# Rates

## Cancer Base Policy

| Monthly per $5,000 | | | | |
|---|---|---|---|---|
| **Issue Age** | **Individual** | **Individual & Spouse[1]** | **One Parent** | **Family** |
| 20 - 39 | $3.75 | $6.25 | $4.25 | $7.00 |
| 40 - 44 | $4.75 | $8.25 | $5.50 | $9.00 |
| 45 - 49 | $6.25 | $11.00 | $6.75 | $11.50 |
| 50 - 54 | $8.25 | $14.25 | $8.50 | $15.00 |
| 55 - 59 | $10.50 | $18.50 | $11.00 | $19.00 |
| 60 - 64 | $13.25 | $23.25 | $13.50 | $23.75 |
| 65 - 69 | $16.00 | $28.00 | $16.25 | $28.50 |
| 70 - 74 | $18.25 | $32.00 | $18.50 | $32.25 |
| 75 - 79 | $18.75 | $33.00 | $19.00 | $33.25 |
| 80 - 84 | $19.25 | $33.75 | $19.50 | $34.00 |

**MODAL FACTORS***

Annual: 11.765 x Monthly
Semi-annual: 6.118 x Monthly
Quarterly: 3.118 x Monthly

**RATE MULTIPLIER**

Your Benefit Amount / $5,000

**HOW TO CALCULATE EXAMPLE****

A couple aged 38 and 40 wants a Cancer base policy with a Benefit Amount of $50,000.
Rate Multiplier = $50,000 / $5,000 which equals 10.

**Step 1:**
Start with the "Individual & Spouse[1]" column and locate the issue age band that contains age 40 (oldest among the couple) $8.25

**Step 2**
Multiply the found rate by the Rate Multiplier.
$8.25 x 10 = $82.50
**Individual & Spouse[1] Monthly rate = $82.50**

** Premiums are rounded to the nearest penny after the application of the modal premium factor*
***Same steps for Cancer Recurrence Rider*

## Cancer Recurrence Rider **(For clarification, see Claims Examples page.)**

| Monthly per $5,000 | | | | |
|---|---|---|---|---|
| **Issue Age** | **Individual** | **Individual & Spouse[1]** | **One Parent** | **Family** |
| 20-39 | $0.30 | $0.50 | $0.35 | $0.60 |
| 40-44 | $0.40 | $0.70 | $0.45 | $0.75 |
| 45-49 | $0.55 | $0.90 | $0.55 | $0.95 |
| 50-54 | $0.70 | $1.20 | $0.70 | $1.20 |

*[1] In DC, Spouse or Domestic Partner or Civil Union Partner ; In MD and ME, Spouse or Domestic Partner; In OR, Spouse or Partner; In RI Spouse or Civil Union Partner*