

AIG CRITICALCARE

PRODUCT RATES

The following rates are annual rates (AR) per 1,000 of coverage. These rates do not include the \$.40 policy fee per paid premium. The monthly premium formula for PAC and PD = AR x 0.095 + 0.40.

Primary Insured: (All Covered critical illnesses plan)

Age Band	Nontobacco Class	Tobacco Class
18-24	\$ 6.36	\$ 10.05
25-29	\$ 7.36	\$ 11.82
30-34	\$ 8.86	\$ 14.47
35-39	\$ 10.85	\$ 18.00
40-44	\$ 14.57	\$ 24.58
45-49	\$ 17.82	\$ 30.33
50-54	\$ 22.57	\$ 38.74
55-59	\$ 28.57	\$ 49.36
60-64	\$ 34.57	\$ 59.98
65-69	\$ 40.57	\$ 70.60

Spouse Insured: (All Covered critical illnesses plan)

Age Band	Nontobacco Class	Tobacco Class
18-24	\$ 5.56	\$ 8.76
25-29	\$ 6.44	\$ 10.32
30-34	\$ 7.74	\$ 12.62
35-39	\$ 9.48	\$ 15.70
40-44	\$ 12.70	\$ 21.40
45-49	\$ 16.94	\$ 28.90
50-54	\$ 20.90	\$ 35.92
55-59	\$ 24.88	\$ 42.96
60-64	\$ 30.12	\$ 52.24
65-69	\$ 35.34	\$ 61.48

Child: (covers all the children in the family)

Type of Coverage	Rate Per Unit
All Covered Critical Illnesses (Including Cancer)	\$6.90
All Covered Critical Illnesses Except Cancer	\$3.22

Insurance Specialties LLC
Highway 37 North
PO Box 275
Purdy MO 65734

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PRODUCT RATES - CONTINUED

Benefit Extension Rider – Primary Insured

Age Band	Nontobacco Class	Tobacco Class
18-24	\$ 0.96	\$ 2.76
25-29	\$ 1.16	\$ 3.33
30-34	\$ 1.46	\$ 4.19
35-39	\$ 1.86	\$ 5.34
40-44	\$ 2.60	\$ 7.48
45-49	\$ 3.25	\$ 9.35
50-54	\$ 4.20	\$ 12.08
55-59	\$ 5.40	\$ 15.53
60-64	\$ 6.60	\$ 18.98
65-69	\$ 7.80	\$ 27.25

Benefit Extension Rider - Spouse

Age Band	Nontobacco Class	Tobacco Class
18-24	\$ 1.18	\$ 3.00
25-29	\$ 1.36	\$ 3.60
30-34	\$ 1.64	\$ 4.60
35-39	\$ 2.00	\$ 5.80
40-44	\$ 2.70	\$ 7.50
45-49	\$ 3.30	\$ 9.30
50-54	\$ 4.18	\$ 12.00
55-59	\$ 5.28	\$ 15.30
60-64	\$ 6.40	\$ 18.56
65-69	\$ 7.52	\$ 25.54

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