

Cigna Supplemental Solutions[®]

Insured by Loyal American Life Insurance Company

Rate Booklet for **FIRST DIAGNOSIS HEART ATTACK & STROKE**

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GO YOU[®]



FIRST DIAGNOSIS HEART ATTACK & STROKE

Policy Form Series LY-FDH-BA

Annual Non-Tobacco Premiums								
All States Unless Listed On Separate Schedule								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.00	\$6.00						
18-29	\$14.50	\$29.00	\$43.50	\$58.00	\$72.50	\$87.00	\$116.00	\$145.00
30-34	\$20.00	\$40.00	\$60.00	\$80.00	\$100.00	\$120.00	\$160.00	\$200.00
35-39	\$26.00	\$52.00	\$78.00	\$104.00	\$130.00	\$156.00	\$208.00	\$260.00
40-44	\$37.00	\$74.00	\$111.00	\$148.00	\$185.00	\$222.00	\$296.00	\$370.00
45-49	\$51.00	\$102.00	\$153.00	\$204.00	\$255.00	\$306.00	\$408.00	\$510.00
50-54	\$68.00	\$136.00	\$204.00	\$272.00	\$340.00	\$408.00	\$544.00	\$680.00
55-59	\$89.50	\$179.00	\$268.50	\$358.00	\$447.50	\$537.00	\$716.00	\$895.00
60-64	\$117.50	\$235.00	\$352.50	\$470.00	\$587.50	\$705.00	\$940.00	\$1,175.00
65-69	\$153.00	\$306.00	\$459.00	\$612.00	\$765.00	\$918.00	\$1,224.00	\$1,530.00
70-74	\$200.50	\$401.00	\$601.50	\$802.00	\$1,002.50	\$1,203.00	\$1,604.00	\$2,005.00
75-80	\$250.50	\$501.00	\$751.50	\$1,002.00	\$1,252.50	\$1,503.00	\$2,004.00	\$2,505.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.00	\$6.00						
18-29	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00	\$150.00	\$200.00	\$250.00
30-34	\$34.50	\$69.00	\$103.50	\$138.00	\$172.50	\$207.00	\$276.00	\$345.00
35-39	\$45.00	\$90.00	\$135.00	\$180.00	\$225.00	\$270.00	\$360.00	\$450.00
40-44	\$64.00	\$128.00	\$192.00	\$256.00	\$320.00	\$384.00	\$512.00	\$640.00
45-49	\$86.50	\$173.00	\$259.50	\$346.00	\$432.50	\$519.00	\$692.00	\$865.00
50-54	\$111.50	\$223.00	\$334.50	\$446.00	\$557.50	\$669.00	\$892.00	\$1,115.00
55-59	\$142.50	\$285.00	\$427.50	\$570.00	\$712.50	\$855.00	\$1,140.00	\$1,425.00
60-64	\$183.50	\$367.00	\$550.50	\$734.00	\$917.50	\$1,101.00	\$1,468.00	\$1,835.00
65-69	\$232.50	\$465.00	\$697.50	\$930.00	\$1,162.50	\$1,395.00	\$1,860.00	\$2,325.00
70-74	\$291.50	\$583.00	\$874.50	\$1,166.00	\$1,457.50	\$1,749.00	\$2,332.00	\$2,915.00
75-80	\$350.00	\$700.00	\$1,050.00	\$1,400.00	\$1,750.00	\$2,100.00	\$2,800.00	\$3,500.00

Annual Tobacco Premiums								
All States Unless Listed On Separate Schedule								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$21.50	\$43.00	\$64.50	\$86.00	\$107.50	\$129.00	\$172.00	\$215.00
30-34	\$29.50	\$59.00	\$88.50	\$118.00	\$147.50	\$177.00	\$236.00	\$295.00
35-39	\$39.00	\$78.00	\$117.00	\$156.00	\$195.00	\$234.00	\$312.00	\$390.00
40-44	\$56.00	\$112.00	\$168.00	\$224.00	\$280.00	\$336.00	\$448.00	\$560.00
45-49	\$77.50	\$155.00	\$232.50	\$310.00	\$387.50	\$465.00	\$620.00	\$775.00
50-54	\$103.50	\$207.00	\$310.50	\$414.00	\$517.50	\$621.00	\$828.00	\$1,035.00
55-59	\$136.50	\$273.00	\$409.50	\$546.00	\$682.50	\$819.00	\$1,092.00	\$1,365.00
60-64	\$180.00	\$360.00	\$540.00	\$720.00	\$900.00	\$1,080.00	\$1,440.00	\$1,800.00
65-69	\$234.00	\$468.00	\$702.00	\$936.00	\$1,170.00	\$1,404.00	\$1,872.00	\$2,340.00
70-74	\$307.00	\$614.00	\$921.00	\$1,228.00	\$1,535.00	\$1,842.00	\$2,456.00	\$3,070.00
75-80	\$381.00	\$762.00	\$1,143.00	\$1,524.00	\$1,905.00	\$2,286.00	\$3,048.00	\$3,810.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$42.50	\$85.00	\$127.50	\$170.00	\$212.50	\$255.00	\$340.00	\$425.00
30-34	\$58.50	\$117.00	\$175.50	\$234.00	\$292.50	\$351.00	\$468.00	\$585.00
35-39	\$77.50	\$155.00	\$232.50	\$310.00	\$387.50	\$465.00	\$620.00	\$775.00
40-44	\$111.50	\$223.00	\$334.50	\$446.00	\$557.50	\$669.00	\$892.00	\$1,115.00
45-49	\$151.50	\$303.00	\$454.50	\$606.00	\$757.50	\$909.00	\$1,212.00	\$1,515.00
50-54	\$196.00	\$392.00	\$588.00	\$784.00	\$980.00	\$1,176.00	\$1,568.00	\$1,960.00
55-59	\$250.50	\$501.00	\$751.50	\$1,002.00	\$1,252.50	\$1,503.00	\$2,004.00	\$2,505.00
60-64	\$321.50	\$643.00	\$964.50	\$1,286.00	\$1,607.50	\$1,929.00	\$2,572.00	\$3,215.00
65-69	\$405.50	\$811.00	\$1,216.50	\$1,622.00	\$2,027.50	\$2,433.00	\$3,244.00	\$4,055.00
70-74	\$507.00	\$1,014.00	\$1,521.00	\$2,028.00	\$2,535.00	\$3,042.00	\$4,056.00	\$5,070.00
75-80	\$607.50	\$1,215.00	\$1,822.50	\$2,430.00	\$3,037.50	\$3,645.00	\$4,860.00	\$6,075.00

Kansas and South Carolina require a \$25,000 minimum benefit.

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER

Policy Form Series LY-FDC-RD

Sold with the

FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums								
All States Unless Listed On Separate Schedule								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.00	\$6.00						
18-29	\$28.50	\$57.00	\$85.50	\$114.00	\$142.50	\$171.00	\$228.00	\$285.00
30-34	\$37.00	\$74.00	\$111.00	\$148.00	\$185.00	\$222.00	\$296.00	\$370.00
35-39	\$44.50	\$89.00	\$133.50	\$178.00	\$222.50	\$267.00	\$356.00	\$445.00
40-44	\$57.50	\$115.00	\$172.50	\$230.00	\$287.50	\$345.00	\$460.00	\$575.00
45-49	\$69.00	\$138.00	\$207.00	\$276.00	\$345.00	\$414.00	\$552.00	\$690.00
50-54	\$84.00	\$168.00	\$252.00	\$336.00	\$420.00	\$504.00	\$672.00	\$840.00
55-59	\$101.50	\$203.00	\$304.50	\$406.00	\$507.50	\$609.00	\$812.00	\$1,015.00
60-64	\$119.50	\$239.00	\$358.50	\$478.00	\$597.50	\$717.00	\$956.00	\$1,195.00
65-69	\$136.50	\$273.00	\$409.50	\$546.00	\$682.50	\$819.00	\$1,092.00	\$1,365.00
70-74	\$159.00	\$318.00	\$477.00	\$636.00	\$795.00	\$954.00	\$1,272.00	\$1,590.00
75-80	\$173.50	\$347.00	\$520.50	\$694.00	\$867.50	\$1,041.00	\$1,388.00	\$1,735.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.00	\$6.00						
18-29	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$168.00	\$210.00
30-34	\$28.50	\$57.00	\$85.50	\$114.00	\$142.50	\$171.00	\$228.00	\$285.00
35-39	\$36.00	\$72.00	\$108.00	\$144.00	\$180.00	\$216.00	\$288.00	\$360.00
40-44	\$50.00	\$100.00	\$150.00	\$200.00	\$250.00	\$300.00	\$400.00	\$500.00
45-49	\$65.50	\$131.00	\$196.50	\$262.00	\$327.50	\$393.00	\$524.00	\$655.00
50-54	\$90.00	\$180.00	\$270.00	\$360.00	\$450.00	\$540.00	\$720.00	\$900.00
55-59	\$119.50	\$239.00	\$358.50	\$478.00	\$597.50	\$717.00	\$956.00	\$1,195.00
60-64	\$154.50	\$309.00	\$463.50	\$618.00	\$772.50	\$927.00	\$1,236.00	\$1,545.00
65-69	\$190.50	\$381.00	\$571.50	\$762.00	\$952.50	\$1,143.00	\$1,524.00	\$1,905.00
70-74	\$233.00	\$466.00	\$699.00	\$932.00	\$1,165.00	\$1,398.00	\$1,864.00	\$2,330.00
75-80	\$255.50	\$511.00	\$766.50	\$1,022.00	\$1,277.50	\$1,533.00	\$2,044.00	\$2,555.00

Annual Tobacco Premiums								
All States Unless Listed On Separate Schedule								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$44.50	\$89.00	\$133.50	\$178.00	\$222.50	\$267.00	\$356.00	\$445.00
30-34	\$59.50	\$119.00	\$178.50	\$238.00	\$297.50	\$357.00	\$476.00	\$595.00
35-39	\$75.00	\$150.00	\$225.00	\$300.00	\$375.00	\$450.00	\$600.00	\$750.00
40-44	\$102.50	\$205.00	\$307.50	\$410.00	\$512.50	\$615.00	\$820.00	\$1,025.00
45-49	\$130.50	\$261.00	\$391.50	\$522.00	\$652.50	\$783.00	\$1,044.00	\$1,305.00
50-54	\$171.00	\$342.00	\$513.00	\$684.00	\$855.00	\$1,026.00	\$1,368.00	\$1,710.00
55-59	\$217.50	\$435.00	\$652.50	\$870.00	\$1,087.50	\$1,305.00	\$1,740.00	\$2,175.00
60-64	\$266.00	\$532.00	\$798.00	\$1,064.00	\$1,330.00	\$1,596.00	\$2,128.00	\$2,660.00
65-69	\$304.50	\$609.00	\$913.50	\$1,218.00	\$1,522.50	\$1,827.00	\$2,436.00	\$3,045.00
70-74	\$330.50	\$661.00	\$991.50	\$1,322.00	\$1,652.50	\$1,983.00	\$2,644.00	\$3,305.00
75-80	\$327.50	\$655.00	\$982.50	\$1,310.00	\$1,637.50	\$1,965.00	\$2,620.00	\$3,275.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$40.50	\$81.00	\$121.50	\$162.00	\$202.50	\$243.00	\$324.00	\$405.00
30-34	\$56.00	\$112.00	\$168.00	\$224.00	\$280.00	\$336.00	\$448.00	\$560.00
35-39	\$73.50	\$147.00	\$220.50	\$294.00	\$367.50	\$441.00	\$588.00	\$735.00
40-44	\$106.00	\$212.00	\$318.00	\$424.00	\$530.00	\$636.00	\$848.00	\$1,060.00
45-49	\$144.00	\$288.00	\$432.00	\$576.00	\$720.00	\$864.00	\$1,152.00	\$1,440.00
50-54	\$202.50	\$405.00	\$607.50	\$810.00	\$1,012.50	\$1,215.00	\$1,620.00	\$2,025.00
55-59	\$277.50	\$555.00	\$832.50	\$1,110.00	\$1,387.50	\$1,665.00	\$2,220.00	\$2,775.00
60-64	\$366.50	\$733.00	\$1,099.50	\$1,466.00	\$1,832.50	\$2,199.00	\$2,932.00	\$3,665.00
65-69	\$450.00	\$900.00	\$1,350.00	\$1,800.00	\$2,250.00	\$2,700.00	\$3,600.00	\$4,500.00
70-74	\$518.00	\$1,036.00	\$1,554.00	\$2,072.00	\$2,590.00	\$3,108.00	\$4,144.00	\$5,180.00
75-80	\$516.50	\$1,033.00	\$1,549.50	\$2,066.00	\$2,582.50	\$3,099.00	\$4,132.00	\$5,165.00

South Carolina requires a \$25,000 minimum benefit.

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

SPECIFIED DISEASE RIDER

Rider Form Series LY-SD-RD

Generic States

Annual Unisex Non-Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$6.00	\$12.00						
18-29	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$64.00	\$80.00
30-34	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$76.00	\$95.00
35-39	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$76.00	\$95.00
40-44	\$10.50	\$21.00	\$31.50	\$42.00	\$52.50	\$63.00	\$84.00	\$105.00
45-49	\$11.00	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$88.00	\$110.00
50-54	\$13.00	\$26.00	\$39.00	\$52.00	\$65.00	\$78.00	\$104.00	\$130.00
55-59	\$15.00	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$120.00	\$150.00
60-64	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00	\$132.00	\$165.00
65-69	\$19.00	\$38.00	\$57.00	\$76.00	\$95.00	\$114.00	\$152.00	\$190.00
70-74	\$23.00	\$46.00	\$69.00	\$92.00	\$115.00	\$138.00	\$184.00	\$230.00
75-80	\$26.00	\$52.00	\$78.00	\$104.00	\$130.00	\$156.00	\$208.00	\$260.00
Annual Unisex Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00	\$54.00	\$72.00	\$90.00
30-34	\$10.50	\$21.00	\$31.50	\$42.00	\$52.50	\$63.00	\$84.00	\$105.00
35-39	\$11.00	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$88.00	\$110.00
40-44	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$100.00	\$125.00
45-49	\$14.00	\$28.00	\$42.00	\$56.00	\$70.00	\$84.00	\$112.00	\$140.00
50-54	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00	\$132.00	\$165.00
55-59	\$19.50	\$39.00	\$58.50	\$78.00	\$97.50	\$117.00	\$156.00	\$195.00
60-64	\$22.00	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00	\$176.00	\$220.00
65-69	\$24.50	\$49.00	\$73.50	\$98.00	\$122.50	\$147.00	\$196.00	\$245.00
70-74	\$29.50	\$59.00	\$88.50	\$118.00	\$147.50	\$177.00	\$236.00	\$295.00
75-80	\$32.50	\$65.00	\$97.50	\$130.00	\$162.50	\$195.00	\$260.00	\$325.00

South Carolina requires a \$25,000 minimum benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

FIRST DIAGNOSIS HEART ATTACK & STROKE

FOR ARKANSAS

Form Series LY-FDH-BA and LY-FDH-RD

Annual Non-Tobacco Premiums								
ARKANSAS								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.55	\$5.10						
18-29	\$12.25	\$24.50	\$36.75	\$49.00	\$61.25	\$73.50	\$98.00	\$122.50
30-34	\$16.90	\$33.80	\$50.70	\$67.60	\$84.50	\$101.40	\$135.20	\$169.00
35-39	\$22.00	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00	\$176.00	\$220.00
40-44	\$31.30	\$62.60	\$93.90	\$125.20	\$156.50	\$187.80	\$250.40	\$313.00
45-49	\$43.15	\$86.30	\$129.45	\$172.60	\$215.75	\$258.90	\$345.20	\$431.50
50-54	\$57.55	\$115.10	\$172.65	\$230.20	\$287.75	\$345.30	\$460.40	\$575.50
55-59	\$75.75	\$151.50	\$227.25	\$303.00	\$378.75	\$454.50	\$606.00	\$757.50
60-64	\$99.40	\$198.80	\$298.20	\$397.60	\$497.00	\$596.40	\$795.20	\$994.00
65-69	\$129.45	\$258.90	\$388.35	\$517.80	\$647.25	\$776.70	\$1,035.60	\$1,294.50
70-74	\$169.65	\$339.30	\$508.95	\$678.60	\$848.25	\$1,017.90	\$1,357.20	\$1,696.50
75-80	\$211.95	\$423.90	\$635.85	\$847.80	\$1,059.75	\$1,271.70	\$1,695.60	\$2,119.50
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.55	\$5.10						
18-29	\$21.15	\$42.30	\$63.45	\$84.60	\$105.75	\$126.90	\$169.20	\$211.50
30-34	\$29.20	\$58.40	\$87.60	\$116.80	\$146.00	\$175.20	\$233.60	\$292.00
35-39	\$38.10	\$76.20	\$114.30	\$152.40	\$190.50	\$228.60	\$304.80	\$381.00
40-44	\$54.15	\$108.30	\$162.45	\$216.60	\$270.75	\$324.90	\$433.20	\$541.50
45-49	\$73.20	\$146.40	\$219.60	\$292.80	\$366.00	\$439.20	\$585.60	\$732.00
50-54	\$94.35	\$188.70	\$283.05	\$377.40	\$471.75	\$566.10	\$754.80	\$943.50
55-59	\$120.60	\$241.20	\$361.80	\$482.40	\$603.00	\$723.60	\$964.80	\$1,206.00
60-64	\$155.25	\$310.50	\$465.75	\$621.00	\$776.25	\$931.50	\$1,242.00	\$1,552.50
65-69	\$196.75	\$393.50	\$590.25	\$787.00	\$983.75	\$1,180.50	\$1,574.00	\$1,967.50
70-74	\$246.65	\$493.30	\$739.95	\$986.60	\$1,233.25	\$1,479.90	\$1,973.20	\$2,466.50
75-80	\$296.15	\$592.30	\$888.45	\$1,184.60	\$1,480.75	\$1,776.90	\$2,369.20	\$2,961.50

Annual Tobacco Premiums								
ARKANSAS								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$18.20	\$36.40	\$54.60	\$72.80	\$91.00	\$109.20	\$145.60	\$182.00
30-34	\$24.95	\$49.90	\$74.85	\$99.80	\$124.75	\$149.70	\$199.60	\$249.50
35-39	\$33.00	\$66.00	\$99.00	\$132.00	\$165.00	\$198.00	\$264.00	\$330.00
40-44	\$47.40	\$94.80	\$142.20	\$189.60	\$237.00	\$284.40	\$379.20	\$474.00
45-49	\$65.60	\$131.20	\$196.80	\$262.40	\$328.00	\$393.60	\$524.80	\$656.00
50-54	\$87.60	\$175.20	\$262.80	\$350.40	\$438.00	\$525.60	\$700.80	\$876.00
55-59	\$115.50	\$231.00	\$346.50	\$462.00	\$577.50	\$693.00	\$924.00	\$1,155.00
60-64	\$152.30	\$304.60	\$456.90	\$609.20	\$761.50	\$913.80	\$1,218.40	\$1,523.00
65-69	\$198.00	\$396.00	\$594.00	\$792.00	\$990.00	\$1,188.00	\$1,584.00	\$1,980.00
70-74	\$259.75	\$519.50	\$779.25	\$1,039.00	\$1,298.75	\$1,558.50	\$2,078.00	\$2,597.50
75-80	\$322.40	\$644.80	\$967.20	\$1,289.60	\$1,612.00	\$1,934.40	\$2,579.20	\$3,224.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$35.95	\$71.90	\$107.85	\$143.80	\$179.75	\$215.70	\$287.60	\$359.50
30-34	\$49.50	\$99.00	\$148.50	\$198.00	\$247.50	\$297.00	\$396.00	\$495.00
35-39	\$65.60	\$131.20	\$196.80	\$262.40	\$328.00	\$393.60	\$524.80	\$656.00
40-44	\$94.35	\$188.70	\$283.05	\$377.40	\$471.75	\$566.10	\$754.80	\$943.50
45-49	\$128.20	\$256.40	\$384.60	\$512.80	\$641.00	\$769.20	\$1,025.60	\$1,282.00
50-54	\$165.85	\$331.70	\$497.55	\$663.40	\$829.25	\$995.10	\$1,326.80	\$1,658.50
55-59	\$211.95	\$423.90	\$635.85	\$847.80	\$1,059.75	\$1,271.70	\$1,695.60	\$2,119.50
60-64	\$272.05	\$544.10	\$816.15	\$1,088.20	\$1,360.25	\$1,632.30	\$2,176.40	\$2,720.50
65-69	\$343.10	\$686.20	\$1,029.30	\$1,372.40	\$1,715.50	\$2,058.60	\$2,744.80	\$3,431.00
70-74	\$429.00	\$858.00	\$1,287.00	\$1,716.00	\$2,145.00	\$2,574.00	\$3,432.00	\$4,290.00
75-80	\$514.05	\$1,028.10	\$1,542.15	\$2,056.20	\$2,570.25	\$3,084.30	\$4,112.40	\$5,140.50

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER
 Form Series LY-FDC-BA and LY-FDC-RD
 Sold with the
FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums								
ARKANSAS								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.55	\$5.10						
18-29	\$24.10	\$48.20	\$72.30	\$96.40	\$120.50	\$144.60	\$192.80	\$241.00
30-34	\$31.30	\$62.60	\$93.90	\$125.20	\$156.50	\$187.80	\$250.40	\$313.00
35-39	\$37.65	\$75.30	\$112.95	\$150.60	\$188.25	\$225.90	\$301.20	\$376.50
40-44	\$48.65	\$97.30	\$145.95	\$194.60	\$243.25	\$291.90	\$389.20	\$486.50
45-49	\$58.40	\$116.80	\$175.20	\$233.60	\$292.00	\$350.40	\$467.20	\$584.00
50-54	\$71.10	\$142.20	\$213.30	\$284.40	\$355.50	\$426.60	\$568.80	\$711.00
55-59	\$85.90	\$171.80	\$257.70	\$343.60	\$429.50	\$515.40	\$687.20	\$859.00
60-64	\$101.10	\$202.20	\$303.30	\$404.40	\$505.50	\$606.60	\$808.80	\$1,011.00
65-69	\$115.50	\$231.00	\$346.50	\$462.00	\$577.50	\$693.00	\$924.00	\$1,155.00
70-74	\$134.55	\$269.10	\$403.65	\$538.20	\$672.75	\$807.30	\$1,076.40	\$1,345.50
75-80	\$146.80	\$293.60	\$440.40	\$587.20	\$734.00	\$880.80	\$1,174.40	\$1,468.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.55	\$5.10						
18-29	\$17.75	\$35.50	\$53.25	\$71.00	\$88.75	\$106.50	\$142.00	\$177.50
30-34	\$24.10	\$48.20	\$72.30	\$96.40	\$120.50	\$144.60	\$192.80	\$241.00
35-39	\$30.45	\$60.90	\$91.35	\$121.80	\$152.25	\$182.70	\$243.60	\$304.50
40-44	\$42.30	\$84.60	\$126.90	\$169.20	\$211.50	\$253.80	\$338.40	\$423.00
45-49	\$55.40	\$110.80	\$166.20	\$221.60	\$277.00	\$332.40	\$443.20	\$554.00
50-54	\$76.15	\$152.30	\$228.45	\$304.60	\$380.75	\$456.90	\$609.20	\$761.50
55-59	\$101.10	\$202.20	\$303.30	\$404.40	\$505.50	\$606.60	\$808.80	\$1,011.00
60-64	\$130.75	\$261.50	\$392.25	\$523.00	\$653.75	\$784.50	\$1,046.00	\$1,307.50
65-69	\$161.20	\$322.40	\$483.60	\$644.80	\$806.00	\$967.20	\$1,289.60	\$1,612.00
70-74	\$197.15	\$394.30	\$591.45	\$788.60	\$985.75	\$1,182.90	\$1,577.20	\$1,971.50
75-80	\$216.20	\$432.40	\$648.60	\$864.80	\$1,081.00	\$1,297.20	\$1,729.60	\$2,162.00

Annual Tobacco Premiums								
ARKANSAS								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$37.65	\$75.30	\$112.95	\$150.60	\$188.25	\$225.90	\$301.20	\$376.50
30-34	\$50.35	\$100.70	\$151.05	\$201.40	\$251.75	\$302.10	\$402.80	\$503.50
35-39	\$63.45	\$126.90	\$190.35	\$253.80	\$317.25	\$380.70	\$507.60	\$634.50
40-44	\$86.75	\$173.50	\$260.25	\$347.00	\$433.75	\$520.50	\$694.00	\$867.50
45-49	\$110.40	\$220.80	\$331.20	\$441.60	\$552.00	\$662.40	\$883.20	\$1,104.00
50-54	\$144.70	\$289.40	\$434.10	\$578.80	\$723.50	\$868.20	\$1,157.60	\$1,447.00
55-59	\$184.05	\$368.10	\$552.15	\$736.20	\$920.25	\$1,104.30	\$1,472.40	\$1,840.50
60-64	\$225.10	\$450.20	\$675.30	\$900.40	\$1,125.50	\$1,350.60	\$1,800.80	\$2,251.00
65-69	\$257.65	\$515.30	\$772.95	\$1,030.60	\$1,288.25	\$1,545.90	\$2,061.20	\$2,576.50
70-74	\$279.65	\$559.30	\$838.95	\$1,118.60	\$1,398.25	\$1,677.90	\$2,237.20	\$2,796.50
75-80	\$277.10	\$554.20	\$831.30	\$1,108.40	\$1,385.50	\$1,662.60	\$2,216.80	\$2,771.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$34.25	\$68.50	\$102.75	\$137.00	\$171.25	\$205.50	\$274.00	\$342.50
30-34	\$47.40	\$94.80	\$142.20	\$189.60	\$237.00	\$284.40	\$379.20	\$474.00
35-39	\$62.20	\$124.40	\$186.60	\$248.80	\$311.00	\$373.20	\$497.60	\$622.00
40-44	\$89.70	\$179.40	\$269.10	\$358.80	\$448.50	\$538.20	\$717.60	\$897.00
45-49	\$121.85	\$243.70	\$365.55	\$487.40	\$609.25	\$731.10	\$974.80	\$1,218.50
50-54	\$171.35	\$342.70	\$514.05	\$685.40	\$856.75	\$1,028.10	\$1,370.80	\$1,713.50
55-59	\$234.80	\$469.60	\$704.40	\$939.20	\$1,174.00	\$1,408.80	\$1,878.40	\$2,348.00
60-64	\$310.10	\$620.20	\$930.30	\$1,240.40	\$1,550.50	\$1,860.60	\$2,480.80	\$3,101.00
65-69	\$380.75	\$761.50	\$1,142.25	\$1,523.00	\$1,903.75	\$2,284.50	\$3,046.00	\$3,807.50
70-74	\$438.30	\$876.60	\$1,314.90	\$1,753.20	\$2,191.50	\$2,629.80	\$3,506.40	\$4,383.00
75-80	\$437.05	\$874.10	\$1,311.15	\$1,748.20	\$2,185.25	\$2,622.30	\$3,496.40	\$4,370.50

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

SPECIFIED DISEASE RIDER

Rider Form Series LY-SD-RD

Arkansas

Annual Unisex Non-Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$5.10	\$10.20						
18-29	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75	\$40.50	\$54.00	\$67.50
30-34	\$8.05	\$16.10	\$24.15	\$32.20	\$40.25	\$48.30	\$64.40	\$80.50
35-39	\$8.05	\$16.10	\$24.15	\$32.20	\$40.25	\$48.30	\$64.40	\$80.50
40-44	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$71.20	\$89.00
45-49	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$74.40	\$93.00
50-54	\$11.00	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$88.00	\$110.00
55-59	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50	\$76.20	\$101.60	\$127.00
60-64	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$111.60	\$139.50
65-69	\$16.10	\$32.20	\$48.30	\$64.40	\$80.50	\$96.60	\$128.80	\$161.00
70-74	\$19.45	\$38.90	\$58.35	\$77.80	\$97.25	\$116.70	\$155.60	\$194.50
75-80	\$22.00	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00	\$176.00	\$220.00
Annual Unisex Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$7.60	\$15.20	\$22.80	\$30.40	\$38.00	\$45.60	\$60.80	\$76.00
30-34	\$8.90	\$17.80	\$26.70	\$35.60	\$44.50	\$53.40	\$71.20	\$89.00
35-39	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$74.40	\$93.00
40-44	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$84.80	\$106.00
45-49	\$11.85	\$23.70	\$35.55	\$47.40	\$59.25	\$71.10	\$94.80	\$118.50
50-54	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$111.60	\$139.50
55-59	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00	\$132.00	\$165.00
60-64	\$18.60	\$37.20	\$55.80	\$74.40	\$93.00	\$111.60	\$148.80	\$186.00
65-69	\$20.75	\$41.50	\$62.25	\$83.00	\$103.75	\$124.50	\$166.00	\$207.50
70-74	\$24.95	\$49.90	\$74.85	\$99.80	\$124.75	\$149.70	\$199.60	\$249.50
75-80	\$27.50	\$55.00	\$82.50	\$110.00	\$137.50	\$165.00	\$220.00	\$275.00

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

**FIRST DIAGNOSIS HEART ATTACK & STROKE
FOR COLORADO**

Policy Form Series LY-FDH-BA and LY-FDH-RD

Annual Non-Tobacco Premiums								
COLORADO								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.75	\$5.50						
18-29	\$13.30	\$26.60	\$39.90	\$53.20	\$66.50	\$79.80	\$106.40	\$133.00
30-34	\$18.35	\$36.70	\$55.05	\$73.40	\$91.75	\$110.10	\$146.80	\$183.50
35-39	\$23.85	\$47.70	\$71.55	\$95.40	\$119.25	\$143.10	\$190.80	\$238.50
40-44	\$33.90	\$67.80	\$101.70	\$135.60	\$169.50	\$203.40	\$271.20	\$339.00
45-49	\$46.75	\$93.50	\$140.25	\$187.00	\$233.75	\$280.50	\$374.00	\$467.50
50-54	\$62.35	\$124.70	\$187.05	\$249.40	\$311.75	\$374.10	\$498.80	\$623.50
55-59	\$82.05	\$164.10	\$246.15	\$328.20	\$410.25	\$492.30	\$656.40	\$820.50
60-64	\$107.70	\$215.40	\$323.10	\$430.80	\$538.50	\$646.20	\$861.60	\$1,077.00
65-69	\$140.25	\$280.50	\$420.75	\$561.00	\$701.25	\$841.50	\$1,122.00	\$1,402.50
70-74	\$183.80	\$367.60	\$551.40	\$735.20	\$919.00	\$1,102.80	\$1,470.40	\$1,838.00
75-80	\$229.65	\$459.30	\$688.95	\$918.60	\$1,148.25	\$1,377.90	\$1,837.20	\$2,296.50
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.75	\$5.50						
18-29	\$22.90	\$45.80	\$68.70	\$91.60	\$114.50	\$137.40	\$183.20	\$229.00
30-34	\$31.65	\$63.30	\$94.95	\$126.60	\$158.25	\$189.90	\$253.20	\$316.50
35-39	\$41.25	\$82.50	\$123.75	\$165.00	\$206.25	\$247.50	\$330.00	\$412.50
40-44	\$58.65	\$117.30	\$175.95	\$234.60	\$293.25	\$351.90	\$469.20	\$586.50
45-49	\$79.30	\$158.60	\$237.90	\$317.20	\$396.50	\$475.80	\$634.40	\$793.00
50-54	\$102.20	\$204.40	\$306.60	\$408.80	\$511.00	\$613.20	\$817.60	\$1,022.00
55-59	\$130.65	\$261.30	\$391.95	\$522.60	\$653.25	\$783.90	\$1,045.20	\$1,306.50
60-64	\$168.20	\$336.40	\$504.60	\$672.80	\$841.00	\$1,009.20	\$1,345.60	\$1,682.00
65-69	\$213.15	\$426.30	\$639.45	\$852.60	\$1,065.75	\$1,278.90	\$1,705.20	\$2,131.50
70-74	\$267.20	\$534.40	\$801.60	\$1,068.80	\$1,336.00	\$1,603.20	\$2,137.60	\$2,672.00
75-80	\$320.85	\$641.70	\$962.55	\$1,283.40	\$1,604.25	\$1,925.10	\$2,566.80	\$3,208.50

Annual Tobacco Premiums								
COLORADO								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$19.70	\$39.40	\$59.10	\$78.80	\$98.50	\$118.20	\$157.60	\$197.00
30-34	\$27.05	\$54.10	\$81.15	\$108.20	\$135.25	\$162.30	\$216.40	\$270.50
35-39	\$35.75	\$71.50	\$107.25	\$143.00	\$178.75	\$214.50	\$286.00	\$357.50
40-44	\$51.35	\$102.70	\$154.05	\$205.40	\$256.75	\$308.10	\$410.80	\$513.50
45-49	\$71.05	\$142.10	\$213.15	\$284.20	\$355.25	\$426.30	\$568.40	\$710.50
50-54	\$94.90	\$189.80	\$284.70	\$379.60	\$474.50	\$569.40	\$759.20	\$949.00
55-59	\$125.15	\$250.30	\$375.45	\$500.60	\$625.75	\$750.90	\$1,001.20	\$1,251.50
60-64	\$165.00	\$330.00	\$495.00	\$660.00	\$825.00	\$990.00	\$1,320.00	\$1,650.00
65-69	\$214.50	\$429.00	\$643.50	\$858.00	\$1,072.50	\$1,287.00	\$1,716.00	\$2,145.00
70-74	\$281.40	\$562.80	\$844.20	\$1,125.60	\$1,407.00	\$1,688.40	\$2,251.20	\$2,814.00
75-80	\$349.25	\$698.50	\$1,047.75	\$1,397.00	\$1,746.25	\$2,095.50	\$2,794.00	\$3,492.50
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$38.95	\$77.90	\$116.85	\$155.80	\$194.75	\$233.70	\$311.60	\$389.50
30-34	\$53.65	\$107.30	\$160.95	\$214.60	\$268.25	\$321.90	\$429.20	\$536.50
35-39	\$71.05	\$142.10	\$213.15	\$284.20	\$355.25	\$426.30	\$568.40	\$710.50
40-44	\$102.20	\$204.40	\$306.60	\$408.80	\$511.00	\$613.20	\$817.60	\$1,022.00
45-49	\$138.90	\$277.80	\$416.70	\$555.60	\$694.50	\$833.40	\$1,111.20	\$1,389.00
50-54	\$179.65	\$359.30	\$538.95	\$718.60	\$898.25	\$1,077.90	\$1,437.20	\$1,796.50
55-59	\$229.65	\$459.30	\$688.95	\$918.60	\$1,148.25	\$1,377.90	\$1,837.20	\$2,296.50
60-64	\$294.70	\$589.40	\$884.10	\$1,178.80	\$1,473.50	\$1,768.20	\$2,357.60	\$2,947.00
65-69	\$371.70	\$743.40	\$1,115.10	\$1,486.80	\$1,858.50	\$2,230.20	\$2,973.60	\$3,717.00
70-74	\$464.75	\$929.50	\$1,394.25	\$1,859.00	\$2,323.75	\$2,788.50	\$3,718.00	\$4,647.50
75-80	\$556.90	\$1,113.80	\$1,670.70	\$2,227.60	\$2,784.50	\$3,341.40	\$4,455.20	\$5,569.00

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.
Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER
 Policy Form Series LY-FDH-RD
 Sold with the
FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums								
COLORADO								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.75	\$5.50						
18-29	\$26.15	\$52.30	\$78.45	\$104.60	\$130.75	\$156.90	\$209.20	\$261.50
30-34	\$33.90	\$67.80	\$101.70	\$135.60	\$169.50	\$203.40	\$271.20	\$339.00
35-39	\$40.80	\$81.60	\$122.40	\$163.20	\$204.00	\$244.80	\$326.40	\$408.00
40-44	\$52.70	\$105.40	\$158.10	\$210.80	\$263.50	\$316.20	\$421.60	\$527.00
45-49	\$63.25	\$126.50	\$189.75	\$253.00	\$316.25	\$379.50	\$506.00	\$632.50
50-54	\$77.00	\$154.00	\$231.00	\$308.00	\$385.00	\$462.00	\$616.00	\$770.00
55-59	\$93.05	\$186.10	\$279.15	\$372.20	\$465.25	\$558.30	\$744.40	\$930.50
60-64	\$109.55	\$219.10	\$328.65	\$438.20	\$547.75	\$657.30	\$876.40	\$1,095.50
65-69	\$125.15	\$250.30	\$375.45	\$500.60	\$625.75	\$750.90	\$1,001.20	\$1,251.50
70-74	\$145.75	\$291.50	\$437.25	\$583.00	\$728.75	\$874.50	\$1,166.00	\$1,457.50
75-80	\$159.05	\$318.10	\$477.15	\$636.20	\$795.25	\$954.30	\$1,272.40	\$1,590.50
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.75	\$5.50						
18-29	\$19.25	\$38.50	\$57.75	\$77.00	\$96.25	\$115.50	\$154.00	\$192.50
30-34	\$26.15	\$52.30	\$78.45	\$104.60	\$130.75	\$156.90	\$209.20	\$261.50
35-39	\$33.00	\$66.00	\$99.00	\$132.00	\$165.00	\$198.00	\$264.00	\$330.00
40-44	\$45.85	\$91.70	\$137.55	\$183.40	\$229.25	\$275.10	\$366.80	\$458.50
45-49	\$60.05	\$120.10	\$180.15	\$240.20	\$300.25	\$360.30	\$480.40	\$600.50
50-54	\$82.50	\$165.00	\$247.50	\$330.00	\$412.50	\$495.00	\$660.00	\$825.00
55-59	\$109.55	\$219.10	\$328.65	\$438.20	\$547.75	\$657.30	\$876.40	\$1,095.50
60-64	\$141.65	\$283.30	\$424.95	\$566.60	\$708.25	\$849.90	\$1,133.20	\$1,416.50
65-69	\$174.65	\$349.30	\$523.95	\$698.60	\$873.25	\$1,047.90	\$1,397.20	\$1,746.50
70-74	\$213.60	\$427.20	\$640.80	\$854.40	\$1,068.00	\$1,281.60	\$1,708.80	\$2,136.00
75-80	\$234.20	\$468.40	\$702.60	\$936.80	\$1,171.00	\$1,405.20	\$1,873.60	\$2,342.00

Annual Tobacco Premiums								
COLORADO								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$40.80	\$81.60	\$122.40	\$163.20	\$204.00	\$244.80	\$326.40	\$408.00
30-34	\$54.55	\$109.10	\$163.65	\$218.20	\$272.75	\$327.30	\$436.40	\$545.50
35-39	\$68.75	\$137.50	\$206.25	\$275.00	\$343.75	\$412.50	\$550.00	\$687.50
40-44	\$93.95	\$187.90	\$281.85	\$375.80	\$469.75	\$563.70	\$751.60	\$939.50
45-49	\$119.65	\$239.30	\$358.95	\$478.60	\$598.25	\$717.90	\$957.20	\$1,196.50
50-54	\$156.75	\$313.50	\$470.25	\$627.00	\$783.75	\$940.50	\$1,254.00	\$1,567.50
55-59	\$199.40	\$398.80	\$598.20	\$797.60	\$997.00	\$1,196.40	\$1,595.20	\$1,994.00
60-64	\$243.85	\$487.70	\$731.55	\$975.40	\$1,219.25	\$1,463.10	\$1,950.80	\$2,438.50
65-69	\$279.15	\$558.30	\$837.45	\$1,116.60	\$1,395.75	\$1,674.90	\$2,233.20	\$2,791.50
70-74	\$302.95	\$605.90	\$908.85	\$1,211.80	\$1,514.75	\$1,817.70	\$2,423.60	\$3,029.50
75-80	\$300.20	\$600.40	\$900.60	\$1,200.80	\$1,501.00	\$1,801.20	\$2,401.60	\$3,002.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$37.15	\$74.30	\$111.45	\$148.60	\$185.75	\$222.90	\$297.20	\$371.50
30-34	\$51.35	\$102.70	\$154.05	\$205.40	\$256.75	\$308.10	\$410.80	\$513.50
35-39	\$67.40	\$134.80	\$202.20	\$269.60	\$337.00	\$404.40	\$539.20	\$674.00
40-44	\$97.15	\$194.30	\$291.45	\$388.60	\$485.75	\$582.90	\$777.20	\$971.50
45-49	\$132.00	\$264.00	\$396.00	\$528.00	\$660.00	\$792.00	\$1,056.00	\$1,320.00
50-54	\$185.65	\$371.30	\$556.95	\$742.60	\$928.25	\$1,113.90	\$1,485.20	\$1,856.50
55-59	\$254.40	\$508.80	\$763.20	\$1,017.60	\$1,272.00	\$1,526.40	\$2,035.20	\$2,544.00
60-64	\$335.95	\$671.90	\$1,007.85	\$1,343.80	\$1,679.75	\$2,015.70	\$2,687.60	\$3,359.50
65-69	\$412.50	\$825.00	\$1,237.50	\$1,650.00	\$2,062.50	\$2,475.00	\$3,300.00	\$4,125.00
70-74	\$474.85	\$949.70	\$1,424.55	\$1,899.40	\$2,374.25	\$2,849.10	\$3,798.80	\$4,748.50
75-80	\$473.45	\$946.90	\$1,420.35	\$1,893.80	\$2,367.25	\$2,840.70	\$3,787.60	\$4,734.50

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.
 Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

SPECIFIED DISEASE RIDER

Rider Form Series LY-SD-RD

Colorado

Annual Unisex Non-Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$5.50	\$11.00						
18-29	\$7.35	\$14.70	\$22.05	\$29.40	\$36.75	\$44.10	\$58.80	\$73.50
30-34	\$8.70	\$17.40	\$26.10	\$34.80	\$43.50	\$52.20	\$69.60	\$87.00
35-39	\$8.70	\$17.40	\$26.10	\$34.80	\$43.50	\$52.20	\$69.60	\$87.00
40-44	\$9.65	\$19.30	\$28.95	\$38.60	\$48.25	\$57.90	\$77.20	\$96.50
45-49	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60	\$80.80	\$101.00
50-54	\$11.90	\$23.80	\$35.70	\$47.60	\$59.50	\$71.40	\$95.20	\$119.00
55-59	\$13.75	\$27.50	\$41.25	\$55.00	\$68.75	\$82.50	\$110.00	\$137.50
60-64	\$15.15	\$30.30	\$45.45	\$60.60	\$75.75	\$90.90	\$121.20	\$151.50
65-69	\$17.40	\$34.80	\$52.20	\$69.60	\$87.00	\$104.40	\$139.20	\$174.00
70-74	\$21.10	\$42.20	\$63.30	\$84.40	\$105.50	\$126.60	\$168.80	\$211.00
75-80	\$23.85	\$47.70	\$71.55	\$95.40	\$119.25	\$143.10	\$190.80	\$238.50
Annual Unisex Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$8.25	\$16.50	\$24.75	\$33.00	\$41.25	\$49.50	\$66.00	\$82.50
30-34	\$9.65	\$19.30	\$28.95	\$38.60	\$48.25	\$57.90	\$77.20	\$96.50
35-39	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60	\$80.80	\$101.00
40-44	\$11.45	\$22.90	\$34.35	\$45.80	\$57.25	\$68.70	\$91.60	\$114.50
45-49	\$12.85	\$25.70	\$38.55	\$51.40	\$64.25	\$77.10	\$102.80	\$128.50
50-54	\$15.15	\$30.30	\$45.45	\$60.60	\$75.75	\$90.90	\$121.20	\$151.50
55-59	\$17.90	\$35.80	\$53.70	\$71.60	\$89.50	\$107.40	\$143.20	\$179.00
60-64	\$20.15	\$40.30	\$60.45	\$80.60	\$100.75	\$120.90	\$161.20	\$201.50
65-69	\$22.45	\$44.90	\$67.35	\$89.80	\$112.25	\$134.70	\$179.60	\$224.50
70-74	\$27.05	\$54.10	\$81.15	\$108.20	\$135.25	\$162.30	\$216.40	\$270.50
75-80	\$29.80	\$59.60	\$89.40	\$119.20	\$149.00	\$178.80	\$238.40	\$298.00

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

**FIRST DIAGNOSIS HEART ATTACK & STROKE
FOR CONNECTICUT**

Policy Form Series LY-FDH-BA and LY-FDH-RD

Annual Non-Tobacco Premiums CONNECTICUT							
FEMALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child	\$2.15	\$4.30					
18-29	\$8.10	\$16.20	\$24.30	\$32.40	\$40.50	\$48.60	\$64.80
30-34	\$11.70	\$23.40	\$35.10	\$46.80	\$58.50	\$70.20	\$93.60
35-39	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00	\$132.00
40-44	\$25.15	\$50.30	\$75.45	\$100.60	\$125.75	\$150.90	\$201.20
45-49	\$36.10	\$72.20	\$108.30	\$144.40	\$180.50	\$216.60	\$288.80
50-54	\$49.70	\$99.40	\$149.10	\$198.80	\$248.50	\$298.20	\$397.60
55-59	\$67.05	\$134.10	\$201.15	\$268.20	\$335.25	\$402.30	\$536.40
60-64	\$89.85	\$179.70	\$269.55	\$359.40	\$449.25	\$539.10	\$718.80
65-69	\$117.80	\$235.60	\$353.40	\$471.20	\$589.00	\$706.80	\$942.40
70-74	\$155.95	\$311.90	\$467.85	\$623.80	\$779.75	\$935.70	\$1,247.60
75-80	\$181.15	\$362.30	\$543.45	\$724.60	\$905.75	\$1,086.90	\$1,449.20
MALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child	\$2.15	\$4.30					
18-29	\$15.20	\$30.40	\$45.60	\$60.80	\$76.00	\$91.20	\$121.60
30-34	\$21.85	\$43.70	\$65.55	\$87.40	\$109.25	\$131.10	\$174.80
35-39	\$30.50	\$61.00	\$91.50	\$122.00	\$152.50	\$183.00	\$244.00
40-44	\$45.90	\$91.80	\$137.70	\$183.60	\$229.50	\$275.40	\$367.20
45-49	\$64.10	\$128.20	\$192.30	\$256.40	\$320.50	\$384.60	\$512.80
50-54	\$84.30	\$168.60	\$252.90	\$337.20	\$421.50	\$505.80	\$674.40
55-59	\$109.00	\$218.00	\$327.00	\$436.00	\$545.00	\$654.00	\$872.00
60-64	\$141.50	\$283.00	\$424.50	\$566.00	\$707.50	\$849.00	\$1,132.00
65-69	\$180.50	\$361.00	\$541.50	\$722.00	\$902.50	\$1,083.00	\$1,444.00
70-74	\$227.45	\$454.90	\$682.35	\$909.80	\$1,137.25	\$1,364.70	\$1,819.60
75-80	\$253.05	\$506.10	\$759.15	\$1,012.20	\$1,265.25	\$1,518.30	\$2,024.40

Annual Tobacco Premiums CONNECTICUT							
FEMALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child							
18-29	\$12.10	\$24.20	\$36.30	\$48.40	\$60.50	\$72.60	\$96.80
30-34	\$17.55	\$35.10	\$52.65	\$70.20	\$87.75	\$105.30	\$140.40
35-39	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00	\$150.00	\$200.00
40-44	\$38.25	\$76.50	\$114.75	\$153.00	\$191.25	\$229.50	\$306.00
45-49	\$55.00	\$110.00	\$165.00	\$220.00	\$275.00	\$330.00	\$440.00
50-54	\$75.95	\$151.90	\$227.85	\$303.80	\$379.75	\$455.70	\$607.60
55-59	\$102.75	\$205.50	\$308.25	\$411.00	\$513.75	\$616.50	\$822.00
60-64	\$138.05	\$276.10	\$414.15	\$552.20	\$690.25	\$828.30	\$1,104.40
65-69	\$181.25	\$362.50	\$543.75	\$725.00	\$906.25	\$1,087.50	\$1,450.00
70-74	\$239.20	\$478.40	\$717.60	\$956.80	\$1,196.00	\$1,435.20	\$1,913.60
75-80	\$275.45	\$550.90	\$826.35	\$1,101.80	\$1,377.25	\$1,652.70	\$2,203.60
MALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child							
18-29	\$26.00	\$52.00	\$78.00	\$104.00	\$130.00	\$156.00	\$208.00
30-34	\$37.60	\$75.20	\$112.80	\$150.40	\$188.00	\$225.60	\$300.80
35-39	\$53.30	\$106.60	\$159.90	\$213.20	\$266.50	\$319.80	\$426.40
40-44	\$80.75	\$161.50	\$242.25	\$323.00	\$403.75	\$484.50	\$646.00
45-49	\$112.85	\$225.70	\$338.55	\$451.40	\$564.25	\$677.10	\$902.80
50-54	\$148.75	\$297.50	\$446.25	\$595.00	\$743.75	\$892.50	\$1,190.00
55-59	\$192.70	\$385.40	\$578.10	\$770.80	\$963.50	\$1,156.20	\$1,541.60
60-64	\$249.20	\$498.40	\$747.60	\$996.80	\$1,246.00	\$1,495.20	\$1,993.60
65-69	\$316.10	\$632.20	\$948.30	\$1,264.40	\$1,580.50	\$1,896.60	\$2,528.80
70-74	\$396.65	\$793.30	\$1,189.95	\$1,586.60	\$1,983.25	\$2,379.90	\$3,173.20
75-80	\$439.30	\$878.60	\$1,317.90	\$1,757.20	\$2,196.50	\$2,635.80	\$3,514.40

Note: Benefit choice must be the same for all covered persons; however, children are required to be covered with at least 25% of the parent benefit amount with the maximum coverage amount not to exceed \$10,000.

Modal Factors:

Monthly	0.085
Quarterly	0.265
Semi-Annual	0.520

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.
Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER
Rider Form Series LY-FDC-RD
Sold with the
FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums							
CONNECTICUT							
FEMALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child	\$2.20	\$4.40					
18-29	\$18.20	\$36.40	\$54.60	\$72.80	\$91.00	\$109.20	\$145.60
30-34	\$24.30	\$48.60	\$72.90	\$97.20	\$121.50	\$145.80	\$194.40
35-39	\$30.45	\$60.90	\$91.35	\$121.80	\$152.25	\$182.70	\$243.60
40-44	\$40.95	\$81.90	\$122.85	\$163.80	\$204.75	\$245.70	\$327.60
45-49	\$50.25	\$100.50	\$150.75	\$201.00	\$251.25	\$301.50	\$402.00
50-54	\$62.95	\$125.90	\$188.85	\$251.80	\$314.75	\$377.70	\$503.60
55-59	\$77.25	\$154.50	\$231.75	\$309.00	\$386.25	\$463.50	\$618.00
60-64	\$92.10	\$184.20	\$276.30	\$368.40	\$460.50	\$552.60	\$736.80
65-69	\$106.30	\$212.60	\$318.90	\$425.20	\$531.50	\$637.80	\$850.40
70-74	\$124.05	\$248.10	\$372.15	\$496.20	\$620.25	\$744.30	\$992.40
75-80	\$126.10	\$252.20	\$378.30	\$504.40	\$630.50	\$756.60	\$1,008.80
MALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child	\$2.20	\$4.40					
18-29	\$18.10	\$36.20	\$54.30	\$72.40	\$90.50	\$108.60	\$144.80
30-34	\$24.95	\$49.90	\$74.85	\$99.80	\$124.75	\$149.70	\$199.60
35-39	\$32.55	\$65.10	\$97.65	\$130.20	\$162.75	\$195.30	\$260.40
40-44	\$46.30	\$92.60	\$138.90	\$185.20	\$231.50	\$277.80	\$370.40
45-49	\$62.55	\$125.10	\$187.65	\$250.20	\$312.75	\$375.30	\$500.40
50-54	\$80.60	\$161.20	\$241.80	\$322.40	\$403.00	\$483.60	\$644.80
55-59	\$103.05	\$206.10	\$309.15	\$412.20	\$515.25	\$618.30	\$824.40
60-64	\$132.70	\$265.40	\$398.10	\$530.80	\$663.50	\$796.20	\$1,061.60
65-69	\$168.15	\$336.30	\$504.45	\$672.60	\$840.75	\$1,008.90	\$1,345.20
70-74	\$210.75	\$421.50	\$632.25	\$843.00	\$1,053.75	\$1,264.50	\$1,686.00
75-80	\$253.05	\$506.10	\$759.15	\$1,012.20	\$1,265.25	\$1,518.30	\$2,024.40

Annual Tobacco Premiums							
CONNECTICUT							
FEMALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child							
18-29	\$25.80	\$51.60	\$77.40	\$103.20	\$129.00	\$154.80	\$206.40
30-34	\$35.95	\$71.90	\$107.85	\$143.80	\$179.75	\$215.70	\$287.60
35-39	\$48.15	\$96.30	\$144.45	\$192.60	\$240.75	\$288.90	\$385.20
40-44	\$69.85	\$139.70	\$209.55	\$279.40	\$349.25	\$419.10	\$558.80
45-49	\$93.45	\$186.90	\$280.35	\$373.80	\$467.25	\$560.70	\$747.60
50-54	\$127.20	\$254.40	\$381.60	\$508.80	\$636.00	\$763.20	\$1,017.60
55-59	\$166.35	\$332.70	\$499.05	\$665.40	\$831.75	\$998.10	\$1,330.80
60-64	\$206.45	\$412.90	\$619.35	\$825.80	\$1,032.25	\$1,238.70	\$1,651.60
65-69	\$237.60	\$475.20	\$712.80	\$950.40	\$1,188.00	\$1,425.60	\$1,900.80
70-74	\$257.95	\$515.90	\$773.85	\$1,031.80	\$1,289.75	\$1,547.70	\$2,063.60
75-80	\$280.05	\$560.10	\$840.15	\$1,120.20	\$1,400.25	\$1,680.30	\$2,240.40
MALE							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child							
18-29	\$30.75	\$61.50	\$92.25	\$123.00	\$153.75	\$184.50	\$246.00
30-34	\$42.30	\$84.60	\$126.90	\$169.20	\$211.50	\$253.80	\$338.40
35-39	\$56.05	\$112.10	\$168.15	\$224.20	\$280.25	\$336.30	\$448.40
40-44	\$81.05	\$162.10	\$243.15	\$324.20	\$405.25	\$486.30	\$648.40
45-49	\$109.55	\$219.10	\$328.65	\$438.20	\$547.75	\$657.30	\$876.40
50-54	\$141.70	\$283.40	\$425.10	\$566.80	\$708.50	\$850.20	\$1,133.60
55-59	\$181.15	\$362.30	\$543.45	\$724.60	\$905.75	\$1,086.90	\$1,449.20
60-64	\$232.45	\$464.90	\$697.35	\$929.80	\$1,162.25	\$1,394.70	\$1,859.60
65-69	\$293.20	\$586.40	\$879.60	\$1,172.80	\$1,466.00	\$1,759.20	\$2,345.60
70-74	\$366.60	\$733.20	\$1,099.80	\$1,466.40	\$1,833.00	\$2,199.60	\$2,932.80
75-80	\$439.30	\$878.60	\$1,317.90	\$1,757.20	\$2,196.50	\$2,635.80	\$3,514.40

Note: Benefit choice must be the same for all covered persons; however, children are required to be covered with at least 25% of the parent benefit amount with the maximum coverage amount not to exceed \$10,000.

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Monthly	0.085
Quarterly	0.265
Semi-Annual	0.520

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.
Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

SPECIFIED DISEASE RIDER
Rider Form Series LY-SD-RD
Connecticut

CONNECTICUT							
Annual Unisex Non-Tobacco Premiums							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child	\$4.65	\$9.30					
18-29	\$5.25	\$10.50	\$15.75	\$21.00	\$26.25	\$31.50	\$42.00
30-34	\$6.15	\$12.30	\$18.45	\$24.60	\$30.75	\$36.90	\$49.20
35-39	\$6.20	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$49.60
40-44	\$7.00	\$14.00	\$21.00	\$28.00	\$35.00	\$42.00	\$56.00
45-49	\$7.85	\$15.70	\$23.55	\$31.40	\$39.25	\$47.10	\$62.80
50-54	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$74.40
55-59	\$11.00	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$88.00
60-64	\$12.60	\$25.20	\$37.80	\$50.40	\$63.00	\$75.60	\$100.80
65-69	\$14.10	\$28.20	\$42.30	\$56.40	\$70.50	\$84.60	\$112.80
70-74	\$16.95	\$33.90	\$50.85	\$67.80	\$84.75	\$101.70	\$135.60
75-80	\$22.40	\$44.80	\$67.20	\$89.60	\$112.00	\$134.40	\$179.20
Annual Unisex Tobacco Premiums							
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000
Child							
18-29	\$5.75	\$11.50	\$17.25	\$23.00	\$28.75	\$34.50	\$46.00
30-34	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$54.40
35-39	\$7.10	\$14.20	\$21.30	\$28.40	\$35.50	\$42.60	\$56.80
40-44	\$8.25	\$16.50	\$24.75	\$33.00	\$41.25	\$49.50	\$66.00
45-49	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$76.00
50-54	\$11.45	\$22.90	\$34.35	\$45.80	\$57.25	\$68.70	\$91.60
55-59	\$13.70	\$27.40	\$41.10	\$54.80	\$68.50	\$82.20	\$109.60
60-64	\$15.70	\$31.40	\$47.10	\$62.80	\$78.50	\$94.20	\$125.60
65-69	\$17.45	\$34.90	\$52.35	\$69.80	\$87.25	\$104.70	\$139.60
70-74	\$20.55	\$41.10	\$61.65	\$82.20	\$102.75	\$123.30	\$164.40
75-80	\$28.00	\$56.00	\$84.00	\$112.00	\$140.00	\$168.00	\$224.00

Modal Factors:

Monthly	0.085
Quarterly	0.265
Semi-Annual	0.520

**FIRST DIAGNOSIS HEART ATTACK & STROKE
FOR ILLINOIS & INDIANA**

Policy Form Series LY-FDH-BA and LY-FDH-RD

Annual Non-Tobacco Premiums ILLINOIS & INDIANA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.15	\$6.30						
18-29	\$15.25	\$30.50	\$45.75	\$61.00	\$76.25	\$91.50	\$122.00	\$152.50
30-34	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$168.00	\$210.00
35-39	\$27.30	\$54.60	\$81.90	\$109.20	\$136.50	\$163.80	\$218.40	\$273.00
40-44	\$38.85	\$77.70	\$116.55	\$155.40	\$194.25	\$233.10	\$310.80	\$388.50
45-49	\$53.55	\$107.10	\$160.65	\$214.20	\$267.75	\$321.30	\$428.40	\$535.50
50-54	\$71.40	\$142.80	\$214.20	\$285.60	\$357.00	\$428.40	\$571.20	\$714.00
55-59	\$94.00	\$188.00	\$282.00	\$376.00	\$470.00	\$564.00	\$752.00	\$940.00
60-64	\$123.40	\$246.80	\$370.20	\$493.60	\$617.00	\$740.40	\$987.20	\$1,234.00
65-69	\$160.65	\$321.30	\$481.95	\$642.60	\$803.25	\$963.90	\$1,285.20	\$1,606.50
70-74	\$210.55	\$421.10	\$631.65	\$842.20	\$1,052.75	\$1,263.30	\$1,684.40	\$2,105.50
75-80	\$263.05	\$526.10	\$789.15	\$1,052.20	\$1,315.25	\$1,578.30	\$2,104.40	\$2,630.50
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.15	\$6.30						
18-29	\$26.25	\$52.50	\$78.75	\$105.00	\$131.25	\$157.50	\$210.00	\$262.50
30-34	\$36.25	\$72.50	\$108.75	\$145.00	\$181.25	\$217.50	\$290.00	\$362.50
35-39	\$47.25	\$94.50	\$141.75	\$189.00	\$236.25	\$283.50	\$378.00	\$472.50
40-44	\$67.20	\$134.40	\$201.60	\$268.80	\$336.00	\$403.20	\$537.60	\$672.00
45-49	\$90.85	\$181.70	\$272.55	\$363.40	\$454.25	\$545.10	\$726.80	\$908.50
50-54	\$117.10	\$234.20	\$351.30	\$468.40	\$585.50	\$702.60	\$936.80	\$1,171.00
55-59	\$149.65	\$299.30	\$448.95	\$598.60	\$748.25	\$897.90	\$1,197.20	\$1,496.50
60-64	\$192.70	\$385.40	\$578.10	\$770.80	\$963.50	\$1,156.20	\$1,541.60	\$1,927.00
65-69	\$244.15	\$488.30	\$732.45	\$976.60	\$1,220.75	\$1,464.90	\$1,953.20	\$2,441.50
70-74	\$306.10	\$612.20	\$918.30	\$1,224.40	\$1,530.50	\$1,836.60	\$2,448.80	\$3,061.00
75-80	\$367.50	\$735.00	\$1,102.50	\$1,470.00	\$1,837.50	\$2,205.00	\$2,940.00	\$3,675.00

Annual Tobacco Premiums ILLINOIS & INDIANA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$22.60	\$45.20	\$67.80	\$90.40	\$113.00	\$135.60	\$180.80	\$226.00
30-34	\$31.00	\$62.00	\$93.00	\$124.00	\$155.00	\$186.00	\$248.00	\$310.00
35-39	\$40.95	\$81.90	\$122.85	\$163.80	\$204.75	\$245.70	\$327.60	\$409.50
40-44	\$58.80	\$117.60	\$176.40	\$235.20	\$294.00	\$352.80	\$470.40	\$588.00
45-49	\$81.40	\$162.80	\$244.20	\$325.60	\$407.00	\$488.40	\$651.20	\$814.00
50-54	\$108.70	\$217.40	\$326.10	\$434.80	\$543.50	\$652.20	\$869.60	\$1,087.00
55-59	\$143.35	\$286.70	\$430.05	\$573.40	\$716.75	\$860.10	\$1,146.80	\$1,433.50
60-64	\$189.00	\$378.00	\$567.00	\$756.00	\$945.00	\$1,134.00	\$1,512.00	\$1,890.00
65-69	\$245.70	\$491.40	\$737.10	\$982.80	\$1,228.50	\$1,474.20	\$1,965.60	\$2,457.00
70-74	\$322.35	\$644.70	\$967.05	\$1,289.40	\$1,611.75	\$1,934.10	\$2,578.80	\$3,223.50
75-80	\$400.05	\$800.10	\$1,200.15	\$1,600.20	\$2,000.25	\$2,400.30	\$3,200.40	\$4,000.50
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$44.65	\$89.30	\$133.95	\$178.60	\$223.25	\$267.90	\$357.20	\$446.50
30-34	\$61.45	\$122.90	\$184.35	\$245.80	\$307.25	\$368.70	\$491.60	\$614.50
35-39	\$81.40	\$162.80	\$244.20	\$325.60	\$407.00	\$488.40	\$651.20	\$814.00
40-44	\$117.10	\$234.20	\$351.30	\$468.40	\$585.50	\$702.60	\$936.80	\$1,171.00
45-49	\$159.10	\$318.20	\$477.30	\$636.40	\$795.50	\$954.60	\$1,272.80	\$1,591.00
50-54	\$205.80	\$411.60	\$617.40	\$823.20	\$1,029.00	\$1,234.80	\$1,646.40	\$2,058.00
55-59	\$263.05	\$526.10	\$789.15	\$1,052.20	\$1,315.25	\$1,578.30	\$2,104.40	\$2,630.50
60-64	\$337.60	\$675.20	\$1,012.80	\$1,350.40	\$1,688.00	\$2,025.60	\$2,700.80	\$3,376.00
65-69	\$425.80	\$851.60	\$1,277.40	\$1,703.20	\$2,129.00	\$2,554.80	\$3,406.40	\$4,258.00
70-74	\$532.35	\$1,064.70	\$1,597.05	\$2,129.40	\$2,661.75	\$3,194.10	\$4,258.80	\$5,323.50
75-80	\$637.90	\$1,275.80	\$1,913.70	\$2,551.60	\$3,189.50	\$3,827.40	\$5,103.20	\$6,379.00

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.
Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER

Policy Form Series LY-FDC-RD

Sold with the

FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums ILLINOIS & INDIANA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.15	\$6.30						
18-29	\$29.95	\$59.90	\$89.85	\$119.80	\$149.75	\$179.70	\$239.60	\$299.50
30-34	\$38.85	\$77.70	\$116.55	\$155.40	\$194.25	\$233.10	\$310.80	\$388.50
35-39	\$46.75	\$93.50	\$140.25	\$187.00	\$233.75	\$280.50	\$374.00	\$467.50
40-44	\$60.40	\$120.80	\$181.20	\$241.60	\$302.00	\$362.40	\$483.20	\$604.00
45-49	\$72.45	\$144.90	\$217.35	\$289.80	\$362.25	\$434.70	\$579.60	\$724.50
50-54	\$88.20	\$176.40	\$264.60	\$352.80	\$441.00	\$529.20	\$705.60	\$882.00
55-59	\$106.60	\$213.20	\$319.80	\$426.40	\$533.00	\$639.60	\$852.80	\$1,066.00
60-64	\$125.50	\$251.00	\$376.50	\$502.00	\$627.50	\$753.00	\$1,004.00	\$1,255.00
65-69	\$143.35	\$286.70	\$430.05	\$573.40	\$716.75	\$860.10	\$1,146.80	\$1,433.50
70-74	\$166.95	\$333.90	\$500.85	\$667.80	\$834.75	\$1,001.70	\$1,335.60	\$1,669.50
75-80	\$182.20	\$364.40	\$546.60	\$728.80	\$911.00	\$1,093.20	\$1,457.60	\$1,822.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.15	\$6.30						
18-29	\$22.05	\$44.10	\$66.15	\$88.20	\$110.25	\$132.30	\$176.40	\$220.50
30-34	\$29.95	\$59.90	\$89.85	\$119.80	\$149.75	\$179.70	\$239.60	\$299.50
35-39	\$37.80	\$75.60	\$113.40	\$151.20	\$189.00	\$226.80	\$302.40	\$378.00
40-44	\$52.50	\$105.00	\$157.50	\$210.00	\$262.50	\$315.00	\$420.00	\$525.00
45-49	\$68.80	\$137.60	\$206.40	\$275.20	\$344.00	\$412.80	\$550.40	\$688.00
50-54	\$94.50	\$189.00	\$283.50	\$378.00	\$472.50	\$567.00	\$756.00	\$945.00
55-59	\$125.50	\$251.00	\$376.50	\$502.00	\$627.50	\$753.00	\$1,004.00	\$1,255.00
60-64	\$162.25	\$324.50	\$486.75	\$649.00	\$811.25	\$973.50	\$1,298.00	\$1,622.50
65-69	\$200.05	\$400.10	\$600.15	\$800.20	\$1,000.25	\$1,200.30	\$1,600.40	\$2,000.50
70-74	\$244.65	\$489.30	\$733.95	\$978.60	\$1,223.25	\$1,467.90	\$1,957.20	\$2,446.50
75-80	\$268.30	\$536.60	\$804.90	\$1,073.20	\$1,341.50	\$1,609.80	\$2,146.40	\$2,683.00

Annual Tobacco Premiums ILLINOIS & INDIANA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$46.75	\$93.50	\$140.25	\$187.00	\$233.75	\$280.50	\$374.00	\$467.50
30-34	\$62.50	\$125.00	\$187.50	\$250.00	\$312.50	\$375.00	\$500.00	\$625.00
35-39	\$78.75	\$157.50	\$236.25	\$315.00	\$393.75	\$472.50	\$630.00	\$787.50
40-44	\$107.65	\$215.30	\$322.95	\$430.60	\$538.25	\$645.90	\$861.20	\$1,076.50
45-49	\$137.05	\$274.10	\$411.15	\$548.20	\$685.25	\$822.30	\$1,096.40	\$1,370.50
50-54	\$179.55	\$359.10	\$538.65	\$718.20	\$897.75	\$1,077.30	\$1,436.40	\$1,795.50
55-59	\$228.40	\$456.80	\$685.20	\$913.60	\$1,142.00	\$1,370.40	\$1,827.20	\$2,284.00
60-64	\$279.30	\$558.60	\$837.90	\$1,117.20	\$1,396.50	\$1,675.80	\$2,234.40	\$2,793.00
65-69	\$319.75	\$639.50	\$959.25	\$1,279.00	\$1,598.75	\$1,918.50	\$2,558.00	\$3,197.50
70-74	\$347.05	\$694.10	\$1,041.15	\$1,388.20	\$1,735.25	\$2,082.30	\$2,776.40	\$3,470.50
75-80	\$343.90	\$687.80	\$1,031.70	\$1,375.60	\$1,719.50	\$2,063.40	\$2,751.20	\$3,439.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$42.55	\$85.10	\$127.65	\$170.20	\$212.75	\$255.30	\$340.40	\$425.50
30-34	\$58.80	\$117.60	\$176.40	\$235.20	\$294.00	\$352.80	\$470.40	\$588.00
35-39	\$77.20	\$154.40	\$231.60	\$308.80	\$386.00	\$463.20	\$617.60	\$772.00
40-44	\$111.30	\$222.60	\$333.90	\$445.20	\$556.50	\$667.80	\$890.40	\$1,113.00
45-49	\$151.20	\$302.40	\$453.60	\$604.80	\$756.00	\$907.20	\$1,209.60	\$1,512.00
50-54	\$212.65	\$425.30	\$637.95	\$850.60	\$1,063.25	\$1,275.90	\$1,701.20	\$2,126.50
55-59	\$291.40	\$582.80	\$874.20	\$1,165.60	\$1,457.00	\$1,748.40	\$2,331.20	\$2,914.00
60-64	\$384.85	\$769.70	\$1,154.55	\$1,539.40	\$1,924.25	\$2,309.10	\$3,078.80	\$3,848.50
65-69	\$472.50	\$945.00	\$1,417.50	\$1,890.00	\$2,362.50	\$2,835.00	\$3,780.00	\$4,725.00
70-74	\$543.90	\$1,087.80	\$1,631.70	\$2,175.60	\$2,719.50	\$3,263.40	\$4,351.20	\$5,439.00
75-80	\$542.35	\$1,084.70	\$1,627.05	\$2,169.40	\$2,711.75	\$3,254.10	\$4,338.80	\$5,423.50

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

SPECIFIED DISEASE RIDER

Rider Form Series LY-SD-RD
Illinois and Indiana

Annual Unisex Non-Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$6.30	\$12.60						
18-29	\$8.40	\$16.80	\$25.20	\$33.60	\$42.00	\$50.40	\$67.20	\$84.00
30-34	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$80.00	\$100.00
35-39	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$80.00	\$100.00
40-44	\$11.05	\$22.10	\$33.15	\$44.20	\$55.25	\$66.30	\$88.40	\$110.50
45-49	\$11.55	\$23.10	\$34.65	\$46.20	\$57.75	\$69.30	\$92.40	\$115.50
50-54	\$13.65	\$27.30	\$40.95	\$54.60	\$68.25	\$81.90	\$109.20	\$136.50
55-59	\$15.75	\$31.50	\$47.25	\$63.00	\$78.75	\$94.50	\$126.00	\$157.50
60-64	\$17.35	\$34.70	\$52.05	\$69.40	\$86.75	\$104.10	\$138.80	\$173.50
65-69	\$19.95	\$39.90	\$59.85	\$79.80	\$99.75	\$119.70	\$159.60	\$199.50
70-74	\$24.15	\$48.30	\$72.45	\$96.60	\$120.75	\$144.90	\$193.20	\$241.50
75-80	\$27.30	\$54.60	\$81.90	\$109.20	\$136.50	\$163.80	\$218.40	\$273.00
Annual Unisex Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$9.45	\$18.90	\$28.35	\$37.80	\$47.25	\$56.70	\$75.60	\$94.50
30-34	\$11.05	\$22.10	\$33.15	\$44.20	\$55.25	\$66.30	\$88.40	\$110.50
35-39	\$11.55	\$23.10	\$34.65	\$46.20	\$57.75	\$69.30	\$92.40	\$115.50
40-44	\$13.15	\$26.30	\$39.45	\$52.60	\$65.75	\$78.90	\$105.20	\$131.50
45-49	\$14.70	\$29.40	\$44.10	\$58.80	\$73.50	\$88.20	\$117.60	\$147.00
50-54	\$17.35	\$34.70	\$52.05	\$69.40	\$86.75	\$104.10	\$138.80	\$173.50
55-59	\$20.50	\$41.00	\$61.50	\$82.00	\$102.50	\$123.00	\$164.00	\$205.00
60-64	\$23.10	\$46.20	\$69.30	\$92.40	\$115.50	\$138.60	\$184.80	\$231.00
65-69	\$25.75	\$51.50	\$77.25	\$103.00	\$128.75	\$154.50	\$206.00	\$257.50
70-74	\$31.00	\$62.00	\$93.00	\$124.00	\$155.00	\$186.00	\$248.00	\$310.00
75-80	\$34.15	\$68.30	\$102.45	\$136.60	\$170.75	\$204.90	\$273.20	\$341.50

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

**FIRST DIAGNOSIS HEART ATTACK & STROKE
FOR MONTANA**

Policy Form Series LY-FDH-BA and LY-FDH-RD

Annual Non-Tobacco Premiums								
MONTANA								
UNISEX								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.00	\$6.00						
18-29	\$19.75	\$39.50	\$59.25	\$79.00	\$98.75	\$118.50	\$158.00	\$197.50
30-34	\$27.25	\$54.50	\$81.75	\$109.00	\$136.25	\$163.50	\$218.00	\$272.50
35-39	\$35.50	\$71.00	\$106.50	\$142.00	\$177.50	\$213.00	\$284.00	\$355.00
40-44	\$50.50	\$101.00	\$151.50	\$202.00	\$252.50	\$303.00	\$404.00	\$505.00
45-49	\$68.75	\$137.50	\$206.25	\$275.00	\$343.75	\$412.50	\$550.00	\$687.50
50-54	\$89.75	\$179.50	\$269.25	\$359.00	\$448.75	\$538.50	\$718.00	\$897.50
55-59	\$116.00	\$232.00	\$348.00	\$464.00	\$580.00	\$696.00	\$928.00	\$1,160.00
60-64	\$150.50	\$301.00	\$451.50	\$602.00	\$752.50	\$903.00	\$1,204.00	\$1,505.00
65-69	\$192.75	\$385.50	\$578.25	\$771.00	\$963.75	\$1,156.50	\$1,542.00	\$1,927.50
70-74	\$246.00	\$492.00	\$738.00	\$984.00	\$1,230.00	\$1,476.00	\$1,968.00	\$2,460.00
75-80	\$300.25	\$600.50	\$900.75	\$1,201.00	\$1,501.25	\$1,801.50	\$2,402.00	\$3,002.50

Annual Tobacco Premiums								
MONTANA								
UNISEX								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$32.00	\$64.00	\$96.00	\$128.00	\$160.00	\$192.00	\$256.00	\$320.00
30-34	\$44.00	\$88.00	\$132.00	\$176.00	\$220.00	\$264.00	\$352.00	\$440.00
35-39	\$58.25	\$116.50	\$174.75	\$233.00	\$291.25	\$349.50	\$466.00	\$582.50
40-44	\$83.75	\$167.50	\$251.25	\$335.00	\$418.75	\$502.50	\$670.00	\$837.50
45-49	\$114.50	\$229.00	\$343.50	\$458.00	\$572.50	\$687.00	\$916.00	\$1,145.00
50-54	\$149.75	\$299.50	\$449.25	\$599.00	\$748.75	\$898.50	\$1,198.00	\$1,497.50
55-59	\$193.50	\$387.00	\$580.50	\$774.00	\$967.50	\$1,161.00	\$1,548.00	\$1,935.00
60-64	\$250.75	\$501.50	\$752.25	\$1,003.00	\$1,253.75	\$1,504.50	\$2,006.00	\$2,507.50
65-69	\$319.75	\$639.50	\$959.25	\$1,279.00	\$1,598.75	\$1,918.50	\$2,558.00	\$3,197.50
70-74	\$407.00	\$814.00	\$1,221.00	\$1,628.00	\$2,035.00	\$2,442.00	\$3,256.00	\$4,070.00
75-80	\$494.25	\$988.50	\$1,482.75	\$1,977.00	\$2,471.25	\$2,965.50	\$3,954.00	\$4,942.50

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER

Policy Form Series LY-FDC-RD

Sold with the

FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums								
MONTANA								
UNISEX								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$3.00	\$6.00						
18-29	\$24.75	\$49.50	\$74.25	\$99.00	\$123.75	\$148.50	\$198.00	\$247.50
30-34	\$32.75	\$65.50	\$98.25	\$131.00	\$163.75	\$196.50	\$262.00	\$327.50
35-39	\$40.25	\$80.50	\$120.75	\$161.00	\$201.25	\$241.50	\$322.00	\$402.50
40-44	\$53.75	\$107.50	\$161.25	\$215.00	\$268.75	\$322.50	\$430.00	\$537.50
45-49	\$67.25	\$134.50	\$201.75	\$269.00	\$336.25	\$403.50	\$538.00	\$672.50
50-54	\$87.00	\$174.00	\$261.00	\$348.00	\$435.00	\$522.00	\$696.00	\$870.00
55-59	\$110.50	\$221.00	\$331.50	\$442.00	\$552.50	\$663.00	\$884.00	\$1,105.00
60-64	\$137.00	\$274.00	\$411.00	\$548.00	\$685.00	\$822.00	\$1,096.00	\$1,370.00
65-69	\$163.50	\$327.00	\$490.50	\$654.00	\$817.50	\$981.00	\$1,308.00	\$1,635.00
70-74	\$196.00	\$392.00	\$588.00	\$784.00	\$980.00	\$1,176.00	\$1,568.00	\$1,960.00
75-80	\$214.50	\$429.00	\$643.50	\$858.00	\$1,072.50	\$1,287.00	\$1,716.00	\$2,145.00

Annual Tobacco Premiums								
MONTANA								
UNISEX								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$42.50	\$85.00	\$127.50	\$170.00	\$212.50	\$255.00	\$340.00	\$425.00
30-34	\$57.75	\$115.50	\$173.25	\$231.00	\$288.75	\$346.50	\$462.00	\$577.50
35-39	\$74.25	\$148.50	\$222.75	\$297.00	\$371.25	\$445.50	\$594.00	\$742.50
40-44	\$104.25	\$208.50	\$312.75	\$417.00	\$521.25	\$625.50	\$834.00	\$1,042.50
45-49	\$137.25	\$274.50	\$411.75	\$549.00	\$686.25	\$823.50	\$1,098.00	\$1,372.50
50-54	\$186.75	\$373.50	\$560.25	\$747.00	\$933.75	\$1,120.50	\$1,494.00	\$1,867.50
55-59	\$247.50	\$495.00	\$742.50	\$990.00	\$1,237.50	\$1,485.00	\$1,980.00	\$2,475.00
60-64	\$316.25	\$632.50	\$948.75	\$1,265.00	\$1,581.25	\$1,897.50	\$2,530.00	\$3,162.50
65-69	\$377.25	\$754.50	\$1,131.75	\$1,509.00	\$1,886.25	\$2,263.50	\$3,018.00	\$3,772.50
70-74	\$424.25	\$848.50	\$1,272.75	\$1,697.00	\$2,121.25	\$2,545.50	\$3,394.00	\$4,242.50
75-80	\$422.00	\$844.00	\$1,266.00	\$1,688.00	\$2,110.00	\$2,532.00	\$3,376.00	\$4,220.00

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

**FIRST DIAGNOSIS HEART ATTACK & STROKE
FOR SOUTH DAKOTA**

Policy Form Series LY-FDH-BA and LY-FDH-RD

Annual Non-Tobacco Premiums SOUTH DAKOTA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.90	\$5.80						
18-29	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$111.60	\$139.50
30-34	\$19.25	\$38.50	\$57.75	\$77.00	\$96.25	\$115.50	\$154.00	\$192.50
35-39	\$25.05	\$50.10	\$75.15	\$100.20	\$125.25	\$150.30	\$200.40	\$250.50
40-44	\$35.60	\$71.20	\$106.80	\$142.40	\$178.00	\$213.60	\$284.80	\$356.00
45-49	\$49.10	\$98.20	\$147.30	\$196.40	\$245.50	\$294.60	\$392.80	\$491.00
50-54	\$65.45	\$130.90	\$196.35	\$261.80	\$327.25	\$392.70	\$523.60	\$654.50
55-59	\$86.15	\$172.30	\$258.45	\$344.60	\$430.75	\$516.90	\$689.20	\$861.50
60-64	\$113.10	\$226.20	\$339.30	\$452.40	\$565.50	\$678.60	\$904.80	\$1,131.00
65-69	\$147.25	\$294.50	\$441.75	\$589.00	\$736.25	\$883.50	\$1,178.00	\$1,472.50
70-74	\$193.00	\$386.00	\$579.00	\$772.00	\$965.00	\$1,158.00	\$1,544.00	\$1,930.00
75-80	\$241.10	\$482.20	\$723.30	\$964.40	\$1,205.50	\$1,446.60	\$1,928.80	\$2,411.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.90	\$5.80						
18-29	\$24.05	\$48.10	\$72.15	\$96.20	\$120.25	\$144.30	\$192.40	\$240.50
30-34	\$33.20	\$66.40	\$99.60	\$132.80	\$166.00	\$199.20	\$265.60	\$332.00
35-39	\$43.30	\$86.60	\$129.90	\$173.20	\$216.50	\$259.80	\$346.40	\$433.00
40-44	\$61.60	\$123.20	\$184.80	\$246.40	\$308.00	\$369.60	\$492.80	\$616.00
45-49	\$83.25	\$166.50	\$249.75	\$333.00	\$416.25	\$499.50	\$666.00	\$832.50
50-54	\$107.30	\$214.60	\$321.90	\$429.20	\$536.50	\$643.80	\$858.40	\$1,073.00
55-59	\$137.15	\$274.30	\$411.45	\$548.60	\$685.75	\$822.90	\$1,097.20	\$1,371.50
60-64	\$176.60	\$353.20	\$529.80	\$706.40	\$883.00	\$1,059.60	\$1,412.80	\$1,766.00
65-69	\$223.80	\$447.60	\$671.40	\$895.20	\$1,119.00	\$1,342.80	\$1,790.40	\$2,238.00
70-74	\$280.55	\$561.10	\$841.65	\$1,122.20	\$1,402.75	\$1,683.30	\$2,244.40	\$2,805.50
75-80	\$336.90	\$673.80	\$1,010.70	\$1,347.60	\$1,684.50	\$2,021.40	\$2,695.20	\$3,369.00

Annual Tobacco Premiums SOUTH DAKOTA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$20.70	\$41.40	\$62.10	\$82.80	\$103.50	\$124.20	\$165.60	\$207.00
30-34	\$28.40	\$56.80	\$85.20	\$113.60	\$142.00	\$170.40	\$227.20	\$284.00
35-39	\$37.55	\$75.10	\$112.65	\$150.20	\$187.75	\$225.30	\$300.40	\$375.50
40-44	\$53.90	\$107.80	\$161.70	\$215.60	\$269.50	\$323.40	\$431.20	\$539.00
45-49	\$74.60	\$149.20	\$223.80	\$298.40	\$373.00	\$447.60	\$596.80	\$746.00
50-54	\$99.60	\$199.20	\$298.80	\$398.40	\$498.00	\$597.60	\$796.80	\$996.00
55-59	\$131.40	\$262.80	\$394.20	\$525.60	\$657.00	\$788.40	\$1,051.20	\$1,314.00
60-64	\$173.25	\$346.50	\$519.75	\$693.00	\$866.25	\$1,039.50	\$1,386.00	\$1,732.50
65-69	\$225.25	\$450.50	\$675.75	\$901.00	\$1,126.25	\$1,351.50	\$1,802.00	\$2,252.50
70-74	\$295.50	\$591.00	\$886.50	\$1,182.00	\$1,477.50	\$1,773.00	\$2,364.00	\$2,955.00
75-80	\$366.70	\$733.40	\$1,100.10	\$1,466.80	\$1,833.50	\$2,200.20	\$2,933.60	\$3,667.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$40.90	\$81.80	\$122.70	\$163.60	\$204.50	\$245.40	\$327.20	\$409.00
30-34	\$56.30	\$112.60	\$168.90	\$225.20	\$281.50	\$337.80	\$450.40	\$563.00
35-39	\$74.60	\$149.20	\$223.80	\$298.40	\$373.00	\$447.60	\$596.80	\$746.00
40-44	\$107.30	\$214.60	\$321.90	\$429.20	\$536.50	\$643.80	\$858.40	\$1,073.00
45-49	\$145.80	\$291.60	\$437.40	\$583.20	\$729.00	\$874.80	\$1,166.40	\$1,458.00
50-54	\$188.65	\$377.30	\$565.95	\$754.60	\$943.25	\$1,131.90	\$1,509.20	\$1,886.50
55-59	\$241.10	\$482.20	\$723.30	\$964.40	\$1,205.50	\$1,446.60	\$1,928.80	\$2,411.00
60-64	\$309.45	\$618.90	\$928.35	\$1,237.80	\$1,547.25	\$1,856.70	\$2,475.60	\$3,094.50
65-69	\$390.30	\$780.60	\$1,170.90	\$1,561.20	\$1,951.50	\$2,341.80	\$3,122.40	\$3,903.00
70-74	\$488.00	\$976.00	\$1,464.00	\$1,952.00	\$2,440.00	\$2,928.00	\$3,904.00	\$4,880.00
75-80	\$584.70	\$1,169.40	\$1,754.10	\$2,338.80	\$2,923.50	\$3,508.20	\$4,677.60	\$5,847.00

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.
Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

FIRST DIAGNOSIS CANCER RIDER

Policy Form Series LY-FDC-RD

Sold with the

FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Non-Tobacco Premiums SOUTH DAKOTA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.90	\$5.80						
18-29	\$27.45	\$54.90	\$82.35	\$109.80	\$137.25	\$164.70	\$219.60	\$274.50
30-34	\$35.60	\$71.20	\$106.80	\$142.40	\$178.00	\$213.60	\$284.80	\$356.00
35-39	\$42.85	\$85.70	\$128.55	\$171.40	\$214.25	\$257.10	\$342.80	\$428.50
40-44	\$55.35	\$110.70	\$166.05	\$221.40	\$276.75	\$332.10	\$442.80	\$553.50
45-49	\$66.40	\$132.80	\$199.20	\$265.60	\$332.00	\$398.40	\$531.20	\$664.00
50-54	\$80.85	\$161.70	\$242.55	\$323.40	\$404.25	\$485.10	\$646.80	\$808.50
55-59	\$97.70	\$195.40	\$293.10	\$390.80	\$488.50	\$586.20	\$781.60	\$977.00
60-64	\$115.00	\$230.00	\$345.00	\$460.00	\$575.00	\$690.00	\$920.00	\$1,150.00
65-69	\$131.40	\$262.80	\$394.20	\$525.60	\$657.00	\$788.40	\$1,051.20	\$1,314.00
70-74	\$153.05	\$306.10	\$459.15	\$612.20	\$765.25	\$918.30	\$1,224.40	\$1,530.50
75-80	\$167.00	\$334.00	\$501.00	\$668.00	\$835.00	\$1,002.00	\$1,336.00	\$1,670.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$2.90	\$5.80						
18-29	\$20.20	\$40.40	\$60.60	\$80.80	\$101.00	\$121.20	\$161.60	\$202.00
30-34	\$27.45	\$54.90	\$82.35	\$109.80	\$137.25	\$164.70	\$219.60	\$274.50
35-39	\$34.65	\$69.30	\$103.95	\$138.60	\$173.25	\$207.90	\$277.20	\$346.50
40-44	\$48.15	\$96.30	\$144.45	\$192.60	\$240.75	\$288.90	\$385.20	\$481.50
45-49	\$63.05	\$126.10	\$189.15	\$252.20	\$315.25	\$378.30	\$504.40	\$630.50
50-54	\$86.65	\$173.30	\$259.95	\$346.60	\$433.25	\$519.90	\$693.20	\$866.50
55-59	\$115.00	\$230.00	\$345.00	\$460.00	\$575.00	\$690.00	\$920.00	\$1,150.00
60-64	\$148.70	\$297.40	\$446.10	\$594.80	\$743.50	\$892.20	\$1,189.60	\$1,487.00
65-69	\$183.35	\$366.70	\$550.05	\$733.40	\$916.75	\$1,100.10	\$1,466.80	\$1,833.50
70-74	\$224.25	\$448.50	\$672.75	\$897.00	\$1,121.25	\$1,345.50	\$1,794.00	\$2,242.50
75-80	\$245.90	\$491.80	\$737.70	\$983.60	\$1,229.50	\$1,475.40	\$1,967.20	\$2,459.00

Annual Tobacco Premiums SOUTH DAKOTA								
FEMALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$42.85	\$85.70	\$128.55	\$171.40	\$214.25	\$257.10	\$342.80	\$428.50
30-34	\$57.25	\$114.50	\$171.75	\$229.00	\$286.25	\$343.50	\$458.00	\$572.50
35-39	\$72.20	\$144.40	\$216.60	\$288.80	\$361.00	\$433.20	\$577.60	\$722.00
40-44	\$98.65	\$197.30	\$295.95	\$394.60	\$493.25	\$591.90	\$789.20	\$986.50
45-49	\$125.60	\$251.20	\$376.80	\$502.40	\$628.00	\$753.60	\$1,004.80	\$1,256.00
50-54	\$164.60	\$329.20	\$493.80	\$658.40	\$823.00	\$987.60	\$1,316.80	\$1,646.00
55-59	\$209.35	\$418.70	\$628.05	\$837.40	\$1,046.75	\$1,256.10	\$1,674.80	\$2,093.50
60-64	\$256.05	\$512.10	\$768.15	\$1,024.20	\$1,280.25	\$1,536.30	\$2,048.40	\$2,560.50
65-69	\$293.10	\$586.20	\$879.30	\$1,172.40	\$1,465.50	\$1,758.60	\$2,344.80	\$2,931.00
70-74	\$318.10	\$636.20	\$954.30	\$1,272.40	\$1,590.50	\$1,908.60	\$2,544.80	\$3,181.00
75-80	\$315.20	\$630.40	\$945.60	\$1,260.80	\$1,576.00	\$1,891.20	\$2,521.60	\$3,152.00
MALE								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$39.00	\$78.00	\$117.00	\$156.00	\$195.00	\$234.00	\$312.00	\$390.00
30-34	\$53.90	\$107.80	\$161.70	\$215.60	\$269.50	\$323.40	\$431.20	\$539.00
35-39	\$70.75	\$141.50	\$212.25	\$283.00	\$353.75	\$424.50	\$566.00	\$707.50
40-44	\$102.05	\$204.10	\$306.15	\$408.20	\$510.25	\$612.30	\$816.40	\$1,020.50
45-49	\$138.60	\$277.20	\$415.80	\$554.40	\$693.00	\$831.60	\$1,108.80	\$1,386.00
50-54	\$194.90	\$389.80	\$584.70	\$779.60	\$974.50	\$1,169.40	\$1,559.20	\$1,949.00
55-59	\$267.10	\$534.20	\$801.30	\$1,068.40	\$1,335.50	\$1,602.60	\$2,136.80	\$2,671.00
60-64	\$352.75	\$705.50	\$1,058.25	\$1,411.00	\$1,763.75	\$2,116.50	\$2,822.00	\$3,527.50
65-69	\$433.15	\$866.30	\$1,299.45	\$1,732.60	\$2,165.75	\$2,598.90	\$3,465.20	\$4,331.50
70-74	\$498.60	\$997.20	\$1,495.80	\$1,994.40	\$2,493.00	\$2,991.60	\$3,988.80	\$4,986.00
75-80	\$497.15	\$994.30	\$1,491.45	\$1,988.60	\$2,485.75	\$2,982.90	\$3,977.20	\$4,971.50

*Benefit choice must be the same for all covered persons; however, maximum coverage for children is the lesser of \$10,000 or parent benefit.

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

Minimum Monthly Bank Draft is \$20.00, unless sold in combination with another Loyal American product.

Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

List Bill: Use annual above & multiply by factor below

Monthly	0.09	26 Pay	0.0404
Quarterly	0.265	52 Pay	0.0202
Semi-Annual	0.52		

SPECIFIED DISEASE RIDER

Rider Form Series LY-SD-RD

South Dakota

Annual Unisex Non-Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child	\$5.80	\$11.60						
18-29	\$7.70	\$15.40	\$23.10	\$30.80	\$38.50	\$46.20	\$61.60	\$77.00
30-34	\$9.15	\$18.30	\$27.45	\$36.60	\$45.75	\$54.90	\$73.20	\$91.50
35-39	\$9.15	\$18.30	\$27.45	\$36.60	\$45.75	\$54.90	\$73.20	\$91.50
40-44	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60	\$80.80	\$101.00
45-49	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$84.80	\$106.00
50-54	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$100.00	\$125.00
55-59	\$14.45	\$28.90	\$43.35	\$57.80	\$72.25	\$86.70	\$115.60	\$144.50
60-64	\$15.90	\$31.80	\$47.70	\$63.60	\$79.50	\$95.40	\$127.20	\$159.00
65-69	\$18.30	\$36.60	\$54.90	\$73.20	\$91.50	\$109.80	\$146.40	\$183.00
70-74	\$22.15	\$44.30	\$66.45	\$88.60	\$110.75	\$132.90	\$177.20	\$221.50
75-80	\$25.05	\$50.10	\$75.15	\$100.20	\$125.25	\$150.30	\$200.40	\$250.50
Annual Unisex Tobacco								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
Child								
18-29	\$8.65	\$17.30	\$25.95	\$34.60	\$43.25	\$51.90	\$69.20	\$86.50
30-34	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60	\$80.80	\$101.00
35-39	\$10.60	\$21.20	\$31.80	\$42.40	\$53.00	\$63.60	\$84.80	\$106.00
40-44	\$12.05	\$24.10	\$36.15	\$48.20	\$60.25	\$72.30	\$96.40	\$120.50
45-49	\$13.50	\$27.00	\$40.50	\$54.00	\$67.50	\$81.00	\$108.00	\$135.00
50-54	\$15.90	\$31.80	\$47.70	\$63.60	\$79.50	\$95.40	\$127.20	\$159.00
55-59	\$18.75	\$37.50	\$56.25	\$75.00	\$93.75	\$112.50	\$150.00	\$187.50
60-64	\$21.20	\$42.40	\$63.60	\$84.80	\$106.00	\$127.20	\$169.60	\$212.00
65-69	\$23.60	\$47.20	\$70.80	\$94.40	\$118.00	\$141.60	\$188.80	\$236.00
70-74	\$28.40	\$56.80	\$85.20	\$113.60	\$142.00	\$170.40	\$227.20	\$284.00
75-80	\$31.30	\$62.60	\$93.90	\$125.20	\$156.50	\$187.80	\$250.40	\$313.00

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085

ACCIDENTAL DEATH AND DISMEMBERMENT RIDER

Policy Form Series LY-ADD-RD3

Sold with the

FIRST DIAGNOSIS HEART ATTACK & STROKE

Annual Premiums

Generic States

UNISEX				
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000
Child	\$10.50			
18-80	\$18.00	\$36.00	\$54.00	\$72.00

For use in: CO & SD

UNISEX				
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000
Child	\$10.00			
18-80	\$16.50	\$33.00	\$49.50	\$66.00

Maximum Child benefit is \$25,000

Modal Factors:

Semi-Annual	0.520
Quarterly	0.265
Monthly	0.085