

FLEXIBLE CHOICE CANCER AND HEART ATTACK & STROKE

Monthly Premiums

These rates are for the following states.*

Alabama	Missouri
Alaska	Nebraska
Arizona	Nevada
Arkansas	Ohio
Delaware	Oklahoma
Hawaii	Oregon
Indiana	Pennsylvania
Iowa	Tennessee
Kansas	Vermont
Louisiana	West Virginia
Maine	Wisconsin
Mississippi	

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

Note: For proper premium and rating, the oldest applicant must be entered in the primary applicant position. Entering the younger applicant as primary will result in processing delays and required submission of a new, corrected application.

Insured by Loyal American Life Insurance Company

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Lump sum cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD¹)

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	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	8.25	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	13.25	26.50	39.75	53.00	66.25	79.50	132.50	198.75
65-69	16.00	32.00	48.00	64.00	80.00	96.00	160.00	240.00
70-74	18.25	36.50	54.75	73.00	91.25	109.50	182.50	273.75
75-79	18.75	37.50	56.25	75.00	93.75	112.50	187.50	281.25
80-84	19.25	38.50	57.75	77.00	96.25	115.50	192.50	288.75
85-89	19.50	39.00	58.50	78.00	97.50	117.00	195.00	292.50
90-94	20.25	40.50	60.75	81.00	101.25	121.50	202.50	303.75
95-99	21.75	43.50	65.25	87.00	108.75	130.50	217.50	326.25

Lump sum heart & stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD¹)

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

Cancer recurrence rider¹

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

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

Heart & stroke restoration rider¹

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 cancer benefit builder rider¹

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.13	2.25
30-34	1.44	2.87
35-39	1.85	3.70
40-44	2.37	4.73
45-49	3.00	6.01
50-54	3.80	7.59
55-59	4.74	9.48
60-64	5.79	11.59
65-69	6.85	13.69
70-74	7.51	15.03
75-79	7.44	14.88
80-84	7.26	14.53
85-89	7.14	14.29
90-94	6.82	13.63
95-99	6.31	12.62

Lump sum heart & stroke benefit builder rider¹

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

Radiation and chemotherapy rider²

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.07	1.76	2.46
30-34	1.07	1.76	2.46
35-39	1.07	1.76	2.46
40-44	1.36	2.25	3.15
45-49	1.96	3.23	4.52
50-54	2.61	4.30	6.02
55-59	3.50	5.77	8.07
60-64	4.57	7.53	10.54
65-69	5.87	9.68	13.55
70-74	7.77	12.81	17.93
75-79	7.77	12.81	17.93
80-84	7.77	12.81	17.93
85-89	7.77	12.81	17.93
90-94	7.77	12.81	17.93
95-99	7.77	12.81	17.93

Hospital Indemnity rider³

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 rider⁴

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 rider⁵

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 rider¹

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	3.03	6.07	9.10	12.14	15.17	18.21	24.28	30.35
70-74	4.24	8.47	12.71	16.95	21.19	25.42	33.90	42.37

Accident fixed indemnity rider⁵

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 rider⁶

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.

- 1. Not available in PA
- 2. Not available in PA, WY
- 3. Not available in KS, MO, PA, TN, VT
- 4. Not available in KS, MO, PA, TN
- 5. Not available in AK, MO, PA, TN
- 6. Not available in LA, PA, TN

Lump sum cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD¹)

Issue Age	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
18-39	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75
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	18.50	37.00	55.50	74.00	92.50	111.00	185.00	277.50
60-64	23.25	46.50	69.75	93.00	116.25	139.50	232.50	348.75
65-69	28.00	56.00	84.00	112.00	140.00	168.00	280.00	420.00
70-74	32.00	64.00	96.00	128.00	160.00	192.00	320.00	480.00
75-79	33.00	66.00	99.00	132.00	165.00	198.00	330.00	495.00
80-84	33.75	67.50	101.25	135.00	168.75	202.50	337.50	506.25
85-89	34.50	69.00	103.50	138.00	172.50	207.00	345.00	517.50
90-94	35.75	71.50	107.25	143.00	178.75	214.50	357.50	536.25
95-99	38.25	76.50	114.75	153.00	191.25	229.50	382.50	573.75

Lump sum heart & stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD¹)

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

Cancer recurrence rider¹

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

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

Heart & stroke restoration rider¹

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 cancer benefit builder rider¹

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	2.20	4.40
30-34	2.82	5.64
35-39	3.64	7.28
40-44	4.68	9.35
45-49	5.95	11.89
50-54	7.52	15.05
55-59	9.41	18.82
60-64	11.52	23.04
65-69	13.62	27.24
70-74	14.97	29.94
75-79	14.83	29.67
80-84	14.48	28.97
85-89	14.25	28.50
90-94	13.61	27.23
95-99	12.62	25.25

Lump sum heart & stroke benefit builder rider¹

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

Radiation and chemotherapy rider²

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.66	2.74	3.83
30-34	1.66	2.74	3.83
35-39	1.66	2.74	3.83
40-44	2.19	3.62	5.06
45-49	3.08	5.08	7.12
50-54	4.21	6.94	9.72
55-59	5.69	9.38	13.14
60-64	7.53	12.41	17.38
65-69	9.61	15.84	22.17
70-74	13.04	21.51	30.11
75-79	13.04	21.51	30.11
80-84	13.04	21.51	30.11
85-89	13.04	21.51	30.11
90-94	13.04	21.51	30.11
95-99	13.04	21.51	30.11

Hospital Indemnity rider³

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 rider⁴

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 rider³

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 rider¹

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	6.06	12.13	18.19	24.26	30.32	36.39	48.52	60.65
70-74	8.48	16.96	25.44	33.92	42.39	50.87	67.83	84.79

Accident fixed indemnity rider⁵

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 rider⁶

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.

1. Not available in PA

4. Not available in KS, MO, PA, TN

2. Not available in PA, WY

5. Not available in AK, MO, PA, TN

3. Not available in KS, MO, PA, TN, VT

6. Not available in LA, PA, TN

Lump sum cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD¹)

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

Lump sum heart & stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD¹)

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

Cancer recurrence rider¹

Form series LY-CR-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	0.45	0.90	1.35	1.80	2.25	2.70	4.50	6.75
45-49	0.55	1.10	1.65	2.20	2.75	3.30	5.50	8.25
50-54	0.70	1.40	2.10	2.80	3.50	4.20	7.00	10.50
55-59	0.88	1.75	2.63	3.50	4.38	5.25	8.75	13.13
60-64	1.10	2.20	3.30	4.40	5.50	6.60	11.00	16.50
65-99	1.33	2.65	3.98	5.30	6.63	7.95	13.25	19.88

Heart & stroke restoration rider¹

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 cancer benefit builder rider¹

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	1.33	2.66
30-34	1.70	3.39
35-39	2.13	4.26
40-44	2.64	5.29
45-49	3.26	6.53
50-54	4.03	8.06
55-59	4.95	9.89
60-64	5.98	11.97
65-69	7.01	14.03
70-74	7.68	15.36
75-79	7.60	15.21
80-84	7.42	14.85
85-89	7.30	14.60
90-94	6.97	13.95
95-99	6.46	12.93

Lump sum heart & stroke benefit builder rider¹

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

Radiation and chemotherapy rider²

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.19	1.96	2.74
30-34	1.19	1.96	2.74
35-39	1.19	1.96	2.74
40-44	1.54	2.54	3.56
45-49	2.07	3.42	4.79
50-54	2.73	4.50	6.30
55-59	3.62	5.96	8.35
60-64	4.62	7.62	10.67
65-69	5.93	9.78	13.69
70-74	7.83	12.90	18.06
75-79	7.83	12.90	18.06
80-84	7.83	12.90	18.06
85-89	7.83	12.90	18.06
90-94	7.83	12.90	18.06
95-99	7.83	12.90	18.06

Hospital Indemnity rider³

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 rider⁴

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 rider³

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 rider¹

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	4.00	7.99	11.99	15.98	19.98	23.97	31.96	39.95
70-74	5.20	10.40	15.61	20.81	26.01	31.21	41.62	52.02

Accident fixed indemnity rider⁵

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 rider⁶

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.

1. Not available in PA

4. Not available in KS, MO, PA, TN

2. Not available in PA, WY

5. Not available in AK, MO, PA, TN

3. Not available in KS, MO, PA, TN, VT

6. Not available in LA, PA, TN

Lump sum cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD¹)

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

Lump sum heart & stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD¹)

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

Cancer recurrence rider¹

Form series LY-CR-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	0.73	1.45	2.18	2.90	3.63	4.35	7.25	10.88
45-49	0.95	1.90	2.85	3.80	4.75	5.70	9.50	14.25
50-54	1.20	2.40	3.60	4.80	6.00	7.20	12.00	18.00
55-59	1.52	3.05	4.57	6.10	7.62	9.15	15.25	22.87
60-64	1.90	3.80	5.70	7.60	9.50	11.40	19.00	28.50
65-99	2.28	4.55	6.83	9.10	11.38	13.65	22.75	34.13

Heart & stroke restoration rider¹

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 cancer benefit builder rider¹

Form series LY-CBB-RD

Issue Age	Benefit amount	
	\$500	\$1,000
18-29	2.45	4.90
30-34	3.13	6.26
35-39	3.98	7.96
40-44	5.02	10.04
45-49	6.26	12.53
50-54	7.80	15.60
55-59	9.65	19.30
60-64	11.73	23.46
65-69	13.81	27.62
70-74	15.14	30.28
75-79	14.99	29.99
80-84	14.65	29.29
85-89	14.41	28.82
90-94	13.77	27.54
95-99	12.78	25.56

Lump sum heart & stroke benefit builder rider¹

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

Radiation and chemotherapy rider²

Form series LY-RC-RD

Must be purchased with Cancer Recurrence rider.

Issue Age	Prime	Advantage	Supreme
18-29	1.84	3.03	4.24
30-34	1.84	3.03	4.24
35-39	1.84	3.03	4.24
40-44	2.31	3.81	5.34
45-49	3.20	5.28	7.39
50-54	4.33	7.14	9.99
55-59	5.81	9.58	13.41
60-64	7.59	12.51	17.52
65-69	9.66	15.93	22.31
70-74	13.10	21.60	30.24
75-79	13.10	21.60	30.24
80-84	13.10	21.60	30.24
85-89	13.10	21.60	30.24
90-94	13.10	21.60	30.24
95-99	13.10	21.60	30.24

Hospital Indemnity rider³

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 rider⁴

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 rider³

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 rider¹

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	7.26	14.52	21.78	29.04	36.30	43.55	58.07	72.59
70-74	9.67	19.35	29.02	38.69	48.37	58.04	77.38	96.73

Accident fixed indemnity rider⁵

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 rider⁶

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.

1. Not available in PA

4. Not available in KS, MO, PA, TN

2. Not available in PA, WY

5. Not available in AK, MO, PA, TN

3. Not available in KS, MO, PA, TN, VT

6. Not available in LA, PA, TN

Lump sum cancer base policy

Form series LY-LSC-BA (also available as rider LY-LSC-RD¹)

	\$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	9.75	19.50	29.25	39.00	48.75	58.50	97.50	146.25
One-parent family	6.25	12.50	18.75	25.00	31.25	37.50	62.50	93.75
Two-parent family	10.25	20.50	30.75	41.00	51.25	61.50	102.50	153.75

Cancer recurrence rider¹

Form series LY-CR-RD

Rider benefit amount must match base benefit amount.

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50
Couple	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00
One-parent family	0.50	1.00	1.50	2.00	2.50	3.00	5.00	7.50
Two-parent family	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00

Hospital indemnity rider²

Form series LY-HI-RD

	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
Individual	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
One-parent family	8.25	16.50	24.75	33.00	41.25	49.50	57.75	66.00	74.25	82.50
Two-parent 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 rider²

Form series LY-HICU-RD

	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
Individual	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
One-parent family	9.50	19.00	28.50	38.00	47.50	57.00	66.50	76.00	85.50	95.00
Two-parent family	15.80	31.60	47.40	63.20	79.00	94.80	110.60	126.40	142.20	158.00

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.

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

NOTE: Group rates are not available for all riders. Please refer to the age-banded rates for the following riders: Lump Sum Cancer Benefit Builder, Lump Sum Heart & Stroke Benefit Builder, Radiation and Chemotherapy, Specified Disease, and Return of Premium.

Lump sum heart & stroke base policy

Form series LY-LSH-BA (also available as rider LY-LSH-RD¹)

	\$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

Heart & stroke restoration rider¹

Form series LY-HR-RD

Rider benefit amount must match base benefit amount.

	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k	\$50k	\$75k
Individual	0.75	1.50	2.25	3.00	3.75	4.50	7.50	11.25
Couple	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00
One-parent family	0.75	1.50	2.25	3.00	3.75	4.50	7.50	11.25
Two-parent family	1.00	2.00	3.00	4.00	5.00	6.00	10.00	15.00

Intensive care unit rider³

Form series LY-ICU-RD

	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000
Individual	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
One-parent family	1.95	3.90	5.85	7.80	9.75	11.70	13.65	15.60	17.55	19.50
Two-parent family	3.25	6.50	9.75	13.00	16.25	19.50	22.75	26.00	29.25	32.50

Accident fixed indemnity rider⁴

Form series LY-LSAI-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

- 1. Not available in PA
- 2. Not available in KS, MO, PA, TN, VT
- 3. Not available in KS, MO, PA, TN
- 3. Not available in AK, MO, PA, TN