BUSINESS OVERHEAD EXPENSE

Semi-Annual Premium

Annual is twice semi-annual less $1.00

30 Day Waiting Period

Monthly Indemnity	Under 30	30 - 39	40 - 49	50 - 59	60 - 69
10,000	200.50	400.50	600.50	1,125.50	1,875.50
9,500	190.50	380.50	570.50	1,069.25	1,781.75
9,000	180.50	360.50	540.50	1,013.00	1,688.00
8,500	170.50	340.50	510.50	956.75	1,594.25
8,000	160.50	320.50	480.50	900.50	1,500.50
7,500	150.50	300.50	450.50	844.25	1,406.75
7,000	140.50	280.50	420.50	788.00	1,313.00
6,500	130.50	260.50	390.50	731.75	1,219.25
6,000	120.50	240.50	360.50	675.75	1,125.50
5,500	110.50	220.50	330.50	619.25	1,031.75
5,000	100.50	200.50	300.50	563.00	938.00
4,500	90.50	180.50	270.50	506.75	844.25
4,000	80.50	160.50	240.50	450.50	750.50
3,500	70.50	140.50	210.50	394.25	656.75
3,000	60.50	120.50	180.50	338.00	563.00
2,500	50.50	100.50	150.50	281.75	469.25
2,000	40.50	80.50	120.50	225.50	375.50
1,500	30.50	60.50	90.50	169.25	281.75
1,000	20.50	40.50	60.50	113.00	188.00
600	12.50	24.50	36.50	68.00	113.00
**100	2.50	4.50	6.50	11.75	19.25

15 Day Waiting Period

Monthly Indemnity	Under 30	30 - 39	40 - 49	50 - 59	60 - 69
10,000	275.50	550.50	775.50	1,350.50	2,100.50
9,500	261.75	523.00	736.75	1,283.00	1,995.50
9,000	248.00	495.50	698.00	1,215.50	1,890.50
8,500	234.25	468.00	569.25	1,148.00	1,785.50
8,000	220.50	440.50	620.50	1,080.50	1,680.50
7,500	206.75	413.00	581.75	1,013.00	1,575.50
7,000	193.00	385.50	543.00	945.50	1,470.50
6,500	179.25	358.50	504.25	878.00	1,365.50
6,000	165.50	330.50	465.50	810.50	1,260.50
5,500	151.75	303.00	426.75	743.00	1,155.50
5,000	138.00	275.50	388.00	675.50	1,050.50
4,500	124.25	248.00	349.25	608.00	945.50
4,000	110.50	220.50	310.50	540.50	840.50
3,500	96.75	193.00	271.75	473.00	735.50
3,000	83.00	165.00	233.00	405.50	630.50
2,500	69.25	138.00	194.25	338.00	525.50
2,000	55.50	110.50	155.50	270.50	420.50
1,500	41.75	83.00	116.75	203.00	315.50
1,000	28.00	55.50	78.00	135.50	210.50
600	17.00	33.50	47.00	81.50	126.50
**100	3.25	6.00	8.25	14.00	21.50

For $100 increments: Subtract .50 from $100 per month at age: X benefit + .50