



DIRECT RATES | Florida

Accidental death and dismemberment (AD&D) base coverage

| Level 1 with Return of Premium | | | | Level 1 without Return of Premium | | | |
|-------------------------------------|-------------|--------------|---------|-------------------------------------|-------------|--------------|---------|
| MONTHLY PREMIUMS — Issue ages 18-59 | | | | MONTHLY PREMIUMS — Issue ages 18-69 | | | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY | IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$29.20 | \$40.60 | \$40.10 | \$50.20 | \$17.70 | \$24.60 | \$24.30 | \$30.40 |

| Level 2 with Return of Premium | | | | Level 2 without Return of Premium | | | |
|-------------------------------------|-------------|--------------|---------|-------------------------------------|-------------|--------------|---------|
| MONTHLY PREMIUMS — Issue ages 18-59 | | | | MONTHLY PREMIUMS — Issue ages 18-69 | | | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY | IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$43.40 | \$59.20 | \$58.70 | \$73.60 | \$26.30 | \$35.90 | \$35.60 | \$44.60 |

Riders

| Physician's Office Additional Benefits rider—R1058 | | | | Public Safety rider—R1022PS (benefits for main insured only) | | | |
|--|-------------|-------------------------------------|--------|--|-------------|-------------------------------------|--------|
| Return of Premium | | MONTHLY PREMIUMS — Issue ages 18-59 | | Without Return of Premium | | MONTHLY PREMIUMS — Issue ages 18-69 | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY | IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$2.00 | \$4.10 | \$3.10 | \$5.40 | \$1.20 | \$2.50 | \$1.90 | \$3.30 |

| Return of Premium | | MONTHLY PREMIUMS — Issue ages 18-59 | | Without Return of Premium | | MONTHLY PREMIUMS — Issue ages 18-69 | |
|-------------------|-------------|-------------------------------------|--------|---------------------------|-------------|-------------------------------------|--------|
| IND | IND + CHILD | IND + SPOUSE | FAMILY | IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$2.30 | \$2.30 | \$2.30 | \$2.30 | \$1.40 | \$1.40 | \$1.40 | \$1.40 |

Rate calculation example

To calculate a semiannual payment mode, multiply the monthly premiums by 12, then multiply the annual premium by 0.50000 and then round to the nearest penny.

| | |
|--------------------------|------------------|
| MONTHLY RATE | \$ 43.40 |
| X 12 | 12 |
| ANNUAL RATE | \$ 520.80 |
| X MODAL FACTOR | 0.50000 |
| = SEMIANNUAL RATE | \$ 260.40 |