64	9.44	18.88
65-69	11.83	23.66
70-74	14.76	29.53
75-79	17.42	34.83
80-84	19.63	39.26
85-89	21.52	43.04
90-94	22.74	45.48
95-99	22.33	44.66

Hospital Indemnity rider

Form series LY-HI-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Intensive care unit rider

Form series LY-ICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Hospital and intensive care unit indemnity rider

Form series LY-HICU-RD

Issue Age	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
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

Specified disease rider

Form series LY-LSD2-RD

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$40k	\$50k
18-29	2.84	5.69	8.53	11.37	14.22	17.06	22.75	28.43
30-34	3.13	6.26	9.40	12.53	15.66	18.79	25.06	31.32
35-39	3.19	6.38	9.58	12.77	15.96	19.15	25.53	31.92
40-44	3.49	6.98	10.47	13.96	17.45	20.94	27.91	34.89
45-49	3.78	7.56	11.33	15.11	18.89	22.67	30.23	37.78
50-54	4.32	8.64	12.97	17.29	21.61	25.93	34.58	43.22
55-59	5.04	10.07	15.11	20.15	25.18	30.22	40.29	50.36
60-64	5.96	11.92	17.88	23.83	29.79	35.75	47.67	59.59
65-69	7.38	14.76	22.13	29.51	36.89	44.27	59.02	73.78
70-74	9.84	19.68	29.52	39.36	49.19	59.03	78.71	98.39

Accident fixed indemnity rider

Form series LY-LSAI-RD

Issue Age	Prime	Advantage	Supreme
18-24	17.50	21.00	26.50
25-29	17.25	20.50	25.75
30-34	17.50	20.75	26.00
35-39	18.25	21.75	27.00
40-44	19.75	23.25	29.00
45-49	21.75	25.50	31.75
50-54	24.50	28.50	36.00
55-59	27.75	32.00	41.25
60-64	32.75	37.25	48.75
65-69	44.50	50.00	67.00
70-74	59.25	65.50	89.75

Return of premium rider

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 \$75,000 rate and divide by 75. 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.

$\$157.50/75 = \$2.10 \times 65 = \$136.50$ per month.

Lump sum heart & stroke base policy

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

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	5.50	11.00	16.50	22.00	27.50	33.00	55.00	82.50
Couple	9.50	19.00	28.50	38.00	47.50	57.00	95.00	142.50
One-parent family	5.75	11.50	17.25	23.00	28.75	34.50	57.50	86.25
Two-parent family	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25

Accident fixed indemnity rider

Form series LY-CR-RD

	Prime	Advantage	Supreme
Individual	7.75	9.00	11.25
Couple	13.00	15.25	19.25
One-parent family	15.25	18.00	22.50
Two-parent family	20.75	24.50	30.50

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.

Need to find a rate not listed?

Find the issue age of the applicant. Then take the \$75,000 rate and divide by 75. This will give you the per \$1,000 rate. Then multiply that by the desired benefit amount per thousand to find your rate.

e.g., \$65K Cancer benefit for a 55 year old.

$$\$157.50/75 = \$2.10 \times 65 = \$136.50 \text{ per month.}$$