

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 4A

AGE

18	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	8.91	10.29	11.65	60	10.48	12.10	13.71	
90	7.07	8.12	9.22	90	8.32	9.55	10.85	
180	6.15	6.93	8.20	180	7.23	8.15	9.65	
365	5.39	6.10	7.28	365	6.34	7.18	8.56	
SDIR				SDIR				
60	5.81	7.00	8.08	60	6.83	8.23	9.50	
90	4.11	4.97	5.80	90	4.83	5.85	6.82	
180	3.32	3.98	4.96	180	3.91	4.68	5.84	
365	2.69	3.26	4.20	365	3.17	3.84	4.94	

19	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period				Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.			1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	8.91	10.29	11.65		60	10.48	12.10	13.71	
90	7.07	8.12	9.22		90	8.32	9.55	10.85	
180	6.15	6.93	8.20		180	7.23	8.15	9.65	
365	5.39	6.10	7.28		365	6.34	7.18	8.56	
SDIR					SDIR				
60	5.81	7.00	8.08		60	6.83	8.23	9.50	
90	4.11	4.97	5.80		90	4.83	5.85	6.82	
180	3.32	3.98	4.96		180	3.91	4.68	5.84	
365	2.69	3.26	4.20		365	3.17	3.84	4.94	

20	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period				Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.			1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	8.91	10.29	11.65		60	10.48	12.10	13.71	
90	7.07	8.12	9.22		90	8.32	9.55	10.85	
180	6.15	6.93	8.20		180	7.23	8.15	9.65	
365	5.39	6.10	7.28		365	6.34	7.18	8.56	
SDIR					SDIR				
60	5.81	7.00	8.08		60	6.83	8.23	9.50	
90	4.11	4.97	5.80		90	4.83	5.85	6.82	
180	3.32	3.98	4.96		180	3.91	4.68	5.84	
365	2.69	3.26	4.20		365	3.17	3.84	4.94	

21	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	8.99	10.43	11.89	60	10.58	12.27	13.99	
90	7.11	8.21	9.37	90	8.37	9.66	11.02	
180	6.18	6.98	8.34	180	7.27	8.21	9.81	
365	5.42	6.15	7.42	365	6.38	7.23	8.73	
SDIR				SDIR				
60	5.85	7.10	8.25	60	6.88	8.35	9.70	
90	4.12	5.02	5.88	90	4.85	5.90	6.92	
180	3.34	4.00	5.05	180	3.93	4.70	5.94	
365	2.71	3.32	4.28	365	3.19	3.90	5.04	

22	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period				Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.		
Elim Per	BASE				Elim Per	BASE			
60	9.05	10.57	12.15		60	10.65	12.44	14.29	
90	7.16	8.30	9.52		90	8.42	9.76	11.20	
180	6.24	7.04	8.49		180	7.34	8.28	9.99	
365	5.45	6.21	7.57		365	6.41	7.31	8.90	
SDIR					SDIR				
60	5.91	7.19	8.39		60	6.95	8.46	9.87	
90	4.15	5.07	5.97		90	4.88	5.97	7.02	
180	3.36	4.03	5.13		180	3.95	4.74	6.04	
365	2.74	3.34	4.39		365	3.22	3.93	5.17	

OCCUPATION CLASS 4A

AGE

18	Annual Rates per \$100 of Monthly Benefit								
Female NT	Benefit Period				Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.			1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	11.64	13.91	15.95		60	13.69	16.36	18.76	
90	8.74	10.37	12.10		90	10.28	12.20	14.23	
180	7.23	8.42	10.51		180	8.51	9.90	12.36	
365	6.04	7.15	9.09		365	7.10	8.41	10.69	
SDIR					SDIR				
60	8.16	10.11	11.68		60	9.60	11.89	13.74	
90	5.46	6.79	8.10		90	6.42	7.99	9.53	
180	4.21	5.20	6.77		180	4.95	6.12	7.97	
365	3.20	4.12	5.62		365	3.77	4.85	6.61	

19	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	11.64	13.91	15.95	60	13.69	16.36	18.76	
90	8.74	10.37	12.10	90	10.28	12.20	14.23	
180	7.23	8.42	10.51	180	8.51	9.90	12.36	
365	6.04	7.15	9.09	365	7.10	8.41	10.69	
SDIR				SDIR				
60	8.16	10.11	11.68	60	9.60	11.89	13.74	
90	5.46	6.79	8.10	90	6.42	7.99	9.53	
180	4.21	5.20	6.77	180	4.95	6.12	7.97	
365	3.20	4.12	5.62	365	3.77	4.85	6.61	

20	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	11.64	13.91	15.95		60	13.69	16.36	18.76	
90	8.74	10.37	12.10		90	10.28	12.20	14.23	
180	7.23	8.42	10.51		180	8.51	9.90	12.36	
365	6.04	7.15	9.09		365	7.10	8.41	10.69	
SDIR					SDIR				
60	8.16	10.11	11.68		60	9.60	11.89	13.74	
90	5.46	6.79	8.10		90	6.42	7.99	9.53	
180	4.21	5.20	6.77		180	4.95	6.12	7.97	
365	3.20	4.12	5.62		365	3.77	4.85	6.61	

21	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	11.89	14.31	16.48	60	13.99	16.83	19.39	
90	8.90	10.59	12.44	90	10.47	12.46	14.64	
180	7.34	8.56	10.81	180	8.64	10.07	12.72	
365	6.09	7.28	9.38	365	7.17	8.57	11.03	
	SDIR				SDIR			
60	8.36	10.41	12.09	60	9.84	12.25	14.22	
90	5.57	6.94	8.32	90	6.55	8.17	9.79	
180	4.28	5.29	7.00	180	5.04	6.22	8.24	
365	3.26	4.22	5.82	365	3.83	4.97	6.85	

22	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	12.20	14.72	17.07	60	14.35	17.32	20.08	
90	9.05	10.85	12.84	90	10.65	12.77	15.11	
180	7.47	8.74	11.16	180	8.79	10.28	13.13	
365	6.18	7.41	9.72	365	7.27	8.72	11.43	
	SDIR				SDIR			
60	8.59	10.74	12.52	60	10.10	12.64	14.73	
90	5.67	7.11	8.59	90	6.67	8.36	10.10	
180	4.37	5.40	7.24	180	5.14	6.35	8.52	
365	3.31	4.31	6.05	365	3.89	5.07	7.12	

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 4A

AGE

23	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	9.15	10.74	12.38	60	10.77	12.63	14.57
90	7.21	8.40	9.69	90	8.48	9.88	11.40
180	6.27	7.11	8.64	180	7.38	8.36	10.16
365	5.48	6.27	7.73	365	6.45	7.38	9.09
SDIR				SDIR			
60	5.97	7.31	8.56	60	7.02	8.60	10.07
90	4.17	5.12	6.05	90	4.90	6.02	7.12
180	3.40	4.06	5.23	180	4.00	4.78	6.15
365	2.75	3.39	4.51	365	3.23	3.99	5.30

24	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	9.24	10.88	12.64	60	10.87	12.80	14.87
90	7.28	8.52	9.87	90	8.57	10.02	11.61
180	6.33	7.17	8.83	180	7.45	8.44	10.39
365	5.51	6.35	7.91	365	6.48	7.47	9.31
SDIR				SDIR			
60	6.03	7.40	8.75	60	7.09	8.71	10.29
90	4.20	5.19	6.16	90	4.94	6.11	7.25
180	3.43	4.10	5.34	180	4.03	4.82	6.28
365	2.75	3.42	4.60	365	3.23	4.02	5.41

25	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	9.34	11.05	12.92	60	10.99	13.00	15.20
90	7.34	8.64	10.06	90	8.64	10.17	11.83
180	6.40	7.25	9.01	180	7.53	8.53	10.60
365	5.56	6.42	8.09	365	6.54	7.55	9.52
SDIR				SDIR			
60	6.07	7.50	8.92	60	7.14	8.82	10.49
90	4.24	5.27	6.26	90	4.99	6.20	7.37
180	3.46	4.14	5.45	180	4.07	4.87	6.41
365	2.79	3.48	4.71	365	3.28	4.09	5.54

26	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	9.46	11.25	13.21	60	11.13	13.23	15.54
90	7.42	8.80	10.29	90	8.73	10.35	12.10
180	6.47	7.34	9.23	180	7.61	8.63	10.86
365	5.59	6.51	8.30	365	6.58	7.66	9.76
SDIR				SDIR			
60	6.13	7.62	9.09	60	7.21	8.96	10.69
90	4.28	5.34	6.38	90	5.03	6.28	7.50
180	3.50	4.17	5.56	180	4.12	4.90	6.54
365	2.81	3.53	4.82	365	3.31	4.15	5.67

27	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	9.55	11.42	13.52	60	11.23	13.44	15.91
90	7.51	8.94	10.51	90	8.83	10.52	12.37
180	6.55	7.42	9.46	180	7.70	8.73	11.13
365	5.64	6.60	8.51	365	6.64	7.77	10.01
SDIR				SDIR			
60	6.20	7.74	9.30	60	7.29	9.10	10.94
90	4.32	5.43	6.51	90	5.08	6.39	7.66
180	3.54	4.23	5.70	180	4.16	4.98	6.70
365	2.85	3.56	4.96	365	3.35	4.19	5.84

OCCUPATION CLASS 4A

AGE

23	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.49	15.19	17.70	60	14.69	17.87	20.82
90	9.25	11.13	13.25	90	10.88	13.09	15.59
180	7.61	8.93	11.55	180	8.95	10.50	13.59
365	6.26	7.57	10.06	365	7.37	8.91	11.84
SDIR				SDIR			
60	8.81	11.09	13.00	60	10.37	13.05	15.29
90	5.81	7.31	8.86	90	6.84	8.60	10.42
180	4.47	5.53	7.50	180	5.26	6.50	8.82
365	3.37	4.43	6.30	365	3.97	5.21	7.41

24	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.84	15.71	18.39	60	15.11	18.48	21.63
90	9.48	11.47	13.72	90	11.15	13.49	16.14
180	7.76	9.13	11.97	180	9.13	10.74	14.08
365	6.35	7.75	10.44	365	7.47	9.12	12.28
SDIR				SDIR			
60	9.06	11.48	13.48	60	10.66	13.51	15.86
90	5.96	7.55	9.15	90	7.01	8.88	10.77
180	4.56	5.65	7.78	180	5.37	6.65	9.15
365	3.43	4.54	6.56	365	4.03	5.34	7.72

25	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	13.22	16.27	19.14	60	15.55	19.14	22.52
90	9.73	11.84	14.23	90	11.45	13.93	16.74
180	7.95	9.34	12.44	180	9.35	10.99	14.63
365	6.44	7.95	10.85	365	7.58	9.35	12.77
	SDIR				SDIR		
60	9.35	11.91	14.04	60	11.00	14.01	16.52
90	6.12	7.78	9.51	90	7.20	9.15	11.19
180	4.68	5.80	8.09	180	5.51	6.82	9.52
365	3.50	4.66	6.85	365	4.12	5.48	8.06

26	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	13.65	16.92	19.96	60	16.06	19.90	23.48
90	10.02	12.25	14.82	90	11.79	14.41	17.43
180	8.15	9.61	12.95	180	9.59	11.30	15.23
365	6.57	8.18	11.33	365	7.73	9.62	13.33
SDIR				SDIR			
60	9.66	12.37	14.61	60	11.36	14.55	17.19
90	6.30	8.06	9.89	90	7.41	9.48	11.63
180	4.82	5.95	8.43	180	5.67	7.00	9.92
365	3.58	4.82	7.15	365	4.21	5.67	8.41

27	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.07	17.55	20.79	60	16.55	20.65	24.46
90	10.29	12.65	15.41	90	12.10	14.88	18.13
180	8.36	9.87	13.52	180	9.83	11.61	15.90
365	6.70	8.39	11.82	365	7.88	9.87	13.90
SDIR				SDIR			
60	9.97	12.86	15.21	60	11.73	15.13	17.89
90	6.49	8.34	10.27	90	7.63	9.81	12.08
180	4.96	6.12	8.79	180	5.84	7.20	10.34
365	3.65	4.96	7.48	365	4.29	5.84	8.80

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OCCUPATION CLASS 4A

AGE

28	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	9.68	11.64	13.87	60	11.39	13.69	16.32	
90	7.62	9.10	10.80	90	8.96	10.70	12.70	
180	6.63	7.54	9.69	180	7.80	8.87	11.40	
365	5.70	6.72	8.74	365	6.70	7.90	10.28	
	SDIR				SDIR			
60	6.26	7.87	9.50	60	7.37	9.26	11.18	
90	4.36	5.50	6.66	90	5.13	6.47	7.84	
180	3.58	4.28	5.85	180	4.21	5.03	6.88	
365	2.86	3.62	5.09	365	3.37	4.26	5.99	

29	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period				Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE		
60	9.80	11.85	14.25		60	11.53	13.94	16.77
90	7.70	9.27	11.08		90	9.06	10.91	13.04
180	6.71	7.66	9.98		180	7.89	9.01	11.74
365	5.76	6.83	9.01		365	6.78	8.03	10.60
	SDIR					SDIR		
60	6.33	8.00	9.73		60	7.45	9.41	11.45
90	4.40	5.59	6.83		90	5.18	6.58	8.03
180	3.63	4.34	5.99		180	4.27	5.10	7.05
365	2.89	3.71	5.26		365	3.40	4.37	6.19

30	Annual Rates per \$100 of Monthly Benefit								
Male	Benefit Period				Male	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	9.95	12.09	14.68		60	11.70	14.22	17.27	
90	7.80	9.46	11.40		90	9.18	11.13	13.41	
180	6.79	7.79	10.30		180	7.99	9.17	12.12	
365	5.82	6.96	9.29		365	6.85	8.19	10.93	
SDIR					SDIR				
60	6.40	8.13	10.00		60	7.53	9.57	11.76	
90	4.46	5.70	7.01		90	5.25	6.70	8.25	
180	3.67	4.43	6.19		180	4.32	5.21	7.28	
365	2.93	3.78	5.45		365	3.45	4.45	6.41	

31	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	10.07	12.33	15.13	60	11.85	14.51	17.80	
90	7.92	9.66	11.78	90	9.32	11.36	13.86	
180	6.89	7.95	10.64	180	8.10	9.35	12.52	
365	5.91	7.12	9.61	365	6.95	8.38	11.30	
	SDIR				SDIR			
60	6.49	8.30	10.29	60	7.64	9.76	12.11	
90	4.51	5.80	7.24	90	5.31	6.82	8.52	
180	3.73	4.51	6.39	180	4.39	5.31	7.52	
365	2.97	3.88	5.62	365	3.49	4.56	6.61	

32	Annual Rates per \$100 of Monthly Benefit								
Male	Benefit Period				Male	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	10.24	12.60	15.65		60	12.05	14.82	18.41	
90	8.04	9.84	12.18		90	9.46	11.58	14.33	
180	7.00	8.13	11.02		180	8.23	9.57	12.96	
365	5.98	7.30	9.96		365	7.04	8.59	11.72	
SDIR					SDIR				
60	6.58	8.47	10.63		60	7.74	9.96	12.51	
90	4.58	5.92	7.48		90	5.39	6.96	8.80	
180	3.79	4.62	6.60		180	4.46	5.43	7.77	
365	3.03	3.99	5.84		365	3.56	4.69	6.87	

OCCUPATION CLASS 4A

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28	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	14.50	18.19	21.66	60	17.06	21.40	25.48	
90	10.57	13.07	16.04	90	12.44	15.38	18.87	
180	8.55	10.13	14.08	180	10.06	11.92	16.57	
365	6.83	8.63	12.33	365	8.03	10.15	14.51	
	SDIR				SDIR			
60	10.27	13.31	15.81	60	12.08	15.66	18.60	
90	6.66	8.59	10.66	90	7.84	10.11	12.54	
180	5.08	6.29	9.14	180	5.98	7.40	10.75	
365	3.73	5.12	7.79	365	4.39	6.02	9.17	

29	Annual Rates per \$100 of Monthly Benefit						
Female	Benefit Period			Female	Benefit Period		
NT	1 Yr.	2 Yr.	5 Yr.	T	1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.90	18.83	22.53	60	17.53	22.15	26.51
90	10.85	13.47	16.69	90	12.77	15.85	19.63
180	8.76	10.41	14.66	180	10.30	12.25	17.25
365	6.94	8.87	12.86	365	8.17	10.43	15.13
	SDIR				SDIR		
60	10.55	13.78	16.41	60	12.41	16.21	19.30
90	6.85	8.85	11.06	90	8.06	10.41	13.01
180	5.21	6.45	9.52	180	6.13	7.59	11.20
365	3.81	5.28	8.16	365	4.48	6.21	9.60

30	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	15.33	19.47	23.43		60	18.03	22.90	27.56	
90	11.15	13.87	17.37		90	13.12	16.32	20.43	
180	8.94	10.67	15.27		180	10.52	12.55	17.97	
365	7.10	9.14	13.43		365	8.35	10.75	15.80	
	SDIR					SDIR			
60	10.82	14.21	17.02		60	12.73	16.72	20.02	
90	7.01	9.09	11.48		90	8.25	10.69	13.50	
180	5.34	6.62	9.89		180	6.28	7.79	11.64	
365	3.91	5.43	8.52		365	4.60	6.39	10.02	

31	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	15.72	20.09	24.32		60	18.49	23.64	28.61	
90	11.42	14.26	18.07		90	13.43	16.78	21.26	
180	9.14	10.97	15.93		180	10.75	12.90	18.74	
365	7.24	9.40	14.00		365	8.52	11.06	16.47	
	SDIR					SDIR			
60	11.09	14.65	17.61		60	13.05	17.24	20.72	
90	7.17	9.32	11.88		90	8.44	10.97	13.98	
180	5.44	6.80	10.30		180	6.40	8.00	12.12	
365	3.98	5.59	8.88		365	4.68	6.58	10.45	

32	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	16.10	20.71	25.24	60	18.94	24.36	29.69	
90	11.69	14.65	18.79	90	13.75	17.23	22.11	
180	9.32	11.27	16.58	180	10.96	13.26	19.50	
365	7.38	9.70	14.61	365	8.68	11.41	17.19	
	SDIR				SDIR			
60	11.34	15.05	18.21	60	13.34	17.71	21.42	
90	7.34	9.53	12.32	90	8.63	11.21	14.49	
180	5.56	6.97	10.70	180	6.54	8.20	12.59	
365	4.07	5.79	9.27	365	4.79	6.81	10.90	

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

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33 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	10.42	12.89	16.24	60	12.26	15.17	19.10
90	8.17	10.07	12.63	90	9.61	11.85	14.86
180	7.10	8.32	11.42	180	8.35	9.79	13.44
365	6.09	7.49	10.34	365	7.17	8.81	12.16
SDIR				SDIR			
60	6.68	8.67	11.00	60	7.86	10.20	12.94
90	4.63	6.04	7.75	90	5.45	7.10	9.12
180	3.84	4.72	6.88	180	4.52	5.55	8.09
365	3.09	4.10	6.08	365	3.64	4.82	7.15

34 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	10.63	13.22	16.88	60	12.50	15.55	19.86
90	8.30	10.32	13.13	90	9.77	12.14	15.45
180	7.23	8.56	11.87	180	8.51	10.07	13.97
365	6.20	7.72	10.75	365	7.29	9.08	12.65
SDIR				SDIR			
60	6.80	8.85	11.42	60	8.00	10.41	13.44
90	4.71	6.18	8.03	90	5.54	7.27	9.45
180	3.92	4.88	7.15	180	4.61	5.74	8.41
365	3.15	4.23	6.33	365	3.71	4.98	7.45

35 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	10.83	13.56	17.60	60	12.74	15.95	20.71
90	8.46	10.57	13.66	90	9.95	12.44	16.07
180	7.35	8.84	12.38	180	8.65	10.40	14.57
365	6.34	7.95	11.21	365	7.46	9.35	13.19
SDIR				SDIR			
60	6.92	9.06	11.92	60	8.14	10.66	14.02
90	4.79	6.32	8.36	90	5.63	7.43	9.83
180	4.00	5.04	7.44	180	4.70	5.93	8.75
365	3.25	4.39	6.62	365	3.82	5.17	7.79

36 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.08	13.97	18.45	60	13.04	16.44	21.71
90	8.64	10.88	14.29	90	10.16	12.80	16.81
180	7.51	9.14	12.94	180	8.83	10.75	15.22
365	6.49	8.24	11.71	365	7.64	9.69	13.78
SDIR				SDIR			
60	7.09	9.32	12.47	60	8.34	10.97	14.67
90	4.90	6.50	8.72	90	5.76	7.65	10.26
180	4.09	5.23	7.78	180	4.81	6.15	9.15
365	3.33	4.58	6.93	365	3.92	5.39	8.15

37 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.36	14.42	19.37	60	13.37	16.97	22.79
90	8.85	11.21	14.96	90	10.41	13.19	17.60
180	7.69	9.49	13.57	180	9.05	11.17	15.97
365	6.66	8.55	12.29	365	7.83	10.06	14.46
SDIR				SDIR			
60	7.28	9.64	13.08	60	8.56	11.34	15.39
90	5.02	6.71	9.14	90	5.90	7.89	10.75
180	4.20	5.44	8.17	180	4.94	6.40	9.61
365	3.44	4.78	7.27	365	4.05	5.62	8.55

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33 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	16.46	21.30	26.17	60	19.37	25.06	30.79
90	11.95	14.98	19.52	90	14.06	17.62	22.96
180	9.49	11.58	17.25	180	11.17	13.62	20.29
365	7.52	10.00	15.24	365	8.85	11.77	17.93
SDIR				SDIR			
60	11.58	15.44	18.81	60	13.62	18.17	22.13
90	7.48	9.72	12.75	90	8.80	11.44	15.00
180	5.65	7.16	11.08	180	6.65	8.42	13.04
365	4.16	5.98	9.62	365	4.89	7.03	11.32

34 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	16.80	21.88	27.12	60	19.77	25.74	31.91
90	12.20	15.31	20.25	90	14.35	18.01	23.82
180	9.66	11.88	17.95	180	11.37	13.98	21.12
365	7.69	10.32	15.86	365	9.05	12.14	18.66
SDIR				SDIR			
60	11.79	15.82	19.41	60	13.87	18.61	22.84
90	7.61	9.89	13.18	90	8.95	11.64	15.50
180	5.74	7.34	11.49	180	6.75	8.64	13.52
365	4.26	6.16	10.00	365	5.01	7.25	11.77

35 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.14	22.44	28.10	60	20.16	26.40	33.06
90	12.44	15.60	20.98	90	14.64	18.35	24.68
180	9.80	12.24	18.64	180	11.53	14.40	21.93
365	7.85	10.66	16.49	365	9.24	12.54	19.40
SDIR				SDIR			
60	11.97	16.17	20.02	60	14.08	19.02	23.55
90	7.73	10.03	13.58	90	9.09	11.80	15.98
180	5.81	7.54	11.89	180	6.83	8.87	13.99
365	4.36	6.37	10.38	365	5.13	7.49	12.21

36 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.48	23.02	29.15	60	20.56	27.08	34.29
90	12.69	15.91	21.73	90	14.93	18.72	25.57
180	9.97	12.61	19.34	180	11.73	14.84	22.75
365	8.03	11.00	17.16	365	9.45	12.94	20.19
SDIR				SDIR			
60	12.17	16.50	20.69	60	14.32	19.41	24.34
90	7.86	10.18	14.01	90	9.25	11.98	16.48
180	5.88	7.75	12.30	180	6.92	9.12	14.47
365	4.46	6.58	10.76	365	5.25	7.74	12.66

37 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.82	23.60	30.28	60	20.96	27.76	35.62
90	12.93	16.25	22.57	90	15.21	19.12	26.55
180	10.12	13.05	20.12	180	11.91	15.35	23.67
365	8.25	11.39	17.88	365	9.70	13.40	21.04
SDIR				SDIR			
60	12.38	16.87	21.39	60	14.56	19.85	25.16
90	8.00	10.33	14.48	90	9.41	12.15	17.03
180	5.95	8.01	12.76	180	7.00	9.42	15.01
365	4.59	6.82	11.19	365	5.40	8.02	13.17

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Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.69	14.94	20.39	60	13.75	17.58	23.99
90	9.06	11.60	15.72	90	10.66	13.65	18.49
180	7.87	9.89	14.27	180	9.26	11.63	16.79
365	6.84	8.88	12.89	365	8.05	10.45	15.17
SDIR				SDIR			
60	7.48	9.96	13.76	60	8.80	11.72	16.19
90	5.14	6.94	9.60	90	6.05	8.16	11.29
180	4.31	5.70	8.60	180	5.07	6.70	10.12
365	3.56	4.99	7.68	365	4.19	5.87	9.03

Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.04	15.50	21.49	60	14.16	18.23	25.28
90	9.31	12.01	16.56	90	10.95	14.13	19.48
180	8.09	10.32	15.02	180	9.52	12.14	17.67
365	7.06	9.27	13.59	365	8.30	10.91	15.99
SDIR				SDIR			
60	7.71	10.35	14.51	60	9.07	12.18	17.07
90	5.30	7.17	10.12	90	6.24	8.44	11.91
180	4.44	5.98	9.06	180	5.22	7.04	10.66
365	3.71	5.23	8.08	365	4.36	6.15	9.50

Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.44	16.14	22.69	60	14.63	18.99	26.69
90	9.61	12.48	17.46	90	11.30	14.68	20.54
180	8.32	10.80	15.87	180	9.79	12.70	18.67
365	7.31	9.70	14.33	365	8.60	11.41	16.86
SDIR				SDIR			
60	7.98	10.79	15.32	60	9.39	12.69	18.02
90	5.46	7.47	10.68	90	6.42	8.79	12.56
180	4.58	6.29	9.59	180	5.39	7.40	11.28
365	3.86	5.52	8.54	365	4.54	6.49	10.05

Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.89	16.86	24.00	60	15.17	19.83	28.24
90	9.93	13.01	18.46	90	11.68	15.30	21.72
180	8.59	11.34	16.78	180	10.11	13.34	19.74
365	7.56	10.19	15.16	365	8.89	11.99	17.83
SDIR				SDIR			
60	8.29	11.28	16.22	60	9.75	13.27	19.08
90	5.66	7.79	11.29	90	6.66	9.16	13.28
180	4.75	6.63	10.16	180	5.59	7.80	11.95
365	4.02	5.82	9.07	365	4.73	6.85	10.67

Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	13.42	17.67	25.44	60	15.79	20.79	29.93
90	10.28	13.59	19.58	90	12.09	15.99	23.03
180	8.90	11.93	17.78	180	10.47	14.04	20.92
365	7.85	10.71	16.04	365	9.24	12.60	18.87
SDIR				SDIR			
60	8.64	11.86	17.18	60	10.16	13.95	20.21
90	5.88	8.17	11.99	90	6.92	9.61	14.11
180	4.94	7.01	10.80	180	5.81	8.25	12.70
365	4.21	6.16	9.64	365	4.95	7.25	11.34

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Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.16	24.21	31.48	60	21.37	28.48	37.04
90	13.21	16.61	23.49	90	15.54	19.54	27.63
180	10.32	13.52	21.00	180	12.14	15.91	24.70
365	8.47	11.82	18.68	365	9.97	13.90	21.98
SDIR				SDIR			
60	12.55	17.24	22.16	60	14.77	20.28	26.07
90	8.12	10.51	15.01	90	9.55	12.37	17.66
180	6.04	8.30	13.28	180	7.11	9.76	15.62
365	4.72	7.08	11.68	365	5.55	8.33	13.74

Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.56	24.86	32.78	60	21.83	29.25	38.56
90	13.48	17.02	24.51	90	15.86	20.02	28.83
180	10.51	14.05	21.92	180	12.37	16.53	25.79
365	8.74	12.28	19.52	365	10.28	14.45	22.97
SDIR				SDIR			
60	12.78	17.64	22.98	60	15.03	20.75	27.03
90	8.26	10.74	15.59	90	9.72	12.64	18.34
180	6.16	8.61	13.83	180	7.25	10.13	16.27
365	4.89	7.38	12.17	365	5.75	8.68	14.32

Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.95	25.53	34.17	60	22.29	30.04	40.20
90	13.77	17.48	25.59	90	16.20	20.56	30.11
180	10.75	14.60	22.95	180	12.65	17.18	27.00
365	9.01	12.79	20.47	365	10.60	15.05	24.08
SDIR				SDIR			
60	13.01	18.05	23.88	60	15.31	21.23	28.09
90	8.43	10.98	16.24	90	9.92	12.92	19.11
180	6.29	8.94	14.42	180	7.40	10.52	16.97
365	5.06	7.70	12.74	365	5.95	9.06	14.99

Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.36	26.25	35.68	60	22.78	30.88	41.98
90	14.08	18.01	26.78	90	16.57	21.19	31.50
180	11.02	15.24	24.05	180	12.97	17.93	28.29
365	9.32	13.37	21.47	365	10.97	15.73	25.26
SDIR				SDIR			
60	13.28	18.50	24.86	60	15.62	21.77	29.25
90	8.60	11.29	16.96	90	10.12	13.28	19.95
180	6.44	9.35	15.10	180	7.58	11.00	17.76
365	5.24	8.06	13.35	365	6.16	9.48	15.71

Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.81	27.00	37.32	60	23.31	31.77	43.90
90	14.42	18.64	28.06	90	16.96	21.93	33.01
180	11.34	15.91	25.24	180	13.34	18.72	29.69
365	9.66	13.98	22.54	365	11.36	16.45	26.52
SDIR				SDIR			
60	13.55	18.99	25.92	60	15.94	22.34	30.49
90	8.77	11.65	17.72	90	10.32	13.71	20.85
180	6.65	9.78	15.81	180	7.82	11.50	18.60
365	5.46	8.44	14.00	365	6.42	9.93	16.47

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

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43 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.01	18.62	27.04	60	16.48	21.90	31.81
90	10.70	14.28	20.78	90	12.59	16.80	24.45
180	9.24	12.57	18.88	180	10.87	14.79	22.21
365	8.17	11.29	17.03	365	9.61	13.28	20.03
SDIR				SDIR			
60	9.06	12.52	18.28	60	10.66	14.73	21.50
90	6.15	8.59	12.76	90	7.23	10.11	15.01
180	5.16	7.44	11.48	180	6.07	8.75	13.51
365	4.44	6.55	10.24	365	5.22	7.71	12.05

44 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.68	19.67	28.78	60	17.27	23.14	33.86
90	11.18	15.05	22.11	90	13.15	17.71	26.01
180	9.65	13.30	20.09	180	11.35	15.65	23.63
365	8.53	11.93	18.09	365	10.03	14.04	21.28
SDIR				SDIR			
60	9.54	13.25	19.48	60	11.22	15.59	22.92
90	6.45	9.09	13.58	90	7.59	10.69	15.98
180	5.42	7.91	12.24	180	6.38	9.30	14.40
365	4.66	6.97	10.92	365	5.48	8.20	12.85

45 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	15.47	20.90	30.70	60	18.20	24.59	36.12
90	11.72	15.93	23.55	90	13.79	18.74	27.71
180	10.10	14.12	21.39	180	11.88	16.61	25.16
365	8.93	12.65	19.25	365	10.51	14.88	22.65
SDIR				SDIR			
60	10.10	14.13	20.80	60	11.88	16.62	24.47
90	6.81	9.66	14.51	90	8.01	11.37	17.07
180	5.71	8.44	13.08	180	6.72	9.93	15.39
365	4.91	7.44	11.66	365	5.78	8.75	13.72

46 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	16.40	22.32	32.90	60	19.29	26.26	38.70
90	12.37	16.96	25.18	90	14.55	19.95	29.62
180	10.61	15.03	22.88	180	12.48	17.68	26.92
365	9.38	13.46	20.56	365	11.04	15.84	24.19
SDIR				SDIR			
60	10.74	15.16	22.31	60	12.63	17.83	26.25
90	7.23	10.34	15.56	90	8.50	12.17	18.30
180	6.05	9.04	14.03	180	7.12	10.63	16.50
365	5.21	7.96	12.49	365	6.13	9.36	14.69

47 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.37	23.85	35.22	60	20.43	28.06	41.44
90	13.04	18.09	26.89	90	15.34	21.28	31.64
180	11.20	16.01	24.44	180	13.18	18.84	28.75
365	9.88	14.34	21.94	365	11.62	16.87	25.81
SDIR				SDIR			
60	11.44	16.25	23.94	60	13.46	19.12	28.16
90	7.68	11.09	16.65	90	9.04	13.05	19.59
180	6.43	9.67	15.04	180	7.56	11.38	17.69
365	5.54	8.53	13.38	365	6.52	10.04	15.74

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43 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.31	27.81	39.07	60	23.89	32.72	45.97
90	14.79	19.33	29.45	90	17.40	22.74	34.65
180	11.71	16.65	26.50	180	13.78	19.59	31.18
365	10.04	14.66	23.70	365	11.81	17.25	27.88
SDIR				SDIR			
60	13.85	19.52	27.10	60	16.29	22.96	31.88
90	8.98	12.08	18.56	90	10.57	14.21	21.84
180	6.86	10.24	16.60	180	8.07	12.05	19.53
365	5.70	8.87	14.71	365	6.70	10.43	17.31

44 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.83	28.68	40.98	60	24.50	33.74	48.21
90	15.17	20.15	30.92	90	17.85	23.70	36.38
180	12.11	17.47	27.85	180	14.25	20.55	32.77
365	10.44	15.39	24.91	365	12.28	18.11	29.31
SDIR				SDIR			
60	14.19	20.08	28.36	60	16.69	23.62	33.36
90	9.21	12.59	19.47	90	10.83	14.81	22.90
180	7.11	10.75	17.43	180	8.37	12.65	20.51
365	5.96	9.34	15.47	365	7.01	10.99	18.20

45 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.40	29.63	43.08	60	25.18	34.86	50.68
90	15.58	21.07	32.50	90	18.33	24.79	38.23
180	12.60	18.35	29.33	180	14.82	21.59	34.50
365	10.88	16.18	26.21	365	12.80	19.04	30.83
SDIR				SDIR			
60	14.55	20.72	29.77	60	17.12	24.38	35.02
90	9.44	13.17	20.45	90	11.11	15.49	24.06
180	7.41	11.32	18.34	180	8.72	13.32	21.58
365	6.24	9.84	16.28	365	7.34	11.58	19.15

46 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.07	30.72	45.40	60	25.97	36.14	53.41
90	16.07	22.16	34.24	90	18.91	26.07	40.28
180	13.16	19.34	30.91	180	15.48	22.75	36.37
365	11.36	17.07	27.63	365	13.37	20.08	32.50
SDIR				SDIR			
60	15.01	21.45	31.35	60	17.66	25.24	36.88
90	9.76	13.89	21.56	90	11.48	16.34	25.37
180	7.77	11.96	19.35	180	9.14	14.07	22.76
365	6.56	10.42	17.18	365	7.72	12.26	20.21

47 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.81	31.91	47.69	60	26.83	37.54	56.11
90	16.60	23.28	35.97	90	19.53	27.39	42.32
180	13.74	20.34	32.50	180	16.16	23.93	38.24
365	11.87	17.98	29.04	365	13.97	21.15	34.16
SDIR				SDIR			
60	15.50	22.27	32.92	60	18.24	26.20	38.73
90	10.08	14.60	22.65	90	11.86	17.18	26.65
180	8.14	12.61	20.36	180	9.58	14.84	23.95
365	6.89	11.02	18.07	365	8.10	12.96	21.26

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48	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	18.43	25.52	37.68	60	21.68	30.02	44.33	
90	13.78	19.29	28.73	90	16.21	22.69	33.80	
180	11.83	17.10	26.11	180	13.92	20.12	30.72	
365	10.42	15.29	23.41	365	12.26	17.99	27.54	
	SDIR				SDIR			
60	12.19	17.46	25.64	60	14.34	20.54	30.16	
90	8.15	11.87	17.82	90	9.59	13.96	20.97	
180	6.83	10.40	16.11	180	8.03	12.23	18.95	
365	5.90	9.17	14.32	365	6.94	10.79	16.85	

49	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	19.57	27.32	40.29	60	23.02	32.14	47.40	
90	14.59	20.61	30.69	90	17.16	24.25	36.11	
180	12.52	18.27	27.88	180	14.73	21.49	32.80	
365	11.02	16.33	24.94	365	12.96	19.21	29.34	
	SDIR				SDIR			
60	13.01	18.72	27.44	60	15.30	22.02	32.28	
90	8.68	12.74	19.07	90	10.21	14.99	22.43	
180	7.28	11.16	17.22	180	8.56	13.13	20.26	
365	6.28	9.85	15.31	365	7.39	11.59	18.01	

50	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period			Male T	Benefit Period				
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.		
Elim Per		BASE			Elim Per		BASE		
60	20.80	29.24	43.04	60	24.47	34.40	50.63		
90	15.47	22.04	32.76	90	18.20	25.93	38.54		
180	13.27	19.54	29.72	180	15.61	22.99	34.96		
365	11.66	17.48	26.56	365	13.72	20.56	31.25		
		SDIR					SDIR		
60	13.88	20.09	29.33	60	16.33	23.64	34.50		
90	9.23	13.67	20.41	90	10.86	16.08	24.01		
180	7.77	11.99	18.42	180	9.14	14.11	21.67		
365	6.68	10.60	16.33	365	7.86	12.47	19.21		

51	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	22.14	31.35	45.93	60	26.05	36.88	54.04	
90	16.41	23.58	34.93	90	19.31	27.74	41.09	
180	14.08	20.93	31.68	180	16.56	24.62	37.27	
365	12.38	18.72	28.25	365	14.56	22.02	33.24	
	SDIR				SDIR			
60	14.82	21.59	31.33	60	17.44	25.40	36.86	
90	9.87	14.65	21.79	90	11.61	17.24	25.63	
180	8.30	12.89	19.66	180	9.76	15.17	23.13	
365	7.15	11.40	17.40	365	8.41	13.41	20.47	

52	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period				Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.		
Elim Per	BASE				Elim Per	BASE			
60	23.60	33.63	48.97		60	27.76	39.57	57.61	
90	17.47	25.26	37.20		90	20.55	29.72	43.77	
180	14.99	22.44	33.73		180	17.63	26.40	39.68	
365	13.16	20.07	30.00		365	15.48	23.61	35.29	
	SDIR					SDIR			
60	15.86	23.21	33.41		60	18.66	27.31	39.30	
90	10.53	15.77	23.25		90	12.39	18.55	27.35	
180	8.88	13.88	20.96		180	10.45	16.33	24.66	
365	7.65	12.29	18.51		365	9.00	14.46	21.78	

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48	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period				Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE		
60	23.60	33.24	50.07		60	27.77	39.11	58.90
90	17.20	24.46	37.77		90	20.23	28.78	44.43
180	14.36	21.43	34.15		180	16.89	25.21	40.18
365	12.44	18.94	30.52		365	14.63	22.28	35.90
	SDIR					SDIR		
60	16.05	23.18	34.53		60	18.88	27.27	40.62
90	10.46	15.36	23.77		90	12.30	18.07	27.97
180	8.55	13.30	21.39		180	10.06	15.65	25.16
365	7.24	11.63	18.98		365	8.52	13.68	22.33

49	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	24.53	34.73	52.50	60	28.86	40.86	61.76	
90	17.86	25.72	39.60	90	21.01	30.26	46.59	
180	15.02	22.57	35.84	180	17.67	26.55	42.16	
365	13.01	19.98	31.98	365	15.30	23.50	37.62	
	SDIR				SDIR			
60	16.68	24.23	36.14	60	19.62	28.50	42.52	
90	10.89	16.17	24.92	90	12.81	19.02	29.32	
180	8.96	14.05	22.45	180	10.54	16.53	26.41	
365	7.62	12.31	19.92	365	8.96	14.48	23.44	

50	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per		BASE			Elim Per		BASE		
60	25.57	36.41	54.99		60	30.08	42.83	64.69	
90	18.62	27.06	41.50		90	21.90	31.83	48.82	
180	15.73	23.79	37.56		180	18.51	27.99	44.19	
365	13.63	21.09	33.48		365	16.03	24.81	39.39	
		SDIR					SDIR		
60	17.39	25.39	37.83		60	20.46	29.87	44.51	
90	11.36	17.04	26.11		90	13.36	20.05	30.72	
180	9.42	14.83	23.52		180	11.08	17.45	27.67	
365	8.02	13.02	20.85		365	9.44	15.32	24.53	

51	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	26.77	38.33	57.55		60	31.49	45.09	67.70	
90	19.49	28.50	43.44		90	22.93	33.53	51.10	
180	16.48	25.10	39.31		180	19.39	29.53	46.25	
365	14.32	22.28	35.00		365	16.85	26.21	41.18	
	SDIR					SDIR			
60	18.22	26.72	39.57		60	21.44	31.44	46.55	
90	11.93	17.96	27.34		90	14.03	21.13	32.16	
180	9.91	15.68	24.63		180	11.66	18.45	28.98	
365	8.45	13.78	21.80		365	9.94	16.21	25.65	

52	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	28.06	40.42	60.20	60	33.01	47.55	70.82	
90	20.45	30.06	45.44	90	24.06	35.36	53.46	
180	17.33	26.52	41.13	180	20.39	31.20	48.39	
365	15.05	23.56	36.54	365	17.70	27.72	42.99	
	SDIR				SDIR			
60	19.13	28.19	41.35	60	22.50	33.16	48.65	
90	12.53	18.96	28.59	90	14.74	22.30	33.63	
180	10.45	16.60	25.78	180	12.29	19.53	30.33	
365	8.93	14.60	22.77	365	10.50	17.18	26.79	

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53 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.21	36.16	52.19	60	29.66	42.54	61.40
90	18.62	27.13	39.60	90	21.90	31.92	46.59
180	15.99	24.11	35.88	180	18.81	28.37	42.21
365	14.03	21.56	31.80	365	16.51	25.37	37.41
SDIR				SDIR			
60	16.98	24.99	35.63	60	19.98	29.40	41.92
90	11.28	16.98	24.78	90	13.27	19.98	29.15
180	9.53	14.97	22.34	180	11.21	17.61	26.28
365	8.23	13.27	19.66	365	9.68	15.61	23.13

54 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	26.99	38.93	55.55	60	31.75	45.80	65.35
90	19.90	29.19	42.14	90	23.41	34.34	49.58
180	17.09	25.98	38.11	180	20.11	30.57	44.83
365	15.01	23.22	33.64	365	17.66	27.32	39.58
SDIR				SDIR			
60	18.22	26.95	37.94	60	21.43	31.71	44.63
90	12.11	18.31	26.38	90	14.25	21.54	31.03
180	10.25	16.17	23.75	180	12.06	19.02	27.94
365	8.85	14.34	20.83	365	10.41	16.87	24.51

55 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.99	42.02	59.09	60	34.10	49.44	69.52
90	21.34	31.49	44.78	90	25.10	37.05	52.68
180	18.36	28.06	40.41	180	21.60	33.01	47.54
365	16.10	25.09	35.51	365	18.94	29.52	41.78
SDIR				SDIR			
60	19.62	29.12	40.35	60	23.08	34.26	47.47
90	13.05	19.81	28.08	90	15.35	23.30	33.03
180	11.04	17.52	25.22	180	12.99	20.61	29.67
365	9.56	15.55	22.03	365	11.25	18.29	25.92

56 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	31.13	45.35	62.50	60	36.62	53.35	73.53
90	22.92	33.98	47.35	90	26.97	39.98	55.71
180	19.75	30.32	42.62	180	23.23	35.67	50.14
365	17.35	27.12	37.20	365	20.41	31.91	43.77
SDIR				SDIR			
60	21.11	31.45	42.68	60	24.83	37.00	50.21
90	14.06	21.41	29.72	90	16.54	25.19	34.96
180	11.93	18.96	26.62	180	14.04	22.31	31.32
365	10.34	16.86	23.10	365	12.17	19.83	27.18

57 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	33.56	49.09	66.04	60	39.48	57.75	77.69
90	24.74	36.79	49.99	90	29.10	43.28	58.81
180	21.35	32.86	44.81	180	25.12	38.66	52.72
365	18.75	29.44	38.83	365	22.06	34.64	45.68
SDIR				SDIR			
60	22.76	34.02	45.03	60	26.78	40.02	52.98
90	15.19	23.18	31.37	90	17.87	27.27	36.90
180	12.94	20.58	28.00	180	15.22	24.21	32.94
365	11.23	18.32	24.11	365	13.21	21.55	28.36

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AGE

53 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	29.49	42.70	62.94	60	34.69	50.23	74.05
90	21.49	31.76	47.52	90	25.28	37.36	55.91
180	18.27	28.08	42.98	180	21.49	33.04	50.57
365	15.88	24.98	38.08	365	18.68	29.39	44.80
SDIR				SDIR			
60	20.12	29.78	43.21	60	23.67	35.03	50.84
90	13.20	20.04	29.92	90	15.53	23.58	35.20
180	11.03	17.60	26.95	180	12.98	20.70	31.71
365	9.45	15.54	23.74	365	11.12	18.28	27.93

54 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	31.10	45.23	65.82	60	36.59	53.21	77.43
90	22.66	33.65	49.69	90	26.66	39.59	58.46
180	19.30	29.82	44.88	180	22.70	35.08	52.80
365	16.80	26.54	39.64	365	19.76	31.22	46.63
SDIR				SDIR			
60	21.22	31.56	45.15	60	24.96	37.13	53.12
90	13.95	21.30	31.29	90	16.41	25.06	36.81
180	11.70	18.72	28.15	180	13.77	22.02	33.12
365	10.05	16.54	24.72	365	11.82	19.46	29.08

55 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	32.94	48.11	68.84	60	38.75	56.60	80.99
90	24.02	35.81	51.99	90	28.26	42.13	61.16
180	20.49	31.79	46.89	180	24.10	37.40	55.17
365	17.88	28.33	41.17	365	21.03	33.33	48.44
SDIR				SDIR			
60	22.49	33.57	47.22	60	26.46	39.49	55.55
90	14.82	22.68	32.74	90	17.43	26.68	38.52
180	12.46	19.99	29.44	180	14.66	23.52	34.63
365	10.73	17.69	25.69	365	12.62	20.81	30.22

56 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	34.96	51.24	71.78	60	41.13	60.28	84.45
90	25.52	38.17	54.20	90	30.02	44.90	63.77
180	21.83	33.93	48.75	180	25.68	39.92	57.35
365	19.04	30.28	42.57	365	22.40	35.62	50.08
SDIR				SDIR			
60	23.88	35.73	49.21	60	28.09	42.04	57.89
90	15.77	24.18	34.17	90	18.55	28.45	40.20
180	13.32	21.38	30.62	180	15.67	25.15	36.02
365	11.47	18.94	26.56	365	13.49	22.28	31.25

57 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	37.20	54.71	74.72	60	43.76	64.37	87.90
90	27.20	40.79	56.38	90	32.00	47.99	66.33
180	23.32	36.34	50.55	180	27.44	42.75	59.47
365	20.38	32.47	43.77	365	23.98	38.20	51.49
SDIR				SDIR			
60	25.39	38.10	51.13	60	29.87	44.82	60.15
90	16.82	25.84	35.52	90	19.79	30.40	41.79
180	14.25	22.88	31.71	180	16.77	26.92	37.31
365	12.32	20.32	27.29	365	14.49	23.91	32.10

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58	Annual Rates per \$100 of Monthly Benefit								
Male	Benefit Period				Male	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	36.40	53.39	69.77		60	42.82	62.81	82.08	
90	26.88	40.03	52.67		90	31.62	47.09	61.97	
180	23.22	35.83	47.02		180	27.32	42.15	55.32	
365	20.45	32.11	40.36		365	24.06	37.78	47.48	
SDIR					SDIR				
60	24.64	36.90	47.42		60	28.99	43.41	55.79	
90	16.50	25.19	33.00		90	19.41	29.63	38.82	
180	14.08	22.42	29.33		180	16.57	26.38	34.50	
365	12.27	19.98	25.01		365	14.43	23.50	29.42	

59	Annual Rates per \$100 of Monthly Benefit								
Male	Benefit Period				Male	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	39.89	58.58	73.87		60	46.93	68.92	86.90	
90	29.51	43.98	55.56		90	34.72	51.74	65.36	
180	25.59	39.44	49.29		180	30.10	46.40	57.99	
365	22.58	35.40	41.79		365	26.56	41.65	49.17	
	SDIR					SDIR			
60	26.87	40.26	49.89		60	31.61	47.37	58.69	
90	18.07	27.57	34.64		90	21.26	32.44	40.75	
180	15.50	24.61	30.58		180	18.23	28.95	35.98	
365	13.53	21.94	25.74		365	15.92	25.81	30.28	

60	Annual Rates per \$100 of Monthly Benefit								
Male	Benefit Period				Male	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	44.51	65.35	78.58		60	52.37	76.88	92.45	
90	33.05	49.16	58.79		90	38.88	57.84	69.17	
180	28.80	44.22	51.67		180	33.88	52.02	60.79	
365	25.47	39.76	42.97		365	29.97	46.78	50.55	
	SDIR					SDIR			
60	29.67	44.46	52.46		60	34.91	52.30	61.72	
90	20.11	30.55	36.28		90	23.66	35.94	42.68	
180	17.33	27.35	31.72		180	20.39	32.18	37.32	
365	15.19	24.46	26.16		365	17.87	28.78	30.78	

OCCUPATION CLASS 4A

AGE

58	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	39.82	58.69	77.74		60	46.85	69.05	91.46	
90	29.17	43.82	58.54		90	34.32	51.55	68.87	
180	25.11	39.13	52.22		180	29.54	46.04	61.44	
365	22.00	34.99	44.79		365	25.88	41.17	52.69	
	SDIR					SDIR			
60	27.08	40.72	52.99		60	31.86	47.91	62.34	
90	18.01	27.70	36.79		90	21.19	32.59	43.28	
180	15.33	24.62	32.67		180	18.04	28.96	38.43	
365	13.29	21.85	27.85		365	15.64	25.71	32.77	

59	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	43.05	63.52	81.01		60	50.65	74.73	95.30	
90	31.65	47.51	60.80		90	37.23	55.89	71.53	
180	27.35	42.53	53.87		180	32.18	50.03	63.38	
365	24.03	38.09	45.57		365	28.27	44.81	53.61	
	SDIR					SDIR			
60	29.14	43.81	54.88		60	34.28	51.54	64.56	
90	19.47	29.90	38.00		90	22.91	35.18	44.70	
180	16.67	26.62	33.52		180	19.61	31.32	39.44	
365	14.48	23.72	28.17		365	17.04	27.90	33.14	

60	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	47.38	69.86	84.78		60	55.74	82.19	99.74	
90	35.01	52.39	63.27		90	41.19	61.63	74.43	
180	30.40	47.05	55.49		180	35.77	55.35	65.28	
365	26.83	42.22	45.95		365	31.56	49.67	54.06	
	SDIR					SDIR			
60	31.72	47.66	56.76		60	37.32	56.07	66.78	
90	21.36	32.66	39.12		90	25.13	38.42	46.02	
180	18.37	29.17	34.15		180	21.61	34.32	40.18	
365	16.03	26.05	28.08		365	18.86	30.65	33.04	

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

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18 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	10.95	12.84	15.02	60	12.88	15.11	17.67
90	8.42	9.69	11.55	90	9.90	11.40	13.59
180	7.06	8.30	10.10	180	8.30	9.77	11.88
365	6.12	7.13	8.80	365	7.20	8.39	10.35
SDIR				SDIR			
60	7.13	8.72	10.34	60	8.39	10.26	12.16
90	4.83	5.82	7.15	90	5.68	6.85	8.41
180	3.75	4.71	6.03	180	4.41	5.54	7.09
365	3.00	3.79	5.02	365	3.53	4.46	5.90

19 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	10.95	12.84	15.02	60	12.88	15.11	17.67
90	8.42	9.69	11.55	90	9.90	11.40	13.59
180	7.06	8.30	10.10	180	8.30	9.77	11.88
365	6.12	7.13	8.80	365	7.20	8.39	10.35
SDIR				SDIR			
60	7.13	8.72	10.34	60	8.39	10.26	12.16
90	4.83	5.82	7.15	90	5.68	6.85	8.41
180	3.75	4.71	6.03	180	4.41	5.54	7.09
365	3.00	3.79	5.02	365	3.53	4.46	5.90

20 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	10.95	12.84	15.02	60	12.88	15.11	17.67
90	8.42	9.69	11.55	90	9.90	11.40	13.59
180	7.06	8.30	10.10	180	8.30	9.77	11.88
365	6.12	7.13	8.80	365	7.20	8.39	10.35
SDIR				SDIR			
60	7.13	8.72	10.34	60	8.39	10.26	12.16
90	4.83	5.82	7.15	90	5.68	6.85	8.41
180	3.75	4.71	6.03	180	4.41	5.54	7.09
365	3.00	3.79	5.02	365	3.53	4.46	5.90

21 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.03	13.00	15.35	60	12.98	15.29	18.06
90	8.46	9.77	11.76	90	9.95	11.49	13.83
180	7.09	8.37	10.28	180	8.34	9.85	12.09
365	6.15	7.23	9.00	365	7.23	8.50	10.59
SDIR				SDIR			
60	7.19	8.84	10.58	60	8.46	10.40	12.45
90	4.85	5.87	7.30	90	5.70	6.91	8.59
180	3.77	4.76	6.17	180	4.43	5.60	7.26
365	3.01	3.85	5.14	365	3.54	4.53	6.05

22 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.14	13.18	15.70	60	13.10	15.50	18.47
90	8.51	9.84	11.95	90	10.01	11.58	14.06
180	7.11	8.45	10.50	180	8.37	9.94	12.35
365	6.18	7.28	9.21	365	7.27	8.57	10.83
SDIR				SDIR			
60	7.27	8.96	10.83	60	8.55	10.54	12.74
90	4.88	5.91	7.42	90	5.74	6.95	8.73
180	3.79	4.82	6.30	180	4.46	5.67	7.41
365	3.03	3.88	5.29	365	3.56	4.56	6.22

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18 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.68	17.77	21.10	60	17.27	20.90	24.82
90	10.68	12.61	15.59	90	12.56	14.83	18.34
180	8.54	10.41	13.35	180	10.05	12.25	15.70
365	7.00	8.60	11.35	365	8.23	10.12	13.35
SDIR				SDIR			
60	10.24	12.80	15.29	60	12.05	15.06	17.99
90	6.60	8.10	10.25	90	7.76	9.53	12.06
180	4.90	6.36	8.49	180	5.77	7.48	9.99
365	3.69	4.93	6.96	365	4.34	5.80	8.19

19 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.68	17.77	21.10	60	17.27	20.90	24.82
90	10.68	12.61	15.59	90	12.56	14.83	18.34
180	8.54	10.41	13.35	180	10.05	12.25	15.70
365	7.00	8.60	11.35	365	8.23	10.12	13.35
SDIR				SDIR			
60	10.24	12.80	15.29	60	12.05	15.06	17.99
90	6.60	8.10	10.25	90	7.76	9.53	12.06
180	4.90	6.36	8.49	180	5.77	7.48	9.99
365	3.69	4.93	6.96	365	4.34	5.80	8.19

20 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.68	17.77	21.10	60	17.27	20.90	24.82
90	10.68	12.61	15.59	90	12.56	14.83	18.34
180	8.54	10.41	13.35	180	10.05	12.25	15.70
365	7.00	8.60	11.35	365	8.23	10.12	13.35
SDIR				SDIR			
60	10.24	12.80	15.29	60	12.05	15.06	17.99
90	6.60	8.10	10.25	90	7.76	9.53	12.06
180	4.90	6.36	8.49	180	5.77	7.48	9.99
365	3.69	4.93	6.96	365	4.34	5.80	8.19

21 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	15.01	18.24	21.88	60	17.66	21.46	25.74
90	10.86	12.84	16.08	90	12.78	15.11	18.92
180	8.66	10.59	13.78	180	10.19	12.46	16.21
365	7.09	8.78	11.76	365	8.34	10.33	13.84
SDIR				SDIR			
60	10.50	13.18	15.88	60	12.35	15.50	18.68
90	6.72	8.28	10.58	90	7.90	9.74	12.45
180	4.97	6.50	8.81	180	5.85	7.65	10.37
365	3.75	5.05	7.24	365	4.41	5.94	8.52

22 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	15.37	18.79	22.70	60	18.08	22.10	26.70
90	11.06	13.12	16.62	90	13.01	15.44	19.55
180	8.81	10.82	14.27	180	10.37	12.73	16.79
365	7.20	8.98	12.19	365	8.47	10.56	14.34
SDIR				SDIR			
60	10.75	13.58	16.50	60	12.65	15.98	19.41
90	6.87	8.44	10.95	90	8.08	9.93	12.88
180	5.08	6.65	9.14	180	5.98	7.82	10.75
365	3.83	5.19	7.56	365	4.50	6.11	8.89

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23 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.23	13.35	16.05	60	13.21	15.71	18.88
90	8.57	9.93	12.19	90	10.08	11.68	14.34
180	7.17	8.53	10.71	180	8.43	10.04	12.60
365	6.24	7.38	9.44	365	7.34	8.68	11.10
SDIR				SDIR			
60	7.33	9.07	11.08	60	8.62	10.67	13.03
90	4.90	5.96	7.56	90	5.77	7.01	8.89
180	3.80	4.85	6.43	180	4.47	5.71	7.56
365	3.07	3.94	5.44	365	3.61	4.64	6.40

24 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.33	13.53	16.42	60	13.33	15.92	19.32
90	8.63	10.03	12.44	90	10.15	11.80	14.64
180	7.21	8.63	10.97	180	8.48	10.15	12.90
365	6.28	7.48	9.66	365	7.39	8.80	11.37
SDIR				SDIR			
60	7.38	9.17	11.34	60	8.68	10.79	13.34
90	4.94	5.99	7.70	90	5.81	7.05	9.06
180	3.83	4.91	6.59	180	4.50	5.78	7.75
365	3.09	4.01	5.58	365	3.63	4.72	6.57

25 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.42	13.70	16.82	60	13.43	16.12	19.79
90	8.72	10.13	12.71	90	10.26	11.92	14.95
180	7.27	8.74	11.23	180	8.55	10.28	13.21
365	6.33	7.58	9.92	365	7.45	8.92	11.67
SDIR				SDIR			
60	7.43	9.31	11.59	60	8.74	10.95	13.63
90	4.96	6.04	7.86	90	5.84	7.11	9.25
180	3.84	4.96	6.73	180	4.52	5.84	7.92
365	3.11	4.07	5.74	365	3.66	4.79	6.75

26 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.55	13.93	17.25	60	13.59	16.39	20.29
90	8.81	10.25	13.02	90	10.37	12.06	15.32
180	7.33	8.87	11.53	180	8.62	10.43	13.57
365	6.39	7.70	10.19	365	7.52	9.06	11.99
SDIR				SDIR			
60	7.50	9.44	11.87	60	8.82	11.10	13.96
90	5.02	6.10	8.06	90	5.90	7.18	9.48
180	3.88	5.04	6.93	180	4.56	5.93	8.15
365	3.15	4.14	5.92	365	3.70	4.87	6.97

27 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.66	14.15	17.72	60	13.72	16.65	20.85
90	8.92	10.40	13.37	90	10.49	12.23	15.73
180	7.40	8.99	11.87	180	8.71	10.58	13.96
365	6.44	7.83	10.52	365	7.58	9.21	12.38
SDIR				SDIR			
60	7.57	9.59	12.16	60	8.90	11.28	14.31
90	5.07	6.18	8.25	90	5.96	7.27	9.70
180	3.91	5.11	7.10	180	4.60	6.01	8.35
365	3.19	4.22	6.12	365	3.75	4.96	7.20

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23 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	15.76	19.39	23.63	60	18.54	22.81	27.80
90	11.32	13.42	17.22	90	13.32	15.79	20.26
180	8.96	11.08	14.82	180	10.54	13.04	17.43
365	7.31	9.21	12.71	365	8.60	10.84	14.95
SDIR				SDIR			
60	11.03	14.03	17.16	60	12.98	16.51	20.19
90	7.02	8.64	11.35	90	8.26	10.16	13.35
180	5.17	6.82	9.50	180	6.08	8.02	11.18
365	3.88	5.35	7.89	365	4.57	6.29	9.28

24 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	16.17	20.02	24.61	60	19.02	23.55	28.95
90	11.58	13.74	17.86	90	13.62	16.17	21.01
180	9.14	11.36	15.40	180	10.75	13.37	18.12
365	7.44	9.44	13.23	365	8.75	11.11	15.57
SDIR				SDIR			
60	11.36	14.51	17.89	60	13.37	17.07	21.05
90	7.19	8.86	11.78	90	8.46	10.42	13.86
180	5.28	7.01	9.91	180	6.21	8.25	11.66
365	3.98	5.50	8.25	365	4.68	6.47	9.70

25 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	16.64	20.71	25.67	60	19.58	24.37	30.20
90	11.89	14.14	18.60	90	13.99	16.63	21.88
180	9.34	11.69	16.07	180	10.99	13.75	18.91
365	7.57	9.70	13.82	365	8.90	11.41	16.26
SDIR				SDIR			
60	11.71	15.04	18.67	60	13.78	17.69	21.96
90	7.40	9.10	12.25	90	8.71	10.70	14.41
180	5.42	7.21	10.34	180	6.38	8.48	12.17
365	4.07	5.68	8.64	365	4.79	6.68	10.16

26 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.20	21.55	26.89	60	20.24	25.35	31.63
90	12.27	14.58	19.45	90	14.43	17.15	22.88
180	9.57	12.06	16.82	180	11.26	14.19	19.79
365	7.74	10.02	14.51	365	9.10	11.79	17.07
SDIR				SDIR			
60	12.10	15.64	19.54	60	14.24	18.40	22.99
90	7.64	9.39	12.79	90	8.99	11.05	15.05
180	5.58	7.46	10.84	180	6.57	8.78	12.75
365	4.18	5.90	9.11	365	4.92	6.94	10.72

27 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.75	22.36	28.11	60	20.88	26.30	33.07
90	12.63	15.04	20.31	90	14.86	17.69	23.89
180	9.83	12.44	17.60	180	11.56	14.63	20.70
365	7.91	10.34	15.18	365	9.30	12.16	17.86
SDIR				SDIR			
60	12.50	16.24	20.43	60	14.70	19.10	24.03
90	7.88	9.68	13.38	90	9.27	11.39	15.74
180	5.73	7.71	11.35	180	6.74	9.07	13.35
365	4.29	6.12	9.56	365	5.05	7.20	11.25

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28	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.81	14.41	18.21	60	13.89	16.95	21.42
90	9.01	10.56	13.75	90	10.60	12.42	16.18
180	7.48	9.15	12.22	180	8.80	10.76	14.38
365	6.53	7.98	10.85	365	7.68	9.39	12.77
SDIR				SDIR			
60	7.63	9.75	12.49	60	8.98	11.47	14.69
90	5.13	6.26	8.46	90	6.03	7.37	9.95
180	3.94	5.20	7.34	180	4.64	6.12	8.63
365	3.24	4.30	6.32	365	3.81	5.06	7.44

29	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	11.95	14.66	18.73	60	14.06	17.25	22.04
90	9.14	10.73	14.16	90	10.75	12.62	16.66
180	7.57	9.32	12.60	180	8.90	10.96	14.82
365	6.63	8.15	11.21	365	7.80	9.59	13.19
SDIR				SDIR			
60	7.73	9.89	12.84	60	9.09	11.64	15.11
90	5.19	6.34	8.70	90	6.10	7.46	10.24
180	3.99	5.29	7.57	180	4.69	6.22	8.90
365	3.30	4.40	6.56	365	3.88	5.18	7.72

30	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.14	14.96	19.33	60	14.28	17.60	22.74
90	9.27	10.94	14.61	90	10.91	12.87	17.19
180	7.65	9.51	13.04	180	9.00	11.19	15.34
365	6.70	8.32	11.61	365	7.88	9.79	13.66
SDIR				SDIR			
60	7.81	10.08	13.22	60	9.19	11.86	15.55
90	5.24	6.45	8.98	90	6.17	7.59	10.57
180	4.05	5.39	7.85	180	4.77	6.34	9.23
365	3.34	4.51	6.81	365	3.93	5.31	8.01

31	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.30	15.27	19.93	60	14.47	17.96	23.45
90	9.40	11.16	15.12	90	11.06	13.13	17.79
180	7.76	9.72	13.50	180	9.13	11.43	15.88
365	6.80	8.53	12.04	365	8.00	10.04	14.16
SDIR				SDIR			
60	7.94	10.28	13.62	60	9.34	12.09	16.02
90	5.32	6.58	9.28	90	6.26	7.74	10.92
180	4.11	5.51	8.11	180	4.83	6.48	9.54
365	3.42	4.64	7.06	365	4.02	5.46	8.30

32	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.51	15.60	20.61	60	14.72	18.35	24.25
90	9.55	11.41	15.66	90	11.23	13.42	18.42
180	7.89	9.93	14.00	180	9.28	11.68	16.47
365	6.94	8.76	12.52	365	8.16	10.31	14.73
SDIR				SDIR			
60	8.06	10.50	14.07	60	9.48	12.35	16.55
90	5.41	6.72	9.61	90	6.37	7.91	11.30
180	4.18	5.66	8.44	180	4.92	6.66	9.93
365	3.48	4.81	7.34	365	4.09	5.66	8.64

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28	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.27	23.18	29.37	60	21.49	27.27	34.55
90	13.00	15.49	21.22	90	15.29	18.22	24.97
180	10.06	12.83	18.41	180	11.84	15.09	21.66
365	8.09	10.67	15.93	365	9.52	12.55	18.74
	SDIR				SDIR		
60	12.89	16.85	21.29	60	15.17	19.82	25.05
90	8.11	9.98	13.95	90	9.54	11.74	16.41
180	5.89	7.96	11.87	180	6.93	9.36	13.96
365	4.40	6.32	10.04	365	5.18	7.44	11.81

29	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.80	24.01	30.61	60	22.12	28.25	36.01
90	13.35	15.95	22.14	90	15.71	18.76	26.05
180	10.34	13.22	19.24	180	12.16	15.55	22.64
365	8.28	11.02	16.68	365	9.74	12.96	19.62
	SDIR				SDIR		
60	13.25	17.43	22.19	60	15.59	20.51	26.10
90	8.33	10.26	14.54	90	9.80	12.07	17.10
180	6.05	8.21	12.40	180	7.12	9.66	14.59
365	4.52	6.55	10.52	365	5.32	7.70	12.38

30	Annual Rates per \$100 of Monthly Benefit						
Female	Benefit Period			Female	Benefit Period		
NT	1 Yr.	2 Yr.	5 Yr.	T	1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.33	24.81	31.84	60	22.74	29.19	37.46
90	13.72	16.41	23.10	90	16.14	19.31	27.18
180	10.58	13.59	20.11	180	12.45	15.99	23.66
365	8.47	11.38	17.47	365	9.96	13.39	20.55
SDIR				SDIR			
60	13.64	18.01	23.03	60	16.05	21.19	27.09
90	8.55	10.53	15.14	90	10.06	12.39	17.81
180	6.22	8.44	12.96	180	7.32	9.93	15.25
365	4.63	6.79	11.02	365	5.45	7.99	12.97

31	Annual Rates per \$100 of Monthly Benefit						
Female	Benefit Period			Female	Benefit Period		
NT	1 Yr.	2 Yr.	5 Yr.	T	1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.81	25.63	33.09	60	23.31	30.15	38.93
90	14.07	16.86	24.06	90	16.55	19.84	28.30
180	10.85	13.98	20.99	180	12.77	16.45	24.69
365	8.66	11.76	18.27	365	10.19	13.83	21.49
SDIR				SDIR			
60	13.97	18.57	23.88	60	16.43	21.85	28.09
90	8.77	10.81	15.73	90	10.32	12.72	18.50
180	6.39	8.68	13.52	180	7.52	10.21	15.90
365	4.77	7.03	11.53	365	5.61	8.27	13.57

32	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.32	26.40	34.31	60	23.90	31.06	40.37
90	14.43	17.32	25.03	90	16.98	20.38	29.45
180	11.14	14.37	21.89	180	13.10	16.91	25.75
365	8.88	12.14	19.07	365	10.45	14.28	22.43
			SDIR				SDIR
60	14.29	19.12	24.69	60	16.81	22.49	29.05
90	8.98	11.08	16.32	90	10.57	13.04	19.20
180	6.55	8.91	14.07	180	7.71	10.48	16.55
365	4.90	7.28	12.06	365.00	5.76	8.56	14.19

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33 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.71	15.99	21.36	60	14.95	18.81	25.13
90	9.72	11.69	16.25	90	11.43	13.75	19.12
180	8.02	10.20	14.56	180	9.44	12.00	17.13
365	7.07	9.01	13.01	365	8.32	10.60	15.31
SDIR				SDIR			
60	8.18	10.74	14.56	60	9.62	12.63	17.13
90	5.49	6.89	9.96	90	6.46	8.11	11.72
180	4.26	5.81	8.76	180	5.01	6.83	10.30
365	3.56	4.94	7.68	365	4.19	5.81	9.03

34 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	12.95	16.40	22.17	60	15.23	19.29	26.08
90	9.89	12.01	16.88	90	11.64	14.13	19.86
180	8.18	10.50	15.14	180	9.62	12.35	17.81
365	7.23	9.31	13.55	365	8.50	10.95	15.94
SDIR				SDIR			
60	8.33	11.01	15.09	60	9.80	12.95	17.75
90	5.59	7.09	10.34	90	6.58	8.34	12.17
180	4.35	5.98	9.13	180	5.12	7.04	10.74
365	3.66	5.13	8.00	365	4.30	6.04	9.41

35 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	13.23	16.84	23.07	60	15.57	19.81	27.14
90	10.10	12.38	17.59	90	11.88	14.56	20.69
180	8.37	10.83	15.78	180	9.85	12.74	18.57
365	7.40	9.61	14.14	365	8.71	11.30	16.63
SDIR				SDIR			
60	8.52	11.31	15.69	60	10.02	13.30	18.46
90	5.70	7.31	10.76	90	6.70	8.60	12.66
180	4.47	6.20	9.51	180	5.26	7.29	11.19
365	3.77	5.32	8.36	365	4.43	6.26	9.83

36 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	13.55	17.36	24.11	60	15.94	20.42	28.36
90	10.34	12.79	18.31	90	12.16	15.05	21.54
180	8.59	11.20	16.48	180	10.10	13.18	19.39
365	7.58	9.95	14.76	365	8.92	11.70	17.37
SDIR				SDIR			
60	8.70	11.65	16.36	60	10.24	13.70	19.25
90	5.84	7.57	11.21	90	6.87	8.90	13.19
180	4.60	6.42	9.92	180	5.41	7.55	11.67
365	3.88	5.56	8.76	365	4.57	6.54	10.30

37 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	13.90	17.94	25.21	60	16.35	21.10	29.66
90	10.57	13.27	19.16	90	12.44	15.61	22.54
180	8.83	11.64	17.25	180	10.39	13.69	20.29
365	7.79	10.34	15.46	365	9.17	12.17	18.19
SDIR				SDIR			
60	8.94	12.04	17.09	60	10.52	14.16	20.11
90	5.99	7.85	11.71	90	7.05	9.23	13.78
180	4.75	6.71	10.40	180	5.59	7.89	12.24
365	4.02	5.81	9.19	365	4.73	6.83	10.81

AGE

33 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.78	27.18	35.52	60	24.45	31.98	41.79
90	14.76	17.78	25.98	90	17.36	20.92	30.57
180	11.42	14.76	22.79	180	13.43	17.37	26.81
365	9.09	12.55	19.92	365	10.69	14.76	23.43
SDIR				SDIR			
60	14.61	19.64	25.47	60	17.19	23.11	29.97
90	9.17	11.35	16.90	90	10.79	13.35	19.88
180	6.73	9.15	14.61	180	7.92	10.76	17.19
365	5.03	7.51	12.57	365	5.92	8.83	14.79

34 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.24	27.93	36.70	60	24.99	32.86	43.18
90	15.09	18.23	26.95	90	17.75	21.45	31.70
180	11.71	15.18	23.66	180	13.78	17.86	27.84
365	9.28	12.94	20.73	365	10.92	15.22	24.39
SDIR				SDIR			
60	14.88	20.13	26.24	60	17.51	23.68	30.87
90	9.36	11.62	17.44	90	11.01	13.67	20.52
180	6.89	9.38	15.14	180	8.11	11.04	17.81
365	5.16	7.77	13.07	365	6.07	9.14	15.38

35 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.66	28.66	37.86	60	25.48	33.72	44.54
90	15.39	18.69	27.83	90	18.11	21.99	32.74
180	12.01	15.58	24.53	180	14.13	18.33	28.86
365	9.50	13.33	21.53	365	11.18	15.68	25.33
SDIR				SDIR			
60	15.14	20.60	26.95	60	17.81	24.23	31.71
90	9.54	11.86	17.96	90	11.22	13.95	21.13
180	7.10	9.61	15.65	180	8.35	11.30	18.41
365	5.29	8.01	13.55	365	6.22	9.42	15.94

36 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.07	29.38	38.99	60	25.96	34.56	45.87
90	15.70	19.18	28.68	90	18.47	22.56	33.74
180	12.33	16.00	25.34	180	14.51	18.82	29.81
365	9.72	13.75	22.30	365	11.43	16.18	26.24
SDIR				SDIR			
60	15.39	21.05	27.65	60	18.10	24.77	32.53
90	9.69	12.12	18.43	90	11.40	14.26	21.68
180	7.27	9.87	16.09	180	8.55	11.61	18.93
365	5.40	8.25	13.99	365	6.35	9.71	16.46

37 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.49	30.10	40.24	60	26.46	35.41	47.34
90	16.01	19.67	29.63	90	18.84	23.14	34.86
180	12.67	16.49	26.24	180	14.90	19.40	30.87
365	9.95	14.21	23.16	365	11.70	16.72	27.25
SDIR				SDIR			
60	15.63	21.51	28.42	60	18.39	25.30	33.43
90	9.87	12.41	18.96	90	11.61	14.60	22.30
180	7.47	10.14	16.63	180	8.79	11.93	19.56
365	5.54	8.54	14.50	365	6.52	10.05	17.06

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 3A

AGE

38 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.30	18.59	26.43	60	16.82	21.87	31.09
90	10.86	13.82	20.09	90	12.78	16.26	23.63
180	9.10	12.10	18.11	180	10.70	14.24	21.30
365	8.02	10.78	16.24	365	9.44	12.68	19.10
SDIR				SDIR			
60	9.21	12.46	17.93	60	10.83	14.66	21.09
90	6.16	8.19	12.29	90	7.25	9.63	14.46
180	4.91	7.02	10.94	180	5.78	8.26	12.87
365	4.16	6.07	9.66	365	4.89	7.14	11.36

39 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	14.76	19.32	27.79	60	17.36	22.73	32.69
90	11.19	14.42	21.11	90	13.17	16.96	24.83
180	9.40	12.65	19.03	180	11.06	14.88	22.39
365	8.29	11.25	17.09	365	9.75	13.24	20.11
SDIR				SDIR			
60	9.51	12.97	18.84	60	11.19	15.26	22.16
90	6.36	8.59	12.93	90	7.48	10.10	15.21
180	5.09	7.34	11.51	180	5.99	8.64	13.54
365	4.33	6.39	10.20	365	5.09	7.52	12.00

40 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	15.28	20.15	29.27	60	17.98	23.70	34.43
90	11.55	15.09	22.26	90	13.59	17.75	26.19
180	9.74	13.24	20.09	180	11.46	15.58	23.63
365	8.59	11.78	18.04	365	10.10	13.86	21.22
SDIR				SDIR			
60	9.87	13.54	19.84	60	11.61	15.93	23.34
90	6.58	9.00	13.63	90	7.74	10.59	16.03
180	5.32	7.74	12.17	180	6.26	9.10	14.32
365	4.51	6.74	10.80	365	5.31	7.93	12.70

41 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	15.87	21.09	30.91	60	18.67	24.81	36.37
90	11.99	15.85	23.52	90	14.10	18.65	27.67
180	10.12	13.92	21.25	180	11.91	16.38	25.00
365	8.91	12.38	19.06	365	10.48	14.57	22.42
SDIR				SDIR			
60	10.28	14.20	20.94	60	12.09	16.71	24.64
90	6.84	9.49	14.42	90	8.05	11.17	16.97
180	5.58	8.18	12.90	180	6.56	9.62	15.18
365	4.73	7.11	11.44	365	5.57	8.37	13.46

42 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	16.57	22.17	32.76	60	19.49	26.08	38.54
90	12.45	16.71	24.93	90	14.65	19.66	29.33
180	10.56	14.68	22.53	180	12.42	17.27	26.51
365	9.29	13.06	20.22	365	10.93	15.37	23.79
SDIR				SDIR			
60	10.75	14.97	22.21	60	12.65	17.61	26.13
90	7.16	10.06	15.32	90	8.42	11.83	18.02
180	5.87	8.67	13.72	180	6.91	10.20	16.14
365	4.97	7.56	12.16	365	5.85	8.89	14.30

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38 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.95	30.89	41.57	60	27.00	36.34	48.91
90	16.37	20.25	30.69	90	19.26	23.82	36.10
180	13.00	17.03	27.26	180	15.29	20.03	32.07
365	10.22	14.72	24.11	365	12.02	17.32	28.36
SDIR				SDIR			
60	15.90	22.00	29.25	60	18.70	25.88	34.41
90	10.04	12.75	19.57	90	11.81	15.00	23.02
180	7.68	10.47	17.23	180	9.03	12.32	20.27
365	5.71	8.85	15.06	365	6.72	10.41	17.72

39 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	23.41	31.72	43.05	60	27.54	37.32	50.65
90	16.71	20.87	31.87	90	19.66	24.55	37.49
180	13.35	17.64	28.38	180	15.71	20.75	33.39
365	10.52	15.28	25.13	365	12.38	17.98	29.57
SDIR				SDIR			
60	16.19	22.53	30.19	60	19.05	26.50	35.52
90	10.24	13.12	20.26	90	12.05	15.43	23.83
180	7.88	10.83	17.88	180	9.27	12.74	21.03
365	5.90	9.20	15.69	365	6.94	10.82	18.46

40 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	23.93	32.58	44.68	60	28.15	38.33	52.56
90	17.09	21.56	33.18	90	20.10	25.37	39.03
180	13.74	18.32	29.60	180	16.16	21.55	34.82
365	10.86	15.92	26.27	365	12.78	18.73	30.90
SDIR				SDIR			
60	16.49	23.07	31.23	60	19.40	27.14	36.74
90	10.45	13.52	21.02	90	12.29	15.91	24.73
180	8.10	11.26	18.62	180	9.53	13.25	21.90
365	6.11	9.59	16.36	365	7.19	11.28	19.25

41 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.44	33.52	46.49	60	28.75	39.43	54.69
90	17.48	22.35	34.60	90	20.56	26.29	40.71
180	14.14	19.08	30.93	180	16.63	22.45	36.39
365	11.25	16.62	27.48	365	13.23	19.55	32.33
SDIR				SDIR			
60	16.83	23.66	32.39	60	19.80	27.84	38.10
90	10.68	14.00	21.90	90	12.57	16.47	25.76
180	8.34	11.73	19.43	180	9.81	13.80	22.86
365	6.35	10.03	17.10	365	7.47	11.80	20.12

42 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.04	34.48	48.46	60	29.46	40.57	57.01
90	17.91	23.22	36.18	90	21.07	27.32	42.56
180	14.55	19.92	32.41	180	17.12	23.43	38.13
365	11.65	17.37	28.81	365	13.71	20.43	33.89
SDIR				SDIR			
60	17.20	24.33	33.71	60	20.23	28.62	39.66
90	10.93	14.54	22.83	90	12.86	17.10	26.86
180	8.60	12.27	20.32	180	10.12	14.43	23.90
365	6.62	10.51	17.93	365	7.79	12.37	21.09

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43 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.33	23.42	34.81	60	20.39	27.55	40.95
90	13.01	17.66	26.48	90	15.30	20.78	31.15
180	11.05	15.54	23.94	180	13.00	18.28	28.17
365	9.70	13.81	21.47	365	11.41	16.25	25.26
SDIR				SDIR			
60	11.31	15.85	23.60	60	13.31	18.65	27.76
90	7.50	10.67	16.29	90	8.82	12.55	19.17
180	6.17	9.21	14.60	180	7.26	10.83	17.18
365	5.24	8.06	12.97	365	6.17	9.48	15.26

44 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.26	24.85	37.09	60	21.48	29.24	43.63
90	13.62	18.73	28.20	90	16.02	22.03	33.18
180	11.59	16.47	25.52	180	13.63	19.38	30.02
365	10.16	14.66	22.87	365	11.95	17.25	26.91
SDIR				SDIR			
60	11.96	13.25	19.48	60	14.07	19.83	29.63
90	7.91	9.09	13.58	90	9.30	13.36	20.45
180	6.51	7.91	12.24	180	7.66	11.57	18.35
365	5.54	6.97	10.92	365	6.52	10.13	16.30

45 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.29	26.49	39.66	60	22.69	31.17	46.66
90	14.36	19.95	30.14	90	16.89	23.47	35.46
180	12.21	17.54	27.26	180	14.37	20.63	32.07
365	10.68	15.60	24.40	365	12.57	18.35	28.71
SDIR				SDIR			
60	12.70	18.05	26.98	60	14.94	21.23	31.74
90	8.36	12.15	18.62	90	9.84	14.29	21.90
180	6.93	10.53	16.72	180	8.15	12.39	19.67
365	5.88	9.21	14.84	365	6.92	10.84	17.46

46 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.54	28.42	42.62	60	24.17	33.44	50.14
90	15.20	21.33	32.34	90	17.88	25.09	38.05
180	12.91	18.76	29.25	180	15.19	22.07	34.41
365	11.28	16.69	26.16	365	13.27	19.63	30.78
SDIR				SDIR			
60	13.58	19.43	29.04	60	15.98	22.86	34.16
90	8.93	13.08	20.03	90	10.51	15.39	23.57
180	7.39	11.34	18.00	180	8.69	13.34	21.18
365	6.28	9.93	15.96	365	7.39	11.68	18.78

47 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.86	30.51	45.78	60	25.72	35.89	53.86
90	16.12	22.84	34.68	90	18.97	26.87	40.80
180	13.69	20.10	31.37	180	16.10	23.65	36.91
365	11.95	17.88	28.03	365	14.06	21.03	32.98
SDIR				SDIR			
60	14.53	20.92	31.24	60	17.09	24.61	36.75
90	9.54	14.06	21.54	90	11.22	16.54	25.34
180	7.89	12.21	19.37	180	9.28	14.37	22.79
365	6.72	10.71	17.17	365	7.91	12.60	20.20

AGE

43 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.67	35.56	50.68	60	30.20	41.84	59.62
90	18.36	24.21	37.91	90	21.60	28.48	44.60
180	15.00	20.85	33.99	180	17.65	24.53	39.99
365	12.12	18.22	30.27	365	14.26	21.43	35.61
SDIR				SDIR			
60	17.60	25.02	35.16	60	20.71	29.43	41.37
90	11.19	15.16	23.90	90	13.16	17.84	28.12
180	8.89	12.87	21.31	180	10.46	15.14	25.07
365	6.92	11.06	18.80	365	8.14	13.01	22.12

44 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	26.34	36.71	53.13	60	30.99	43.19	62.50
90	18.88	25.34	39.80	90	22.21	29.81	46.82
180	15.47	21.89	35.75	180	18.20	25.75	42.06
365	12.63	19.17	31.82	365	14.86	22.55	37.44
SDIR				SDIR			
60	18.06	25.80	36.81	60	21.25	30.35	43.31
90	11.49	15.88	25.07	90	13.52	18.68	29.49
180	9.17	13.52	22.40	180	10.79	15.91	26.35
365	7.25	11.66	19.80	365	8.53	13.72	23.29

45 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.11	37.98	55.88	60	31.89	44.68	65.74
90	19.43	26.61	41.88	90	22.86	31.30	49.27
180	16.00	23.05	37.67	180	18.82	27.12	44.32
365	13.21	20.20	33.56	365	15.54	23.77	39.48
SDIR				SDIR			
60	18.56	26.66	38.68	60	21.84	31.36	45.51
90	11.84	16.69	26.38	90	13.93	19.64	31.04
180	9.51	14.27	23.60	180	11.19	16.79	27.76
365	7.62	12.36	20.88	365	8.96	14.54	24.57

46 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.00	39.43	59.07	60	32.94	46.39	69.49
90	20.08	28.09	44.25	90	23.62	33.05	52.06
180	16.60	24.38	39.84	180	19.53	28.68	46.87
365	13.87	21.39	35.49	365	16.32	25.16	41.75
SDIR				SDIR			
60	19.18	27.66	40.89	60	22.56	32.54	48.10
90	12.23	17.65	27.91	90	14.39	20.77	32.83
180	9.89	15.14	25.00	180	11.63	17.81	29.41
365	8.03	13.12	22.12	365	9.45	15.44	26.02

47 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.99	41.06	62.23	60	34.11	48.30	73.21
90	20.78	29.61	46.62	90	24.45	34.84	54.85
180	17.24	25.76	42.02	180	20.28	30.30	49.44
365	14.55	22.64	37.42	365	17.12	26.63	44.02
SDIR				SDIR			
60	19.82	28.79	43.05	60	23.32	33.87	50.65
90	12.70	18.65	29.41	90	14.94	21.94	34.60
180	10.30	16.03	26.37	180	12.12	18.86	31.02
365	8.47	13.92	23.34	365	9.97	16.38	27.46

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48 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	23.28	32.76	49.14	60	27.39	38.54	57.81
90	17.12	24.47	37.19	90	20.14	28.79	43.75
180	14.53	21.55	33.65	180	17.09	25.35	39.59
365	12.67	19.16	30.01	365	14.90	22.54	35.30
SDIR				SDIR			
60	15.55	22.53	33.56	60	18.29	26.51	39.48
90	10.19	15.14	23.15	90	11.99	17.81	27.23
180	8.45	13.17	20.83	180	9.94	15.49	24.51
365	7.18	11.56	18.44	365	8.45	13.60	21.69

49 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.85	35.20	52.72	60	29.24	41.41	62.02
90	18.21	26.25	39.83	90	21.42	30.88	46.86
180	15.46	23.14	36.04	180	18.19	27.22	42.40
365	13.45	20.56	32.10	365	15.82	24.19	37.77
SDIR				SDIR			
60	16.65	24.30	36.06	60	19.59	28.59	42.42
90	10.89	16.30	24.86	90	12.81	19.18	29.25
180	9.05	14.21	22.36	180	10.65	16.72	26.30
365	7.69	12.49	19.77	365	9.05	14.69	23.26

50 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	26.54	37.85	56.50	60	31.22	44.53	66.47
90	19.41	28.19	42.67	90	22.83	33.16	50.20
180	16.46	24.86	38.59	180	19.37	29.25	45.40
365	14.33	22.12	34.31	365	16.86	26.02	40.37
SDIR				SDIR			
60	17.86	26.19	38.66	60	21.01	30.81	45.48
90	11.68	17.58	26.66	90	13.74	20.68	31.37
180	9.70	15.36	24.00	180	11.41	18.07	28.24
365	8.26	13.48	21.20	365	9.72	15.86	24.94

51 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.36	40.74	60.51	60	33.37	47.93	71.19
90	20.71	30.32	45.66	90	24.36	35.67	53.72
180	17.55	26.77	41.28	180	20.65	31.49	48.56
365	15.28	23.79	36.63	365	17.98	27.99	43.09
SDIR				SDIR			
60	19.17	28.25	41.44	60	22.55	33.24	48.75
90	12.52	18.96	28.59	90	14.73	22.31	33.63
180	10.42	16.59	25.72	180	12.26	19.52	30.26
365	8.90	14.59	22.66	365	10.47	17.17	26.66

52 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	30.38	43.92	64.75	60	35.74	51.67	76.18
90	22.13	32.65	48.83	90	26.03	38.41	57.45
180	18.80	28.86	44.12	180	22.12	33.95	51.91
365	16.35	25.67	39.03	365	19.23	30.20	45.92
SDIR				SDIR			
60	20.60	30.52	44.37	60	24.24	35.91	52.20
90	13.44	20.49	30.61	90	15.81	24.11	36.01
180	11.20	17.96	27.52	180	13.18	21.13	32.38
365	9.58	15.81	24.21	365	11.27	18.60	28.48

OCCUPATION CLASS 3A

AGE

48 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	30.10	42.88	65.48	60	35.41	50.45	77.04
90	21.60	31.21	49.09	90	25.41	36.72	57.75
180	17.97	27.22	44.27	180	21.14	32.02	52.08
365	15.27	23.94	39.38	365	17.97	28.17	46.33
SDIR				SDIR			
60	20.60	30.06	45.27	60	24.24	35.36	53.26
90	13.20	19.69	30.96	90	15.53	23.17	36.42
180	10.75	16.98	27.79	180	12.65	19.98	32.69
365	8.94	14.79	24.58	365	10.52	17.40	28.92

49 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	31.36	44.93	68.85	60	36.89	52.86	81.00
90	22.50	32.95	51.62	90	26.47	38.77	60.73
180	18.79	28.78	46.59	180	22.10	33.86	54.81
365	16.08	25.36	41.43	365	18.92	29.83	48.74
SDIR				SDIR			
60	21.48	31.48	47.56	60	25.27	37.04	55.95
90	13.78	20.79	32.57	90	16.21	24.46	38.32
180	11.28	17.99	29.27	180	13.27	21.17	34.43
365	9.46	15.71	25.87	365	11.13	18.48	30.43

50 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	32.79	47.28	72.34	60	38.58	55.62	85.10
90	23.55	34.81	54.26	90	27.71	40.95	63.83
180	19.69	30.45	48.98	180	23.17	35.82	57.62
365	16.92	26.87	43.49	365	19.91	31.61	51.17
SDIR				SDIR			
60	22.47	33.12	49.93	60	26.43	38.97	58.74
90	14.44	21.99	34.24	90	16.99	25.87	40.28
180	11.87	19.09	30.78	180	13.96	22.46	36.21
365	10.02	16.68	27.17	365	11.79	19.62	31.97

51 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	34.47	49.96	75.93	60	40.55	58.78	89.33
90	24.75	36.79	56.98	90	29.12	43.28	67.03
180	20.75	32.27	51.43	180	24.41	37.96	60.51
365	17.84	28.49	45.61	365	20.99	33.52	53.66
SDIR				SDIR			
60	23.64	35.00	52.39	60	27.81	41.18	61.63
90	15.23	23.29	35.96	90	17.92	27.40	42.30
180	12.55	20.26	32.34	180	14.76	23.84	38.05
365	10.60	17.73	28.51	365	12.47	20.86	33.54

52 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	36.29	52.89	79.71	60	42.69	62.22	93.78
90	26.06	38.96	59.81	90	30.66	45.84	70.37
180	21.90	34.25	53.99	180	25.77	40.29	63.52
365	18.86	30.29	47.76	365	22.19	35.63	56.19
SDIR				SDIR			
60	24.91	37.08	54.96	60	29.31	43.62	64.66
90	16.07	24.70	37.76	90	18.91	29.06	44.42
180	13.29	21.54	33.96	180	15.63	25.34	39.95
365	11.25	18.88	29.87	365	13.24	22.21	35.14

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 3A

AGE

53 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	32.61	47.43	69.26	60	38.37	55.80	81.48
90	23.72	35.22	52.18	90	27.90	41.44	61.39
180	20.15	31.15	47.09	180	23.71	36.65	55.40
365	17.51	27.72	41.54	365	20.60	32.61	48.87
SDIR				SDIR			
60	22.16	33.01	47.47	60	26.07	38.83	55.85
90	14.48	22.16	32.78	90	17.03	26.07	38.56
180	12.08	19.47	29.44	180	14.21	22.90	34.64
365	10.34	17.14	25.80	365	12.16	20.17	30.35

54 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	35.11	51.32	74.02	60	41.31	60.38	87.08
90	25.47	38.09	55.73	90	29.97	44.81	65.57
180	21.68	33.75	50.23	180	25.51	39.70	59.09
365	18.84	30.02	44.12	365	22.17	35.32	51.91
SDIR				SDIR			
60	23.93	35.79	50.76	60	28.15	42.10	59.72
90	15.62	24.03	35.04	90	18.38	28.27	41.22
180	13.07	21.14	31.44	180	15.38	24.87	36.99
365	11.18	18.66	27.45	365	13.15	21.95	32.29

55 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	37.91	55.73	79.08	60	44.60	65.57	93.03
90	27.50	41.34	59.49	90	32.35	48.63	69.99
180	23.42	36.64	53.50	180	27.55	43.11	62.94
365	20.34	32.62	46.77	365	23.93	38.38	55.02
SDIR				SDIR			
60	25.88	38.89	54.24	60	30.45	45.75	63.81
90	16.92	26.13	37.45	90	19.90	30.74	44.06
180	14.20	23.03	33.53	180	16.71	27.09	39.45
365	12.16	20.34	29.12	365	14.31	23.93	34.26

56 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	40.96	60.49	84.05	60	48.19	71.17	98.88
90	29.69	44.85	63.20	90	34.93	52.77	74.35
180	25.32	39.83	56.68	180	29.79	46.86	66.68
365	22.03	35.48	49.23	365	25.92	41.74	57.92
SDIR				SDIR			
60	28.00	42.22	57.64	60	32.94	49.67	67.81
90	18.30	28.40	39.82	90	21.53	33.41	46.85
180	15.43	25.07	35.56	180	18.15	29.49	41.84
365	13.22	22.17	30.69	365	15.55	26.08	36.11

57 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	44.40	65.80	89.18	60	52.23	77.41	104.92
90	32.18	48.80	66.96	90	37.86	57.41	78.78
180	27.51	43.39	59.83	180	32.36	51.05	70.39
365	23.94	38.68	51.55	365	28.16	45.50	60.65
SDIR				SDIR			
60	30.35	45.87	61.07	60	35.70	53.97	71.85
90	19.89	30.91	42.18	90	23.40	36.36	49.62
180	16.79	27.34	37.53	180	19.75	32.16	44.15
365	14.42	24.20	32.12	365	16.96	28.47	37.79

OCCUPATION CLASS 3A

AGE

53 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	38.33	56.14	83.65	60	45.09	66.05	98.41
90	27.51	41.38	62.78	90	32.37	48.68	73.86
180	23.18	36.43	56.64	180	27.27	42.86	66.63
365	19.98	32.26	49.95	365	23.50	37.95	58.76
SDIR				SDIR			
60	26.32	39.36	57.64	60	30.97	46.30	67.81
90	17.01	26.27	39.65	90	20.01	30.90	46.65
180	14.11	22.97	35.61	180	16.60	27.02	41.89
365	11.97	20.17	31.25	365	14.08	23.73	36.77

54 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	40.60	59.76	87.84	60	47.76	70.31	103.34
90	29.17	44.06	65.89	90	34.32	51.83	77.52
180	24.62	38.88	59.38	180	28.97	45.74	69.86
365	21.24	34.46	52.16	365	24.99	40.54	61.37
SDIR				SDIR			
60	27.92	41.92	60.49	60	32.85	49.32	71.17
90	18.06	28.00	41.62	90	21.25	32.94	48.97
180	15.04	24.55	37.36	180	17.69	28.88	43.95
365	12.79	21.59	32.67	365	15.05	25.40	38.43

55 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	43.22	63.93	92.30	60	50.85	75.21	108.59
90	31.06	47.14	69.22	90	36.54	55.46	81.43
180	26.28	41.66	62.25	180	30.92	49.01	73.23
365	22.71	36.96	54.43	365	26.72	43.48	64.03
SDIR				SDIR			
60	29.75	44.85	63.54	60	35.00	52.77	74.75
90	19.28	30.00	43.76	90	22.68	35.29	51.48
180	16.09	26.35	39.20	180	18.93	31.00	46.12
365	13.73	23.21	34.10	365	16.15	27.31	40.12

56 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	46.12	68.48	96.70	60	54.26	80.56	113.76
90	33.18	50.52	72.51	90	39.03	59.43	85.31
180	28.13	44.74	65.03	180	33.09	52.63	76.50
365	24.35	39.74	56.49	365	28.65	46.75	66.46
SDIR				SDIR			
60	31.75	48.03	66.52	60	37.35	56.51	78.26
90	20.62	32.16	45.86	90	24.26	37.84	53.95
180	17.28	28.32	40.96	180	20.33	33.32	48.19
365	14.75	25.00	35.40	365	17.35	29.41	41.65

57 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	49.34	73.51	101.08	60	58.05	86.48	118.92
90	35.51	54.26	75.72	90	41.78	63.84	89.08
180	30.22	48.14	67.65	180	35.55	56.64	79.59
365	26.17	42.79	58.28	365	30.79	50.34	68.57
SDIR				SDIR			
60	33.92	51.45	69.42	60	39.91	60.53	81.67
90	22.11	34.54	47.84	90	26.01	40.63	56.28
180	18.57	30.47	42.59	180	21.85	35.85	50.11
365	15.90	26.95	36.48	365	18.70	31.70	42.92

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 3A

AGE

58 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	48.33	71.88	94.56	60	56.86	84.56	111.25
90	35.08	53.32	70.80	90	41.27	62.73	83.29
180	30.06	47.50	62.96	180	35.36	55.88	74.07
365	26.21	42.36	53.72	365	30.83	49.84	63.20
SDIR				SDIR			
60	32.95	49.96	64.54	60	38.77	58.78	75.93
90	21.68	33.73	44.49	90	25.50	39.68	52.34
180	18.34	29.88	39.39	180	21.58	35.15	46.34
365	15.80	26.49	33.39	365	18.59	31.17	39.28

59 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	53.11	79.12	100.36	60	62.48	93.08	118.07
90	38.61	58.77	74.85	90	45.42	69.14	88.06
180	33.18	52.45	66.12	180	39.04	61.70	77.79
365	28.97	46.84	55.67	365	34.08	55.11	65.49
SDIR				SDIR			
60	36.04	54.69	68.07	60	42.40	64.34	80.08
90	23.76	37.01	46.78	90	27.95	43.54	55.03
180	20.20	32.87	41.13	180	23.77	38.67	48.39
365	17.43	29.17	34.39	365	20.51	34.32	40.46

60 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	59.29	88.41	106.90	60	69.75	104.01	125.76
90	43.30	65.78	79.23	90	50.94	77.39	93.21
180	37.34	58.89	69.28	180	43.93	69.28	81.50
365	32.69	52.66	57.13	365	38.46	61.95	67.21
SDIR				SDIR			
60	39.82	60.46	71.67	60	46.85	71.13	84.32
90	26.44	41.05	49.02	90	31.10	48.29	57.67
180	22.57	36.57	42.66	180	26.55	43.02	50.19
365	19.54	32.50	34.90	365	22.99	38.24	41.06

OCCUPATION CLASS 3A

AGE

58 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	53.03	79.19	105.54	60	62.39	93.17	124.16
90	38.26	58.52	78.88	90	45.01	68.85	92.80
180	32.63	52.05	70.12	180	38.39	61.23	82.49
365	28.33	46.32	59.78	365	33.33	54.49	70.33
SDIR				SDIR			
60	36.35	55.24	72.22	60	42.77	64.99	84.96
90	23.75	37.16	49.71	90	27.94	43.72	58.48
180	20.05	32.87	44.03	180	23.59	38.67	51.80
365	17.20	29.10	37.32	365	20.24	34.23	43.90

59 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	57.44	85.95	110.25	60	67.58	101.12	129.71
90	41.58	63.63	82.08	90	48.92	74.86	96.57
180	35.60	56.72	72.45	180	41.88	66.73	85.24
365	31.00	50.55	60.90	365	36.47	59.47	71.65
SDIR				SDIR			
60	39.15	59.59	74.95	60	46.06	70.11	88.18
90	25.71	40.19	51.45	90	30.25	47.28	60.53
180	21.80	35.67	45.24	180	25.65	41.96	53.22
365	18.77	31.60	37.77	365	22.08	37.18	44.44

60 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	63.30	94.70	115.52	60	74.47	111.41	135.90
90	46.01	70.29	85.44	90	54.13	82.69	100.52
180	39.56	62.81	74.58	180	46.54	73.89	87.74
365	34.55	56.07	61.29	365	40.65	65.97	72.10
SDIR				SDIR			
60	42.66	64.92	77.61	60	50.19	76.38	91.30
90	28.19	43.95	52.96	90	33.17	51.70	62.31
180	24.02	39.12	46.03	180	28.26	46.02	54.15
365	20.77	34.75	37.54	365	24.43	40.88	44.17

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

18 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.12	20.60	25.53	60	20.14	24.23	30.03
90	12.53	15.17	19.13	90	14.74	17.85	22.50
180	10.15	12.52	16.33	180	11.94	14.73	19.21
365	8.40	10.38	13.87	365	9.88	12.21	16.32
SDIR				SDIR			
60	10.87	13.52	16.83	60	12.79	15.91	19.80
90	6.86	8.72	11.21	90	8.07	10.26	13.19
180	5.16	6.82	9.25	180	6.07	8.02	10.88
365	3.88	5.29	7.53	365	4.57	6.22	8.86

19 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.12	20.60	25.53	60	20.14	24.23	30.03
90	12.53	15.17	19.13	90	14.74	17.85	22.50
180	10.15	12.52	16.33	180	11.94	14.73	19.21
365	8.40	10.38	13.87	365	9.88	12.21	16.32
SDIR				SDIR			
60	10.87	13.52	16.83	60	12.79	15.91	19.80
90	6.86	8.72	11.21	90	8.07	10.26	13.19
180	5.16	6.82	9.25	180	6.07	8.02	10.88
365	3.88	5.29	7.53	365	4.57	6.22	8.86

20 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.12	20.60	25.53	60	20.14	24.23	30.03
90	12.53	15.17	19.13	90	14.74	17.85	22.50
180	10.15	12.52	16.33	180	11.94	14.73	19.21
365	8.40	10.38	13.87	365	9.88	12.21	16.32
SDIR				SDIR			
60	10.87	13.52	16.83	60	12.79	15.91	19.80
90	6.86	8.72	11.21	90	8.07	10.26	13.19
180	5.16	6.82	9.25	180	6.07	8.02	10.88
365	3.88	5.29	7.53	365	4.57	6.22	8.86

21 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.43	21.05	26.44	60	20.50	24.77	31.10
90	12.67	15.44	19.74	90	14.91	18.16	23.22
180	10.29	12.76	16.90	180	12.11	15.01	19.88
365	8.52	10.61	14.38	365	10.02	12.48	16.92
SDIR				SDIR			
60	11.06	13.84	17.43	60	13.01	16.28	20.51
90	6.94	8.88	11.55	90	8.17	10.45	13.59
180	5.23	6.96	9.59	180	6.15	8.19	11.28
365	3.96	5.42	7.85	365	4.66	6.38	9.24

22 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	17.72	21.52	27.40	60	20.85	25.32	32.24
90	12.86	15.73	20.43	90	15.13	18.51	24.03
180	10.44	13.04	17.52	180	12.28	15.34	20.61
365	8.66	10.87	14.96	365	10.19	12.79	17.60
SDIR				SDIR			
60	11.25	14.16	18.07	60	13.23	16.66	21.26
90	7.04	9.04	11.94	90	8.28	10.64	14.05
180	5.30	7.12	9.95	180	6.24	8.38	11.71
365	4.03	5.57	8.18	365	4.74	6.55	9.62

AGE

18 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.07	29.60	37.95	60	28.32	34.82	44.65
90	16.75	20.96	27.64	90	19.71	24.66	32.52
180	12.99	16.80	23.20	180	15.28	19.77	27.29
365	10.23	13.43	19.30	365	12.03	15.80	22.70
SDIR				SDIR			
60	16.20	20.43	26.01	60	19.06	24.03	30.60
90	9.82	12.78	16.95	90	11.55	15.03	19.94
180	7.13	9.82	13.87	180	8.39	11.55	16.32
365	5.16	7.40	11.16	365	6.07	8.70	13.13

19 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.07	29.60	37.95	60	28.32	34.82	44.65
90	16.75	20.96	27.64	90	19.71	24.66	32.52
180	12.99	16.80	23.20	180	15.28	19.77	27.29
365	10.23	13.43	19.30	365	12.03	15.80	22.70
SDIR				SDIR			
60	16.20	20.43	26.01	60	19.06	24.03	30.60
90	9.82	12.78	16.95	90	11.55	15.03	19.94
180	7.13	9.82	13.87	180	8.39	11.55	16.32
365	5.16	7.40	11.16	365	6.07	8.70	13.13

20 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.07	29.60	37.95	60	28.32	34.82	44.65
90	16.75	20.96	27.64	90	19.71	24.66	32.52
180	12.99	16.80	23.20	180	15.28	19.77	27.29
365	10.23	13.43	19.30	365	12.03	15.80	22.70
SDIR				SDIR			
60	16.20	20.43	26.01	60	19.06	24.03	30.60
90	9.82	12.78	16.95	90	11.55	15.03	19.94
180	7.13	9.82	13.87	180	8.39	11.55	16.32
365	5.16	7.40	11.16	365	6.07	8.70	13.13

21 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.83	30.69	39.92	60	29.21	36.11	46.96
90	17.17	21.67	28.99	90	20.20	25.49	34.10
180	13.31	17.37	24.40	180	15.66	20.44	28.70
365	10.48	13.95	20.37	365	12.33	16.41	23.97
SDIR				SDIR			
60	16.73	21.22	27.37	60	19.68	24.96	32.20
90	10.07	13.20	17.75	90	11.85	15.53	20.88
180	7.34	10.15	14.59	180	8.63	11.94	17.17
365	5.31	7.71	11.81	365	6.25	9.07	13.89

22 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.69	31.92	42.12	60	30.22	37.55	49.55
90	17.68	22.42	30.48	90	20.80	26.38	35.86
180	13.70	18.01	25.74	180	16.12	21.19	30.28
365	10.79	14.48	21.54	365	12.69	17.03	25.34
SDIR				SDIR			
60	17.31	22.07	28.87	60	20.36	25.96	33.97
90	10.38	13.66	18.67	90	12.21	16.07	21.96
180	7.57	10.56	15.40	180	8.90	12.42	18.12
365	5.51	8.04	12.53	365	6.48	9.46	14.74

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

23 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.06	22.06	28.48	60	21.25	25.95	33.50
90	13.06	16.08	21.16	90	15.36	18.92	24.89
180	10.60	13.33	18.21	180	12.47	15.68	21.42
365	8.79	11.14	15.58	365	10.34	13.10	18.33
SDIR				SDIR			
60	11.47	14.48	18.79	60	13.49	17.04	22.10
90	7.12	9.21	12.34	90	8.38	10.84	14.52
180	5.41	7.28	10.34	180	6.37	8.56	12.17
365	4.12	5.73	8.55	365	4.85	6.74	10.06

24 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.41	22.61	29.63	60	21.66	26.60	34.86
90	13.27	16.46	21.97	90	15.61	19.36	25.85
180	10.79	13.67	18.96	180	12.69	16.08	22.30
365	8.94	11.44	16.26	365	10.52	13.46	19.13
SDIR				SDIR			
60	11.69	14.84	19.50	60	13.75	17.46	22.94
90	7.24	9.40	12.80	90	8.52	11.06	15.06
180	5.50	7.47	10.76	180	6.47	8.79	12.66
365	4.20	5.90	8.93	365	4.94	6.94	10.50

25 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	18.80	23.20	30.90	60	22.12	27.29	36.35
90	13.52	16.86	22.87	90	15.90	19.83	26.90
180	10.98	14.03	19.77	180	12.92	16.50	23.26
365	9.13	11.76	17.00	365	10.74	13.84	20.00
SDIR				SDIR			
60	11.92	15.24	20.32	60	14.02	17.93	23.90
90	7.34	9.61	13.29	90	8.64	11.30	15.63
180	5.58	7.66	11.19	180	6.57	9.01	13.17
365	4.30	6.07	9.37	365	5.06	7.14	11.02

26 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.24	23.90	32.29	60	22.64	28.12	37.99
90	13.81	17.33	23.88	90	16.25	20.39	28.09
180	11.23	14.45	20.69	180	13.21	17.00	24.34
365	9.32	12.14	17.83	365	10.97	14.28	20.98
SDIR				SDIR			
60	12.19	15.67	21.20	60	14.34	18.43	24.94
90	7.49	9.88	13.84	90	8.81	11.62	16.28
180	5.72	7.89	11.71	180	6.73	9.28	13.78
365	4.39	6.29	9.83	365	5.17	7.40	11.56

27 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.72	24.62	33.77	60	23.20	28.97	39.73
90	14.14	17.85	24.95	90	16.63	21.00	29.35
180	11.47	14.88	21.66	180	13.49	17.51	25.48
365	9.53	12.54	18.71	365	11.21	14.75	22.01
SDIR				SDIR			
60	12.47	16.11	22.13	60	14.67	18.95	26.03
90	7.65	10.12	14.41	90	9.00	11.90	16.95
180	5.83	8.12	12.25	180	6.86	9.55	14.41
365	4.52	6.51	10.33	365	5.32	7.66	12.15

AGE

23 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	26.61	33.28	44.55	60	31.31	39.15	52.41
90	18.24	23.30	32.16	90	21.46	27.41	37.83
180	14.12	18.73	27.21	180	16.61	22.04	32.01
365	11.11	15.10	22.83	365	13.07	17.77	26.86
SDIR				SDIR			
60	17.96	23.00	30.51	60	21.13	27.06	35.89
90	10.72	14.20	19.64	90	12.61	16.70	23.11
180	7.81	11.01	16.30	180	9.19	12.95	19.18
365	5.71	8.42	13.32	365	6.72	9.90	15.67

24 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.66	34.77	47.22	60	32.54	40.91	55.55
90	18.88	24.28	34.03	90	22.21	28.56	40.03
180	14.59	19.54	28.86	180	17.16	22.99	33.95
365	11.48	15.76	24.28	365	13.51	18.54	28.56
SDIR				SDIR			
60	18.69	24.06	32.32	60	21.99	28.30	38.02
90	11.08	14.76	20.75	90	13.04	17.36	24.41
180	8.10	11.47	17.27	180	9.53	13.49	20.32
365	5.92	8.86	14.19	365	6.97	10.42	16.69

25 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.83	36.44	50.18	60	33.92	42.87	59.04
90	19.59	25.37	36.10	90	23.05	29.85	42.47
180	15.13	20.45	30.69	180	17.80	24.06	36.10
365	11.91	16.52	25.88	365	14.01	19.44	30.45
SDIR				SDIR			
60	19.49	25.19	34.31	60	22.93	29.63	40.37
90	11.48	15.42	21.97	90	13.51	18.14	25.85
180	8.41	12.00	18.34	180	9.89	14.12	21.58
365	6.18	9.29	15.13	365	7.27	10.93	17.80

26 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	30.16	38.31	53.55	60	35.48	45.07	63.00
90	20.44	26.65	38.48	90	24.05	31.35	45.27
180	15.73	21.46	32.77	180	18.51	25.25	38.55
365	12.37	17.37	27.70	365	14.55	20.43	32.59
SDIR				SDIR			
60	20.41	26.49	36.56	60	24.01	31.17	43.01
90	11.99	16.17	23.35	90	14.10	19.02	27.47
180	8.77	12.62	19.57	180	10.32	14.85	23.02
365	6.47	9.80	16.20	365	7.61	11.53	19.06

27 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	31.49	40.24	56.99	60	37.05	47.34	67.05
90	21.30	27.95	40.95	90	25.06	32.88	48.18
180	16.39	22.53	34.93	180	19.28	26.50	41.09
365	12.85	18.26	29.59	365	15.12	21.48	34.81
SDIR				SDIR			
60	21.29	27.79	38.83	60	25.05	32.69	45.68
90	12.49	16.92	24.77	90	14.69	19.90	29.14
180	9.14	13.24	20.81	180	10.75	15.58	24.48
365	6.74	10.34	17.31	365	7.93	12.16	20.37

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

28	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	20.20	25.36	35.31	60	23.76	29.84	41.54	
90	14.46	18.40	26.10	90	17.01	21.65	30.70	
180	11.74	15.36	22.69	180	13.81	18.07	26.69	
365	9.76	12.95	19.65	365	11.48	15.23	23.12	
	SDIR				SDIR			
60	12.77	16.58	23.07	60	15.02	19.50	27.14	
90	7.81	10.41	15.02	90	9.19	12.25	17.67	
180	5.98	8.37	12.79	180	7.03	9.85	15.05	
365	4.64	6.74	10.83	365	5.46	7.93	12.74	

29	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	20.69	26.15	36.90	60	24.34	30.76	43.41	
90	14.82	18.97	27.32	90	17.44	22.32	32.14	
180	12.02	15.87	23.78	180	14.14	18.67	27.98	
365	10.00	13.40	20.65	365	11.77	15.76	24.29	
	SDIR				SDIR			
60	13.06	17.06	24.05	60	15.36	20.07	28.29	
90	7.99	10.70	15.64	90	9.40	12.59	18.40	
180	6.12	8.64	13.37	180	7.20	10.16	15.73	
365	4.78	7.00	11.36	365	5.62	8.23	13.37	

30	Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	21.22	26.99	38.59	60	24.97	31.75	45.40	
90	15.20	19.63	28.60	90	17.88	23.09	33.65	
180	12.33	16.41	24.95	180	14.50	19.31	29.35	
365	10.26	13.89	21.71	365	12.07	16.34	25.54	
	SDIR				SDIR			
60	13.36	17.56	25.07	60	15.72	20.66	29.49	
90	8.18	11.04	16.33	90	9.62	12.99	19.21	
180	6.27	8.93	14.00	180	7.38	10.50	16.47	
365	4.90	7.25	11.93	365	5.77	8.53	14.04	

31	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period				Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.		
Elim Per	BASE				Elim Per	BASE			
60	21.81	27.88	40.36		60	25.66	32.80	47.48	
90	15.61	20.31	29.95		90	18.37	23.89	35.23	
180	12.67	17.01	26.19		180	14.90	20.01	30.81	
365	10.53	14.42	22.81		365	12.39	16.97	26.84	
	SDIR					SDIR			
60	13.72	18.11	26.13		60	16.14	21.31	30.74	
90	8.38	11.39	17.03		90	9.86	13.40	20.03	
180	6.44	9.24	14.65		180	7.58	10.87	17.24	
365	5.07	7.57	12.55		365	5.96	8.90	14.76	

32	Annual Rates per \$100 of Monthly Benefit								
Male NT	Benefit Period				Male T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.		
Elim Per	BASE				Elim Per	BASE			
60	22.40	28.86	42.25		60	26.35	33.95	49.70	
90	16.08	21.03	31.40		90	18.92	24.74	36.94	
180	13.00	17.65	27.50		180	15.29	20.77	32.35	
365	10.84	14.98	24.00		365	12.75	17.62	28.24	
	SDIR					SDIR			
60	14.07	18.69	27.25		60	16.55	21.99	32.06	
90	8.61	11.77	17.77		90	10.13	13.85	20.90	
180	6.63	9.59	15.34		180	7.80	11.28	18.05	
365	5.23	7.85	13.18		365	6.15	9.24	15.50	

AGE

28	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period			
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE			Elim Per	BASE			
60	32.81	42.12	60.50	60	38.60	49.55	71.18	
90	22.16	29.28	43.51	90	26.07	34.45	51.19	
180	17.02	23.63	37.18	180	20.02	27.80	43.74	
365	13.35	19.18	31.56	365	15.71	22.57	37.13	
	SDIR				SDIR			
60	22.17	29.06	41.13	60	26.08	34.19	48.39	
90	12.97	17.69	26.22	90	15.26	20.81	30.85	
180	9.51	13.88	22.12	180	11.19	16.33	26.02	
365	7.05	10.89	18.46	365	8.29	12.81	21.72	

29	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	34.13	44.04	64.06		60	40.15	51.81	75.36	
90	23.04	30.63	46.12		90	27.11	36.03	54.26	
180	17.68	24.75	39.52		180	20.80	29.12	46.49	
365	13.89	20.13	33.63		365	16.34	23.68	39.56	
	SDIR					SDIR			
60	23.03	30.31	43.40		60	27.09	35.66	51.06	
90	13.46	18.45	27.68		90	15.83	21.71	32.57	
180	9.88	14.53	23.43		180	11.62	17.09	27.56	
365	7.34	11.43	19.63		365	8.63	13.45	23.09	

30	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	35.40	45.93	67.64		60	41.65	54.04	79.58	
90	23.94	32.03	48.80		90	28.16	37.68	57.41	
180	18.34	25.91	41.88		180	21.58	30.48	49.27	
365	14.40	21.11	35.73		365	16.94	24.83	42.04	
	SDIR					SDIR			
60	23.85	31.55	45.68		60	28.06	37.12	53.74	
90	13.95	19.21	29.14		90	16.41	22.60	34.28	
180	10.25	15.18	24.73		180	12.06	17.86	29.09	
365	7.64	12.01	20.83		365	8.99	14.13	24.50	

31	Annual Rates per \$100 of Monthly Benefit								
Female	Benefit Period				Female	Benefit Period			
NT	1 Yr.	2 Yr.	5 Yr.		T	1 Yr.	2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE			
60	36.69	47.80	71.25		60	43.17	56.24	83.82	
90	24.83	33.39	51.52		90	29.21	39.28	60.61	
180	19.02	27.08	44.30		180	22.38	31.86	52.12	
365	14.94	22.13	37.90		365	17.58	26.04	44.59	
	SDIR					SDIR			
60	24.65	32.74	47.91		60	29.00	38.52	56.37	
90	14.42	19.96	30.61		90	16.97	23.48	36.01	
180	10.63	15.82	26.05		180	12.50	18.61	30.65	
365	7.94	12.57	22.01		365	9.34	14.79	25.89	

32	Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period				Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.	1 Yr.		2 Yr.	5 Yr.	
Elim Per	BASE				Elim Per	BASE		
60	37.94	49.67	74.81		60	44.63	58.43	88.01
90	25.70	34.77	54.20		90	30.23	40.91	63.77
180	19.69	28.25	46.76		180	23.17	33.24	55.01
365	15.50	23.16	40.10		365	18.23	27.25	47.18
	SDIR					SDIR		
60	25.40	33.91	50.09		60	29.88	39.89	58.93
90	14.88	20.71	32.04		90	17.51	24.36	37.69
180	10.97	16.47	27.35		180	12.91	19.38	32.18
365	8.25	13.14	23.21		365	9.70	15.46	27.30

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

33 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	23.08	29.90	44.24	60	27.15	35.18	52.05
90	16.56	21.82	32.91	90	19.48	25.67	38.72
180	13.40	18.34	28.88	180	15.76	21.58	33.98
365	11.16	15.59	25.28	365	13.13	18.34	29.74
SDIR				SDIR			
60	14.48	19.33	28.43	60	17.03	22.74	33.45
90	8.86	12.18	18.56	90	10.42	14.33	21.84
180	6.84	9.95	16.07	180	8.05	11.70	18.90
365	5.40	8.19	13.83	365	6.35	9.63	16.27

34 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	23.80	31.03	46.37	60	28.00	36.51	54.55
90	17.07	22.69	34.54	90	20.08	26.69	40.63
180	13.81	19.07	30.38	180	16.25	22.43	35.74
365	11.51	16.25	26.61	365	13.54	19.12	31.30
SDIR				SDIR			
60	14.88	20.02	29.70	60	17.51	23.55	34.94
90	9.13	12.62	19.39	90	10.74	14.85	22.81
180	7.06	10.34	16.84	180	8.30	12.17	19.81
365	5.59	8.54	14.54	365	6.58	10.05	17.10

35 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.60	32.27	48.65	60	28.94	37.96	57.23
90	17.63	23.59	36.24	90	20.74	27.75	42.63
180	14.25	19.87	31.93	180	16.77	23.38	37.57
365	11.89	16.96	28.02	365	13.99	19.95	32.97
SDIR				SDIR			
60	15.37	20.77	31.03	60	18.08	24.44	36.51
90	9.40	13.12	20.25	90	11.06	15.43	23.82
180	7.28	10.76	17.63	180	8.56	12.66	20.74
365	5.80	8.94	15.28	365	6.82	10.52	17.98

36 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.47	33.64	51.09	60	29.97	39.58	60.10
90	18.23	24.58	38.06	90	21.45	28.92	44.78
180	14.74	20.73	33.59	180	17.34	24.39	39.52
365	12.31	17.74	29.54	365	14.48	20.87	34.75
SDIR				SDIR			
60	15.89	21.61	32.46	60	18.69	25.42	38.19
90	9.72	13.63	21.17	90	11.44	16.03	24.91
180	7.55	11.23	18.49	180	8.88	13.21	21.75
365	6.03	9.36	16.07	365	7.09	11.01	18.90

37 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	26.40	35.09	53.67	60	31.06	41.28	63.14
90	18.87	25.64	40.00	90	22.20	30.17	47.06
180	15.27	21.64	35.37	180	17.97	25.46	41.61
365	12.76	18.56	31.14	365	15.01	21.83	36.64
SDIR				SDIR			
60	16.45	22.50	33.98	60	19.35	26.47	39.98
90	10.04	14.20	22.15	90	11.81	16.70	26.06
180	7.81	11.73	19.40	180	9.19	13.80	22.82
365	6.27	9.81	16.91	365	7.38	11.54	19.89

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33 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	39.13	51.48	78.34	60	46.03	60.56	92.17
90	26.56	36.13	56.91	90	31.25	42.51	66.95
180	20.34	29.44	49.19	180	23.93	34.64	57.87
365	16.07	24.20	42.32	365	18.90	28.47	49.79
SDIR				SDIR			
60	26.12	35.03	52.21	60	30.73	41.21	61.42
90	15.31	21.43	33.41	90	18.01	25.21	39.30
180	11.32	17.09	28.64	180	13.32	20.10	33.69
365	8.55	13.72	24.38	365	10.06	16.14	28.68

34 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	40.29	53.25	81.77	60	47.40	62.65	96.20
90	27.40	37.49	59.53	90	32.24	44.11	70.03
180	21.00	30.60	51.60	180	24.71	36.00	60.70
365	16.62	25.25	44.51	365	19.55	29.70	52.36
SDIR				SDIR			
60	26.80	36.08	54.20	60	31.53	42.45	63.76
90	15.73	22.11	34.73	90	18.50	26.01	40.86
180	11.65	17.70	29.87	180	13.71	20.82	35.14
365	8.85	14.27	25.52	365	10.41	16.79	30.02

35 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	41.38	54.96	85.08	60	48.68	64.66	100.09
90	28.19	38.78	62.05	90	33.16	45.62	73.00
180	21.63	31.74	53.92	180	25.45	37.34	63.44
365	17.16	26.28	46.65	365	20.19	30.92	54.88
SDIR				SDIR			
60	27.43	37.05	56.07	60	32.27	43.59	65.96
90	16.09	22.74	35.96	90	18.93	26.75	42.30
180	11.95	18.29	31.03	180	14.06	21.52	36.50
365	9.14	14.83	26.61	365	10.75	17.45	31.30

36 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	42.43	56.61	88.25	60	49.92	66.60	103.82
90	28.93	39.99	64.44	90	34.03	47.05	75.81
180	22.23	32.84	56.16	180	26.15	38.64	66.07
365	17.71	27.30	48.74	365	20.83	32.12	57.34
SDIR				SDIR			
60	27.97	37.98	57.80	60	32.90	44.68	68.00
90	16.42	23.30	37.07	90	19.32	27.41	43.61
180	12.24	18.83	32.09	180	14.40	22.15	37.75
365	9.38	15.34	27.61	365	11.04	18.05	32.48

37 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	43.51	58.28	91.49	60	51.19	68.57	107.63
90	29.71	41.30	66.92	90	34.95	48.59	78.73
180	22.87	34.01	58.49	180	26.90	40.01	68.81
365	18.28	28.38	50.91	365	21.50	33.39	59.89
SDIR				SDIR			
60	28.56	38.92	59.56	60	33.60	45.79	70.07
90	16.79	23.94	38.22	90	19.75	28.16	44.97
180	12.55	19.41	33.22	180	14.76	22.84	39.08
365	9.69	15.91	28.68	365	11.40	18.72	33.74

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

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38 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.35	36.63	56.35	60	32.18	43.09	66.29
90	19.56	26.80	42.06	90	23.01	31.53	49.48
180	15.84	22.65	37.25	180	18.64	26.65	43.82
365	13.24	19.44	32.84	365	15.58	22.87	38.64
SDIR				SDIR			
60	17.03	23.43	35.56	60	20.03	27.57	41.83
90	10.40	14.78	23.21	90	12.24	17.39	27.30
180	8.12	12.27	20.36	180	9.55	14.43	23.95
365	6.52	10.29	17.78	365	7.67	12.10	20.92

39 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.36	38.22	59.17	60	33.37	44.97	69.61
90	20.28	27.97	44.22	90	23.86	32.91	52.02
180	16.42	23.72	39.23	180	19.32	27.90	46.15
365	13.74	20.37	34.65	365	16.17	23.97	40.77
SDIR				SDIR			
60	17.63	24.41	37.20	60	20.74	28.72	43.76
90	10.78	15.42	24.28	90	12.68	18.14	28.57
180	8.44	12.83	21.39	180	9.93	15.09	25.16
365	6.80	10.80	18.71	365	8.00	12.71	22.01

40 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	29.42	39.89	62.10	60	34.61	46.93	73.06
90	21.04	29.25	46.49	90	24.75	34.41	54.69
180	17.06	24.84	41.30	180	20.07	29.22	48.59
365	14.27	21.39	36.52	365	16.79	25.16	42.96
SDIR				SDIR			
60	18.26	25.43	38.90	60	21.48	29.92	45.76
90	11.18	16.10	25.46	90	13.15	18.94	29.95
180	8.77	13.43	22.47	180	10.32	15.80	26.43
365	7.09	11.35	19.69	365	8.34	13.35	23.17

41 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	30.51	41.64	65.14	60	35.89	48.99	76.64
90	21.85	30.58	48.83	90	25.70	35.98	57.45
180	17.72	26.00	43.47	180	20.85	30.59	51.14
365	14.83	22.44	38.48	365	17.45	26.40	45.27
SDIR				SDIR			
60	18.90	26.50	40.66	60	22.24	31.18	47.84
90	11.59	16.80	26.66	90	13.63	19.76	31.36
180	9.12	14.06	23.57	180	10.73	16.54	27.73
365	7.40	11.93	20.70	365	8.70	14.03	24.35

42 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	31.65	43.46	68.24	60	37.23	51.13	80.28
90	22.66	31.94	51.24	90	26.66	37.58	60.28
180	18.41	27.23	45.69	180	21.66	32.03	53.75
365	15.46	23.55	40.48	365	18.19	27.70	47.62
SDIR				SDIR			
60	19.58	27.60	42.47	60	23.04	32.47	49.97
90	12.02	17.53	27.90	90	14.14	20.62	32.82
180	9.48	14.73	24.72	180	11.15	17.33	29.08
365	7.72	12.53	21.74	365	9.08	14.74	25.58

OCCUPATION CLASS 2A

AGE

38 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	44.61	60.04	94.78	60	52.48	70.63	111.50
90	30.52	42.63	69.50	90	35.91	50.15	81.76
180	23.51	35.22	60.89	180	27.66	41.44	71.64
365	18.84	29.49	53.13	365	22.17	34.69	62.51
SDIR				SDIR			
60	29.14	39.89	61.33	60	34.28	46.93	72.15
90	17.17	24.58	39.44	90	20.20	28.92	46.40
180	12.86	20.02	34.37	180	15.13	23.55	40.43
365	9.98	16.49	29.78	365	11.74	19.40	35.03

39 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	45.73	61.79	98.12	60	53.80	72.69	115.44
90	31.37	44.00	72.13	90	36.90	51.77	84.86
180	24.20	36.49	63.38	180	28.47	42.93	74.56
365	19.48	30.66	55.45	365	22.92	36.07	65.23
SDIR				SDIR			
60	29.74	40.86	63.14	60	34.99	48.07	74.28
90	17.55	25.25	40.68	90	20.65	29.71	47.86
180	13.19	20.65	35.54	180	15.52	24.29	41.81
365	10.29	17.09	30.90	365	12.11	20.11	36.35

40 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	46.86	63.56	101.46	60	55.13	74.78	119.36
90	32.25	45.42	74.80	90	37.94	53.44	88.00
180	24.91	37.78	65.89	180	29.31	44.45	77.52
365	20.10	31.87	57.76	365	23.65	37.49	67.95
SDIR				SDIR			
60	30.35	41.85	64.92	60	35.70	49.24	76.38
90	17.96	25.93	41.93	90	21.13	30.51	49.33
180	13.52	21.30	36.77	180	15.91	25.06	43.26
365	10.63	17.71	32.03	365	12.50	20.83	37.68

41 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	47.99	65.33	104.73	60	56.46	76.86	123.21
90	33.11	46.85	77.46	90	38.95	55.12	91.13
180	25.62	39.09	68.41	180	30.14	45.99	80.48
365	20.77	33.08	60.09	365	24.43	38.92	70.69
SDIR				SDIR			
60	30.96	42.84	66.69	60	36.42	50.40	78.46
90	18.39	26.62	43.19	90	21.63	31.32	50.81
180	13.89	21.96	37.95	180	16.34	25.84	44.65
365	10.96	18.34	33.17	365	12.89	21.58	39.02

42 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	49.10	67.04	107.90	60	57.76	78.87	126.94
90	33.96	48.24	80.04	90	39.95	56.75	94.16
180	26.32	40.42	70.86	180	30.96	47.55	83.37
365	21.40	34.31	62.36	365	25.18	40.36	73.37
SDIR				SDIR			
60	31.54	43.79	68.37	60	37.10	51.52	80.44
90	18.79	27.32	44.40	90	22.10	32.14	52.23
180	14.24	22.62	39.15	180	16.75	26.61	46.06
365	11.29	18.97	34.28	365	13.28	22.32	40.33

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AGE

43 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	32.78	45.31	71.38	60	38.56	53.31	83.98
90	23.50	33.35	53.69	90	27.65	39.23	63.17
180	19.13	28.50	47.96	180	22.50	33.53	56.42
365	16.08	24.69	42.53	365	18.92	29.05	50.03
SDIR				SDIR			
60	20.27	28.74	44.29	60	23.85	33.81	52.11
90	12.46	18.30	29.16	90	14.66	21.53	34.30
180	9.88	15.41	25.88	180	11.62	18.13	30.45
365	8.07	13.16	22.81	365	9.49	15.48	26.83

44 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	33.92	47.20	74.55	60	39.91	55.53	87.71
90	24.35	34.81	56.13	90	28.65	40.95	66.04
180	19.86	29.80	50.22	180	23.36	35.06	59.08
365	16.71	25.86	44.57	365	19.66	30.42	52.43
SDIR				SDIR			
60	20.98	29.93	46.16	60	24.68	35.21	54.30
90	12.92	19.07	30.43	90	15.20	22.43	35.80
180	10.26	16.11	27.07	180	12.07	18.95	31.85
365	8.42	13.80	23.89	365	9.90	16.24	28.10

45 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	35.08	49.14	77.67	60	41.27	57.81	91.38
90	25.20	36.26	58.56	90	29.65	42.66	68.89
180	20.60	31.14	52.46	180	24.24	36.63	61.72
365	17.39	27.07	46.60	365	20.46	31.85	54.82
SDIR				SDIR			
60	21.68	31.12	47.99	60	25.51	36.61	56.46
90	13.38	19.87	31.71	90	15.74	23.38	37.30
180	10.67	16.84	28.25	180	12.55	19.81	33.24
365	8.79	14.46	24.95	365	10.34	17.01	29.35

46 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	36.39	51.29	81.07	60	42.81	60.34	95.38
90	26.14	37.86	61.13	90	30.75	44.54	71.92
180	21.41	32.59	54.84	180	25.19	38.34	64.52
365	18.11	28.41	48.74	365	21.31	33.42	57.34
SDIR				SDIR			
60	22.48	32.46	50.03	60	26.45	38.19	58.86
90	13.89	20.75	33.09	90	16.34	24.41	38.93
180	11.12	17.67	29.54	180	13.08	20.79	34.75
365	9.19	15.21	26.12	365	10.81	17.89	30.73

47 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	37.80	53.60	84.65	60	44.47	63.06	99.59
90	27.14	39.58	63.84	90	31.93	46.56	75.10
180	22.30	34.16	57.35	180	26.24	40.19	67.47
365	18.90	29.84	50.99	365	22.23	35.11	59.99
SDIR				SDIR			
60	23.34	33.90	52.18	60	27.46	39.88	61.39
90	14.44	21.70	34.53	90	16.99	25.53	40.62
180	11.61	18.53	30.89	180	13.66	21.80	36.34
365	9.62	16.02	27.32	365	11.32	18.85	32.14

OCCUPATION CLASS 2A

AGE

43 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	50.15	68.69	110.88	60	59.00	80.81	130.45
90	34.82	49.60	82.48	90	40.96	58.35	97.04
180	27.00	41.68	73.20	180	31.77	49.04	86.12
365	22.06	35.52	64.53	365	25.95	41.79	75.92
SDIR				SDIR			
60	32.11	44.71	69.96	60	37.78	52.60	82.30
90	19.19	27.97	45.57	90	22.58	32.90	53.61
180	14.57	23.26	40.26	180	17.14	27.37	47.37
365	11.62	19.60	35.34	365	13.67	23.06	41.58

44 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	51.15	70.24	113.59	60	60.18	82.63	133.63
90	35.59	50.85	84.71	90	41.87	59.82	99.66
180	27.64	42.90	75.34	180	32.52	50.47	88.64
365	22.68	36.69	66.56	365	26.68	43.17	78.30
SDIR				SDIR			
60	32.65	45.54	71.38	60	38.41	53.58	83.98
90	19.58	28.58	46.62	90	23.04	33.62	54.85
180	14.88	23.89	41.31	180	17.51	28.11	48.60
365	11.94	20.20	36.34	365	14.05	23.77	42.75

45 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	52.05	71.61	115.95	60	61.24	84.25	136.41
90	36.31	51.99	86.64	90	42.72	61.16	101.93
180	28.25	44.03	77.22	180	33.23	51.80	90.85
365	23.27	37.78	68.31	365	27.38	44.45	80.37
SDIR				SDIR			
60	33.14	46.30	72.61	60	38.99	54.47	85.42
90	19.92	29.15	47.54	90	23.44	34.29	55.93
180	15.18	24.47	42.23	180	17.86	28.79	49.68
365	12.25	20.77	37.20	365	14.41	24.44	43.76

46 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	53.08	73.11	118.33	60	62.45	86.01	139.21
90	37.08	53.17	88.52	90	43.62	62.55	104.14
180	28.86	45.19	79.06	180	33.95	53.17	93.01
365	23.88	38.92	70.05	365	28.09	45.79	82.41
SDIR				SDIR			
60	33.70	47.13	73.91	60	39.65	55.45	86.95
90	20.31	29.72	48.49	90	23.89	34.97	57.05
180	15.50	25.08	43.17	180	18.23	29.51	50.79
365	12.57	21.39	38.09	365	14.79	25.17	44.81

47 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	54.13	74.49	120.43	60	63.68	87.64	141.68
90	37.86	54.27	90.19	90	44.54	63.85	106.10
180	29.47	46.33	80.72	180	34.67	54.50	94.97
365	24.48	40.04	71.57	365	28.80	47.10	84.20
SDIR				SDIR			
60	34.30	47.91	75.02	60	40.35	56.37	88.26
90	20.71	30.31	49.33	90	24.37	35.66	58.03
180	15.80	25.66	44.00	180	18.59	30.19	51.77
365	12.89	21.98	38.86	365	15.17	25.86	45.72

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

48 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	39.31	56.09	88.42	60	46.25	65.99	104.02
90	28.23	41.41	66.66	90	33.21	48.72	78.42
180	23.26	35.84	59.94	180	27.37	42.17	70.52
365	19.75	31.38	53.30	365	23.23	36.92	62.70
SDIR				SDIR			
60	24.28	35.48	54.43	60	28.57	41.74	64.03
90	15.04	22.73	36.05	90	17.69	26.74	42.41
180	12.14	19.47	32.31	180	14.28	22.91	38.01
365	10.11	16.87	28.55	365	11.89	19.85	33.59

49 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	40.95	58.79	92.34	60	48.18	69.16	108.63
90	29.40	43.40	69.60	90	34.59	51.06	81.88
180	24.28	37.66	62.65	180	28.56	44.30	73.70
365	20.67	33.02	55.67	365	24.32	38.85	65.49
SDIR				SDIR			
60	25.30	37.16	56.79	60	29.77	43.72	66.81
90	15.69	23.83	37.65	90	18.46	28.03	44.29
180	12.71	20.49	33.75	180	14.95	24.11	39.71
365	10.61	17.81	29.84	365	12.48	20.95	35.10

50 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	42.74	61.72	96.42	60	50.28	72.61	113.44
90	30.67	45.54	72.66	90	36.08	53.58	85.48
180	25.39	39.61	65.42	180	29.87	46.60	76.97
365	21.67	34.82	58.09	365	25.49	40.96	68.34
SDIR				SDIR			
60	26.43	38.99	59.23	60	31.09	45.87	69.68
90	16.40	25.02	39.30	90	19.29	29.43	46.23
180	13.35	21.59	35.26	180	15.70	25.40	41.48
365	11.15	18.80	31.14	365	13.12	22.12	36.63

51 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	44.67	64.87	100.66	60	52.55	76.32	118.42
90	32.05	47.87	75.79	90	37.71	56.32	89.16
180	26.62	41.75	68.29	180	31.32	49.12	80.34
365	22.75	36.73	60.53	365	26.76	43.21	71.21
SDIR				SDIR			
60	27.63	40.97	61.79	60	32.50	48.20	72.69
90	17.16	26.32	41.01	90	20.19	30.97	48.25
180	14.01	22.79	36.80	180	16.48	26.81	43.29
365	11.76	19.87	32.48	365	13.84	23.38	38.21

52 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	46.80	68.32	105.04	60	55.06	80.38	123.58
90	33.56	50.41	79.03	90	39.48	59.30	92.98
180	27.97	44.06	71.20	180	32.90	51.84	83.76
365	23.94	38.84	62.99	365	28.16	45.69	74.11
SDIR				SDIR			
60	28.94	43.15	64.42	60	34.05	50.77	75.79
90	17.99	27.74	42.79	90	21.17	32.64	50.34
180	14.76	24.08	38.39	180	17.36	28.33	45.17
365	12.42	21.05	33.80	365	14.61	24.77	39.77

OCCUPATION CLASS 2A

AGE

48 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	55.22	76.02	122.60	60	64.96	89.44	144.24
90	38.68	55.46	91.86	90	45.51	65.25	108.07
180	30.10	47.55	82.38	180	35.41	55.94	96.92
365	25.12	41.23	73.09	365	29.55	48.50	85.99
SDIR				SDIR			
60	34.91	48.78	76.17	60	41.07	57.39	89.61
90	21.13	30.92	50.16	90	24.86	36.38	59.01
180	16.14	26.32	44.84	180	18.99	30.96	52.75
365	13.24	22.64	39.64	365	15.58	26.63	46.64

49 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	56.36	77.73	124.83	60	66.30	91.45	146.86
90	39.53	56.79	93.59	90	46.51	66.81	110.11
180	30.82	48.86	84.05	180	36.26	57.48	98.88
365	25.83	42.48	74.59	365	30.39	49.98	87.75
SDIR				SDIR			
60	35.56	49.77	77.38	60	41.84	58.55	91.03
90	21.56	31.61	51.04	90	25.37	37.19	60.05
180	16.52	27.00	45.70	180	19.44	31.77	53.76
365	13.62	23.29	40.39	365	16.02	27.40	47.52

50 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	57.57	79.64	127.14	60	67.73	93.69	149.58
90	40.44	58.23	95.35	90	47.58	68.51	112.18
180	31.60	50.28	85.74	180	37.18	59.15	100.87
365	26.60	43.87	76.06	365	31.29	51.61	89.48
SDIR				SDIR			
60	36.25	50.87	78.63	60	42.65	59.85	92.51
90	22.05	32.39	51.94	90	25.94	38.10	61.10
180	16.93	27.78	46.56	180	19.92	32.68	54.78
365	14.03	24.04	41.15	365	16.51	28.28	48.41

51 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	58.84	81.74	129.53	60	69.22	96.17	152.39
90	41.42	59.84	97.15	90	48.73	70.40	114.29
180	32.50	51.85	87.42	180	38.23	61.00	102.85
365	27.45	45.36	77.48	365	32.29	53.36	91.15
SDIR				SDIR			
60	36.98	52.15	79.96	60	43.50	61.35	94.07
90	22.56	33.24	52.87	90	26.54	39.11	62.20
180	17.40	28.62	47.43	180	20.47	33.67	55.80
365	14.48	24.86	41.88	365	17.03	29.25	49.27

52 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	60.21	84.17	132.02	60	70.84	99.02	155.32
90	42.47	61.65	98.98	90	49.96	72.53	116.45
180	33.49	53.60	89.12	180	39.40	63.06	104.85
365	28.38	47.01	78.87	365	33.39	55.30	92.79
SDIR				SDIR			
60	37.78	53.59	81.35	60	44.45	63.05	95.71
90	23.12	34.22	53.86	90	27.20	40.26	63.36
180	17.94	29.59	48.34	180	21.10	34.81	56.87
365	14.99	25.76	42.59	365	17.63	30.30	50.11

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

53 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	49.14	72.12	109.60	60	57.81	84.85	128.94
90	35.24	53.18	82.37	90	41.46	62.56	96.90
180	29.45	46.61	74.17	180	34.65	54.83	87.26
365	25.25	41.12	65.45	365	29.70	48.38	77.00
SDIR				SDIR			
60	30.40	45.53	67.16	60	35.77	53.57	79.01
90	18.92	29.31	44.61	90	22.26	34.48	52.48
180	15.58	25.52	40.04	180	18.33	30.02	47.10
365	13.15	22.36	35.15	365	15.47	26.30	41.35

54 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	51.77	76.32	114.27	60	60.91	89.79	134.43
90	37.12	56.27	85.80	90	43.67	66.20	100.94
180	31.11	49.43	77.19	180	36.60	58.15	90.81
365	26.70	43.68	67.86	365	31.41	51.39	79.83
SDIR				SDIR			
60	32.05	48.19	69.97	60	37.70	56.69	82.32
90	19.98	31.03	46.51	90	23.50	36.50	54.72
180	16.52	27.10	41.70	180	19.43	31.88	49.06
365	13.97	23.77	36.48	365	16.44	27.97	42.92

55 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	54.72	81.08	119.09	60	64.38	95.39	140.10
90	39.24	59.75	89.32	90	46.16	70.29	105.08
180	32.97	52.59	80.21	180	38.79	61.87	94.37
365	28.36	46.55	70.18	365	33.37	54.76	82.56
SDIR				SDIR			
60	33.90	51.18	72.91	60	39.88	60.21	85.78
90	21.17	33.00	48.48	90	24.91	38.82	57.04
180	17.54	28.87	43.38	180	20.64	33.97	51.03
365	14.91	25.39	37.77	365	17.54	29.87	44.43

56 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	57.82	85.97	123.26	60	68.02	101.14	145.01
90	41.48	63.36	92.35	90	48.80	74.54	108.65
180	34.96	55.91	82.72	180	41.13	65.78	97.32
365	30.13	49.56	71.91	365	35.45	58.30	84.60
SDIR				SDIR			
60	35.80	54.23	75.44	60	42.12	63.80	88.75
90	22.43	35.03	50.18	90	26.39	41.21	59.04
180	18.66	30.74	44.80	180	21.95	36.16	52.70
365	15.89	27.06	38.75	365	18.69	31.84	45.59

57 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	61.32	91.47	127.43	60	72.14	107.61	149.92
90	44.05	67.44	95.33	90	51.82	79.34	112.15
180	37.25	59.66	85.07	180	43.82	70.19	100.08
365	32.16	52.95	73.36	365	37.84	62.29	86.30
SDIR				SDIR			
60	37.94	57.60	77.87	60	44.63	67.77	91.61
90	23.81	37.27	51.82	90	28.01	43.85	60.96
180	19.92	32.80	46.08	180	23.43	38.59	54.21
365	16.99	28.94	39.52	365	19.99	34.05	46.49

OCCUPATION CLASS 2A

AGE

53 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	61.74	86.94	134.65	60	72.63	102.28	158.41
90	43.59	63.71	100.91	90	51.28	74.95	118.72
180	34.61	55.58	90.83	180	40.72	65.39	106.86
365	29.44	48.86	80.19	365	34.63	57.48	94.34
SDIR				SDIR			
60	38.68	55.28	82.87	60	45.51	65.04	97.49
90	23.73	35.35	54.88	90	27.92	41.59	64.56
180	18.56	30.67	49.26	180	21.84	36.08	57.95
365	15.56	26.77	43.30	365	18.31	31.49	50.94

54 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	63.42	90.19	137.46	60	74.61	106.10	161.72
90	44.87	66.11	102.95	90	52.79	77.78	121.12
180	35.95	57.85	92.58	180	42.29	68.06	108.92
365	30.66	50.95	81.46	365	36.07	59.94	95.84
SDIR				SDIR			
60	39.68	57.27	84.48	60	46.68	67.38	99.39
90	24.43	36.70	56.02	90	28.74	43.18	65.90
180	19.29	31.92	50.22	180	22.69	37.55	59.08
365	16.24	27.95	44.00	365	19.11	32.88	51.76

55 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	65.35	94.07	140.53	60	76.88	110.67	165.33
90	46.33	68.99	105.16	90	54.50	81.16	123.72
180	37.54	60.53	94.44	180	44.16	71.21	111.11
365	32.10	53.41	82.69	365	37.76	62.84	97.28
SDIR				SDIR			
60	40.84	59.69	86.31	60	48.05	70.22	101.54
90	25.23	38.30	57.26	90	29.68	45.06	67.36
180	20.17	33.44	51.27	180	23.73	39.34	60.32
365	17.04	29.32	44.68	365	20.05	34.49	52.57

56 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	67.20	98.22	143.06	60	79.06	115.55	168.30
90	47.76	72.05	106.96	90	56.19	84.77	125.84
180	39.27	63.40	95.82	180	46.20	74.59	112.73
365	33.67	56.04	83.36	365	39.61	65.93	98.07
SDIR				SDIR			
60	41.93	62.23	87.79	60	49.33	73.21	103.28
90	26.01	40.02	58.30	90	30.60	47.08	68.59
180	21.13	35.05	52.07	180	24.86	41.23	61.26
365	17.90	30.80	45.09	365	21.06	36.23	53.05

57 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	69.51	102.88	145.42	60	81.78	121.04	171.08
90	49.56	75.56	108.60	90	58.30	88.89	127.76
180	41.27	66.67	96.92	180	48.55	78.43	114.02
365	35.49	59.02	83.60	365	41.75	69.44	98.35
SDIR				SDIR			
60	43.27	65.04	89.07	60	50.91	76.52	104.79
90	26.97	41.93	59.18	90	31.73	49.33	69.62
180	22.20	36.81	52.65	180	26.12	43.31	61.94
365	18.89	32.44	45.19	365	22.22	38.16	53.17

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 2A

AGE

58 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	65.45	97.86	131.70	60	77.00	115.13	154.94
90	47.09	72.24	98.28	90	55.40	84.99	115.62
180	39.98	64.06	87.26	180	47.04	75.36	102.66
365	34.61	56.92	74.43	365	40.72	66.97	87.57
SDIR				SDIR			
60	40.35	61.42	80.20	60	47.47	72.26	94.35
90	25.43	39.87	53.33	90	29.92	46.90	62.74
180	21.37	35.16	47.18	180	25.14	41.36	55.50
365	18.28	31.06	40.03	365	21.50	36.54	47.09

59 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	70.55	105.67	136.36	60	83.00	124.32	160.42
90	50.94	78.16	101.37	90	59.93	91.95	119.26
180	43.43	69.45	89.35	180	51.09	81.71	105.12
365	37.68	61.82	75.11	365	44.33	72.73	88.37
SDIR				SDIR			
60	43.23	65.92	82.51	60	50.86	77.55	97.07
90	27.41	42.93	54.76	90	32.25	50.50	64.42
180	23.12	37.98	48.08	180	27.20	44.68	56.56
365	19.85	33.63	40.17	365	23.35	39.56	47.26

60 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	77.45	116.06	141.74	60	91.12	136.54	166.75
90	56.19	86.11	104.76	90	66.10	101.30	123.25
180	48.11	76.72	91.28	180	56.60	90.26	107.39
365	41.91	68.43	74.96	365	49.30	80.51	88.19
SDIR				SDIR			
60	46.93	71.60	84.80	60	55.21	84.23	99.77
90	29.98	46.84	56.06	90	35.27	55.10	65.95
180	25.44	41.57	48.64	180	29.93	48.90	57.22
365	21.91	36.89	39.67	365	25.78	43.40	46.67

OCCUPATION CLASS 2A

AGE

58 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	72.52	108.37	147.77	60	85.32	127.49	173.85
90	51.86	79.71	110.08	90	61.01	93.78	129.50
180	43.69	70.52	97.74	180	51.40	82.97	114.99
365	37.68	62.56	83.35	365	44.33	73.60	98.06
SDIR				SDIR			
60	44.93	68.25	90.19	60	52.86	80.29	106.11
90	28.16	44.12	59.89	90	33.13	51.91	70.46
180	23.49	38.86	52.99	180	27.63	45.72	62.34
365	20.03	34.29	44.97	365	23.57	40.34	52.90

59 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	76.67	115.22	150.40	60	90.20	135.55	176.94
90	55.07	84.95	111.61	90	64.79	99.94	131.30
180	46.78	75.36	98.31	180	55.04	88.66	115.66
365	40.47	67.00	82.55	365	47.61	78.82	97.12
SDIR				SDIR			
60	47.19	72.06	91.19	60	55.52	84.78	107.28
90	29.76	46.79	60.42	90	35.01	55.05	71.08
180	25.03	41.34	53.04	180	29.45	48.63	62.40
365	21.44	36.56	44.27	365	25.22	43.01	52.08

60 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	82.89	124.60	153.58	60	97.52	146.59	180.68
90	59.89	92.17	113.25	90	70.46	108.44	133.23
180	51.14	82.04	98.54	180	60.16	96.52	115.93
365	44.41	73.08	80.67	365	52.25	85.98	94.90
SDIR				SDIR			
60	50.41	77.04	92.03	60	59.31	90.63	108.27
90	32.06	50.26	60.72	90	37.72	59.13	71.43
180	27.12	44.56	52.62	180	31.91	52.42	61.90
365	23.33	39.50	42.77	365	27.45	46.47	50.32

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 1A

AGE

18 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.92	23.94	29.68	60	23.44	28.17	34.92
90	14.57	17.64	22.28	90	17.14	20.75	26.21
180	11.84	14.57	19.01	180	13.93	17.14	22.37
365	9.80	12.09	16.15	365	11.53	14.22	19.00
SDIR				SDIR			
60	11.42	14.24	17.74	60	13.43	16.75	20.87
90	7.06	9.02	11.58	90	8.30	10.61	13.62
180	5.30	7.03	9.56	180	6.24	8.27	11.25
365	4.00	5.43	7.79	365	4.70	6.39	9.16

19 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.92	23.94	29.68	60	23.44	28.17	34.92
90	14.57	17.64	22.28	90	17.14	20.75	26.21
180	11.84	14.57	19.01	180	13.93	17.14	22.37
365	9.80	12.09	16.15	365	11.53	14.22	19.00
SDIR				SDIR			
60	11.42	14.24	17.74	60	13.43	16.75	20.87
90	7.06	9.02	11.58	90	8.30	10.61	13.62
180	5.30	7.03	9.56	180	6.24	8.27	11.25
365	4.00	5.43	7.79	365	4.70	6.39	9.16

20 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	19.92	23.94	29.68	60	23.44	28.17	34.92
90	14.57	17.64	22.28	90	17.14	20.75	26.21
180	11.84	14.57	19.01	180	13.93	17.14	22.37
365	9.80	12.09	16.15	365	11.53	14.22	19.00
SDIR				SDIR			
60	11.42	14.24	17.74	60	13.43	16.75	20.87
90	7.06	9.02	11.58	90	8.30	10.61	13.62
180	5.30	7.03	9.56	180	6.24	8.27	11.25
365	4.00	5.43	7.79	365	4.70	6.39	9.16

21 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.26	24.45	30.75	60	23.83	28.77	36.18
90	14.76	17.96	22.98	90	17.36	21.13	27.03
180	11.99	14.88	19.67	180	14.11	17.50	23.14
365	9.93	12.37	16.76	365	11.68	14.55	19.72
SDIR				SDIR			
60	11.64	14.59	18.40	60	13.69	17.17	21.65
90	7.17	9.19	11.97	90	8.43	10.81	14.08
180	5.37	7.19	9.92	180	6.32	8.46	11.67
365	4.06	5.59	8.11	365	4.78	6.58	9.54

22 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	20.61	25.02	31.88	60	24.25	29.44	37.51
90	14.97	18.30	23.74	90	17.61	21.53	27.93
180	12.16	15.17	20.38	180	14.30	17.85	23.98
365	10.08	12.65	17.43	365	11.86	14.88	20.50
SDIR				SDIR			
60	11.87	14.95	19.13	60	13.96	17.59	22.51
90	7.27	9.38	12.40	90	8.55	11.03	14.59
180	5.48	7.36	10.34	180	6.45	8.66	12.17
365	4.15	5.76	8.51	365	4.88	6.78	10.01

OCCUPATION CLASS 1A

AGE

18 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.97	34.39	44.12	60	32.90	40.46	51.91
90	19.47	24.39	32.14	90	22.91	28.69	37.81
180	15.11	19.54	27.00	180	17.78	22.99	31.76
365	11.91	15.65	22.46	365	14.01	18.41	26.42
SDIR				SDIR			
60	17.09	21.60	27.51	60	20.10	25.41	32.37
90	10.15	13.27	17.60	90	11.94	15.61	20.70
180	7.36	10.16	14.41	180	8.66	11.95	16.95
365	5.31	7.68	11.58	365	6.25	9.03	13.62

19 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.97	34.39	44.12	60	32.90	40.46	51.91
90	19.47	24.39	32.14	90	22.91	28.69	37.81
180	15.11	19.54	27.00	180	17.78	22.99	31.76
365	11.91	15.65	22.46	365	14.01	18.41	26.42
SDIR				SDIR			
60	17.09	21.60	27.51	60	20.10	25.41	32.37
90	10.15	13.27	17.60	90	11.94	15.61	20.70
180	7.36	10.16	14.41	180	8.66	11.95	16.95
365	5.31	7.68	11.58	365	6.25	9.03	13.62

20 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.97	34.39	44.12	60	32.90	40.46	51.91
90	19.47	24.39	32.14	90	22.91	28.69	37.81
180	15.11	19.54	27.00	180	17.78	22.99	31.76
365	11.91	15.65	22.46	365	14.01	18.41	26.42
SDIR				SDIR			
60	17.09	21.60	27.51	60	20.10	25.41	32.37
90	10.15	13.27	17.60	90	11.94	15.61	20.70
180	7.36	10.16	14.41	180	8.66	11.95	16.95
365	5.31	7.68	11.58	365	6.25	9.03	13.62

21 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.86	35.67	46.42	60	33.95	41.96	54.61
90	19.97	25.15	33.70	90	23.49	29.59	39.65
180	15.50	20.20	28.39	180	18.23	23.76	33.40
365	12.22	16.20	23.71	365	14.38	19.06	27.89
SDIR				SDIR			
60	17.66	22.47	29.02	60	20.78	26.43	34.14
90	10.45	13.73	18.49	90	12.29	16.15	21.75
180	7.60	10.56	15.20	180	8.94	12.42	17.88
365	5.51	8.00	12.30	365	6.48	9.41	14.47

22 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	29.83	37.08	48.97	60	35.09	43.62	57.61
90	20.55	26.07	35.45	90	24.18	30.67	41.71
180	15.93	20.95	29.94	180	18.74	24.65	35.22
365	12.56	16.86	25.08	365	14.78	19.83	29.50
SDIR				SDIR			
60	18.34	23.43	30.67	60	21.58	27.57	36.08
90	10.78	14.25	19.45	90	12.68	16.77	22.88
180	7.85	10.98	16.07	180	9.23	12.92	18.90
365	5.70	8.39	13.08	365	6.70	9.87	15.39

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 1A

AGE

23 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.00	25.63	33.14	60	24.71	30.15	38.99
90	15.20	18.71	24.62	90	17.88	22.01	28.96
180	12.33	15.52	21.18	180	14.51	18.26	24.92
365	10.25	12.97	18.15	365	12.06	15.26	21.35
SDIR				SDIR			
60	12.11	15.34	19.92	60	14.25	18.05	23.44
90	7.39	9.58	12.88	90	8.69	11.27	15.15
180	5.57	7.57	10.78	180	6.55	8.90	12.68
365	4.25	5.94	8.90	365	5.00	6.99	10.47

24 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.41	26.27	34.48	60	25.19	30.91	40.56
90	15.46	19.13	25.59	90	18.19	22.50	30.10
180	12.56	15.90	22.05	180	14.78	18.70	25.94
365	10.43	13.32	18.94	365	12.27	15.67	22.28
SDIR				SDIR			
60	12.38	15.77	20.76	60	14.56	18.55	24.42
90	7.52	9.81	13.37	90	8.85	11.54	15.73
180	5.70	7.78	11.24	180	6.70	9.15	13.22
365	4.34	6.14	9.32	365	5.10	7.22	10.97

25 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	21.86	26.98	35.92	60	25.72	31.74	42.26
90	15.74	19.59	26.61	90	18.52	23.05	31.30
180	12.80	16.33	23.00	180	15.06	19.21	27.06
365	10.65	13.69	19.80	365	12.53	16.11	23.29
SDIR				SDIR			
60	12.65	16.24	21.68	60	14.88	19.10	25.50
90	7.66	10.06	13.93	90	9.01	11.83	16.39
180	5.81	8.01	11.74	180	6.84	9.42	13.81
365	4.45	6.35	9.81	365	5.24	7.47	11.54

26 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.36	27.76	37.54	60	26.31	32.66	44.17
90	16.07	20.16	27.79	90	18.91	23.72	32.69
180	13.06	16.79	24.05	180	15.37	19.75	28.29
365	10.86	14.13	20.76	365	12.78	16.62	24.42
SDIR				SDIR			
60	12.98	16.72	22.69	60	15.27	19.67	26.69
90	7.84	10.36	14.56	90	9.22	12.19	17.13
180	5.95	8.25	12.33	180	7.00	9.71	14.50
365	4.58	6.58	10.34	365	5.39	7.74	12.16

27 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	22.90	28.57	39.22	60	26.94	33.61	46.14
90	16.42	20.73	29.00	90	19.32	24.39	34.12
180	13.33	17.30	25.17	180	15.68	20.35	29.61
365	11.10	14.58	21.77	365	13.06	17.15	25.61
SDIR				SDIR			
60	13.31	17.25	23.73	60	15.66	20.29	27.92
90	8.01	10.65	15.20	90	9.42	12.53	17.88
180	6.09	8.53	12.92	180	7.17	10.04	15.20
365	4.69	6.83	10.87	365	5.52	8.03	12.79

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23 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	30.92	38.66	51.78	60	36.38	45.48	60.92
90	21.22	27.06	37.40	90	24.96	31.84	44.00
180	16.42	21.80	31.65	180	19.32	25.65	37.24
365	12.95	17.55	26.57	365	15.23	20.65	31.26
SDIR				SDIR			
60	19.07	24.49	32.49	60	22.43	28.81	38.22
90	11.15	14.82	20.55	90	13.12	17.43	24.18
180	8.13	11.48	17.04	180	9.57	13.51	20.05
365	5.92	8.79	13.95	365	6.97	10.34	16.41

24 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	32.14	40.38	54.90	60	37.81	47.50	64.59
90	21.94	28.21	39.57	90	25.81	33.19	46.55
180	16.99	22.72	33.59	180	19.99	26.73	39.52
365	13.37	18.34	28.25	365	15.73	21.58	33.24
SDIR				SDIR			
60	19.88	25.64	34.51	60	23.39	30.17	40.60
90	11.57	15.48	21.77	90	13.61	18.21	25.61
180	8.45	12.02	18.13	180	9.94	14.14	21.33
365	6.17	9.27	14.90	365	7.26	10.90	17.53

25 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	33.49	42.31	58.35	60	39.40	49.78	68.65
90	22.79	29.47	41.98	90	26.81	34.67	49.39
180	17.60	23.77	35.69	180	20.71	27.97	41.99
365	13.86	19.21	30.12	365	16.30	22.60	35.43
SDIR				SDIR			
60	20.79	26.95	36.72	60	24.46	31.70	43.20
90	12.04	16.18	23.13	90	14.17	19.04	27.21
180	8.80	12.62	19.31	180	10.35	14.85	22.72
365	6.44	9.75	15.95	365	7.58	11.47	18.76

26 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	35.03	44.47	62.21	60	41.21	52.32	73.19
90	23.75	30.93	44.72	90	27.94	36.39	52.61
180	18.30	24.95	38.09	180	21.53	29.35	44.81
365	14.38	20.17	32.19	365	16.92	23.73	37.87
SDIR				SDIR			
60	21.81	28.39	39.21	60	25.66	33.40	46.13
90	12.59	17.03	24.65	90	14.81	20.03	29.00
180	9.20	13.29	20.64	180	10.82	15.64	24.28
365	6.75	10.32	17.09	365	7.94	12.14	20.11

27 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	36.52	46.64	66.16	60	42.97	54.87	77.84
90	24.72	32.42	47.56	90	29.08	38.14	55.95
180	19.02	26.16	40.57	180	22.38	30.78	47.73
365	14.95	21.21	34.37	365	17.59	24.95	40.44
SDIR				SDIR			
60	22.81	29.83	41.71	60	26.83	35.09	49.07
90	13.13	17.85	26.20	90	15.45	21.00	30.82
180	9.60	13.98	22.03	180	11.29	16.45	25.92
365	7.07	10.91	18.31	365	8.32	12.83	21.54

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28	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	23.42	29.41	40.97	60	27.55	34.60	48.20
90	16.80	21.35	30.32	90	19.77	25.12	35.67
180	13.64	17.84	26.36	180	16.05	20.99	31.01
365	11.36	15.05	22.83	365	13.36	17.70	26.86
	SDIR				SDIR		
60	13.63	17.77	24.79	60	16.03	20.91	29.16
90	8.22	10.97	15.90	90	9.67	12.91	18.70
180	6.26	8.81	13.54	180	7.36	10.37	15.93
365	4.84	7.09	11.44	365	5.69	8.34	13.46

29	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.00	30.30	42.79	60	28.24	35.65	50.34
90	17.20	22.03	31.68	90	20.23	25.92	37.27
180	13.96	18.42	27.60	180	16.42	21.67	32.47
365	11.64	15.57	23.97	365	13.69	18.32	28.20
	SDIR				SDIR		
60	13.99	18.33	25.91	60	16.46	21.57	30.48
90	8.41	11.32	16.61	90	9.89	13.32	19.54
180	6.43	9.13	14.20	180	7.56	10.74	16.70
365	5.00	7.39	12.06	365	5.88	8.69	14.19

30	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	24.60	31.24	44.71	60	28.94	36.75	52.60
90	17.64	22.74	33.15	90	20.75	26.75	39.00
180	14.31	19.04	28.94	180	16.83	22.40	34.05
365	11.93	16.12	25.18	365	14.03	18.96	29.62
	SDIR				SDIR		
60	14.36	18.92	27.06	60	16.89	22.26	31.83
90	8.64	11.71	17.37	90	10.16	13.78	20.43
180	6.60	9.45	14.89	180	7.77	11.12	17.52
365	5.14	7.69	12.70	365	6.05	9.05	14.94

31	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.23	32.27	46.72	60	29.68	37.96	54.96
90	18.12	23.50	34.69	90	21.32	27.65	40.81
180	14.67	19.71	30.35	180	17.26	23.19	35.71
365	12.25	16.71	26.44	365	14.41	19.66	31.11
	SDIR				SDIR		
60	14.76	19.54	28.28	60	17.36	22.99	33.27
90	8.88	12.11	18.16	90	10.45	14.25	21.37
180	6.81	9.82	15.64	180	8.01	11.55	18.40
365	5.32	8.01	13.37	365	6.26	9.42	15.73

32	Annual Rates per \$100 of Monthly Benefit						
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	25.94	33.35	48.88	60	30.52	39.23	57.50
90	18.62	24.34	36.34	90	21.90	28.64	42.75
180	15.09	20.44	31.83	180	17.75	24.05	37.45
365	12.59	17.37	27.81	365	14.81	20.43	32.72
	SDIR				SDIR		
60	15.18	20.24	29.56	60	17.86	23.81	34.78
90	9.13	12.56	19.01	90	10.74	14.78	22.37
180	7.02	10.21	16.41	180	8.26	12.01	19.31
365	5.50	8.37	14.08	365	6.47	9.85	16.57

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28	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	38.02	48.82	70.18	60	44.73	57.43	82.57
90	25.71	33.92	50.48	90	30.25	39.91	59.39
180	19.76	27.41	43.15	180	23.25	32.25	50.77
365	15.52	22.24	36.64	365	18.26	26.17	43.10
	SDIR				SDIR		
60	23.79	31.26	44.27	60	27.99	36.78	52.08
90	13.69	18.72	27.80	90	16.10	22.02	32.70
180	10.00	14.68	23.43	180	11.77	17.27	27.57
365	7.40	11.50	19.57	365	8.70	13.53	23.02

29	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	39.52	50.98	74.24	60	46.49	59.98	87.34
90	26.72	35.50	53.47	90	31.44	41.76	62.91
180	20.50	28.70	45.82	180	24.12	33.76	53.90
365	16.10	23.34	39.00	365	18.94	27.46	45.88
	SDIR				SDIR		
60	24.75	32.68	46.82	60	29.12	38.45	55.08
90	14.24	19.57	29.41	90	16.75	23.02	34.60
180	10.43	15.41	24.88	180	12.27	18.13	29.27
365	7.73	12.11	20.87	365	9.09	14.25	24.55

30	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	40.98	53.13	78.33	60	48.21	62.51	92.15
90	27.73	37.04	56.53	90	32.62	43.58	66.51
180	21.25	30.01	48.53	180	25.00	35.31	57.09
365	16.72	24.48	41.42	365	19.67	28.80	48.73
	SDIR				SDIR		
60	25.70	34.07	49.36	60	30.23	40.08	58.07
90	14.78	20.43	31.06	90	17.39	24.03	36.54
180	10.85	16.12	26.35	180	12.77	18.96	31.00
365	8.07	12.75	22.16	365	9.49	15.00	26.07

31	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	42.41	55.25	82.42	60	49.89	65.00	96.97
90	28.72	38.62	59.62	90	33.79	45.44	70.14
180	22.02	31.34	51.29	180	25.90	36.87	60.34
365	17.35	25.63	43.89	365	20.41	30.15	51.64
	SDIR				SDIR		
60	26.61	35.44	51.88	60	31.31	41.69	61.03
90	15.33	21.29	32.67	90	18.04	25.05	38.43
180	11.26	16.86	27.82	180	13.25	19.84	32.73
365	8.42	13.38	23.51	365	9.90	15.74	27.66

32	Annual Rates per \$100 of Monthly Benefit						
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	43.82	57.35	86.50	60	51.55	67.47	101.77
90	29.72	40.19	62.70	90	34.97	47.28	73.77
180	22.79	32.67	54.09	180	26.81	38.43	63.64
365	17.97	26.79	46.41	365	21.14	31.52	54.60
	SDIR				SDIR		
60	27.50	36.75	54.35	60	32.35	43.23	63.94
90	15.85	22.13	34.31	90	18.65	26.04	40.36
180	11.65	17.60	29.29	180	13.71	20.70	34.46
365	8.76	14.03	24.84	365	10.30	16.51	29.22

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33 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	26.67	34.54	51.14	60	31.38	40.64	60.16
90	19.17	25.25	38.08	90	22.55	29.70	44.80
180	15.54	21.22	33.42	180	18.28	24.96	39.32
365	12.96	18.06	29.24	365	15.25	21.25	34.40
SDIR				SDIR			
60	15.64	20.98	30.92	60	18.40	24.68	36.38
90	9.43	13.04	19.92	90	11.09	15.34	23.44
180	7.25	10.63	17.25	180	8.53	12.50	20.29
365	5.71	8.75	14.82	365	6.72	10.29	17.44

34 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	27.51	35.82	53.56	60	32.36	42.14	63.01
90	19.75	26.21	39.92	90	23.23	30.83	46.96
180	16.01	22.05	35.11	180	18.83	25.94	41.31
365	13.36	18.80	30.78	365	15.72	22.12	36.21
SDIR				SDIR			
60	16.12	21.77	32.35	60	18.97	25.61	38.06
90	9.73	13.55	20.86	90	11.45	15.94	24.54
180	7.51	11.08	18.11	180	8.83	13.04	21.31
365	5.92	9.15	15.63	365	6.97	10.77	18.39

35 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	28.39	37.22	56.13	60	33.40	43.79	66.04
90	20.38	27.24	41.87	90	23.98	32.05	49.26
180	16.50	22.96	36.89	180	19.41	27.01	43.40
365	13.77	19.60	32.39	365	16.20	23.06	38.11
SDIR				SDIR			
60	16.69	22.64	33.88	60	19.63	26.64	39.86
90	10.06	14.10	21.85	90	11.83	16.59	25.71
180	7.78	11.55	19.03	180	9.15	13.59	22.39
365	6.15	9.58	16.47	365	7.23	11.27	19.38

36 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	29.46	38.89	59.08	60	34.66	45.75	69.50
90	21.10	28.42	44.05	90	24.82	33.44	51.82
180	17.09	24.00	38.88	180	20.11	28.23	45.74
365	14.27	20.53	34.20	365	16.79	24.15	40.23
SDIR				SDIR			
60	17.33	23.66	35.63	60	20.39	27.84	41.92
90	10.45	14.73	22.98	90	12.29	17.33	27.04
180	8.08	12.12	20.07	180	9.51	14.26	23.61
365	6.42	10.08	17.41	365	7.55	11.86	20.48

37 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	30.56	40.60	62.17	60	35.95	47.77	73.14
90	21.89	29.70	46.37	90	25.75	34.94	54.55
180	17.72	25.09	41.00	180	20.85	29.52	48.24
365	14.81	21.51	36.12	365	17.42	25.31	42.49
SDIR				SDIR			
60	18.03	24.75	37.46	60	21.21	29.12	44.07
90	10.86	15.43	24.18	90	12.78	18.15	28.45
180	8.43	12.72	21.17	180	9.92	14.96	24.90
365	6.71	10.61	18.42	365	7.89	12.48	21.67

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33 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	45.17	59.41	90.50	60	53.14	69.89	106.47
90	30.70	41.76	65.78	90	36.12	49.13	77.39
180	23.55	34.01	56.87	180	27.70	40.01	66.90
365	18.59	27.97	48.94	365	21.87	32.91	57.58
SDIR				SDIR			
60	28.32	38.03	56.75	60	33.32	44.74	66.76
90	16.36	22.96	35.89	90	19.25	27.01	42.22
180	12.07	18.31	30.74	180	14.20	21.54	36.16
365	9.11	14.67	26.16	365	10.72	17.26	30.78

34 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	46.48	61.40	94.39	60	54.68	72.24	111.05
90	31.64	43.25	68.75	90	37.22	50.88	80.88
180	24.28	35.34	59.61	180	28.56	41.58	70.13
365	19.22	29.16	51.43	365	22.61	34.30	60.51
SDIR				SDIR			
60	29.11	39.26	59.07	60	34.25	46.19	69.49
90	16.84	23.75	37.41	90	19.81	27.94	44.01
180	12.45	19.00	32.14	180	14.65	22.35	37.81
365	9.43	15.32	27.47	365	11.09	18.02	32.32

35 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	47.72	63.32	98.15	60	56.14	74.49	115.47
90	32.51	44.72	71.60	90	38.25	52.61	84.23
180	24.96	36.60	62.25	180	29.37	43.06	73.23
365	19.84	30.33	53.86	365	23.34	35.68	63.37
SDIR				SDIR			
60	29.84	40.43	61.22	60	35.11	47.56	72.02
90	17.30	24.49	38.84	90	20.35	28.81	45.69
180	12.80	19.68	33.47	180	15.06	23.15	39.38
365	9.76	15.95	28.71	365	11.48	18.76	33.78

36 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	49.00	65.34	102.00	60	57.65	76.87	120.00
90	33.44	46.19	74.49	90	39.34	54.34	87.64
180	25.70	37.95	64.93	180	30.24	44.65	76.39
365	20.49	31.56	56.37	365	24.10	37.13	66.32
SDIR				SDIR			
60	30.59	41.62	63.41	60	35.99	48.97	74.60
90	17.75	25.25	40.26	90	20.88	29.70	47.36
180	13.18	20.36	34.83	180	15.50	23.95	40.98
365	10.10	16.59	29.97	365	11.88	19.52	35.26

37 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	50.34	67.41	105.95	60	59.22	79.31	124.65
90	34.38	47.77	77.51	90	40.45	56.20	91.19
180	26.48	39.36	67.76	180	31.15	46.30	79.72
365	21.17	32.85	58.96	365	24.90	38.65	69.37
SDIR				SDIR			
60	31.37	42.86	65.66	60	36.90	50.42	77.25
90	18.22	26.07	41.75	90	21.44	30.67	49.12
180	13.59	21.11	36.25	180	15.99	24.83	42.65
365	10.46	17.29	31.30	365	12.30	20.34	36.82

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 1A

AGE

38 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	31.73	42.45	65.42	60	37.33	49.94	76.97
90	22.72	31.06	48.82	90	26.73	36.54	57.44
180	18.40	26.28	43.25	180	21.65	30.92	50.88
365	15.37	22.58	38.14	365	18.08	26.56	44.87
SDIR				SDIR			
60	18.73	25.89	39.38	60	22.04	30.46	46.33
90	11.31	16.16	25.47	90	13.31	19.01	29.96
180	8.77	13.36	22.34	180	10.32	15.72	26.28
365	7.02	11.19	19.48	365	8.26	13.17	22.92

39 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	32.96	44.38	68.81	60	38.78	52.21	80.95
90	23.58	32.50	51.45	90	27.74	38.24	60.53
180	19.11	27.56	45.64	180	22.48	32.42	53.69
365	15.99	23.70	40.29	365	18.81	27.88	47.40
SDIR				SDIR			
60	19.49	27.10	41.39	60	22.93	31.88	48.69
90	11.76	16.93	26.82	90	13.84	19.92	31.55
180	9.16	14.06	23.57	180	10.78	16.54	27.73
365	7.34	11.82	20.60	365	8.64	13.90	24.24

40 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	34.22	46.42	72.37	60	40.26	54.61	85.14
90	24.51	34.02	54.16	90	28.83	40.02	63.72
180	19.86	28.89	48.13	180	23.36	33.99	56.62
365	16.63	24.88	42.55	365	19.56	29.27	50.06
SDIR				SDIR			
60	20.28	28.35	43.48	60	23.86	33.35	51.15
90	12.26	17.76	28.23	90	14.42	20.89	33.21
180	9.59	14.79	24.88	180	11.28	17.40	29.27
365	7.70	12.47	21.80	365	9.06	14.67	25.65

41 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	35.56	48.53	76.02	60	41.83	57.09	89.44
90	25.45	35.63	57.00	90	29.94	41.92	67.06
180	20.66	30.31	50.73	180	24.30	35.66	59.68
365	17.31	26.15	44.91	365	20.36	30.77	52.83
SDIR				SDIR			
60	21.09	29.67	45.65	60	24.81	34.90	53.70
90	12.77	18.62	29.69	90	15.02	21.90	34.93
180	10.00	15.55	26.23	180	11.76	18.29	30.86
365	8.08	13.16	23.02	365	9.51	15.48	27.08

42 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	36.92	50.72	79.79	60	43.44	59.67	93.87
90	26.46	37.28	59.93	90	31.13	43.86	70.50
180	21.49	31.80	53.43	180	25.28	37.41	62.86
365	18.05	27.49	47.35	365	21.23	32.34	55.71
SDIR				SDIR			
60	21.92	31.01	47.87	60	25.79	36.48	56.32
90	13.32	19.51	31.22	90	15.67	22.95	36.73
180	10.46	16.35	27.63	180	12.30	19.23	32.51
365	8.47	13.89	24.30	365	9.97	16.34	28.59

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38 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	51.71	69.57	109.99	60	60.83	81.85	129.40
90	35.39	49.40	80.67	90	41.63	58.12	94.90
180	27.29	40.83	70.69	180	32.10	48.03	83.17
365	21.90	34.20	61.68	365	25.76	40.23	72.57
SDIR				SDIR			
60	32.17	44.12	67.95	60	37.85	51.91	79.94
90	18.73	26.89	43.31	90	22.03	31.64	50.95
180	13.99	21.89	37.71	180	16.46	25.75	44.36
365	10.83	17.99	32.66	365	12.74	21.17	38.42

39 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	53.08	71.73	114.10	60	62.45	84.39	134.23
90	36.43	51.10	83.87	90	42.86	60.12	98.67
180	28.13	42.38	73.72	180	33.09	49.86	86.73
365	22.65	35.62	64.47	365	26.65	41.90	75.85
SDIR				SDIR			
60	33.00	45.42	70.28	60	38.82	53.43	82.68
90	19.25	27.78	44.90	90	22.65	32.68	52.82
180	14.42	22.70	39.23	180	16.97	26.70	46.15
365	11.23	18.74	34.08	365	13.21	22.05	40.09

40 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	54.50	73.94	118.19	60	64.12	86.99	139.05
90	37.52	52.84	87.16	90	44.14	62.16	102.54
180	28.99	43.96	76.78	180	34.11	51.72	90.33
365	23.41	37.07	67.31	365	27.54	43.61	79.19
SDIR				SDIR			
60	33.80	46.71	72.60	60	39.77	54.95	85.41
90	19.79	28.68	46.54	90	23.28	33.74	54.75
180	14.87	23.51	40.76	180	17.49	27.66	47.95
365	11.64	19.52	35.50	365	13.69	22.97	41.77

41 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	55.91	76.13	122.26	60	65.78	89.57	143.83
90	38.59	54.60	90.43	90	45.40	64.24	106.39
180	29.85	45.55	79.86	180	35.12	53.59	93.95
365	24.20	38.56	70.16	365	28.47	45.36	82.54
SDIR				SDIR			
60	34.62	48.03	74.89	60	40.73	56.50	88.10
90	20.35	29.57	48.16	90	23.94	34.79	56.66
180	15.33	24.35	42.32	180	18.03	28.65	49.79
365	12.04	20.31	36.96	365	14.17	23.89	43.48

42 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	57.30	78.28	126.23	60	67.41	92.09	148.50
90	39.66	56.35	93.61	90	46.66	66.29	110.13
180	30.74	47.17	82.88	180	36.17	55.49	97.50
365	24.99	40.07	72.96	365	29.40	47.14	85.84
SDIR				SDIR			
60	35.43	49.27	77.11	60	41.68	57.97	90.72
90	20.90	30.47	49.74	90	24.59	35.85	58.52
180	15.78	25.22	43.84	180	18.57	29.67	51.58
365	12.47	21.12	38.38	365	14.67	24.85	45.15

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

OCCUPATION CLASS 1A

AGE

43 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	38.32	52.99	83.64	60	45.08	62.34	98.40
90	27.47	39.01	62.89	90	32.32	45.89	73.99
180	22.36	33.33	56.17	180	26.30	39.21	66.08
365	18.79	28.87	49.81	365	22.11	33.96	58.60
SDIR				SDIR			
60	22.79	32.42	50.12	60	26.81	38.14	58.96
90	13.86	20.45	32.78	90	16.30	24.06	38.56
180	10.92	17.20	29.08	180	12.85	20.23	34.21
365	8.89	14.64	25.59	365	10.46	17.22	30.11

44 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	39.75	55.31	87.50	60	46.76	65.07	102.94
90	28.51	40.77	65.90	90	33.54	47.97	77.53
180	23.26	34.91	58.94	180	27.36	41.07	69.34
365	19.58	30.29	52.32	365	23.03	35.64	61.55
SDIR				SDIR			
60	23.66	33.87	52.42	60	27.84	39.85	61.67
90	14.42	21.40	34.33	90	16.96	25.18	40.39
180	11.40	18.06	30.52	180	13.41	21.25	35.91
365	9.31	15.43	26.89	365	10.95	18.15	31.64

45 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	41.18	57.66	91.37	60	48.45	67.83	107.49
90	29.56	42.54	68.85	90	34.78	50.05	81.00
180	24.16	36.52	61.67	180	28.42	42.96	72.55
365	20.38	31.76	54.78	365	23.98	37.36	64.45
SDIR				SDIR			
60	24.54	35.34	54.70	60	28.87	41.58	64.35
90	14.99	22.38	35.90	90	17.63	26.33	42.23
180	11.89	18.96	31.98	180	13.99	22.30	37.62
365	9.76	16.24	28.19	365	11.48	19.11	33.17

46 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	42.72	60.23	95.43	60	50.26	70.86	112.27
90	30.67	44.45	71.94	90	36.08	52.29	84.64
180	25.12	38.25	64.53	180	29.55	45.00	75.92
365	21.24	33.35	57.35	365	24.99	39.23	67.47
SDIR				SDIR			
60	25.52	36.92	57.12	60	30.02	43.44	67.20
90	15.59	23.43	37.54	90	18.34	27.57	44.17
180	12.44	19.90	33.50	180	14.63	23.41	39.41
365	10.21	17.12	29.59	365	12.01	20.14	34.81

47 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	44.41	63.01	99.71	60	52.25	74.13	117.30
90	31.88	46.49	75.17	90	37.50	54.69	88.44
180	26.16	40.13	67.52	180	30.78	47.21	79.43
365	22.17	35.05	60.01	365	26.08	41.23	70.60
SDIR				SDIR			
60	26.53	38.67	59.68	60	31.21	45.49	70.21
90	16.25	24.56	39.29	90	19.12	28.89	46.22
180	13.01	20.95	35.11	180	15.30	24.65	41.30
365	10.74	18.05	30.98	365	12.63	21.24	36.45

OCCUPATION CLASS 1A

AGE

43 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	58.66	80.36	129.96	60	69.01	94.54	152.89
90	40.72	58.02	96.66	90	47.90	68.26	113.72
180	31.59	48.74	85.76	180	37.16	57.34	100.89
365	25.79	41.54	75.63	365	30.34	48.87	88.98
SDIR				SDIR			
60	36.20	50.52	79.20	60	42.59	59.43	93.18
90	21.43	31.35	51.28	90	25.21	36.88	60.33
180	16.22	26.04	45.31	180	19.08	30.64	53.30
365	12.88	21.91	39.74	365	15.15	25.78	46.75

44 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	59.93	82.31	133.41	60	70.51	96.83	156.95
90	41.70	59.59	99.48	90	49.06	70.11	117.03
180	32.39	50.27	88.46	180	38.11	59.14	104.07
365	26.56	42.98	78.13	365	31.25	50.56	91.92
SDIR				SDIR			
60	36.95	51.66	81.14	60	43.47	60.78	95.46
90	21.93	32.16	52.67	90	25.80	37.84	61.97
180	16.63	26.83	46.67	180	19.56	31.57	54.91
365	13.30	22.67	41.00	365	15.65	26.67	48.24

45 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	61.12	84.08	136.41	60	71.90	98.92	160.48
90	42.62	61.03	101.91	90	50.14	71.80	119.89
180	33.14	51.68	90.84	180	38.99	60.80	106.87
365	27.29	44.34	80.37	365	32.10	52.17	94.55
SDIR				SDIR			
60	37.63	52.68	82.82	60	44.27	61.98	97.43
90	22.41	32.92	53.92	90	26.37	38.73	63.44
180	17.02	27.57	47.88	180	20.02	32.44	56.33
365	13.69	23.40	42.14	365	16.10	27.53	49.58

46 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	62.34	85.88	139.32	60	73.34	101.04	163.90
90	43.54	62.44	104.20	90	51.22	73.46	122.59
180	33.88	53.08	93.09	180	39.86	62.45	109.52
365	28.02	45.71	82.44	365	32.96	53.78	96.99
SDIR				SDIR			
60	38.34	53.74	84.46	60	45.10	63.22	99.36
90	22.91	33.65	55.11	90	26.95	39.59	64.83
180	17.40	28.35	49.05	180	20.47	33.35	57.70
365	14.08	24.15	43.23	365	16.56	28.41	50.86

47 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	63.61	87.57	141.88	60	74.83	103.02	166.92
90	44.49	63.78	106.22	90	52.34	75.04	124.97
180	34.60	54.44	95.06	180	40.71	64.05	111.84
365	28.76	47.02	84.29	365	33.83	55.32	99.17
SDIR				SDIR			
60	39.09	54.72	85.86	60	45.99	64.38	101.01
90	23.40	34.38	56.15	90	27.53	40.45	66.06
180	17.80	29.07	50.09	180	20.94	34.20	58.93
365	14.48	24.86	44.20	365	17.03	29.25	52.00

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48 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	46.22	65.98	104.20	60	54.38	77.62	122.59
90	33.17	48.69	78.53	90	39.02	57.28	92.39
180	27.30	42.12	70.62	180	32.12	49.55	83.08
365	23.18	36.88	62.77	365	27.27	43.39	73.85
SDIR				SDIR			
60	27.67	40.53	62.36	60	32.55	47.68	73.37
90	16.95	25.77	41.09	90	19.94	30.32	48.34
180	13.63	22.05	36.77	180	16.03	25.94	43.26
365	11.29	19.07	32.48	365	13.28	22.43	38.21

49 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	48.19	69.20	108.89	60	56.69	81.41	128.11
90	34.55	51.05	82.06	90	40.65	60.06	96.54
180	28.53	44.30	73.84	180	33.57	52.12	86.87
365	24.27	38.84	65.60	365	28.55	45.69	77.18
SDIR				SDIR			
60	28.87	42.53	65.16	60	33.96	50.04	76.66
90	17.73	27.07	42.98	90	20.86	31.85	50.57
180	14.30	23.26	38.51	180	16.82	27.36	45.30
365	11.89	20.15	34.00	365	13.99	23.71	40.00

50 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	50.30	72.67	113.78	60	59.18	85.49	133.86
90	36.08	53.62	85.70	90	42.45	63.08	100.82
180	29.87	46.63	77.16	180	35.14	54.86	90.78
365	25.46	40.95	68.48	365	29.95	48.18	80.57
SDIR				SDIR			
60	30.18	44.68	68.09	60	35.50	52.57	80.11
90	18.56	28.49	44.93	90	21.84	33.52	52.86
180	15.05	24.54	40.29	180	17.70	28.87	47.40
365	12.55	21.33	35.54	365	14.76	25.09	41.81

51 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	52.61	76.44	118.83	60	61.89	89.93	139.80
90	37.72	56.37	89.44	90	44.38	66.32	105.22
180	31.32	49.17	80.59	180	36.85	57.85	94.81
365	26.73	43.25	71.42	365	31.45	50.88	84.02
SDIR				SDIR			
60	31.61	47.06	71.11	60	37.19	55.36	83.66
90	19.47	30.01	46.98	90	22.90	35.31	55.27
180	15.84	25.94	42.12	180	18.63	30.52	49.55
365	13.25	22.58	37.12	365	15.59	26.57	43.67

52 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	55.13	80.54	124.07	60	64.86	94.75	145.97
90	39.53	59.39	93.31	90	46.51	69.87	109.78
180	32.91	51.91	84.05	180	38.72	61.07	98.88
365	28.15	45.74	74.36	365	33.12	53.81	87.48
SDIR				SDIR			
60	33.17	49.61	74.26	60	39.02	58.37	87.37
90	20.45	31.69	49.09	90	24.06	37.28	57.75
180	16.70	27.47	44.02	180	19.65	32.32	51.79
365	14.03	23.97	38.71	365	16.50	28.20	45.54

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48 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	64.93	89.45	144.52	60	76.39	105.23	170.02
90	45.48	65.24	108.28	90	53.50	76.75	127.39
180	35.39	55.90	97.10	180	41.63	65.77	114.23
365	29.53	48.48	86.14	365	34.74	57.03	101.34
SDIR				SDIR			
60	39.84	55.81	87.35	60	46.87	65.66	102.77
90	23.92	35.15	57.22	90	28.14	41.35	67.32
180	18.21	29.84	51.14	180	21.42	35.11	60.16
365	14.88	25.64	45.15	365	17.50	30.16	53.12

49 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	66.32	91.49	147.25	60	78.02	107.64	173.23
90	46.50	66.80	110.36	90	54.70	78.59	129.84
180	36.24	57.48	99.13	180	42.64	67.62	116.62
365	30.36	49.99	87.95	365	35.72	58.81	103.47
SDIR				SDIR			
60	40.66	57.03	88.88	60	47.83	67.09	104.56
90	24.47	35.99	58.33	90	28.79	42.34	68.62
180	18.67	30.69	52.20	180	21.96	36.11	61.41
365	15.33	26.45	46.10	365	18.04	31.12	54.24

50 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	67.76	93.76	150.04	60	79.72	110.31	176.52
90	47.60	68.54	112.51	90	56.00	80.64	132.36
180	37.18	59.19	101.14	180	43.74	69.63	118.99
365	31.26	51.62	89.72	365	36.78	60.73	105.55
SDIR				SDIR			
60	41.50	58.38	90.45	60	48.82	68.68	106.41
90	25.04	36.93	59.46	90	29.46	43.45	69.95
180	19.17	31.64	53.27	180	22.55	37.22	62.67
365	15.82	27.34	47.02	365	18.61	32.16	55.32

51 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	69.29	96.32	152.93	60	81.52	113.32	179.92
90	48.75	70.48	114.67	90	57.35	82.92	134.91
180	38.22	61.06	103.16	180	44.97	71.83	121.37
365	32.26	53.39	91.43	365	37.95	62.81	107.56
SDIR				SDIR			
60	42.41	59.93	92.10	60	49.89	70.50	108.35
90	25.66	37.96	60.61	90	30.19	44.66	71.31
180	19.72	32.66	54.35	180	23.20	38.42	63.94
365	16.36	28.31	47.95	365	19.25	33.31	56.41

52 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	70.96	99.21	155.94	60	83.48	116.72	183.46
90	50.00	72.63	116.88	90	58.82	85.45	137.51
180	39.41	63.15	105.23	180	46.37	74.29	123.80
365	33.38	55.36	93.08	365	39.27	65.13	109.51
SDIR				SDIR			
60	43.38	61.68	93.84	60	51.03	72.56	110.40
90	26.32	39.15	61.81	90	30.97	46.06	72.72
180	20.37	33.80	55.46	180	23.97	39.77	65.25
365	16.96	29.40	48.83	365	19.95	34.59	57.45

AssurityBalance® Personal Disability Income Protection Rates (California / Florida)

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53 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	57.93	85.06	129.48	60	68.15	100.07	152.33
90	41.50	62.68	97.28	90	48.82	73.74	114.45
180	34.65	54.93	87.59	180	40.77	64.62	103.05
365	29.70	48.48	77.28	365	34.94	57.03	90.92
SDIR				SDIR			
60	34.89	52.44	77.51	60	41.05	61.69	91.19
90	21.54	33.52	51.24	90	25.34	39.44	60.28
180	17.67	29.16	45.94	180	20.79	34.30	54.05
365	14.88	25.49	40.29	365	17.50	29.99	47.40

54 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	61.03	90.04	135.02	60	71.80	105.93	158.85
90	43.72	66.33	101.35	90	51.44	78.04	119.23
180	36.63	58.27	91.16	180	43.09	68.55	107.25
365	31.42	51.50	80.14	365	36.97	60.59	94.28
SDIR				SDIR			
60	36.82	55.56	80.84	60	43.32	65.37	95.10
90	22.75	35.56	53.48	90	26.77	41.84	62.92
180	18.73	30.99	47.91	180	22.04	36.46	56.36
365	15.81	27.17	41.85	365	18.60	31.97	49.24

55 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	64.55	95.67	140.73	60	75.94	112.55	165.57
90	46.24	70.45	105.50	90	54.40	82.88	124.12
180	38.84	62.02	94.72	180	45.69	72.97	111.44
365	33.38	54.88	82.86	365	39.27	64.56	97.48
SDIR				SDIR			
60	38.99	59.03	84.27	60	45.87	69.45	99.14
90	24.15	37.84	55.79	90	28.41	44.52	65.63
180	19.96	33.07	49.88	180	23.48	38.91	58.68
365	16.88	29.04	43.35	365	19.86	34.16	51.00

56 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	68.17	101.42	145.59	60	80.20	119.32	171.28
90	48.86	74.70	109.02	90	57.48	87.88	128.26
180	41.16	65.89	97.63	180	48.42	77.52	114.86
365	35.45	58.40	84.85	365	41.71	68.70	99.82
SDIR				SDIR			
60	41.17	62.58	87.18	60	48.44	73.62	102.57
90	25.56	40.20	57.73	90	30.07	47.29	67.92
180	21.22	35.21	51.48	180	24.97	41.42	60.57
365	18.00	30.97	44.46	365	21.18	36.44	52.30

57 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	72.26	107.87	150.37	60	85.01	126.90	176.91
90	51.84	79.48	112.45	90	60.99	93.51	132.29
180	43.83	70.29	100.33	180	51.56	82.69	118.03
365	37.81	62.36	86.45	365	44.48	73.36	101.71
SDIR				SDIR			
60	43.61	66.48	89.96	60	51.31	78.21	105.83
90	27.17	42.77	59.57	90	31.97	50.32	70.08
180	22.64	37.60	52.92	180	26.63	44.23	62.26
365	19.25	33.10	45.33	365	22.65	38.94	53.33

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53 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	72.77	102.52	159.07	60	85.61	120.61	187.14
90	51.35	75.11	119.18	90	60.41	88.36	140.21
180	40.75	65.50	107.28	180	47.94	77.06	126.21
365	34.63	57.55	94.67	365	40.74	67.71	111.38
SDIR				SDIR			
60	44.46	63.69	95.67	60	52.30	74.93	112.55
90	27.06	40.51	63.09	90	31.84	47.66	74.22
180	21.11	35.09	56.58	180	24.83	41.28	66.57
365	17.65	30.59	49.71	365	20.77	35.99	58.48

54 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	74.77	106.40	162.44	60	87.97	125.18	191.11
90	52.86	77.96	121.62	90	62.19	91.72	143.08
180	42.33	68.21	109.36	180	49.80	80.25	128.66
365	36.08	60.05	96.19	365	42.45	70.65	113.17
SDIR				SDIR			
60	45.65	66.08	97.63	60	53.70	77.74	114.86
90	27.89	42.09	64.44	90	32.81	49.52	75.81
180	21.96	36.58	57.75	180	25.84	43.04	67.94
365	18.44	31.97	50.54	365	21.69	37.61	59.46

55 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	77.06	111.01	166.06	60	90.66	130.60	195.37
90	54.57	81.36	124.22	90	64.20	95.72	146.14
180	44.21	71.40	111.55	180	52.01	84.00	131.23
365	37.78	62.97	97.64	365	44.45	74.08	114.87
SDIR				SDIR			
60	47.01	68.90	99.81	60	55.30	81.06	117.42
90	28.83	43.96	65.93	90	33.92	51.72	77.57
180	22.98	38.35	58.99	180	27.03	45.12	69.40
365	19.35	33.58	51.36	365	22.76	39.50	60.42

56 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	79.23	115.85	168.94	60	93.21	136.29	198.75
90	56.26	84.96	126.30	90	66.19	99.95	148.59
180	46.22	74.74	113.11	180	54.38	87.93	133.07
365	39.62	66.05	98.35	365	46.61	77.71	115.71
SDIR				SDIR			
60	48.27	71.85	101.49	60	56.79	84.53	119.40
90	29.72	45.95	67.12	90	34.96	54.06	78.96
180	24.07	40.20	59.90	180	28.32	47.29	70.47
365	20.33	35.28	51.80	365	23.92	41.50	60.94

57 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	81.91	121.33	171.62	60	96.36	142.74	201.90
90	58.32	89.05	128.09	90	68.61	104.77	150.69
180	48.55	78.57	114.30	180	57.12	92.43	134.47
365	41.74	69.54	98.56	365	49.10	81.81	115.95
SDIR				SDIR			
60	49.78	75.10	102.96	60	58.57	88.35	121.13
90	30.80	48.15	68.09	90	36.23	56.65	80.11
180	25.30	42.23	60.53	180	29.76	49.68	71.21
365	21.45	37.15	51.88	365	25.23	43.70	61.04

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58 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	77.07	115.35	155.30	60	90.67	135.71	182.70
90	55.39	85.09	115.82	90	65.17	100.10	136.26
180	46.98	75.41	102.81	180	55.27	88.72	120.95
365	40.66	67.01	87.65	365	47.83	78.84	103.12
SDIR				SDIR			
60	46.38	70.86	92.58	60	54.57	83.37	108.92
90	29.00	45.71	61.29	90	34.12	53.78	72.10
180	24.27	40.28	54.15	180	28.55	47.39	63.71
365	20.70	35.54	45.84	365	24.35	41.81	53.93

59 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	83.01	124.48	160.62	60	97.66	146.45	188.97
90	59.86	91.97	119.31	90	70.42	108.20	140.37
180	50.97	81.74	105.15	180	59.97	96.16	123.71
365	44.22	72.71	88.34	365	52.02	85.54	103.93
SDIR				SDIR			
60	49.66	76.02	95.16	60	58.42	89.43	111.95
90	31.20	49.21	62.85	90	36.71	57.89	73.94
180	26.23	43.46	55.12	180	30.86	51.13	64.85
365	22.46	38.41	45.95	365	26.42	45.19	54.06

60 Annual Rates per \$100 of Monthly Benefit							
Male NT	Benefit Period			Male T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	91.02	136.54	166.74	60	107.08	160.64	196.16
90	65.92	101.20	123.13	90	77.55	119.06	144.86
180	56.41	90.19	107.26	180	66.37	106.10	126.19
365	49.06	80.37	88.03	365	57.72	94.55	103.56
SDIR				SDIR			
60	53.85	82.45	97.65	60	63.35	97.00	114.88
90	34.08	53.62	64.20	90	40.09	63.08	75.53
180	28.79	47.51	55.63	180	33.87	55.89	65.45
365	24.73	42.08	45.25	365	29.09	49.51	53.23

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58 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	85.40	127.74	174.24	60	100.47	150.28	204.99
90	61.02	93.89	129.74	90	71.79	110.46	152.63
180	51.36	83.05	115.15	180	60.42	97.71	135.47
365	44.27	73.65	98.16	365	52.08	86.65	115.48
SDIR				SDIR			
60	51.69	78.78	104.17	60	60.81	92.68	122.55
90	32.14	50.64	68.85	90	37.81	59.58	81.00
180	26.73	44.57	60.85	180	31.45	52.44	71.59
365	22.73	39.26	51.55	365	26.74	46.19	60.65

59 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	90.20	135.71	177.15	60	106.12	159.66	208.41
90	64.72	99.97	131.37	90	76.14	117.61	154.55
180	54.94	88.69	115.70	180	64.64	104.34	136.12
365	47.51	78.80	97.07	365	55.89	92.70	114.20
SDIR				SDIR			
60	54.22	83.11	105.22	60	63.79	97.78	123.79
90	33.92	53.66	69.38	90	39.91	63.13	81.62
180	28.46	47.35	60.82	180	33.48	55.71	71.55
365	24.30	41.80	50.68	365	28.59	49.18	59.62

60 Annual Rates per \$100 of Monthly Benefit							
Female NT	Benefit Period			Female T	Benefit Period		
	1 Yr.	2 Yr.	5 Yr.		1 Yr.	2 Yr.	5 Yr.
Elim Per	BASE			Elim Per	BASE		
60	97.40	146.59	180.64	60	114.59	172.46	212.52
90	70.28	108.35	133.12	90	82.68	127.47	156.61
180	59.97	96.42	115.78	180	70.55	113.43	136.21
365	52.04	85.83	94.72	365	61.22	100.98	111.43
SDIR				SDIR			
60	57.88	88.76	106.04	60	68.09	104.42	124.75
90	36.47	57.59	69.58	90	42.91	67.75	81.86
180	30.76	50.97	60.23	180	36.19	59.97	70.86
365	26.39	45.09	48.84	365	31.05	53.05	57.46