

GROUP MORTGAGE LIFE AND DISABILITY RATE SHEET

Single Life Rates per \$1,000 of initial indebtedness per month

Age	Less than \$50,000	\$50,000 - \$99,999		\$100,000 and Over	
	All	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18 - 29	0.25	0.11	0.19	0.09	0.13
30 - 34	0.30	0.14	0.24	0.12	0.18
35 - 39	0.35	0.17	0.33	0.16	0.25
40 - 44	0.50	0.24	0.48	0.23	0.37
45 - 49	0.75	0.35	0.66	0.33	0.55
50 - 54	1.10	0.52	0.95	0.50	0.84
55 - 59	1.60	0.76	1.27	0.76	1.27
60 - 64	2.50	1.25	1.96	1.25	1.96
65 - 69	4.00	1.88	2.94	1.88	2.94

Joint Life Rates per \$1,000 of initial indebtedness per month (use age of older applicant)

Age	Less than \$50,000	\$50,000 - \$99,999		\$100,000 and Over	
	All	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18 - 29	0.38	0.17	0.29	0.14	0.20
30 - 34	0.45	0.21	0.36	0.18	0.27
35 - 39	0.53	0.26	0.50	0.24	0.38
40 - 44	0.75	0.36	0.72	0.35	0.56
45 - 49	1.13	0.53	0.99	0.50	0.83
50 - 54	1.65	0.78	1.43	0.75	1.26
55 - 59	2.40	1.14	1.91	1.14	1.91
60 - 64	3.75	1.88	2.94	1.88	2.94
65 - 69	6.00	2.82	4.41	2.82	4.41

Single and Joint Disability Rates per \$100 of monthly benefit per month

Age	Single Coverage	Joint Coverage
under 30	3.25	6.33
30 - 34	3.30	6.44
35 - 39	4.07	7.94
40 - 44	5.17	10.09
45 - 49	6.27	12.23
50 - 54	7.59	14.81
55 - 59	9.24	18.02

Example

Mortgage Balance: \$79,000 Monthly Payment: \$610 (Principal & Interest)

Primary Mortgagor (non-tobacco): Age 41 Joint Debtor: Age 38

Single Life Insurance: $79 \times \$.24 = \18.96 (monthly premium)

Joint Life Insurance: $79 \times \$.36 = \28.44 (monthly premium)

Single Life Insurance with Single Disability:
 $6.1 \times \$5.17 = \$31.54 + \$18.96 = \50.50 (monthly premium)

Joint Life Insurance with Joint Disability:
 $6.1 \times \$10.09 = \$61.55 + \$28.44 = \89.99 (monthly premium)