



**FIRST DIAGNOSIS CANCER BENEFIT POLICY &
CANCER FIRST DIAGNOSIS BENEFIT INSURANCE**

Policy Form Series CF-960201-UTA
MONTHLY BANK DRAFT PREMIUMS

All states where approved except California, Florida, Iowa, Montana, Nevada, Pennsylvania, South Carolina, & Wisconsin

INDIVIDUAL

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
20-24	\$3.50	\$7.00	\$8.75	\$10.50	\$14.00	\$17.50
25-29	\$4.50	\$9.00	\$11.25	\$13.50	\$18.00	\$22.50
30-34	\$5.50	\$11.00	\$13.75	\$16.50	\$22.00	\$27.50
35-39	\$6.50	\$13.00	\$16.25	\$19.50	\$26.00	\$32.50
40-44	\$8.50	\$17.00	\$21.25	\$25.50	\$34.00	\$42.50
45-49	\$11.50	\$23.00	\$28.75	\$34.50	\$46.00	\$57.50
50-54	\$15.50	\$31.00	\$38.75	\$46.50	\$62.00	\$77.50
55-59	\$19.00	\$38.00	\$47.50	\$57.00	\$76.00	\$95.00
60-64	\$24.50	\$49.00	\$61.25	\$73.50	\$98.00	\$122.50
65-69	\$30.50	\$61.00	\$76.25	\$91.50	\$122.00	\$152.50
70-74	\$31.50	\$63.00	\$78.75	\$94.50	\$126.00	\$157.50
75-79	\$33.50	\$67.00	\$83.75	\$100.50	\$134.00	\$167.50
80-84	\$36.50	\$73.00	\$91.25	\$109.50	\$146.00	\$182.50

SINGLE PARENT*

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
20-24	\$5.50	\$11.00	\$13.75	\$16.50	\$22.00	\$27.50
25-29	\$6.00	\$12.00	\$15.00	\$18.00	\$24.00	\$30.00
30-34	\$7.00	\$14.00	\$17.50	\$21.00	\$28.00	\$35.00
35-39	\$8.00	\$16.00	\$20.00	\$24.00	\$32.00	\$40.00
40-44	\$10.00	\$20.00	\$25.00	\$30.00	\$40.00	\$50.00
45-49	\$13.00	\$26.00	\$32.50	\$39.00	\$52.00	\$65.00
50-54	\$17.00	\$34.00	\$42.50	\$51.00	\$68.00	\$85.00
55-59	\$20.50	\$41.00	\$51.25	\$61.50	\$82.00	\$102.50
60-64	\$25.50	\$51.00	\$63.75	\$76.50	\$102.00	\$127.50
65-69	\$31.50	\$63.00	\$78.75	\$94.50	\$126.00	\$157.49
70-74	\$32.50	\$65.00	\$81.25	\$97.50	\$130.00	\$162.49
75-79	\$34.50	\$69.00	\$86.25	\$103.50	\$137.99	\$172.49
80-84	\$34.50	\$69.00	\$86.25	\$103.50	\$137.99	\$172.49

FAMILY*

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
20-24	\$6.50	\$13.00	\$16.25	\$19.50	\$26.00	\$32.50
25-29	\$8.00	\$16.00	\$20.00	\$24.00	\$32.00	\$40.00
30-34	\$9.50	\$19.00	\$23.75	\$28.50	\$38.00	\$47.50
35-39	\$12.00	\$24.00	\$30.00	\$36.00	\$48.00	\$60.00
40-44	\$15.50	\$31.00	\$38.75	\$46.50	\$62.00	\$77.50
45-49	\$20.50	\$41.00	\$51.25	\$61.50	\$82.00	\$102.50
50-54	\$26.50	\$53.00	\$66.25	\$79.50	\$106.00	\$132.50
55-59	\$33.00	\$66.00	\$82.50	\$99.00	\$132.00	\$164.99
60-64	\$38.50	\$77.00	\$96.25	\$115.50	\$153.99	\$192.49
65-69	\$46.00	\$92.00	\$115.00	\$137.99	\$183.99	\$229.99
70-74	\$52.00	\$104.00	\$130.00	\$155.99	\$207.99	\$259.99
75-79	\$57.50	\$115.00	\$143.74	\$172.49	\$229.99	\$287.49
80-84	\$59.50	\$119.00	\$148.74	\$178.49	\$237.99	\$297.49

Modal Factors: Annual = Bank draft x 12
Semi Annual = Bank draft x 6.24
Quarterly = Bank draft x 3.18

* Option NOT available in IL.
Minimum Monthly Bank Draft is \$15.00.
Direct Billing is available Quarterly, Semi-Annually or Annually for any amount.

FIRST DIAGNOSIS HEART ATTACK BENEFIT RIDER

Sold with the

**First Diagnosis Cancer Benefit Insurance &
Cancer First Diagnosis Benefit Insurance**

Rider Form Series RD-10501-FDH

Is available in the following states: AK, AL, AR, AZ, CO, DE, HI, ID, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, TN, TX, UT, VI, WI, WV & WY

INDIVIDUAL

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-39	\$4.00	\$8.00	\$10.00	\$12.00	\$16.00	\$20.00
40-49	\$9.00	\$18.00	\$22.50	\$27.00	\$36.00	\$45.00
50-59	\$13.00	\$26.00	\$32.50	\$39.00	\$52.00	\$65.00
60-64	\$18.50	\$37.00	\$46.25	\$55.50	\$74.00	\$92.50

SINGLE PARENT

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-39	\$4.50	\$9.00	\$11.25	\$13.50	\$18.00	\$22.50
40-49	\$9.50	\$19.00	\$23.75	\$28.50	\$38.00	\$47.50
50-59	\$13.50	\$27.00	\$33.75	\$40.50	\$54.00	\$67.50
60-64	\$19.00	\$38.00	\$47.50	\$57.00	\$76.00	\$95.00

FAMILY

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-39	\$6.50	\$13.00	\$16.25	\$19.50	\$26.00	\$32.50
40-49	\$16.50	\$33.00	\$41.25	\$49.50	\$66.00	\$82.50
50-59	\$24.50	\$49.00	\$61.25	\$73.50	\$98.00	\$122.50
60-64	\$36.00	\$72.00	\$90.00	\$108.00	\$144.00	\$179.99

Modal Factors: Annual = Bank draft x 12
Semi Annual = Bank draft x 6.24
Quarterly = Bank draft x 3.18

RETURN OF PREMIUM RIDER (ROP)

Sold with the

**First Diagnosis Cancer Benefit Policy &
Cancer First Diagnosis Benefit Policy**

Rider Form Series RD-40101-ROP

Is available in the following states: AL, AZ, CA, CO, ID, IL, IN, KS, KY, MO, MS, NC, NE, NM, OH, OK, SC, UT & WY

To calculate the premium for the policy with the ROP benefit, calculate the premium for the base policy and all other riders. Then, take that premium total and multiply by 1.52. This is your premium.

For example, in Ohio, for \$10,000 First Diagnosis Cancer coverage for a family plus \$600 ICU coverage for a family plus ROP where the primary insured is age 50, your premium would be:

\$26.50 (FDC) + \$18.00 (ICU Rider) = \$44.50
44.50 x 1.52 (ROP Rider) = **\$67.64 in monthly premium**

The Return of Premium Rider maximum issue age is 60.

INTENSIVE CARE UNIT BENEFIT RIDER

Sold with the

First Diagnosis Cancer Benefit Policy

Rider Form Series RD-10203-ICU &
CF-940101-UTA-R02

Is available in the following states: AK, AL, AR, AZ, CA, CO, DE, HI, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, PA, TX, VI, WI, WV & WY

INDIVIDUAL

Issue Age	\$300	\$600
20-24	\$0.51	\$1.02
25-29	\$0.75	\$1.50
30-34	\$0.99	\$1.98
35-39	\$1.50	\$3.00
40-44	\$2.25	\$4.50
45-49	\$3.24	\$6.48
50-54	\$4.50	\$9.00
55-59	\$6.00	\$12.00
60-74**	\$8.01	\$16.01
75-79	\$10.50	\$21.00
80-84	\$11.49	\$22.98

SINGLE PARENT

Issue Age	\$300	\$600
20-24	\$1.50	\$3.00
25-29	\$1.74	\$3.48
30-34	\$2.01	\$4.02
35-39	\$2.49	\$4.98
40-44	\$3.24	\$6.48
45-49	\$4.26	\$8.52
50-54	\$5.49	\$10.98
55-59	\$6.75	\$13.50

FAMILY

Issue Age	\$300	\$600
20-24	\$2.01	\$4.02
25-29	\$2.25	\$4.50
30-34	\$3.00	\$6.00
35-39	\$3.99	\$7.98
40-44	\$5.49	\$10.98
45-49	\$7.26	\$14.52
50-54	\$9.00	\$18.00
55-59	\$12.00	\$24.00
60-74**	\$15.75	\$31.50
75-79	\$21.00	\$42.00
80-84	\$22.74	\$45.48

**Benefits reduce 50% upon attainment of age 65 and for each Insured Child benefits are 50% from birth to the Insured Child's first birthday.

Modal Factors: Annual = Bank draft x 12
Semi Annual = Bank draft x 6.24
Quarterly = Bank draft x 3.18