

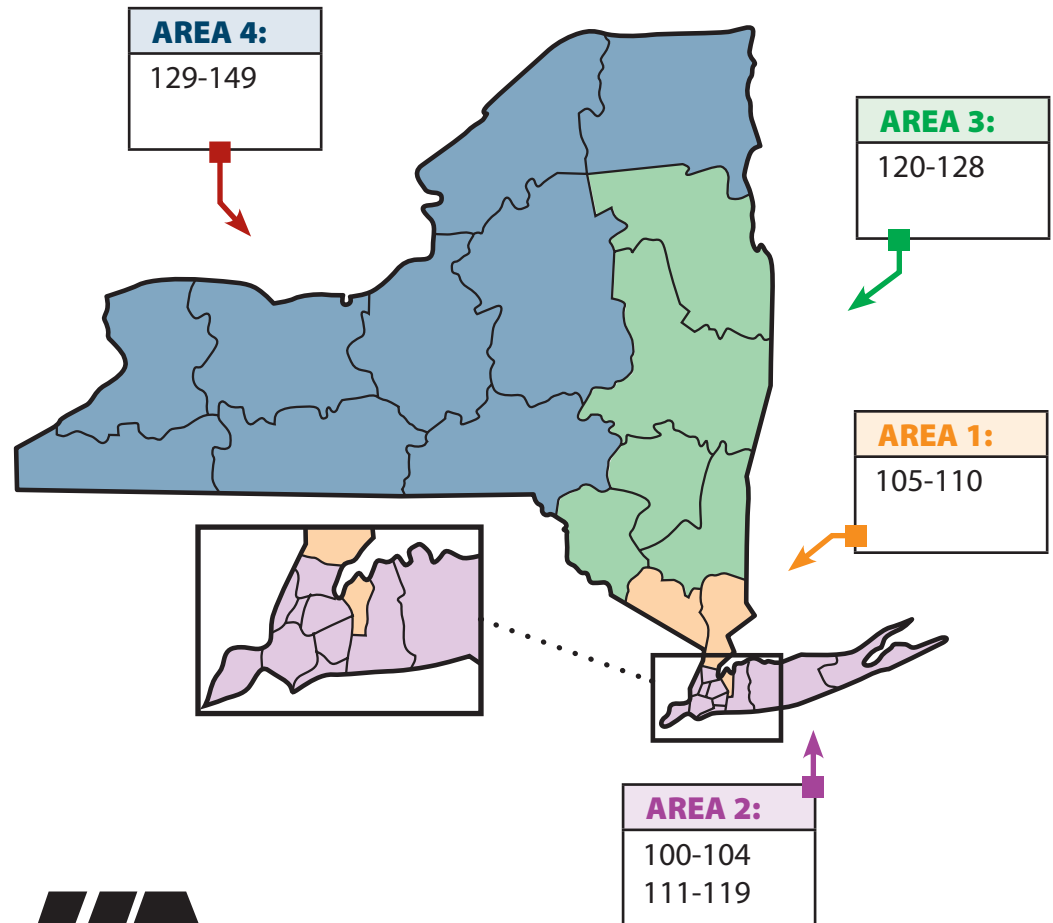
NEW YORK

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY

2011 ProCare[®] RATE SHEETS

Community Rates policy rates are the same for all ages. Community rates increase with medical care cost increases.

Area Rate policy rates vary by geographic location as designated by three digit ZIP codes, indicated at the right.



AREA 1 (ZIP 105-110)

| PLAN | A | SA | Q | M | Plan Code | | Effective Date |
|------|------|------|-----|-----|--------------|-----------------|----------------|
| | | | | | Under Age 65 | Age 65 and over | |
| A | 2297 | 1149 | 574 | 191 | N9E | N45 | 10-15-10 |
| B | 3208 | 1604 | 802 | 267 | N9F | N46 | 10-15-10 |
| C | 3726 | 1863 | 932 | 311 | N9G | N47 | 10-15-10 |
| D | 3637 | 1819 | 909 | 303 | N9H | N48 | 10-15-10 |
| F | 3761 | 1881 | 940 | 313 | N9I | N49 | 10-15-10 |
| F+ | 806 | 403 | 202 | 67 | N9K | N51 | 04-01-11 |
| G | 3641 | 1821 | 910 | 303 | N9J | N50 | 10-15-10 |
| K | 1531 | 766 | 383 | 128 | N9C | N43 | 10-15-10 |
| L | 2157 | 1079 | 539 | 180 | N9D | N44 | 10-15-10 |
| N | 2616 | 1308 | 654 | 218 | N9L | N52 | 10-15-10 |

AREA 2 (ZIP 100-104, 111-119)

| PLAN | A | SA | Q | M | Plan Code | | Effective Date |
|------|------|------|-----|-----|--------------|-----------------|----------------|
| | | | | | Under Age 65 | Age 65 and over | |
| A | 2297 | 1149 | 574 | 191 | N9E | N45 | 10-15-10 |
| B | 3208 | 1604 | 802 | 267 | N9F | N46 | 10-15-10 |
| C | 3726 | 1863 | 932 | 311 | N9G | N47 | 10-15-10 |
| D | 3637 | 1819 | 909 | 303 | N9H | N48 | 10-15-10 |
| F | 3761 | 1881 | 940 | 313 | N9I | N49 | 10-15-10 |
| F+ | 806 | 403 | 202 | 67 | N9K | N51 | 04-01-11 |
| G | 3641 | 1821 | 910 | 303 | N9J | N50 | 10-15-10 |
| K | 1531 | 766 | 383 | 128 | N9C | N43 | 10-15-10 |
| L | 2157 | 1079 | 539 | 180 | N9D | N44 | 10-15-10 |
| N | 2616 | 1308 | 654 | 218 | N9L | N52 | 10-15-10 |

AREA 3 (ZIP 120-128)

| PLAN | A | SA | Q | M | Plan Code | | Effective Date |
|------|------|------|-----|-----|--------------|-----------------|----------------|
| | | | | | Under Age 65 | Age 65 and over | |
| A | 1880 | 940 | 470 | 157 | N9E | N45 | 10-15-10 |
| B | 2626 | 1313 | 657 | 219 | N9F | N46 | 10-15-10 |
| C | 3048 | 1524 | 762 | 254 | N9G | N47 | 10-15-10 |
| D | 2976 | 1488 | 744 | 248 | N9H | N48 | 10-15-10 |
| F | 3077 | 1539 | 769 | 256 | N9I | N49 | 10-15-10 |
| F+ | 659 | 330 | 165 | 55 | N9K | N51 | 04-01-11 |
| G | 2980 | 1490 | 745 | 248 | N9J | N50 | 10-15-10 |
| K | 1253 | 627 | 313 | 104 | N9C | N43 | 10-15-10 |
| L | 1765 | 883 | 441 | 147 | N9D | N44 | 10-15-10 |
| N | 2140 | 1070 | 535 | 178 | N9L | N52 | 10-15-10 |

AREA 4 (ZIP 129-149)

| PLAN | A | SA | Q | M | Plan Code | | Effective Date |
|------|------|------|-----|-----|--------------|-----------------|----------------|
| | | | | | Under Age 65 | Age 65 and over | |
| A | 1880 | 940 | 470 | 157 | N9E | N45 | 10-15-10 |
| B | 2626 | 1313 | 657 | 219 | N9F | N46 | 10-15-10 |
| C | 3048 | 1524 | 762 | 254 | N9G | N47 | 10-15-10 |
| D | 2976 | 1488 | 744 | 248 | N9H | N48 | 10-15-10 |
| F | 3077 | 1539 | 769 | 256 | N9I | N49 | 10-15-10 |
| F+ | 659 | 330 | 165 | 55 | N9K | N51 | 04-01-11 |
| G | 2980 | 1490 | 745 | 248 | N9J | N50 | 10-15-10 |
| K | 1253 | 627 | 313 | 104 | N9C | N43 | 10-15-10 |
| L | 1765 | 883 | 441 | 147 | N9D | N44 | 10-15-10 |
| N | 2140 | 1070 | 535 | 178 | N9L | N52 | 10-15-10 |

COMMISSIONABLE PREMIUM

AREA 1 (ZIP 105-110)

| PLAN* | A | SA | Q | M |
|-------|------|------|-----|-----|
| A | 2279 | 1140 | 569 | 189 |
| B | 3183 | 1591 | 796 | 265 |
| C | 3542 | 1771 | 886 | 296 |
| D | 3608 | 1804 | 902 | 301 |
| F | 3577 | 1789 | 894 | 298 |
| F+ | 800 | 400 | 200 | 66 |
| G | 3612 | 1806 | 903 | 301 |
| K | 1519 | 760 | 380 | 127 |
| L | 2140 | 1070 | 535 | 179 |
| N | 2595 | 1297 | 649 | 216 |

AREA 2 (ZIP 100-104, 111-119)

| PLAN* | A | SA | Q | M |
|-------|------|------|-----|-----|
| A | 2279 | 1140 | 569 | 189 |
| B | 3183 | 1591 | 796 | 265 |
| C | 3542 | 1771 | 886 | 296 |
| D | 3608 | 1804 | 902 | 301 |
| F | 3577 | 1789 | 894 | 298 |
| F+ | 800 | 400 | 200 | 66 |
| G | 3612 | 1806 | 903 | 301 |
| K | 1519 | 760 | 380 | 127 |
| L | 2140 | 1070 | 535 | 179 |
| N | 2595 | 1297 | 649 | 216 |

AREA 3 (ZIP 120-128)

| PLAN* | A | SA | Q | M |
|-------|------|------|-----|-----|
| A | 1865 | 932 | 466 | 156 |
| B | 2605 | 1302 | 652 | 217 |
| C | 2870 | 1435 | 717 | 239 |
| D | 2952 | 1476 | 738 | 246 |
| F | 2899 | 1450 | 724 | 241 |
| F+ | 654 | 327 | 164 | 55 |
| G | 2956 | 1478 | 739 | 246 |
| K | 1243 | 622 | 310 | 103 |
| L | 1751 | 876 | 437 | 146 |
| N | 2123 | 1061 | 531 | 177 |

AREA 4 (ZIP 129-149)

| PLAN* | A | SA | Q | M |
|-------|------|------|-----|-----|
| A | 1865 | 932 | 466 | 156 |
| B | 2605 | 1302 | 652 | 217 |
| C | 2870 | 1435 | 717 | 239 |
| D | 2952 | 1476 | 738 | 246 |
| F | 2899 | 1450 | 724 | 241 |
| F+ | 654 | 327 | 164 | 55 |
| G | 2956 | 1478 | 739 | 246 |
| K | 1243 | 622 | 310 | 103 |
| L | 1751 | 876 | 437 | 146 |
| N | 2123 | 1061 | 531 | 177 |

* The premium portions for the Market Stabilization Pool for all plans and Part B Deductible for plans C and F (only) have been subtracted from the appropriate mode to calculate commission