

Current 2019 Quarterly Premium Rates Per \$150 Monthly Benefit		
Member Age	Career Plan	Five-Year Plan
30-DAY WAITING PERIOD		
<30	\$3.27	\$2.55
30-39	3.75	2.73
40-49	5.88	4.05
50-59	9.33	7.50
60-62 *	12.81	12.57
63-69 *+	11.49	11.40
70-74 *+‡	19.20	19.20
90-DAY WAITING PERIOD		
<30	\$2.58	\$1.62
30-39	3.03	1.77
40-49	4.92	2.91
50-59	7.95	6.12
60-62 *	10.68	10.41
63-69 *+	9.39	9.30
70-74 *+‡	15.18	15.18
180-DAY WAITING PERIOD		
<30	\$2.19	\$1.26
30-39	2.49	1.38
40-49	4.20	2.40
50-59	6.48	4.98
60-62 *	8.73	8.52
63-69 *+	7.11	7.02
70-74 *+‡	11.49	11.49
365-DAY WAITING PERIOD		
<30	\$1.92	\$1.08
30-39	2.19	1.20
40-49	3.75	2.04
50-59	5.64	4.47
60-62 *	7.74	7.53
63-69 *+	6.42	6.33
70-74 *+‡	10.41	10.41

Quarterly Premium Rate for \$500 Spouse Monthly Benefit	
Spouse's Age	Rate
<35	\$16.20
35-39	24.84
40-44	41.04
45-49	60.48
50-54 *	81.00
55-59	101.52
60-64 ≠	122.04

*For disabilities commencing on or after the premium due date on or immediately after reaching ages 60 and 63, the maximum benefit period is reduced, depending on the plan chosen. Under the Career Plan, for a covered total disability starting before age 63, the maximum benefit period extends to insured's 65th birthday; and, for a covered total disability starting at age 63 but before the termination age date, the maximum benefit period is 24 months. Under the Five-Year Plan, for a covered total disability starting before age 60, the maximum benefit period is 60 months; for a covered total disability starting at age 60 but before age 63, the maximum benefit period extends to the insured's 65th birthday; and, for a covered total disability starting at age 63 but before the termination age date, the maximum benefit period is 24 months.

+On the premium due date on or immediately after reaching age 65, benefits in excess of \$4,200 per month will reduce to \$4,200, and on the premium due date on or immediately after reaching age 70, benefits in excess of \$2,100 per month will reduce to \$2,100.

‡Renewal only at age 70 and after. Coverage terminates at member age 75.

≠Renewal only starting at age 60. Coverage terminates on the premium due date on or immediately after the spouse reaches age 65.

Note: Premium rates for monthly benefits or other modes of payment not shown are exact multiples of the applicable premium rates shown.

6. FRAUD NOTICE (PLEASE READ BEFORE SIGNING THE APPLICATION FOR INSURANCE)

FRAUD NOTICE - For Residents of all states except those listed below. Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. **RESIDENTS OF CO:** the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. **RESIDENTS OF AL/AR/LA/RI:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **RESIDENTS OF CA:** Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bear the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. **RESIDENTS OF D.C., WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant. **RESIDENTS OF FL:** Any person who, knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information, is guilty of a felony of the third degree. **RESIDENTS OF KS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, may be guilty of insurance fraud as determined by a court of law. **RESIDENTS OF ME:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits. **RESIDENTS OF MD:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **RESIDENTS OF NJ, WARNING:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **RESIDENTS OF NY:** Any person who knowingly and with intent to defraud any insurance company or any other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **RESIDENTS OF OK, WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony. **RESIDENTS OF PUERTO RICO:** Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars and no more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years. **RESIDENTS OF TN/WA:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. **RESIDENTS OF VA:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

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