

# Financial - Guaranteed Issue Rates\*

## Monthly Premium for \$1,000 of Coverage

Attained Age	Employee Only	Employee +Spouse	Employee +Children	Employee +Spouse/ Children
<25	\$0.34	\$0.67	\$0.82	\$1.15
25–29	\$0.36	\$0.72	\$0.84	\$1.20
30–34	\$0.49	\$1.00	\$0.97	\$1.48
35–39	\$0.73	\$1.49	\$1.21	\$1.97
40–44	\$1.14	\$2.31	\$1.62	\$2.79
45–49	\$1.66	\$3.40	\$2.14	\$3.88
50–54	\$2.47	\$5.06	\$2.95	\$5.54
55–59	\$3.39	\$7.00	\$3.87	\$7.48
60–64	\$4.79	\$9.98	\$5.27	\$10.46
65–69	\$7.14	\$14.93	\$7.62	\$15.41
70+	\$10.74	\$22.35	\$11.22	\$22.83

*\*Multiply the per \$1,000 rates shown above by the appropriate factor (e.g., 15 for \$15,000 of coverage) and round to two decimals to calculate rates for the quoted benefit amounts. Note that the per \$1,000 rates are only applicable to the benefit amounts shown in this C&B. Rates are based on 5-year age bands and will increase when a covered person reaches a new age band. Rates are subject to change. Final implemented rates may vary slightly due to rounding.*