

Rates For Group Disability Income Insurance

(Semiannual Rate per \$1,000 Monthly Benefit Amount)

**See Premium Credits Below Rates current as of 07/01/2018

| New Jersey, New York & Texas | | | California & Florida | | | All States except CA, FL, NJ, NY, & TX | | | PLAN A TO AGE 65 | | | | | | | | | PLAN B 5 YEAR | | | | | | | | | PLAN C 2 YEAR | | | | |
|------------------------------|---------------------------|-----------|----------------------------------|---------------------------|-----------|--|----------------------------|-----------|----------------------------------|----------|-----------|---|----------|-----------|---|----------|-----------|---|----------|-----------|----------------------------------|----------|-----------|---|----------|-----------|---|--------------------|-----------|--|--|
| Age | 60-DAY ELIMINATION PERIOD | | | 90-DAY ELIMINATION PERIOD | | | 180-DAY ELIMINATION PERIOD | | | OPTION 1 | | | OPTION 2 | | | OPTION 3 | | | OPTION 1 | | | OPTION 2 | | | OPTION 3 | | | ELIMINATION PERIOD | | | |
| | Basic | +for COLA | +for Gastrointestinal Disability | Basic | +for COLA | +for Gastrointestinal Disability | Basic | +for COLA | +for Gastrointestinal Disability | Basic | +for COLA | +for Gastrointestinal Disability & COLA | Basic | +for COLA | +for Gastrointestinal Disability & COLA | Basic | +for COLA | +for Gastrointestinal Disability & COLA | Basic | +for COLA | +for Gastrointestinal Disability | Basic | +for COLA | +for Gastrointestinal Disability & COLA | Basic | +for COLA | +for Gastrointestinal Disability & COLA | Basic | +for COLA | | |
| 0-29 | \$57.60 | \$3.00 | \$9.50 | \$44.40 | \$2.40 | \$6.80 | \$37.80 | \$1.80 | \$6.30 | \$36.00 | \$1.80 | \$5.94 | \$27.75 | \$1.39 | \$4.25 | \$23.63 | \$1.18 | \$3.94 | \$26.93 | \$1.35 | | | | | | | | | | | |
| 30-34 | 81.00 | 4.20 | 10.15 | 62.40 | 3.00 | 7.25 | 53.40 | 2.40 | 6.70 | 50.42 | 2.52 | 6.32 | 38.84 | 1.94 | 4.51 | 33.24 | 1.66 | 4.17 | 36.30 | 1.82 | | | | | | | | | | | |
| 35-39 | 115.20 | 6.00 | 11.05 | 88.80 | 4.20 | 7.90 | 75.60 | 3.60 | 7.30 | 72.00 | 3.60 | 6.91 | 55.50 | 2.78 | 4.94 | 47.25 | 2.36 | 4.56 | 51.90 | 2.60 | | | | | | | | | | | |
| 40-44 | 225.00 | 11.40 | 14.05 | 178.20 | 9.00 | 10.05 | 151.20 | 7.80 | 9.30 | 168.92 | 8.45 | 10.55 | 133.78 | 6.69 | 7.54 | 113.51 | 5.67 | 6.98 | 122.55 | 6.13 | | | | | | | | | | | |
| 45-49 | 315.00 | 15.60 | 16.75 | 249.60 | 12.60 | 11.95 | 211.80 | 10.80 | 11.05 | 189.22 | 9.46 | 10.06 | 149.93 | 7.50 | 7.18 | 127.23 | 6.36 | 6.64 | 137.27 | 6.86 | | | | | | | | | | | |
| 50-54 | 421.80 | 21.00 | 19.15 | 333.60 | 16.80 | 13.70 | 283.80 | 14.40 | 12.65 | 311.05 | 15.56 | 14.12 | 246.01 | 12.30 | 10.10 | 209.28 | 10.47 | 9.33 | 231.56 | 11.58 | | | | | | | | | | | |
| 55-59 | 708.60 | 35.40 | 29.15 | 560.40 | 28.20 | 20.85 | 476.40 | 24.00 | 19.30 | 522.55 | 26.13 | 21.50 | 413.26 | 20.66 | 15.38 | 351.32 | 17.57 | 14.23 | 389.04 | 19.45 | | | | | | | | | | | |
| 60-62 | 745.20 | N/A | 41.95 | 589.80 | N/A | 29.95 | 501.60 | N/A | 27.70 | 745.11 | N/A | N/A | 589.73 | N/A | N/A | 501.54 | N/A | N/A | 592.71 | N/A | | | | | | | | | | | |
| 63-64 | 592.80 | N/A | 41.95 | 460.20 | N/A | 29.95 | 391.20 | N/A | 27.70 | 745.11 | N/A | N/A | 589.73 | N/A | N/A | 501.54 | N/A | N/A | 592.71 | N/A | | | | | | | | | | | |
| 65-69 | 890.40 | N/A | 83.05 | 669.00 | N/A | 59.30 | 568.80 | N/A | 54.90 | 745.11 | N/A | N/A | 589.73 | N/A | N/A | 501.54 | N/A | N/A | 592.71 | N/A | | | | | | | | | | | |
| 0-29 | \$81.00 | \$4.20 | \$13.36 | \$62.40 | \$3.00 | \$9.56 | \$52.80 | \$2.40 | \$8.80 | \$50.40 | \$2.52 | \$8.31 | \$38.83 | \$1.94 | \$5.95 | \$32.85 | \$1.64 | \$5.48 | \$36.30 | \$1.82 | | | | | | | | | | | |
| 30-34 | 112.80 | 5.40 | 14.13 | 87.60 | 4.20 | 10.18 | 74.40 | 3.60 | 9.33 | 70.58 | 3.53 | 8.84 | 54.81 | 2.74 | 6.37 | 46.55 | 2.33 | 5.84 | 50.82 | 2.54 | | | | | | | | | | | |
| 35-39 | 161.40 | 7.80 | 15.48 | 124.20 | 6.00 | 11.05 | 105.60 | 4.80 | 10.20 | 100.80 | 5.04 | 9.67 | 77.57 | 3.88 | 6.90 | 65.95 | 3.30 | 6.37 | 72.66 | 3.64 | | | | | | | | | | | |
| 40-44 | 315.00 | 15.60 | 19.67 | 249.60 | 12.60 | 14.08 | 211.80 | 10.80 | 13.03 | 236.48 | 11.83 | 14.77 | 187.38 | 9.37 | 10.57 | 159.00 | 7.95 | 9.78 | 171.57 | 8.58 | | | | | | | | | | | |
| 45-49 | 441.00 | 22.22 | 23.45 | 349.20 | 17.40 | 16.72 | 297.00 | 15.00 | 15.50 | 264.91 | 13.24 | 14.09 | 209.77 | 10.49 | 10.04 | 178.41 | 8.92 | 9.31 | 192.18 | 9.61 | | | | | | | | | | | |
| 50-54 | 590.40 | 29.40 | 26.80 | 466.80 | 23.34 | 19.17 | 397.20 | 19.80 | 17.70 | 435.47 | 21.78 | 19.77 | 344.30 | 17.22 | 14.14 | 292.97 | 14.65 | 13.06 | 324.19 | 16.21 | | | | | | | | | | | |
| 55-59 | 991.80 | 49.80 | 40.80 | 785.40 | 39.00 | 29.22 | 667.20 | 33.60 | 27.03 | 731.57 | 36.58 | 30.09 | 579.33 | 28.97 | 21.55 | 492.14 | 24.61 | 19.94 | 544.66 | 27.42 | | | | | | | | | | | |
| 60-62 | 1,042.80 | N/A | 58.70 | 826.20 | N/A | 41.95 | 702.00 | N/A | 38.77 | 1,043.16 | N/A | N/A | 826.48 | N/A | N/A | 702.24 | N/A | N/A | 829.80 | N/A | | | | | | | | | | | |
| 63-64 | 829.80 | N/A | 58.72 | 644.40 | N/A | 41.95 | 548.40 | N/A | 38.83 | 1,043.16 | N/A | N/A | 826.48 | N/A | N/A | 702.24 | N/A | N/A | 829.80 | N/A | | | | | | | | | | | |
| 65-69 | 1,246.20 | N/A | 116.24 | 936.00 | N/A | 82.97 | 796.20 | N/A | 76.85 | 1,043.16 | N/A | N/A | 826.48 | N/A | N/A | 702.24 | N/A | N/A | 829.80 | N/A | | | | | | | | | | | |

*An eligible person must be under age 60 to apply for disability benefits; the rates shown for ages 50-59 are for renewal purposes only. However, with respect to the COLA benefit, an eligible person must be under age 50 to apply; the COLA rates shown for Ages 50-69 are for renewal purposes only. Coverage terminates at age 70. Monthly disability benefits greater than \$1,500 will reduce on the policy anniversary on or next following the date you attain age 65 to \$1,500.

**7/1/18: While not guaranteed, a 30% premium credit for first 12 months, 20% premium credit for the second 12 months, and 10% premium credit for three years or longer. Rates listed do not reflect premium credits. Credits and rates are subject to change.