
Business Overhead Expense Disability Income Insurance Policy

PREMIUM RATES

For Agent Use Only.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.

Policy availability, rates and features may vary by state.

AssurityBalance®



AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 18, 19 and 20						FEMALE, AGE 18, 19 and 20					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.14	11.59	30-Day EP	11.93	13.63	30-Day EP	13.80	16.16	30-Day EP	16.24	19.01
60-Day EP	7.10	8.08	60-Day EP	8.35	9.51	60-Day EP	9.04	10.63	60-Day EP	10.63	12.50
90-Day EP	5.82	6.56	90-Day EP	6.85	7.72	90-Day EP	7.00	8.12	90-Day EP	8.24	9.55

MALE, AGE 21						FEMALE, AGE 21					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.22	11.72	30-Day EP	12.02	13.79	30-Day EP	14.10	16.58	30-Day EP	16.59	19.50
60-Day EP	7.17	8.18	60-Day EP	8.43	9.62	60-Day EP	9.21	10.91	60-Day EP	10.83	12.83
90-Day EP	5.87	6.64	90-Day EP	6.90	7.81	90-Day EP	7.10	8.29	90-Day EP	8.35	9.75

MALE, AGE 22						FEMALE, AGE 22					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.29	11.86	30-Day EP	12.10	13.95	30-Day EP	14.43	17.04	30-Day EP	16.98	20.05
60-Day EP	7.23	8.29	60-Day EP	8.51	9.75	60-Day EP	9.42	11.19	60-Day EP	11.08	13.17
90-Day EP	5.89	6.67	90-Day EP	6.93	7.85	90-Day EP	7.23	8.47	90-Day EP	8.50	9.96

MALE, AGE 23						FEMALE, AGE 23					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.36	12.00	30-Day EP	12.19	14.12	30-Day EP	14.79	17.56	30-Day EP	17.40	20.66
60-Day EP	7.28	8.39	60-Day EP	8.57	9.87	60-Day EP	9.64	11.52	60-Day EP	11.34	13.55
90-Day EP	5.92	6.76	90-Day EP	6.97	7.95	90-Day EP	7.35	8.67	90-Day EP	8.65	10.20

MALE, AGE 24						FEMALE, AGE 24					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.47	12.14	30-Day EP	12.32	14.28	30-Day EP	15.17	18.12	30-Day EP	17.85	21.32
60-Day EP	7.35	8.49	60-Day EP	8.65	9.99	60-Day EP	9.89	11.88	60-Day EP	11.63	13.98
90-Day EP	5.98	6.84	90-Day EP	7.03	8.05	90-Day EP	7.52	8.91	90-Day EP	8.85	10.48

MALE, AGE 25						FEMALE, AGE 25					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.55	12.29	30-Day EP	12.41	14.46	30-Day EP	15.61	18.73	30-Day EP	18.37	22.03
60-Day EP	7.41	8.61	60-Day EP	8.72	10.13	60-Day EP	10.15	12.29	60-Day EP	11.94	14.46
90-Day EP	6.03	6.94	90-Day EP	7.09	8.16	90-Day EP	7.68	9.16	90-Day EP	9.03	10.78

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 26						FEMALE, AGE 26					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.63	12.45	30-Day EP	12.50	14.65	30-Day EP	16.09	19.41	30-Day EP	18.93	22.83
60-Day EP	7.49	8.75	60-Day EP	8.81	10.29	60-Day EP	10.44	12.72	60-Day EP	12.28	14.97
90-Day EP	6.08	7.02	90-Day EP	7.15	8.26	90-Day EP	7.88	9.44	90-Day EP	9.27	11.10

MALE, AGE 27						FEMALE, AGE 27					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.73	12.61	30-Day EP	12.62	14.84	30-Day EP	16.55	20.08	30-Day EP	19.47	23.62
60-Day EP	7.57	8.87	60-Day EP	8.90	10.43	60-Day EP	10.73	13.17	60-Day EP	12.62	15.49
90-Day EP	6.13	7.13	90-Day EP	7.21	8.39	90-Day EP	8.08	9.73	90-Day EP	9.50	11.45

MALE, AGE 28						FEMALE, AGE 28					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.80	12.79	30-Day EP	12.71	15.05	30-Day EP	17.01	20.72	30-Day EP	20.01	24.38
60-Day EP	7.62	9.00	60-Day EP	8.97	10.59	60-Day EP	11.01	13.61	60-Day EP	12.95	16.01
90-Day EP	6.19	7.24	90-Day EP	7.28	8.52	90-Day EP	8.26	10.00	90-Day EP	9.72	11.77

MALE, AGE 29						FEMALE, AGE 29					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	10.92	12.99	30-Day EP	12.85	15.28	30-Day EP	17.47	21.39	30-Day EP	20.55	25.16
60-Day EP	7.73	9.16	60-Day EP	9.09	10.78	60-Day EP	11.28	14.05	60-Day EP	13.27	16.53
90-Day EP	6.26	7.34	90-Day EP	7.36	8.64	90-Day EP	8.46	10.29	90-Day EP	9.95	12.10

MALE, AGE 30						FEMALE, AGE 30					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	11.04	13.17	30-Day EP	12.99	15.49	30-Day EP	17.88	22.03	30-Day EP	21.04	25.92
60-Day EP	7.80	9.31	60-Day EP	9.18	10.95	60-Day EP	11.58	14.48	60-Day EP	13.62	17.03
90-Day EP	6.33	7.48	90-Day EP	7.45	8.80	90-Day EP	8.66	10.56	90-Day EP	10.19	12.42

MALE, AGE 31						FEMALE, AGE 31					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	11.18	13.40	30	13.15	15.77	30-Day EP	18.29	22.65	30	21.52	26.65
60-Day EP	7.93	9.48	60	9.33	11.15	60-Day EP	11.85	14.89	60	13.94	17.52
90-Day EP	6.40	7.61	90	7.53	8.95	90-Day EP	8.85	10.84	90	10.41	12.75

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 32						FEMALE, AGE 32					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	11.31	13.65	30	13.31	16.06	30-Day EP	18.68	23.25	30	21.98	27.35
60-Day EP	8.02	9.66	60	9.43	11.36	60-Day EP	12.10	15.32	60	14.24	18.02
90-Day EP	6.49	7.74	90	7.63	9.10	90-Day EP	9.04	11.08	90	10.63	13.04

MALE, AGE 33					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	11.49	13.91	30	13.52	16.37
60-Day EP	8.14	9.85	60	9.58	11.59
90-Day EP	6.56	7.91	90	7.72	9.30

FEMALE, AGE 33					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	19.03	23.81	30	22.39	28.01
60-Day EP	12.34	15.73	60	14.52	18.51
90-Day EP	9.21	11.32	90	10.84	13.32

MALE, AGE 34					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	11.66	14.21	30	13.72	16.72
60-Day EP	8.26	10.06	60	9.72	11.84
90-Day EP	6.66	8.06	90	7.84	9.48

FEMALE, AGE 34					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	19.35	24.34	30	22.77	28.64
60-Day EP	12.57	16.11	60	14.79	18.95
90-Day EP	9.38	11.53	90	11.03	13.57

MALE, AGE 35					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	11.87	14.53	30	13.96	17.09
60-Day EP	8.42	10.30	60	9.90	12.12
90-Day EP	6.77	8.24	90	7.97	9.69

FEMALE, AGE 35					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	19.65	24.83	30	23.12	29.21
60-Day EP	12.80	16.48	60	15.06	19.39
90-Day EP	9.53	11.73	90	11.21	13.80

MALE, AGE 36					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	12.10	14.89	30	14.23	17.52
60-Day EP	8.57	10.58	60	10.08	12.45
90-Day EP	6.89	8.43	90	8.10	9.92

FEMALE, AGE 36					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	19.92	25.29	30	23.43	29.75
60-Day EP	12.99	16.83	60	15.28	19.80
90-Day EP	9.67	11.92	90	11.38	14.02

MALE, AGE 37					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	12.36	15.31	30	14.54	18.01
60-Day EP	8.76	10.87	60	10.30	12.79
90-Day EP	7.01	8.64	90	8.25	10.16

FEMALE, AGE 37					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	20.16	25.75	30	23.72	30.29
60-Day EP	13.19	17.18	60	15.52	20.21
90-Day EP	9.84	12.10	90	11.58	14.24

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 38						FEMALE, AGE 38					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	12.64	15.78	30	14.87	18.56	30-Day EP	20.45	26.23	30	24.06	30.86
60-Day EP	8.94	11.18	60	10.52	13.15	60-Day EP	13.40	17.56	60	15.77	20.66
90-Day EP	7.16	8.89	90	8.42	10.46	90-Day EP	10.00	12.33	90	11.76	14.51

MALE, AGE 39					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	12.99	16.27	30	15.28	19.14
60-Day EP	9.17	11.54	60	10.79	13.58
90-Day EP	7.31	9.16	90	8.60	10.78

FEMALE, AGE 39					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	20.72	26.74	30	24.38	31.46
60-Day EP	13.63	17.95	60	16.03	21.12
90-Day EP	10.16	12.57	90	11.95	14.79

MALE, AGE 40					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.37	16.86	30	15.73	19.84
60-Day EP	9.43	11.95	60	11.09	14.06
90-Day EP	7.50	9.45	90	8.82	11.12

FEMALE, AGE 40					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	21.05	27.29	30	24.77	32.10
60-Day EP	13.87	18.35	60	16.32	21.59
90-Day EP	10.34	12.85	90	12.16	15.12

MALE, AGE 41					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.80	17.54	30	16.24	20.64
60-Day EP	9.72	12.40	60	11.44	14.59
90-Day EP	7.69	9.80	90	9.05	11.53

FEMALE, AGE 41					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	21.37	27.85	30	25.14	32.77
60-Day EP	14.13	18.79	60	16.62	22.10
90-Day EP	10.53	13.20	90	12.39	15.53

MALE, AGE 42					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.30	18.29	30	16.82	21.52
60-Day EP	10.04	12.93	60	11.81	15.21
90-Day EP	7.93	10.17	90	9.33	11.97

FEMALE, AGE 42					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	21.73	28.47	30	25.57	33.49
60-Day EP	14.38	19.24	60	16.92	22.63
90-Day EP	10.73	13.57	90	12.62	15.97

MALE, AGE 43					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.88	19.16	30	17.50	22.54
60-Day EP	10.42	13.52	60	12.26	15.90
90-Day EP	8.20	10.61	90	9.65	12.48

FEMALE, AGE 43					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	22.13	29.10	30	26.03	34.24
60-Day EP	14.66	19.73	60	17.25	23.21
90-Day EP	10.95	14.00	90	12.88	16.47

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 44						FEMALE, AGE 44					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	15.55	20.16	30	18.29	23.72	30-Day EP	22.56	29.80	30	26.54	35.06
60-Day EP	10.84	14.20	60	12.75	16.71	60-Day EP	14.98	20.25	60	17.62	23.82
90-Day EP	8.49	11.10	90	9.99	13.06	90-Day EP	11.17	14.51	90	13.14	17.07

MALE, AGE 45						FEMALE, AGE 45					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	16.30	21.29	30	19.18	25.05	30-Day EP	23.00	30.59	30	27.06	35.99
60-Day EP	11.35	14.98	60	13.35	17.62	60-Day EP	15.31	20.80	60	18.01	24.47
90-Day EP	8.85	11.66	90	10.41	13.72	90-Day EP	11.42	15.09	90	13.44	17.75

MALE, AGE 46						FEMALE, AGE 46					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	17.18	22.59	30	20.21	26.58	30-Day EP	23.53	31.42	30	27.68	36.97
60-Day EP	11.92	15.86	60	14.02	18.66	60-Day EP	15.68	21.43	60	18.45	25.21
90-Day EP	9.23	12.30	90	10.86	14.47	90-Day EP	11.70	15.74	90	13.77	18.52

MALE, AGE 47						FEMALE, AGE 47					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	18.11	23.98	30	21.31	28.21	30-Day EP	24.11	32.37	30	28.37	38.08
60-Day EP	12.52	16.80	60	14.73	19.76	60-Day EP	16.08	22.09	60	18.92	25.99
90-Day EP	9.66	12.98	90	11.37	15.27	90-Day EP	12.01	16.41	90	14.13	19.31

MALE, AGE 48						FEMALE, AGE 48					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	19.08	25.45	30	22.45	29.94	30-Day EP	24.76	33.42	30	29.13	39.32
60-Day EP	13.16	17.80	60	15.48	20.94	60-Day EP	16.54	22.85	60	19.46	26.88
90-Day EP	10.12	13.73	90	11.90	16.15	90-Day EP	12.36	17.09	90	14.54	20.11

MALE, AGE 49						FEMALE, AGE 49					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	20.13	27.03	30	23.68	31.80	30-Day EP	25.52	34.60	30	30.02	40.71
60-Day EP	13.85	18.86	60	16.29	22.19	60-Day EP	17.07	23.70	60	20.08	27.88
90-Day EP	10.60	14.52	90	12.47	17.08	90-Day EP	12.74	17.84	90	14.99	20.99

AssurityBalance[®] Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 50						FEMALE, AGE 50					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	21.24	28.70	30	24.99	33.77	30-Day EP	26.37	35.96	30	31.02	42.30
60-Day EP	14.57	20.03	60	17.14	23.56	60-Day EP	17.65	24.65	60	20.77	29.00
90-Day EP	11.13	15.36	90	13.09	18.07	90-Day EP	13.16	18.60	90	15.48	21.88

MALE, AGE 51					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	22.43	30.51	30	26.39	35.89
60-Day EP	15.34	21.25	60	18.05	25.00
90-Day EP	11.70	16.27	90	13.76	19.14

FEMALE, AGE 51					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	27.34	37.48	30	32.16	44.09
60-Day EP	18.32	25.71	60	21.55	30.25
90-Day EP	13.66	19.42	90	16.07	22.85

MALE, AGE 52					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	23.71	32.44	30	27.89	38.16
60-Day EP	16.18	22.57	60	19.04	26.55
90-Day EP	12.30	17.27	90	14.47	20.32

FEMALE, AGE 52					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	28.38	39.12	30	33.39	46.02
60-Day EP	19.03	26.87	60	22.39	31.61
90-Day EP	14.19	20.28	90	16.69	23.86

MALE, AGE 53					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.08	34.50	30	29.51	40.59
60-Day EP	17.09	24.00	60	20.11	28.24
90-Day EP	12.96	18.31	90	15.25	21.54

FEMALE, AGE 53					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	29.52	40.89	30	34.73	48.11
60-Day EP	19.81	28.11	60	23.30	33.07
90-Day EP	14.76	21.23	90	17.36	24.98

MALE, AGE 54					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	26.59	36.77	30	31.28	43.26
60-Day EP	18.08	25.53	60	21.27	30.04
90-Day EP	13.69	19.47	90	16.10	22.91

FEMALE, AGE 54					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	30.76	42.82	30	36.19	50.38
60-Day EP	20.66	29.45	60	24.30	34.65
90-Day EP	15.40	22.24	90	18.12	26.17

MALE, AGE 55					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	28.20	39.21	30	33.18	46.13
60-Day EP	19.19	27.20	60	22.58	32.00
90-Day EP	14.50	20.73	90	17.06	24.39

FEMALE, AGE 55					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	32.18	44.97	30	37.86	52.91
60-Day EP	21.62	30.97	60	25.44	36.44
90-Day EP	16.12	23.40	90	18.97	27.53

AssurityBalance[®] Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 4A											
MALE, AGE 56						FEMALE, AGE 56					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	30.02	41.91	30	35.32	49.31	30-Day EP	33.80	47.43	30	39.76	55.80
60-Day EP	20.40	29.06	60	24.00	34.19	60-Day EP	22.71	32.66	60	26.72	38.42
90-Day EP	15.39	22.13	90	18.11	26.03	90-Day EP	16.95	24.68	90	19.94	29.04

MALE, AGE 57						FEMALE, AGE 57					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	31.94	44.80	30	37.58	52.70	30-Day EP	35.51	50.01	30	41.78	58.83
60-Day EP	21.69	31.05	60	25.52	36.53	60-Day EP	23.89	34.45	60	28.11	40.53
90-Day EP	16.37	23.64	90	19.26	27.81	90-Day EP	17.86	26.07	90	21.01	30.67

MALE, AGE 58						FEMALE, AGE 58					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	34.06	47.89	30	40.07	56.34	30-Day EP	37.33	52.71	30	43.92	62.01
60-Day EP	23.16	33.24	60	27.25	39.11	60-Day EP	25.20	36.37	60	29.65	42.79
90-Day EP	17.51	25.31	90	20.60	29.78	90-Day EP	18.86	27.56	90	22.19	32.42

MALE, AGE 59						FEMALE, AGE 59					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	36.37	51.28	30	42.79	60.33	30-Day EP	39.36	55.67	30	46.30	65.49
60-Day EP	24.80	35.65	60	29.18	41.94	60-Day EP	26.65	38.52	60	31.35	45.32
90-Day EP	18.77	27.18	90	22.08	31.98	90-Day EP	20.03	29.22	90	23.56	34.38

MALE, AGE 60						FEMALE, AGE 60					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	39.07	55.12	30	45.97	64.85	30-Day EP	41.68	59.00	30	49.03	69.41
60-Day EP	26.77	38.45	60	31.49	45.24	60-Day EP	28.41	40.98	60	33.42	48.21
90-Day EP	20.37	29.40	90	23.97	34.59	90-Day EP	21.47	31.20	90	25.26	36.71

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AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 18, 19 and 20						FEMALE, AGE 18, 19 and 20					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	12.92	15.00	30-Day EP	15.20	17.65	30-Day EP	18.18	21.52	30-Day EP	21.39	25.32
60-Day EP	8.40	9.76	60-Day EP	9.88	11.48	60-Day EP	11.08	13.29	60-Day EP	13.04	15.63
90-Day EP	6.60	7.53	90-Day EP	7.76	8.86	90-Day EP	8.23	9.60	90-Day EP	9.68	11.29

MALE, AGE 21						FEMALE, AGE 21					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.02	15.18	30-Day EP	15.32	17.86	30-Day EP	18.57	22.12	30-Day EP	21.85	26.02
60-Day EP	8.47	9.89	60-Day EP	9.97	11.64	60-Day EP	11.31	13.64	60-Day EP	13.31	16.05
90-Day EP	6.64	7.57	90-Day EP	7.81	8.90	90-Day EP	8.36	9.76	90-Day EP	9.84	11.48

MALE, AGE 22						FEMALE, AGE 22					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.13	15.35	30-Day EP	15.45	18.06	30-Day EP	19.01	22.75	30-Day EP	22.37	26.77
60-Day EP	8.55	10.00	60-Day EP	10.06	11.77	60-Day EP	11.56	14.03	60-Day EP	13.60	16.50
90-Day EP	6.67	7.62	90-Day EP	7.85	8.97	90-Day EP	8.51	9.97	90-Day EP	10.01	11.73

MALE, AGE 23						FEMALE, AGE 23					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.22	15.55	30-Day EP	15.55	18.29	30-Day EP	19.51	23.44	30-Day EP	22.95	27.58
60-Day EP	8.62	10.13	60-Day EP	10.14	11.92	60-Day EP	11.86	14.44	60-Day EP	13.95	16.99
90-Day EP	6.72	7.69	90-Day EP	7.91	9.05	90-Day EP	8.69	10.17	90-Day EP	10.22	11.97

MALE, AGE 24						FEMALE, AGE 24					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.32	15.73	30-Day EP	15.67	18.51	30-Day EP	20.03	24.21	30-Day EP	23.57	28.48
60-Day EP	8.70	10.27	60-Day EP	10.23	12.08	60-Day EP	12.16	14.92	60-Day EP	14.30	17.55
90-Day EP	6.77	7.76	90-Day EP	7.97	9.13	90-Day EP	8.88	10.41	90-Day EP	10.45	12.25

MALE, AGE 25						FEMALE, AGE 25					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.40	15.92	30-Day EP	15.77	18.73	30-Day EP	20.61	25.04	30-Day EP	24.25	29.46
60-Day EP	8.76	10.40	60-Day EP	10.31	12.24	60-Day EP	12.49	15.40	60-Day EP	14.69	18.12
90-Day EP	6.81	7.84	90-Day EP	8.01	9.22	90-Day EP	9.11	10.68	90-Day EP	10.72	12.57

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 26						FEMALE, AGE 26					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.52	16.12	30-Day EP	15.90	18.96	30-Day EP	21.28	25.98	30-Day EP	25.03	30.56
60-Day EP	8.82	10.53	60-Day EP	10.38	12.39	60-Day EP	12.84	15.95	60-Day EP	15.11	18.76
90-Day EP	6.89	7.91	90-Day EP	8.10	9.31	90-Day EP	9.35	11.01	90-Day EP	11.00	12.95

MALE, AGE 27						FEMALE, AGE 27					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.64	16.33	30-Day EP	16.05	19.21	30-Day EP	21.90	26.89	30-Day EP	25.77	31.63
60-Day EP	8.91	10.68	60-Day EP	10.48	12.56	60-Day EP	13.22	16.50	60-Day EP	15.55	19.41
90-Day EP	6.94	8.00	90-Day EP	8.17	9.41	90-Day EP	9.60	11.29	90-Day EP	11.29	13.28

MALE, AGE 28						FEMALE, AGE 28					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.75	16.55	30-Day EP	16.18	19.47	30-Day EP	22.51	27.79	30-Day EP	26.48	32.69
60-Day EP	9.00	10.83	60-Day EP	10.59	12.74	60-Day EP	13.57	17.04	60-Day EP	15.97	20.05
90-Day EP	7.01	8.10	90-Day EP	8.25	9.53	90-Day EP	9.83	11.61	90-Day EP	11.57	13.66

MALE, AGE 29						FEMALE, AGE 29					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	13.90	16.80	30-Day EP	16.35	19.77	30-Day EP	23.12	28.64	30-Day EP	27.20	33.69
60-Day EP	9.08	11.01	60-Day EP	10.68	12.95	60-Day EP	13.91	17.59	60-Day EP	16.36	20.69
90-Day EP	7.09	8.23	90-Day EP	8.34	9.68	90-Day EP	10.07	11.91	90-Day EP	11.85	14.01

MALE, AGE 30						FEMALE, AGE 30					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.04	17.08	30-Day EP	16.52	20.09	30-Day EP	23.67	29.49	30-Day EP	27.85	34.69
60-Day EP	9.19	11.18	60-Day EP	10.81	13.15	60-Day EP	14.25	18.13	60-Day EP	16.77	21.33
90-Day EP	7.17	8.36	90-Day EP	8.44	9.83	90-Day EP	10.30	12.21	90-Day EP	12.12	14.37

MALE, AGE 31						FEMALE, AGE 31					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.21	17.37	30-Day EP	16.72	20.44	30-Day EP	24.20	30.30	30-Day EP	28.47	35.65
60-Day EP	9.30	11.36	60-Day EP	10.94	13.37	60-Day EP	14.58	18.65	60-Day EP	17.15	21.94
90-Day EP	7.25	8.48	90-Day EP	8.53	9.98	90-Day EP	10.53	12.50	90-Day EP	12.39	14.70

AssurityBalance[®] Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 32						FEMALE, AGE 32					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.40	17.69	30-Day EP	16.94	20.81	30-Day EP	24.70	31.08	30-Day EP	29.06	36.57
60-Day EP	9.40	11.61	60-Day EP	11.06	13.66	60-Day EP	14.89	19.16	60-Day EP	17.52	22.54
90-Day EP	7.34	8.64	90-Day EP	8.64	10.17	90-Day EP	10.78	12.79	90-Day EP	12.68	15.05

MALE, AGE 33					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.60	18.05	30-Day EP	17.18	21.23
60-Day EP	9.56	11.84	60-Day EP	11.25	13.93
90-Day EP	7.47	8.83	90-Day EP	8.79	10.39

FEMALE, AGE 33					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.15	31.82	30-Day EP	29.59	37.44
60-Day EP	15.17	19.66	60-Day EP	17.85	23.13
90-Day EP	10.97	13.09	90-Day EP	12.90	15.40

MALE, AGE 34					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	14.84	18.44	30-Day EP	17.46	21.69
60-Day EP	9.70	12.09	60-Day EP	11.41	14.22
90-Day EP	7.56	9.04	90-Day EP	8.89	10.64

FEMALE, AGE 34					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.56	32.50	30-Day EP	30.07	38.24
60-Day EP	15.46	20.12	60-Day EP	18.19	23.67
90-Day EP	11.19	13.38	90-Day EP	13.17	15.74

MALE, AGE 35					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	15.12	18.88	30-Day EP	17.79	22.21
60-Day EP	9.87	12.39	60-Day EP	11.61	14.58
90-Day EP	7.70	9.28	90-Day EP	9.06	10.92

FEMALE, AGE 35					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.93	33.14	30-Day EP	30.50	38.99
60-Day EP	15.73	20.60	60-Day EP	18.51	24.24
90-Day EP	11.38	13.68	90-Day EP	13.39	16.09

MALE, AGE 36					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	15.42	19.35	30-Day EP	18.14	22.77
60-Day EP	10.06	12.71	60-Day EP	11.84	14.95
90-Day EP	7.84	9.56	90-Day EP	9.22	11.25

FEMALE, AGE 36					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	26.22	33.70	30-Day EP	30.85	39.65
60-Day EP	15.96	21.02	60-Day EP	18.78	24.73
90-Day EP	11.56	13.96	90-Day EP	13.60	16.42

MALE, AGE 37					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	15.78	19.93	30-Day EP	18.56	23.45
60-Day EP	10.29	13.07	60-Day EP	12.11	15.38
90-Day EP	8.01	9.85	90-Day EP	9.42	11.59

FEMALE, AGE 37					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	26.55	34.30	30-Day EP	31.23	40.35
60-Day EP	16.19	21.47	60-Day EP	19.05	25.26
90-Day EP	11.76	14.29	90-Day EP	13.83	16.81

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 38						FEMALE, AGE 38					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	16.17	20.54	30-Day EP	19.02	24.17	30-Day EP	26.89	34.93	30-Day EP	31.64	41.09
60-Day EP	10.55	13.48	60-Day EP	12.41	15.86	60-Day EP	16.47	21.94	60-Day EP	19.38	25.81
90-Day EP	8.20	10.21	90-Day EP	9.65	12.01	90-Day EP	11.95	14.63	90-Day EP	14.06	17.21

MALE, AGE 39					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	16.63	21.24	30-Day EP	19.56	24.99
60-Day EP	10.83	13.96	60-Day EP	12.74	16.42
90-Day EP	8.38	10.60	90-Day EP	9.86	12.47

FEMALE, AGE 39					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	27.26	35.59	30-Day EP	32.07	41.87
60-Day EP	16.75	22.43	60-Day EP	19.70	26.39
90-Day EP	12.16	15.01	90-Day EP	14.31	17.66

MALE, AGE 40					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	17.14	22.07	30-Day EP	20.16	25.96
60-Day EP	11.16	14.48	60-Day EP	13.13	17.03
90-Day EP	8.63	11.04	90-Day EP	10.15	12.99

FEMALE, AGE 40					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	27.67	36.29	30-Day EP	32.55	42.69
60-Day EP	17.05	22.96	60-Day EP	20.06	27.01
90-Day EP	12.38	15.44	90-Day EP	14.57	18.16

MALE, AGE 41					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	17.74	22.98	30-Day EP	20.87	27.03
60-Day EP	11.55	15.09	60-Day EP	13.59	17.75
90-Day EP	8.89	11.52	90-Day EP	10.46	13.55

FEMALE, AGE 41					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	28.10	37.07	30-Day EP	33.06	43.61
60-Day EP	17.37	23.50	60-Day EP	20.43	27.65
90-Day EP	12.62	15.94	90-Day EP	14.85	18.75

MALE, AGE 42					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	18.44	24.03	30-Day EP	21.69	28.27
60-Day EP	11.97	15.78	60-Day EP	14.08	18.56
90-Day EP	9.20	12.08	90-Day EP	10.82	14.21

FEMALE, AGE 42					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	28.57	37.88	30-Day EP	33.61	44.56
60-Day EP	17.70	24.10	60-Day EP	20.82	28.35
90-Day EP	12.90	16.48	90-Day EP	15.18	19.39

MALE, AGE 43					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	19.24	25.24	30-Day EP	22.63	29.69
60-Day EP	12.47	16.56	60-Day EP	14.67	19.48
90-Day EP	9.53	12.69	90-Day EP	11.21	14.93

FEMALE, AGE 43					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	29.10	38.78	30-Day EP	34.24	45.62
60-Day EP	18.07	24.75	60-Day EP	21.26	29.12
90-Day EP	13.16	17.10	90-Day EP	15.48	20.12

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 44						FEMALE, AGE 44					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	20.15	26.64	30-Day EP	23.70	31.34	30-Day EP	29.69	39.76	30-Day EP	34.93	46.78
60-Day EP	13.05	17.47	60-Day EP	15.35	20.55	60-Day EP	18.49	25.44	60-Day EP	21.75	29.93
90-Day EP	9.93	13.36	90-Day EP	11.68	15.72	90-Day EP	13.46	17.80	90-Day EP	15.83	20.94

MALE, AGE 45						FEMALE, AGE 45					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	21.20	28.24	30-Day EP	24.94	33.22	30-Day EP	30.33	40.85	30-Day EP	35.68	48.06
60-Day EP	13.70	18.50	60-Day EP	16.12	21.77	60-Day EP	18.91	26.17	60-Day EP	22.25	30.79
90-Day EP	10.40	14.14	90-Day EP	12.24	16.63	90-Day EP	13.80	18.59	90-Day EP	16.23	21.87

MALE, AGE 46						FEMALE, AGE 46					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	22.43	30.05	30-Day EP	26.39	35.35	30-Day EP	31.08	42.08	30-Day EP	36.56	49.50
60-Day EP	14.46	19.69	60-Day EP	17.01	23.17	60-Day EP	19.42	27.00	60-Day EP	22.85	31.76
90-Day EP	10.92	14.99	90-Day EP	12.85	17.63	90-Day EP	14.15	19.48	90-Day EP	16.65	22.92

MALE, AGE 47						FEMALE, AGE 47					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	23.73	32.01	30-Day EP	27.92	37.66	30-Day EP	31.92	43.45	30-Day EP	37.55	51.12
60-Day EP	15.28	20.98	60-Day EP	17.98	24.68	60-Day EP	19.97	27.94	60-Day EP	23.49	32.87
90-Day EP	11.49	15.92	90-Day EP	13.52	18.73	90-Day EP	14.57	20.38	90-Day EP	17.14	23.98

MALE, AGE 48						FEMALE, AGE 48					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.13	34.14	30-Day EP	29.57	40.17	30-Day EP	32.91	45.01	30-Day EP	38.72	52.95
60-Day EP	16.14	22.34	60-Day EP	18.99	26.28	60-Day EP	20.60	28.97	60-Day EP	24.24	34.08
90-Day EP	12.10	16.92	90-Day EP	14.23	19.90	90-Day EP	15.02	21.33	90-Day EP	17.67	25.09

MALE, AGE 49						FEMALE, AGE 49					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	26.66	36.42	30-Day EP	31.36	42.85	30-Day EP	34.00	46.77	30-Day EP	40.00	55.02
60-Day EP	17.07	23.80	60-Day EP	20.08	28.00	60-Day EP	21.30	30.13	60-Day EP	25.06	35.45
90-Day EP	12.76	17.99	90-Day EP	15.01	21.17	90-Day EP	15.54	22.35	90-Day EP	18.28	26.29

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 50						FEMALE, AGE 50					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	28.28	38.90	30-Day EP	33.27	45.76	30-Day EP	35.28	48.81	30-Day EP	41.51	57.42
60-Day EP	18.05	25.37	60-Day EP	21.24	29.85	60-Day EP	22.12	31.45	60-Day EP	26.02	37.00
90-Day EP	13.46	19.13	90-Day EP	15.83	22.51	90-Day EP	16.15	23.41	90-Day EP	19.00	27.54

MALE, AGE 51						FEMALE, AGE 51					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	30.06	41.57	30-Day EP	35.36	48.90	30-Day EP	36.79	51.15	30-Day EP	43.28	60.18
60-Day EP	19.13	27.06	60-Day EP	22.51	31.84	60-Day EP	23.04	32.96	60-Day EP	27.11	38.78
90-Day EP	14.23	20.39	90-Day EP	16.74	23.99	90-Day EP	16.80	24.54	90-Day EP	19.77	28.87

MALE, AGE 52						FEMALE, AGE 52					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	32.00	44.52	30-Day EP	37.65	52.38	30-Day EP	38.45	53.74	30-Day EP	45.23	63.22
60-Day EP	20.31	28.89	60-Day EP	23.89	33.99	60-Day EP	24.05	34.60	60-Day EP	28.29	40.70
90-Day EP	15.05	21.73	90-Day EP	17.70	25.57	90-Day EP	17.55	25.76	90-Day EP	20.65	30.30

MALE, AGE 53						FEMALE, AGE 53					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	34.13	47.74	30-Day EP	40.15	56.17	30-Day EP	40.28	56.60	30-Day EP	47.39	66.59
60-Day EP	21.56	30.88	60-Day EP	25.37	36.33	60-Day EP	25.16	36.36	60-Day EP	29.60	42.78
90-Day EP	15.96	23.21	90-Day EP	18.78	27.30	90-Day EP	18.35	27.08	90-Day EP	21.59	31.86

MALE, AGE 54						FEMALE, AGE 54					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	36.50	51.31	30-Day EP	42.94	60.36	30-Day EP	42.38	59.82	30-Day EP	49.86	70.38
60-Day EP	22.94	33.04	60-Day EP	26.99	38.87	60-Day EP	26.37	38.31	60-Day EP	31.02	45.07
90-Day EP	16.94	24.80	90-Day EP	19.93	29.18	90-Day EP	19.24	28.53	90-Day EP	22.64	33.57

MALE, AGE 55						FEMALE, AGE 55					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	39.13	55.30	30-Day EP	46.04	65.06	30-Day EP	44.80	63.52	30-Day EP	52.70	74.73
60-Day EP	24.46	35.45	60-Day EP	28.78	41.71	60-Day EP	27.74	40.49	60-Day EP	32.64	47.63
90-Day EP	18.05	26.58	90-Day EP	21.24	31.27	90-Day EP	20.25	30.15	90-Day EP	23.82	35.47

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 3A											
MALE, AGE 56						FEMALE, AGE 56					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	42.13	59.80	30-Day EP	49.57	70.35	30-Day EP	47.60	67.80	30-Day EP	56.00	79.76
60-Day EP	26.16	38.09	60-Day EP	30.78	44.81	60-Day EP	29.33	42.97	60-Day EP	34.50	50.55
90-Day EP	19.29	28.54	90-Day EP	22.69	33.58	90-Day EP	21.43	32.00	90-Day EP	25.21	37.65

MALE, AGE 57						FEMALE, AGE 57					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	45.31	64.56	30-Day EP	53.31	75.95	30-Day EP	50.53	72.23	30-Day EP	59.45	84.98
60-Day EP	28.00	40.92	60-Day EP	32.94	48.14	60-Day EP	30.99	45.56	60-Day EP	36.46	53.60
90-Day EP	20.65	30.65	90-Day EP	24.29	36.06	90-Day EP	22.67	33.96	90-Day EP	26.67	39.95

MALE, AGE 58						FEMALE, AGE 58					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	48.69	69.65	30-Day EP	57.28	81.94	30-Day EP	53.59	76.84	30-Day EP	63.05	90.40
60-Day EP	30.01	43.98	60-Day EP	35.30	51.74	60-Day EP	32.78	48.31	60-Day EP	38.57	56.83
90-Day EP	22.13	32.95	90-Day EP	26.04	38.76	90-Day EP	24.01	36.05	90-Day EP	28.25	42.41

MALE, AGE 59						FEMALE, AGE 59					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	52.37	75.09	30-Day EP	61.61	88.34	30-Day EP	56.84	81.69	30-Day EP	66.87	96.11
60-Day EP	32.22	47.30	60-Day EP	37.90	55.65	60-Day EP	34.75	51.28	60-Day EP	40.88	60.33
90-Day EP	23.84	35.51	90-Day EP	28.05	41.78	90-Day EP	25.53	38.33	90-Day EP	30.04	45.09

MALE, AGE 60						FEMALE, AGE 60					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	56.49	81.13	30-Day EP	66.46	95.45	30-Day EP	60.45	87.02	30-Day EP	71.12	102.38
60-Day EP	34.80	51.09	60-Day EP	40.94	60.11	60-Day EP	37.04	54.62	60-Day EP	43.58	64.26
90-Day EP	25.83	38.41	90-Day EP	30.39	45.19	90-Day EP	27.34	40.94	90-Day EP	32.17	48.17

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 18, 19 and 20						FEMALE, AGE 18, 19 and 20					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	22.38	26.62	30-Day EP	26.33	31.32	30-Day EP	33.24	39.98	30-Day EP	39.11	47.04
60-Day EP	12.72	15.35	60-Day EP	14.97	18.06	60-Day EP	17.99	22.19	60-Day EP	21.16	26.10
90-Day EP	9.25	11.25	90-Day EP	10.88	13.23	90-Day EP	12.42	15.64	90-Day EP	14.61	18.40

MALE, AGE 21						FEMALE, AGE 21					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	22.75	27.19	30-Day EP	26.77	31.99	30-Day EP	34.31	41.46	30-Day EP	40.36	48.78
60-Day EP	12.95	15.71	60-Day EP	15.23	18.48	60-Day EP	18.56	23.00	60-Day EP	21.83	27.06
90-Day EP	9.37	11.47	90-Day EP	11.02	13.49	90-Day EP	12.77	16.14	90-Day EP	15.02	18.99

MALE, AGE 22						FEMALE, AGE 22					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	23.14	27.79	30-Day EP	27.22	32.69	30-Day EP	35.50	43.11	30-Day EP	41.76	50.72
60-Day EP	13.17	16.05	60-Day EP	15.49	18.88	60-Day EP	19.18	23.93	60-Day EP	22.57	28.15
90-Day EP	9.50	11.69	90-Day EP	11.18	13.75	90-Day EP	13.14	16.75	90-Day EP	15.46	19.70

MALE, AGE 23						FEMALE, AGE 23					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	23.59	28.44	30-Day EP	27.75	33.46	30-Day EP	36.85	44.93	30-Day EP	43.35	52.86
60-Day EP	13.44	16.46	60-Day EP	15.81	19.36	60-Day EP	19.90	24.95	60-Day EP	23.41	29.35
90-Day EP	9.65	11.93	90-Day EP	11.35	14.04	90-Day EP	13.57	17.39	90-Day EP	15.97	20.46

MALE, AGE 24						FEMALE, AGE 24					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	24.06	29.16	30-Day EP	28.30	34.30	30-Day EP	38.35	46.95	30-Day EP	45.12	55.23
60-Day EP	13.70	16.87	60-Day EP	16.12	19.85	60-Day EP	20.70	26.08	60-Day EP	24.35	30.68
90-Day EP	9.81	12.21	90-Day EP	11.54	14.37	90-Day EP	14.05	18.14	90-Day EP	16.53	21.34

MALE, AGE 25						FEMALE, AGE 25					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	24.57	29.92	30-Day EP	28.90	35.20	30-Day EP	40.02	49.18	30-Day EP	47.08	57.86
60-Day EP	14.00	17.33	60-Day EP	16.47	20.39	60-Day EP	21.58	27.34	60-Day EP	25.39	32.17
90-Day EP	10.00	12.52	90-Day EP	11.76	14.73	90-Day EP	14.59	18.96	90-Day EP	17.17	22.30

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 26						FEMALE, AGE 26					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.14	30.75	30-Day EP	29.58	36.18	30-Day EP	41.86	51.67	30-Day EP	49.25	60.79
60-Day EP	14.32	17.82	60-Day EP	16.85	20.97	60-Day EP	22.57	28.70	60-Day EP	26.55	33.77
90-Day EP	10.21	12.87	90-Day EP	12.01	15.14	90-Day EP	15.22	19.88	90-Day EP	17.90	23.39

MALE, AGE 27						FEMALE, AGE 27					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	25.70	31.59	30-Day EP	30.23	37.17	30-Day EP	43.70	54.12	30-Day EP	51.41	63.67
60-Day EP	14.65	18.33	60-Day EP	17.23	21.57	60-Day EP	23.51	30.10	60-Day EP	27.66	35.41
90-Day EP	10.43	13.23	90-Day EP	12.27	15.56	90-Day EP	15.82	20.84	90-Day EP	18.61	24.52

MALE, AGE 28						FEMALE, AGE 28					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	26.29	32.50	30-Day EP	30.93	38.23	30-Day EP	45.49	56.58	30-Day EP	53.52	66.56
60-Day EP	14.99	18.87	60-Day EP	17.63	22.20	60-Day EP	24.47	31.48	60-Day EP	28.79	37.04
90-Day EP	10.67	13.64	90-Day EP	12.55	16.05	90-Day EP	16.46	21.81	90-Day EP	19.36	25.66

MALE, AGE 29						FEMALE, AGE 29					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	26.91	33.41	30-Day EP	31.66	39.30	30-Day EP	47.25	58.99	30-Day EP	55.59	69.40
60-Day EP	15.34	19.42	60-Day EP	18.05	22.85	60-Day EP	25.40	32.85	60-Day EP	29.88	38.65
90-Day EP	10.92	14.04	90-Day EP	12.85	16.52	90-Day EP	17.09	22.80	90-Day EP	20.11	26.82

MALE, AGE 30						FEMALE, AGE 30					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	27.57	34.41	30-Day EP	32.44	40.48	30-Day EP	48.98	61.34	30-Day EP	57.62	72.17
60-Day EP	15.70	20.02	60-Day EP	18.47	23.55	60-Day EP	26.35	34.21	60-Day EP	31.00	40.25
90-Day EP	11.19	14.50	90-Day EP	13.16	17.06	90-Day EP	17.74	23.78	90-Day EP	20.87	27.98

MALE, AGE 31						FEMALE, AGE 31					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	28.28	35.48	30-Day EP	33.27	41.74	30-Day EP	50.63	63.69	30-Day EP	59.57	74.93
60-Day EP	16.10	20.64	60-Day EP	18.94	24.28	60-Day EP	27.25	35.56	60-Day EP	32.06	41.83
90-Day EP	11.48	14.99	90-Day EP	13.51	17.63	90-Day EP	18.37	24.79	90-Day EP	21.61	29.16

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 32						FEMALE, AGE 32					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	29.06	36.64	30-Day EP	34.19	43.11	30-Day EP	52.23	65.91	30-Day EP	61.45	77.54
60-Day EP	16.54	21.34	60-Day EP	19.46	25.10	60-Day EP	28.10	36.86	60-Day EP	33.06	43.37
90-Day EP	11.81	15.51	90-Day EP	13.89	18.25	90-Day EP	19.00	25.77	90-Day EP	22.35	30.32

MALE, AGE 33					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	29.89	37.88	30-Day EP	35.17	44.57
60-Day EP	17.01	22.07	60-Day EP	20.01	25.97
90-Day EP	12.15	16.08	90-Day EP	14.29	18.92

FEMALE, AGE 33					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	53.76	68.09	30-Day EP	63.25	80.11
60-Day EP	28.96	38.16	60-Day EP	34.07	44.89
90-Day EP	19.59	26.74	90-Day EP	23.05	31.46

MALE, AGE 34					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	30.80	39.29	30-Day EP	36.23	46.22
60-Day EP	17.52	22.89	60-Day EP	20.61	26.93
90-Day EP	12.52	16.68	90-Day EP	14.73	19.62

FEMALE, AGE 34					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	55.21	70.18	30-Day EP	64.95	82.57
60-Day EP	29.77	39.38	60-Day EP	35.02	46.33
90-Day EP	20.18	27.68	90-Day EP	23.74	32.57

MALE, AGE 35					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	31.81	40.77	30-Day EP	37.42	47.97
60-Day EP	18.08	23.77	60-Day EP	21.27	27.97
90-Day EP	12.90	17.33	90-Day EP	15.18	20.39

FEMALE, AGE 35					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	56.53	72.14	30-Day EP	66.51	84.87
60-Day EP	30.51	40.58	60-Day EP	35.89	47.74
90-Day EP	20.73	28.58	90-Day EP	24.39	33.62

MALE, AGE 36					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	32.90	42.42	30-Day EP	38.70	49.90
60-Day EP	18.67	24.73	60-Day EP	21.97	29.09
90-Day EP	13.35	18.01	90-Day EP	15.70	21.19

FEMALE, AGE 36					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	57.75	73.95	30-Day EP	67.94	87.00
60-Day EP	31.21	41.70	60-Day EP	36.72	49.06
90-Day EP	21.23	29.42	90-Day EP	24.98	34.61

MALE, AGE 37					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	34.05	44.15	30-Day EP	40.06	51.94
60-Day EP	19.33	25.72	60-Day EP	22.74	30.26
90-Day EP	13.77	18.77	90-Day EP	16.20	22.08

FEMALE, AGE 37					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	58.99	75.78	30-Day EP	69.40	89.15
60-Day EP	31.92	42.83	60-Day EP	37.55	50.39
90-Day EP	21.75	30.29	90-Day EP	25.59	35.64

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 38						FEMALE, AGE 38					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	35.23	45.94	30-Day EP	41.45	54.05	30-Day EP	60.28	77.66	30-Day EP	70.92	91.37
60-Day EP	19.99	26.78	60-Day EP	23.52	31.50	60-Day EP	32.65	43.97	60-Day EP	38.41	51.73
90-Day EP	14.26	19.55	90-Day EP	16.78	23.00	90-Day EP	22.30	31.20	90-Day EP	26.23	36.70

MALE, AGE 39					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	36.50	47.83	30-Day EP	42.94	56.27
60-Day EP	20.67	27.89	60-Day EP	24.32	32.81
90-Day EP	14.75	20.39	90-Day EP	17.35	23.99

FEMALE, AGE 39					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	61.57	79.58	30-Day EP	72.43	93.62
60-Day EP	33.37	45.14	60-Day EP	39.26	53.10
90-Day EP	22.87	32.12	90-Day EP	26.90	37.79

MALE, AGE 40					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	37.78	49.82	30-Day EP	44.45	58.61
60-Day EP	21.39	29.04	60-Day EP	25.16	34.16
90-Day EP	15.27	21.25	90-Day EP	17.96	25.00

FEMALE, AGE 40					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	62.87	81.50	30-Day EP	73.96	95.88
60-Day EP	34.10	46.32	60-Day EP	40.12	54.49
90-Day EP	23.43	33.07	90-Day EP	27.56	38.90

MALE, AGE 41					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	39.13	51.88	30-Day EP	46.03	61.04
60-Day EP	22.13	30.22	60-Day EP	26.03	35.55
90-Day EP	15.80	22.16	90-Day EP	18.59	26.07

FEMALE, AGE 41					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	64.17	83.35	30-Day EP	75.49	98.06
60-Day EP	34.84	47.47	60-Day EP	40.99	55.85
90-Day EP	24.00	34.02	90-Day EP	28.24	40.02

MALE, AGE 42					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	40.49	53.99	30-Day EP	47.64	63.52
60-Day EP	22.88	31.45	60-Day EP	26.92	37.00
90-Day EP	16.36	23.10	90-Day EP	19.25	27.18

FEMALE, AGE 42					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	65.43	85.16	30-Day EP	76.98	100.19
60-Day EP	35.56	48.59	60-Day EP	41.83	57.16
90-Day EP	24.57	34.94	90-Day EP	28.91	41.10

MALE, AGE 43					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	41.86	56.17	30-Day EP	49.25	66.08
60-Day EP	23.63	32.71	60-Day EP	27.80	38.48
90-Day EP	16.92	24.05	90-Day EP	19.91	28.29

FEMALE, AGE 43					
NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	66.65	86.88	30-Day EP	78.41	102.21
60-Day EP	36.21	49.63	60-Day EP	42.60	58.39
90-Day EP	25.10	35.80	90-Day EP	29.53	42.12

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 44						FEMALE, AGE 44					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	43.27	58.38	30-Day EP	50.91	68.68	30-Day EP	67.76	88.43	30-Day EP	79.72	104.03
60-Day EP	24.40	33.98	60-Day EP	28.70	39.98	60-Day EP	36.81	50.58	60-Day EP	43.31	59.50
90-Day EP	17.50	25.02	90-Day EP	20.59	29.43	90-Day EP	25.59	36.60	90-Day EP	30.11	43.06

MALE, AGE 45						FEMALE, AGE 45					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	44.67	60.61	30-Day EP	52.55	71.31	30-Day EP	68.78	89.80	30-Day EP	80.92	105.65
60-Day EP	25.15	35.26	60-Day EP	29.59	41.48	60-Day EP	37.35	51.39	60-Day EP	43.94	60.46
90-Day EP	18.06	25.99	90-Day EP	21.25	30.58	90-Day EP	26.04	37.30	90-Day EP	30.64	43.88

MALE, AGE 46						FEMALE, AGE 46					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	46.04	62.85	30-Day EP	54.16	73.94	30-Day EP	69.63	90.87	30-Day EP	81.92	106.91
60-Day EP	25.91	36.51	60-Day EP	30.48	42.95	60-Day EP	37.79	52.06	60-Day EP	44.46	61.25
90-Day EP	18.61	26.95	90-Day EP	21.89	31.70	90-Day EP	26.38	37.85	90-Day EP	31.03	44.53

MALE, AGE 47						FEMALE, AGE 47					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	47.52	65.25	30-Day EP	55.91	76.77	30-Day EP	70.50	91.83	30-Day EP	82.94	108.03
60-Day EP	26.70	37.87	60-Day EP	31.41	44.55	60-Day EP	38.24	52.61	60-Day EP	44.99	61.89
90-Day EP	19.18	27.96	90-Day EP	22.56	32.89	90-Day EP	26.75	38.33	90-Day EP	31.47	45.09

MALE, AGE 48						FEMALE, AGE 48					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	49.11	67.84	30-Day EP	57.78	79.81	30-Day EP	71.40	92.92	30-Day EP	84.00	109.32
60-Day EP	27.57	39.31	60-Day EP	32.43	46.25	60-Day EP	38.69	53.26	60-Day EP	45.52	62.66
90-Day EP	19.80	29.03	90-Day EP	23.29	34.15	90-Day EP	27.12	38.88	90-Day EP	31.90	45.74

MALE, AGE 49						FEMALE, AGE 49					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	50.86	70.60	30-Day EP	59.83	83.06	30-Day EP	72.31	94.21	30-Day EP	85.07	110.83
60-Day EP	28.48	40.86	60-Day EP	33.51	48.07	60-Day EP	39.16	53.98	60-Day EP	46.07	63.50
90-Day EP	20.48	30.17	90-Day EP	24.09	35.49	90-Day EP	27.50	39.47	90-Day EP	32.35	46.43

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 50						FEMALE, AGE 50					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	52.72	73.60	30-Day EP	62.02	86.59	30-Day EP	73.26	95.70	30-Day EP	86.19	112.59
60-Day EP	29.46	42.49	60-Day EP	34.66	49.99	60-Day EP	39.64	54.83	60-Day EP	46.64	64.50
90-Day EP	21.17	31.42	90-Day EP	24.91	36.96	90-Day EP	27.90	40.13	90-Day EP	32.82	47.21

MALE, AGE 51						FEMALE, AGE 51					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	54.73	76.84	30-Day EP	64.39	90.40	30-Day EP	74.25	97.44	30-Day EP	87.35	114.64
60-Day EP	30.53	44.28	60-Day EP	35.92	52.09	60-Day EP	40.17	55.75	60-Day EP	47.26	65.59
90-Day EP	21.94	32.71	90-Day EP	25.81	38.48	90-Day EP	28.31	40.85	90-Day EP	33.30	48.06

MALE, AGE 52						FEMALE, AGE 52					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	56.95	80.34	30-Day EP	67.00	94.52	30-Day EP	75.28	99.49	30-Day EP	88.57	117.05
60-Day EP	31.67	46.17	60-Day EP	37.26	54.32	60-Day EP	40.72	56.83	60-Day EP	47.90	66.86
90-Day EP	22.77	34.10	90-Day EP	26.79	40.12	90-Day EP	28.74	41.68	90-Day EP	33.81	49.03

MALE, AGE 53						FEMALE, AGE 53					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	59.37	84.16	30-Day EP	69.85	99.01	30-Day EP	76.39	101.92	30-Day EP	89.87	119.90
60-Day EP	32.93	48.22	60-Day EP	38.74	56.73	60-Day EP	41.31	58.09	60-Day EP	48.60	68.34
90-Day EP	23.67	35.60	90-Day EP	27.85	41.88	90-Day EP	29.23	42.61	90-Day EP	34.39	50.13

MALE, AGE 54						FEMALE, AGE 54					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	62.03	88.36	30-Day EP	72.98	103.95	30-Day EP	77.61	104.81	30-Day EP	91.30	123.30
60-Day EP	34.30	50.45	60-Day EP	40.35	59.35	60-Day EP	41.95	59.54	60-Day EP	49.35	70.05
90-Day EP	24.65	37.24	90-Day EP	29.00	43.81	90-Day EP	29.75	43.72	90-Day EP	35.00	51.44

MALE, AGE 55						FEMALE, AGE 55					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	65.00	93.02	30-Day EP	76.47	109.43	30-Day EP	78.96	108.30	30-Day EP	92.89	127.41
60-Day EP	35.79	52.87	60-Day EP	42.10	62.20	60-Day EP	42.67	61.29	60-Day EP	50.20	72.10
90-Day EP	25.74	39.04	90-Day EP	30.28	45.93	90-Day EP	30.32	45.02	90-Day EP	35.67	52.97

AssurityBalance® Business Overhead Expense Disability Income Premiums

Annual rates per \$100 of monthly benefit (all rates in U.S. dollars)

Occupation Class 2A											
MALE, AGE 56						FEMALE, AGE 56					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	68.37	98.24	30-Day EP	80.44	115.58	30-Day EP	80.49	112.61	30-Day EP	94.69	132.48
60-Day EP	37.47	55.55	60-Day EP	44.08	65.35	60-Day EP	43.49	63.42	60-Day EP	51.17	74.61
90-Day EP	26.97	41.03	90-Day EP	31.73	48.27	90-Day EP	31.00	46.62	90-Day EP	36.47	54.85

MALE, AGE 57						FEMALE, AGE 57					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	71.93	103.76	30-Day EP	84.62	122.07	30-Day EP	82.29	117.06	30-Day EP	96.81	137.72
60-Day EP	39.29	58.43	60-Day EP	46.22	68.74	60-Day EP	44.49	65.67	60-Day EP	52.34	77.26
90-Day EP	28.31	43.16	90-Day EP	33.30	50.78	90-Day EP	31.81	48.33	90-Day EP	37.42	56.86

MALE, AGE 58						FEMALE, AGE 58					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	75.76	109.63	30-Day EP	89.13	128.98	30-Day EP	84.46	121.75	30-Day EP	99.37	143.23
60-Day EP	41.27	61.53	60-Day EP	48.55	72.39	60-Day EP	45.68	68.09	60-Day EP	53.74	80.10
90-Day EP	29.80	45.51	90-Day EP	35.06	53.54	90-Day EP	32.78	50.17	90-Day EP	38.57	59.02

MALE, AGE 59						FEMALE, AGE 59					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	79.92	115.97	30-Day EP	94.02	136.44	30-Day EP	87.20	126.79	30-Day EP	102.59	149.17
60-Day EP	43.50	64.95	60-Day EP	51.18	76.41	60-Day EP	47.22	70.78	60-Day EP	55.55	83.27
90-Day EP	31.52	48.14	90-Day EP	37.08	56.63	90-Day EP	34.05	52.28	90-Day EP	40.06	61.51

MALE, AGE 60						FEMALE, AGE 60					
NonTob	Benefit Period		Tob	Benefit Period		NonTob	Benefit Period		Tob	Benefit Period	
	1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.		1 Yr.	2 Yr.
30-Day EP	84.60	123.07	30-Day EP	99.53	144.79	30-Day EP	90.92	132.46	30-Day EP	106.97	155.83
60-Day EP	46.14	68.88	60-Day EP	54.28	81.04	60-Day EP	49.33	73.90	60-Day EP	58.04	86.94
90-Day EP	33.60	51.22	90-Day EP	39.53	60.26	90-Day EP	35.77	54.79	90-Day EP	42.08	64.46

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.

Policy availability, rates and features may vary by state.

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