

CARESHIELD RATES

Example:

Female, Nearest Age 55, Preferred, Non-Tobacco

Face Amount \$150,000 (\$6,000 Monthly Chronic Illness Benefit) :

Monthly Premium: \$223.66 (= table factor x \$1,000 units, so 1.4911 x 150)

MONTHLY RATES PER \$1000 FACE AMOUNT

(\$50,000 - \$500,000)

AGE	MALE				FEMALE			
	STD NT	STD TOB	PREF NT	PREF TOB	STD NT	STD TOB	PREF NT	PREF TOB
35	0.8000	1.3194	0.7000	1.0767	0.7133	1.1806	0.6333	0.9933
36	0.8487	1.3922	0.7420	1.1343	0.7553	1.2452	0.6687	1.0467
37	0.8973	1.4648	0.7840	1.1920	0.7973	1.3098	0.7040	1.1000
38	0.9460	1.5376	0.8260	1.2497	0.8393	1.3744	0.7393	1.1533
39	0.9947	1.6103	0.8680	1.3073	0.8813	1.4390	0.7747	1.2067
40	1.0433	1.6831	0.9100	1.3650	0.9233	1.5037	0.8100	1.2600
41	1.0920	1.7558	0.9520	1.4227	0.9653	1.5683	0.8453	1.3133
42	1.1407	1.8285	0.9940	1.4803	1.0073	1.6328	0.8807	1.3667
43	1.1893	1.9013	1.0360	1.5380	1.0493	1.6974	0.9160	1.4200
44	1.2380	1.9739	1.0780	1.5957	1.0913	1.7621	0.9513	1.4733
45	1.2867	2.0467	1.1200	1.6533	1.1333	1.8267	0.9867	1.5267
46	1.3511	2.1639	1.1748	1.7487	1.1918	1.9393	1.0372	1.6194
47	1.4156	2.2814	1.2297	1.8440	1.2501	2.0516	1.0875	1.7119
48	1.4800	2.3987	1.2845	1.9393	1.3085	2.1642	1.1380	1.8047
49	1.5444	2.5160	1.3393	2.0347	1.3669	2.2767	1.1884	1.8973
50	1.6089	2.6334	1.3942	2.1300	1.4253	2.3893	1.2389	1.9901
51	1.6733	2.7507	1.4490	2.2253	1.4837	2.5017	1.2893	2.0827
52	1.7378	2.8680	1.5038	2.3207	1.5421	2.6142	1.3398	2.1753
53	1.8022	2.9853	1.5587	2.4160	1.6005	2.7268	1.3903	2.2681
54	1.8667	3.1028	1.6135	2.5113	1.6588	2.8391	1.4406	2.3606
55	1.9311	3.2200	1.6683	2.6067	1.7173	2.9517	1.4911	2.4533
56	2.0648	3.4468	1.7879	2.7939	1.8166	3.1227	1.5828	2.6119
57	2.1987	3.6736	1.9076	2.9813	1.9160	3.2938	1.6746	2.7704
58	2.3324	3.9003	2.0272	3.1685	2.0154	3.4650	1.7664	2.9292
59	2.4663	4.1272	2.1468	3.3558	2.1148	3.6362	1.8583	3.0878
60	2.6000	4.3539	2.2664	3.5431	2.2142	3.8073	1.9500	3.2464
61	2.7338	4.5806	2.3859	3.7303	2.3135	3.9783	2.0418	3.4049
62	2.8676	4.8074	2.5056	3.9176	2.4129	4.1494	2.1336	3.5636
63	3.0013	5.0342	2.6252	4.1048	2.5123	4.3206	2.2254	3.7223
64	3.1352	5.2610	2.7448	4.2922	2.6118	4.4918	2.3172	3.8808
65	3.2689	5.4878	2.8644	4.4794	2.7111	4.6628	2.4089	4.0394
66	3.5315	5.8918	3.0854	4.8303	2.9644	4.9903	2.6071	4.3584
67	3.7940	6.2956	3.3063	5.1809	3.2177	5.3178	2.8052	4.6773
68	4.0566	6.6997	3.5273	5.5318	3.4712	5.6455	3.0035	4.9966
69	4.3191	7.1035	3.7482	5.8825	3.7244	5.9730	3.2016	5.3154
70	4.5817	7.5075	3.9692	6.2333	3.9778	6.3006	3.3998	5.6344
71	4.8443	7.9115	4.1902	6.5842	4.2311	6.6281	3.5979	5.9534
72	5.1068	8.3153	4.4110	6.9348	4.4843	6.9556	3.7960	6.2723
73	5.3693	8.7194	4.6321	7.2858	4.7378	7.2833	3.9943	6.5916
74	5.6318	9.1233	4.8529	7.6364	4.9911	7.6108	4.1924	6.9104
75	5.8944	9.5273	5.0739	7.9873	5.2444	7.9383	4.3906	7.2294