

AssurityBalance® Graded Benefit Disability Income Rates

AGES

18 - 25		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	84.97	-	-	30	93.47	-	-		
60	58.04	118.49	135.81	60	63.84	130.34	149.39		
90	35.16	68.78	78.37	90	38.68	75.66	86.21		
180	30.27	59.93	69.42	180	33.30	65.92	76.36		
365	-	51.80	61.71	365	-	56.98	67.88		
		SDIR					SDIR		
30	68.83	-	-	30	75.71	-	-		
60	45.85	85.31	90.99	60	50.44	93.84	100.09		
90	26.02	47.46	51.72	90	28.62	52.21	56.89		
180	21.19	40.15	44.43	180	23.31	44.17	48.87		
365	-	32.12	38.26	180	-	35.33	42.09		

AGE

18 - 25		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	139.12	-	-	30	153.03	-	-		
60	93.83	199.77	242.82	60	103.21	219.75	267.10		
90	52.16	107.84	129.95	90	57.38	118.62	142.95		
180	43.50	92.79	114.77	180	47.85	102.07	126.25		
365	-	78.61	101.16	365	-	86.47	111.28		
		SDIR					SDIR		
30	112.69	-	-	30	123.96	-	-		
60	74.13	143.83	162.69	60	81.54	158.21	178.96		
90	38.60	74.41	85.77	90	42.46	81.85	94.35		
180	30.45	62.17	73.45	180	33.50	68.39	80.80		
365	-	48.74	62.72	365	-	53.61	68.99		

26 - 30		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	85.57	-	-	30	94.13	-	-		
60	58.63	121.76	142.59	60	64.49	133.94	156.85		
90	35.72	71.99	83.47	90	39.29	79.19	91.82		
180	30.98	63.22	74.39	180	34.08	69.54	81.83		
365	-	55.55	66.86	365	-	61.11	73.55		
		SDIR					SDIR		
30	69.31	-	-	30	76.24	-	-		
60	46.32	87.67	95.54	60	50.95	96.44	105.09		
90	26.43	49.67	55.09	90	29.07	54.64	60.60		
180	21.69	42.36	47.61	180	23.86	46.60	52.37		
365	-	34.44	41.45	180	-	37.88	45.60		

26 - 30		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	143.88	-	-	30	158.27	-	-		
60	97.16	212.82	264.51	60	106.88	234.10	290.96		
90	53.97	114.88	140.98	90	59.37	126.37	155.08		
180	45.44	99.62	125.23	180	49.98	109.58	137.75		
365	-	85.29	111.46	365	-	93.82	122.61		
		SDIR					SDIR		
30	116.54	-	-	30	128.19	-	-		
60	76.76	153.23	177.22	60	84.44	168.55	194.94		
90	39.94	79.27	93.05	90	43.93	87.20	102.36		
180	31.81	66.75	80.15	180	34.99	73.43	88.17		
365	-	52.88	69.11	365	-	58.17	76.02		

31 - 35		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	86.27	-	-	30	94.90	-	-		
60	59.26	125.95	150.87	60	65.19	138.55	165.96		
90	36.32	75.94	89.51	90	39.95	83.53	98.46		
180	31.79	67.39	80.52	180	34.97	74.13	88.57		
365	-	60.21	73.48	365	-	66.23	80.83		
		SDIR					SDIR		
30	69.88	-	-	30	76.87	-	-		
60	46.82	90.68	101.08	60	51.50	99.75	111.19		
90	26.88	52.40	59.08	90	29.57	57.64	64.99		
180	22.25	45.15	51.53	180	24.48	49.67	56.68		
365	-	37.33	45.56	180	-	41.06	50.12		

31 - 35		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	144.42	-	-	30	158.86	-	-		
60	99.73	228.22	291.59	60	109.70	251.04	320.75		
90	56.18	124.76	156.42	90	61.80	137.24	172.06		
180	47.88	109.34	139.88	180	52.67	120.27	153.87		
365	-	95.51	126.01	365	-	105.06	138.61		
		SDIR					SDIR		
30	116.98	-	-	30	128.68	-	-		
60	78.79	164.32	195.37	60	86.67	180.75	214.91		
90	41.57	86.08	103.24	90	45.73	94.69	113.56		
180	33.52	73.26	89.52	180	36.87	80.59	98.47		
365	-	59.22	78.13	365	-	65.14	85.94		

36 - 40		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	86.81	-	-	30	95.49	-	-		
60	60.11	134.91	163.89	60	66.12	148.40	180.28		
90	39.40	85.15	101.28	90	43.34	93.67	111.41		
180	34.73	76.11	91.63	180	38.20	83.72	100.79		
365	-	68.70	83.91	365	-	75.57	92.30		
		SDIR					SDIR		
30	70.32	-	-	30	77.35	-	-		
60	47.49	97.14	109.81	60	52.24	106.85	120.79		
90	29.16	58.75	66.84	90	32.08	64.63	73.52		
180	24.31	50.99	58.64	180	26.74	56.09	64.50		
365	-	42.59	52.02	180	-	46.85	57.22		

36 - 40		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per	BASE			Elim Per	BASE				
30	144.92	-	-	30	159.41	-	-		
60	100.32	236.45	308.51	60	110.35	260.10	339.36		
90	58.76	134.69	171.23	90	64.64	148.16	188.35		
180	50.51	119.26	153.99	180	55.56	131.19	169.39		
365	-	105.70	140.13	365	-	116.27	154.14		
		SDIR					SDIR		
30	117.39	-	-	30	129.13	-	-		
60	79.25	170.24	206.70	60	87.18	187.26	227.37		
90	43.48	92.94	113.01	90	47.83	102.23	124.31		
180	35.36	79.90	98.55	180	38.90	87.89	108.41		
365	-	65.53	86.88	365	-	72.08	95.57		

AssurityBalance® Graded Benefit Disability Income Rates

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41 - 45		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	90.72	-	-	30	99.79	-	-		
60	65.53	151.02	183.46	60	72.08	166.12	201.81		
90	45.70	101.92	120.79	90	50.27	112.11	132.87		
180	40.53	91.48	109.61	180	44.58	100.63	120.57		
365	-	82.99	100.73	365	-	91.29	110.80		
		SDIR					SDIR		
30	73.48	-	-	30	80.83	-	-		
60	51.77	108.73	122.92	60	56.95	119.60	135.21		
90	33.82	70.32	79.72	90	37.20	77.35	87.69		
180	28.37	61.29	70.15	180	31.21	67.42	77.17		
365	-	51.45	62.45	180	-	56.60	68.70		

AGE

41 - 45		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	145.60	-	-	30	160.16	-	-		
60	100.95	239.81	315.34	60	111.05	263.79	346.87		
90	61.92	145.67	185.83	90	68.11	160.24	204.41		
180	53.89	129.83	167.74	180	59.28	142.81	184.51		
365	-	116.54	153.30	365	-	128.19	168.63		
		SDIR					SDIR		
30	117.94	-	-	30	129.73	-	-		
60	79.75	172.66	211.28	60	87.73	189.93	232.41		
90	45.82	100.51	122.65	90	50.40	110.56	134.92		
180	37.72	86.99	107.35	180	41.49	95.69	118.09		
365	-	72.25	95.05	365	-	79.48	104.56		

46 - 50		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	100.57	-	-	30	110.63	-	-		
60	73.85	173.24	207.02	60	81.24	190.56	227.72		
90	54.26	123.70	144.03	90	59.69	136.07	158.43		
180	48.14	111.21	130.73	180	52.95	122.33	143.80		
365	-	100.80	119.57	365	-	110.88	131.53		
		SDIR					SDIR		
30	81.46	-	-	30	89.61	-	-		
60	58.34	124.73	138.70	60	64.17	137.20	152.57		
90	40.15	85.35	95.06	90	44.17	93.89	104.57		
180	33.70	74.51	83.67	180	37.07	81.96	92.04		
365	-	62.50	74.13	180	-	68.75	81.54		

46 - 50		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	146.84	-	-	30	161.52	-	-		
60	102.56	252.44	331.23	60	112.82	277.68	364.35		
90	68.10	162.59	205.83	90	74.91	178.85	226.41		
180	59.81	145.82	186.66	180	65.79	160.40	205.33		
365	-	131.41	171.03	365	-	144.55	188.13		
		SDIR					SDIR		
30	118.94	-	-	30	130.83	-	-		
60	81.02	181.76	221.92	60	89.12	199.94	244.11		
90	50.39	112.19	135.85	90	55.43	123.41	149.44		
180	41.87	97.70	119.46	180	46.06	107.47	131.41		
365	-	81.47	106.04	365	-	89.62	116.64		

51 - 55		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	129.14	-	-	30	154.97	-	-		
60	95.80	225.27	254.18	60	114.96	270.32	305.02		
90	74.01	169.74	188.21	90	88.81	203.69	225.85		
180	65.98	152.88	170.90	180	79.18	183.46	205.08		
365	-	137.63	154.51	365	-	165.16	185.41		
		SDIR					SDIR		
30	104.60	-	-	30	125.52	-	-		
60	75.68	162.19	170.30	60	90.82	194.63	204.36		
90	54.77	117.12	124.22	90	65.72	140.54	149.06		
180	46.19	102.43	109.38	180	55.43	122.92	131.26		
365	-	85.33	95.80	180	-	102.40	114.96		

51 - 55		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	151.44	-	-	30	181.73	-	-		
60	108.74	266.82	331.24	60	130.49	320.18	397.49		
90	75.59	180.25	211.27	90	90.71	216.30	253.52		
180	66.81	162.10	191.82	180	80.17	194.52	230.18		
365	-	146.39	174.44	365	-	175.67	209.33		
		SDIR					SDIR		
30	122.67	-	-	30	147.20	-	-		
60	85.90	192.11	221.93	60	103.08	230.53	266.32		
90	55.94	124.37	139.44	90	67.13	149.24	167.33		
180	46.77	108.61	122.76	180	56.12	130.33	147.31		
365	-	90.76	108.15	365	-	108.91	129.78		

56 - 60		Annual Rates per \$100 of Monthly Benefit							
Male		Benefit Period			Male		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	142.82	-	-	30	171.38	-	-		
60	106.87	231.31	-	60	128.24	277.57	-		
90	86.17	183.82	-	90	103.40	220.58	-		
180	76.86	165.18	-	180	92.23	198.22	-		
365	-	146.20	-	365	-	175.44	-		
		SDIR					SDIR		
30	115.68	-	-	30	138.82	-	-		
60	84.43	166.54	-	60	101.32	199.85	-		
90	63.77	126.84	-	90	76.52	152.21	-		
180	53.80	110.67	-	180	64.56	132.80	-		
365	-	90.64	-	180	-	108.77	-		

56 - 60		Annual Rates per \$100 of Monthly Benefit							
Female		Benefit Period			Female		Benefit Period		
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.		
Elim Per		BASE			Elim Per		BASE		
30	162.33	-	-	30	194.80	-	-		
60	116.59	266.82	-	60	139.91	320.18	-		
90	82.57	180.25	-	90	99.08	216.30	-		
180	73.32	162.10	-	180	87.98	194.52	-		
365	-	146.39	-	365	-	175.67	-		
		SDIR					SDIR		
30	131.49	-	-	30	157.79	-	-		
60	92.11	192.11	-	60	110.53	230.53	-		
90	61.10	124.37	-	90	73.32	149.24	-		
180	51.32	108.61	-	180	61.58	130.33	-		
365	-	90.76	-	365	-	108.91	-		