

## INCOMEprotect for Practicing Physicians

Rate for Males

MALE NON-SMOKER																					
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS																
					OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				Retirement * Protection			Guaranteed Insurability *	
Age	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans	
Under 35	17.54	14.08	9.73	8.83	4.38	3.52	2.43	2.21	\$3.51	\$2.81	\$1.94	\$1.77	\$1.76	\$1.40	\$0.97	\$0.88	\$46.95	\$93.90	\$140.85	\$108.21	
35-39	27.89	22.39	14.06	12.79	6.99	5.60	3.52	3.19	\$5.57	\$4.48	\$2.81	\$2.55	\$2.79	\$2.25	\$1.40	\$1.29	\$67.92	\$135.84	\$203.76	\$108.21	
40-44	34.88	27.98	23.08	20.98	8.74	7.00	5.78	5.25	\$6.99	\$5.60	\$4.61	\$4.19	\$3.49	\$2.80	\$2.31	\$2.11	\$111.47	\$222.96	\$334.43	\$108.21	
45-49	41.01	32.89	27.06	24.60	10.26	8.23	6.76	6.16	\$8.20	\$6.57	\$5.41	\$4.92	\$4.10	\$3.28	\$2.71	\$2.46	\$130.65	\$261.31	\$391.93	\$108.21	
50-54	51.15	41.03	36.30	33.00	12.79	10.26	9.07	8.25	\$10.24	\$8.21	\$7.27	\$6.61	\$5.12	\$4.10	\$3.63	\$3.29	\$175.34	\$350.66	\$526.03	\$108.21	
55-59	60.96	48.90	42.75	38.84	15.24	12.23	10.70	9.72	\$12.19	\$9.77	\$8.56	\$7.77	\$6.09	\$4.89	\$4.27	\$3.89	\$206.45	\$412.90	\$619.35	-	
60-64	70.58	56.62	48.89	44.43	17.65	14.16	12.22	11.12	\$14.12	\$11.32	\$9.77	\$8.88	\$7.06	\$5.66	\$4.89	\$4.45	\$236.11	\$472.21	\$708.30	-	
65-69	41.91	35.73	33.61	32.47	-	-	-	-				-	-	-	-	-	-	-	-	-	
MALE SMOKER																					
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS																
					OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				Retirement * Protection			Guaranteed Insurability *	
Age	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans	
Under 35	22.14	17.76	12.26	11.14	5.53	4.44	3.08	2.79	\$4.42	\$3.55	\$2.45	\$2.24	\$2.22	\$1.78	\$1.23	\$1.12	\$59.23	\$118.46	\$177.67	\$108.21	
35-39	35.22	28.27	17.73	16.12	8.80	7.07	4.44	4.03	\$7.04	\$5.66	\$3.54	\$3.23	\$3.53	\$2.83	\$1.77	\$1.61	\$85.67	\$171.36	\$257.01	\$108.21	
40-44	41.83	33.58	27.71	25.18	10.45	8.40	6.92	6.29	\$8.38	\$6.72	\$5.54	\$5.03	\$4.19	\$3.36	\$2.78	\$2.52	\$133.76	\$267.52	\$401.27	\$108.21	
45-49	49.22	39.50	32.46	29.51	12.31	9.88	8.12	7.39	\$9.84	\$7.90	\$6.50	\$5.90	\$4.92	\$3.94	\$3.25	\$2.96	\$156.74	\$313.50	\$470.22	\$108.21	
50-54	61.38	49.24	43.57	39.61	15.33	12.31	10.90	9.90	\$12.28	\$9.84	\$8.70	\$7.93	\$6.14	\$4.92	\$4.36	\$3.96	\$210.40	\$420.81	\$631.21	\$108.21	
55-59	73.16	58.70	51.30	46.63	18.30	14.67	12.82	11.66	\$14.63	\$11.74	\$10.26	\$9.32	\$7.32	\$5.87	\$5.13	\$4.67	\$247.72	\$495.44	\$743.16	-	
60-64	84.69	67.94	58.67	53.32	21.17	16.98	14.67	13.34	\$16.95	\$13.59	\$11.74	\$10.67	\$8.48	\$6.80	\$5.87	\$5.33	\$283.30	\$566.63	\$849.93	-	
65-69	50.30	42.88	40.34	38.98			-	-	-	-	-	-	-	-	-	-	-	-	-	-	

May-25

# Rate for Females

FEMALE NON-SMOKER																				
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS															
					OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				Retirement * Protection			Guaranteed Insurability *
Age	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans
Under 35	35.11	28.13	19.42	17.72	8.78	7.03	4.86	4.44	\$7.02	\$5.63	\$3.89	\$3.54	\$3.52	\$2.81	\$1.94	\$1.77	\$73.66	\$147.32	\$220.98	\$108.21
35-39	55.88	44.72	28.09	25.64	13.97	11.19	7.02	6.41	\$11.18	\$8.94	\$5.62	\$5.13	\$5.58	\$4.48	\$2.81	\$2.56	\$106.57	\$213.15	\$319.70	\$108.21
40-44	66.33	53.12	39.51	36.09	16.59	13.28	9.88	9.03	\$13.27	\$10.63	\$7.90	\$7.20	\$6.63	\$5.31	\$3.94	\$3.62	\$149.97	\$299.92	\$449.89	\$108.21
45-49	78.04	62.51	43.83	40.02	19.50	15.64	10.95	10.01	\$15.60	\$12.50	\$8.77	\$8.01	\$7.81	\$6.25	\$4.38	\$4.01	\$166.32	\$332.64	\$498.96	\$108.21
50-54	85.57	68.53	59.88	54.68	21.38	17.15	14.97	13.68	\$17.11	\$13.70	\$11.97	\$10.93	\$8.56	\$6.87	\$5.99	\$5.47	\$227.24	\$454.47	\$681.69	\$108.21
55-59	93.67	75.02	66.38	60.60	23.42	18.76	16.60	15.14	\$18.74	\$15.01	\$13.27	\$12.12	\$9.36	\$7.50	\$6.64	\$6.07	\$251.88	\$503.74	\$755.62	-
60-64	103.31	82.71	71.43	65.21	25.83	20.69	17.86	16.31	\$20.68	\$16.54	\$14.29	\$13.06	\$10.33	\$8.28	\$7.15	\$6.52	\$271.07	\$542.14	\$813.21	-
65-69	61.35	52.19	49.11	47.66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FEMALE SMOKER																				
	BASIC DISABILITY INSURANCE ANNUAL COST PER \$100 OF BENEFIT				RIDERS															
					OWN OCCUPATION * ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 6%* ANNUAL COST PER \$100 OF BENEFIT				COST OF LIVING ADJUSTMENT 3%* ANNUAL COST PER \$100 OF BENEFIT				Retirement * Protection			Guaranteed Insurability *
Age	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	Plan 28	Plan 60	Plan 90	Plan 120	\$500 Benefit	\$1,000 Benefit	\$1,500 Benefit	Annual Cost for all Plans
Under 35	42.16	33.76	23.28	21.25	10.54	8.43	5.81	5.31	\$8.42	\$6.75	\$4.65	\$4.24	\$4.22	\$3.38	\$2.33	\$2.13	\$88.35	\$176.68	\$265.04	\$108.21
35-39	67.00	53.68	33.70	30.78	16.74	13.42	8.42	7.69	\$13.41	\$10.74	\$6.74	\$6.16	\$6.72	\$5.38	\$3.37	\$3.09	\$127.87	\$255.76	\$383.62	\$108.21
40-44	79.63	63.76	52.61	48.03	19.91	15.95	13.15	12.02	\$15.93	\$12.76	\$10.53	\$9.61	\$7.97	\$6.38	\$5.26	\$4.80	\$199.62	\$399.21	\$598.83	\$108.21
45-49	93.65	75.03	61.64	56.29	23.42	18.77	15.41	14.07	\$18.74	\$15.01	\$12.32	\$11.26	\$9.37	\$7.52	\$6.17	\$5.63	\$233.92	\$467.86	\$701.79	\$108.21
50-54	102.66	33.60	71.86	65.62	25.67	20.56	17.96	16.41	\$20.54	\$16.45	\$14.36	\$13.13	\$10.27	\$8.23	\$7.18	\$6.56	\$272.70	\$545.38	\$818.09	\$108.21
55-59	112.41	90.04	79.65	72.72	28.10	22.52	19.91	18.19	\$22.48	\$18.02	\$15.93	\$14.54	\$11.24	\$9.02	\$7.97	\$7.28	\$302.23	\$604.46	\$906.70	-
60-64	123.97	99.27	85.71	78.25	30.99	24.82	21.43	19.57	\$24.80	\$19.85	\$17.15	\$15.65	\$12.40	\$9.92	\$8.58	\$7.84	\$325.26	\$650.52	\$975.76	-
65-69	73.61	62.64	58.96	57.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-