## Filing at a Glance

Company: Union Security Insurance Company

| | | |
|---|---|---|
| Product Name: Long Term Care Insurance | SERFF Tr Num: MULF-127027286 | State: Michigan |
| TOI: LTC03I Individual Long Term Care | SERFF Status: Pending State Action | State Tr Num: |
| Sub-TOI: LTC03I.001 Qualified | Co Tr Num: 2010 INFORCE RATE INCREASE - UNION SECURITY | State Status: Review started |
| Filing Type: Rate | | Reviewer(s): Renee Campbell |
| | Authors: Michelle Fluet, Glenn Daly, Carol Folsom, Pat Hamlett, Marie Roche, Joanne Witham, Richard Famiglietti | Disposition Date: |
| | Date Submitted: 02/09/2011 | Disposition Status: |
| Implementation Date Requested: 04/01/2011 | | Implementation Date: |
| State Filing Description: | | |

Michigan Review Pending

## General Information

| | |
|---|---|
| Project Name: 2010 Inforce Rate Increases - Union Security | Status of Filing in Domicile: Pending |
| Project Number: | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Individual |
| Submission Type: Resubmission | Previous Filing Number: MULF-126971419 |
| Individual Market Type: | Overall Rate Impact: 53.2% |
| Filing Status Changed: 02/23/2011 | |
| State Status Changed: 02/11/2011 | Deemer Date: |
| Created By: Michelle Fluet | Submitted By: Michelle Fluet |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |

Re: Union Security Insurance Company
Company NAIC # 70408; FEIN #: 81-0170040
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memo's (See Policy Form List Below)

Dear Commissioner:

In March 2000, John Hancock entered into an agreement whereby it would administer and reinsure the Fortis Benefits Insurance Company (now known as Union Security Insurance Company) block of individual long-term care insurance. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

We have just completed our most extensive claims study to date and unfortunately, we have concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request an inforce rate increase on the policy forms.

Our study found that many more insureds are expected to claim than assumed in the pricing of these policy forms, reinforcing the value of the product to policyholders, but creating a pricing issue.

Our morbidity study was conducted internally and peer reviewed internally as well as by an independent third party.

We are requesting acceptance of a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and approval.

Policy Series Approval Date Years Sold Average Increase
6062-MI 2/1/1998, 7/25/2008 1998 – 2000 45.3%
6063-MI 2/1/1998, 7/25/2008 1998 – 2001 45.3%
6073-MI 2/1/1998, 7/25/2008 1998 – 1999 45.3%
7062-MI 6/1/00 2000 – 2002 70.6%

The proposed premium rates will be effective on the next policy anniversary date, following a 60-day policyholder notification period, which will be made as soon as practicable following State approval. We will also offer the affected insureds some alternative options to reduce their benefits in order to possibly maintain their current premium level.

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders; therefore we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who elected the compound or simple inflation rider, we will provide them with the ability to completely avoid the increase by reducing their inflation coverage from 5 percent compound or simple inflation to a lower percentage inflation coverage which will vary by policy series. Our policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. We will be filing these endorsements separately.
In addition, policyholders will be able to reduce their benefit period, adjust their daily/monthly benefit amount, or extend their elimination period. They will also be able to drop riders from their coverage.

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Where the NAIC contingent nonforfeiture benefit or the nonforfeiture benefit (if purchased) is triggered, customers will be offered paid-up coverage in accordance with the applicable provision. We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State.

This submission is being filed in all states and the District of Columbia.

The following items are included in this submission:
* the submission letter.
* all actuarial material.
* all required certifications.

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department either in person or via conference call at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

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## Company and Contact

**Filing Contact Information**

Michelle Fluet, Senior Contract Consultant
200 Berkeley Street
B6-06
Boston, MA 02117
mfluet@jhancock.com
617-572-0101 [Phone]
617-572-0399 [FAX]

**Filing Company Information**

| | | |
|---|---|---|
| Union Security Insurance Company | CoCode: 70408 | State of Domicile: Iowa |
| 200 Berkeley Street | Group Code: | Company Type: |
| Boston, MA 02117 | Group Name: | State ID Number: |
| (617) 572-5000 ext. [Phone] | FEIN Number: 81-0170040 | |

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## Filing Fees

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *MULF-127027286* | *State:* | *Michigan* |
| *Filing Company:* | *Union Security Insurance Company* | *State Tracking Number:* | |
| *Company Tracking Number:* | *2010 INFORCE RATE INCREASE - UNION SECURITY* | | |
| *TOI:* | *LTC03I Individual Long Term Care* | *Sub-TOI:* | *LTC03I.001 Qualified* |
| *Product Name:* | *Long Term Care Insurance* | | |
| *Project Name/Number:* | *2010 Inforce Rate Increases - Union Security/* | | |

| | |
|---|---|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| Union Security Insurance Company | $0.00 | | |

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# Correspondence Summary

### Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---|---|---|---|---|---|---|
| **Status** | **Created By** | **Created On** | **Date Submitted** | **Responded By** | **Created On** | **Date Submitted** |
| Request for additional information submitted | Renee Campbell | 02/16/2011 | 02/16/2011 | Rachel Brewster | 02/23/2011 | 02/23/2011 |

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Supporting Document | Response to 02/16/11 Objection | Rachel Brewster | 02/24/2011 | 02/24/2011 |
| Supporting Document | Response to 2/3/11 questions | Michelle Fluet | 02/10/2011 | 02/10/2011 |

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# Objection Letter

| | |
|---|---|
| Objection Letter Status | Request for additional information submitted |
| Objection Letter Date | 02/16/2011 |
| Submitted Date | 02/16/2011 |
| Respond By Date | 02/23/2011 |

Dear Michelle Fluet,

Please review and respond to the following requests for information:

1.) For each policy series, please further break down each issue age rate revision category and provide the attained ages within each group and tell us how much of a rate increase each group is receiving. What are the numbers of policyholders in each of these groups as well?

2.) From our meeting on 2/11/11, we understand that John Hancock will be absorbing the cost of not sufficiently funding the future anticipated benefit cost for plans included in the proposed rate revision. We assume that cost is approximated by the difference between the present value of the gross premiums adjusted by the actuarial justified revisions and the present value of the gross premiums adjusted by the proposed revisions, where such present values are based on assumptions consistent with those used in the filing. Can we see this difference by plan for Michigan policies.

Your review and response will be due no later than February 23, 2011. If you have any questions, please contact me at (517) 373-2671 or by email at campbellr2@michigan.gov. Thank you.

Sincerely,

Renee Campbell

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# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/23/2011 |
| Submitted Date | 02/23/2011 |

Dear Renee Campbell,

**Comments:**

## Response 1

Comments: Please see the response in the supporting documentation folder: Response to 02/16/11 Objection

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Response to 02/16/11 Objection

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Carol Folsom, Glenn Daly, Joanne Witham, Marie Roche, Michelle Fluet, Pat Hamlett, Richard Famiglietti

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**Amendment Letter**

Submitted Date: 02/24/2011

**Comments:**

We have revised the "MI Appendix D - Union" file in the Response to 02/16/11 Objection.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Response to 02/16/11 Objection**

Comment:

Response to MI 2-16-11 Union obj.pdf

MI Appendix D - Union.xls

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**Amendment Letter**

Submitted Date: 02/10/2011

**Comments:**

We are amending this submission in order to provide our response to your February 3, 2011 questions. These are found on the Supporting Documentation tab labeled as "Response to 2/3/11 questions".

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Response to 2/3/11 questions**

Comment:

Response to MI 2-3-11 questions.pdf

Union Rate Increase by State Summary - 02-09-2011.pdf

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## Rate Information

Rate data applies to filing.

| | |
|---|---|
| **Filing Method:** | SERFF |
| **Rate Change Type:** | Increase |
| **Overall Percentage of Last Rate Revision:** | 18.000% |
| **Effective Date of Last Rate Revision:** | 07/25/2008 |
| **Filing Method of Last Filing:** | SERFF |

### Company Rate Information

| Company Name: | Company Rate Change: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|---|---|---|---|---|---|---|---|
| Union Security Insurance Company | N/A | 53.200% | 53.200% | $1,139,466 | 1,304 | $2,140,886 | 90.000% | 0.000% |

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# Rate/Rule Schedule

| Schedule Item Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action:* | Rate Action Information: | | Attachments |
|---|---|---|---|---|---|---|
| | Rate Table | 6062-MI | Revised | Previous State Filing Number: | MULF-125682646 | MI 6062.pdf |
| | | | | Percent Rate Change Request: | 45.300 | |
| | Rate Table | 6063-MI | Revised | Previous State Filing Number: | MULF-125682646 | MI 6063.pdf |
| | | | | Percent Rate Change Request: | 45.300 | |
| | Rate Table | 6073-MI | Revised | Previous State Filing Number: | MULF-125682646 | MI 6073.pdf |
| | | | | Percent Rate Change Request: | 45.300 | |
| | Rate Table | 7062-MI | Revised | Previous State Filing Number: | NA | MI 7062.pdf |
| | | | | Percent Rate Change Request: | 70.600 | |

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# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 30 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 31 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $105.87 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 32 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $108.98 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 33 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $47.76 | $57.82 | $68.44 | $77.88 | $115.21 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 34 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $47.76 | $57.82 | $69.80 | $77.88 | $121.44 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 35 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $50.74 | $59.45 | $69.80 | $77.88 | $124.55 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 36 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $53.73 | $62.43 | $72.84 | $80.64 | $130.78 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 37 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $56.71 | $65.40 | $78.90 | $83.75 | $137.01 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 38 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $56.71 | $68.37 | $81.94 | $86.85 | $143.24 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 39 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $59.70 | $71.35 | $84.97 | $93.05 | $152.58 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $68.44 | $63.29 | $76.37 | $86.65 | $94.72 | $160.18 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $68.44 | $66.59 | $79.74 | $90.01 | $98.18 | $166.85 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 42 | $34.57 | $39.62 | $44.88 | $50.74 | $68.44 | $66.88 | $83.14 | $93.38 | $104.73 | $173.55 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 43 | $34.82 | $39.88 | $48.00 | $52.11 | $71.26 | $70.23 | $86.57 | $99.81 | $108.25 | $180.29 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 44 | $35.07 | $43.01 | $48.32 | $52.45 | $74.55 | $73.60 | $90.02 | $103.26 | $111.80 | $184.00 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 45 | $34.89 | $42.52 | $51.99 | $56.11 | $76.55 | $78.23 | $91.90 | $106.90 | $117.99 | $195.33 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 46 | $38.07 | $45.66 | $52.33 | $59.45 | $79.82 | $78.57 | $98.42 | $113.47 | $121.59 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 47 | $38.34 | $45.96 | $55.61 | $62.83 | $83.10 | $82.07 | $101.90 | $117.01 | $128.34 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 48 | $38.62 | $49.15 | $58.93 | $63.24 | $86.41 | $85.60 | $105.41 | $123.67 | $135.15 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 49 | $41.88 | $49.48 | $59.32 | $66.69 | $92.82 | $88.00 | $112.00 | $127.28 | $138.85 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 50 | $44.02 | $52.89 | $62.74 | $69.61 | $96.69 | $94.01 | $114.69 | $134.97 | $145.88 | $218.00 | $132.00 | $164.00 | $190.00 | $216.00 | $286.00 |
| 51 | $46.90 | $57.15 | $67.12 | $74.02 | $103.67 | $98.89 | $119.05 | $142.58 | $153.52 | $226.00 | $136.00 | $170.00 | $198.00 | $224.00 | $298.00 |
| 52 | $46.67 | $57.06 | $66.62 | $76.60 | $109.21 | $102.57 | $127.18 | $144.63 | $158.83 | $232.00 | $140.00 | $176.00 | $204.00 | $232.00 | $306.00 |
| 53 | $49.57 | $61.40 | $69.64 | $77.99 | $116.27 | $107.55 | $132.90 | $152.91 | $166.58 | $242.00 | $144.00 | $182.00 | $210.00 | $240.00 | $318.00 |
| 54 | $49.40 | $61.33 | $71.02 | $80.64 | $121.82 | $108.03 | $135.50 | $160.71 | $171.99 | $248.00 | $148.00 | $186.00 | $218.00 | $248.00 | $326.00 |
| 55 | $52.34 | $65.74 | $75.51 | $83.80 | $128.95 | $116.00 | $145.77 | $168.58 | $179.85 | $255.00 | $152.00 | $194.00 | $224.00 | $252.00 | $338.00 |
| 56 | $58.14 | $69.64 | $80.72 | $90.46 | $140.38 | $124.00 | $152.88 | $175.16 | $189.78 | $272.00 | $160.00 | $202.00 | $234.00 | $266.00 | $354.00 |
| 57 | $60.58 | $74.85 | $84.26 | $96.71 | $149.15 | $127.72 | $159.43 | $182.56 | $200.43 | $290.00 | $166.00 | $212.00 | $246.00 | $280.00 | $372.00 |
| 58 | $62.60 | $78.39 | $92.38 | $104.91 | $159.59 | $132.27 | $165.46 | $193.08 | $211.74 | $310.00 | $176.00 | $224.00 | $262.00 | $296.00 | $392.00 |
| 59 | $71.17 | $85.10 | $98.69 | $109.43 | $171.11 | $143.25 | $175.41 | $203.80 | $220.23 | $332.00 | $186.00 | $236.00 | $276.00 | $310.94 | $414.00 |
| 60 | $73.25 | $93.29 | $105.08 | $117.27 | $184.31 | $147.94 | $183.44 | $212.80 | $232.88 | $356.00 | $196.00 | $250.00 | $292.00 | $318.30 | $438.00 |
| 61 | $79.99 | $99.65 | $116.11 | $127.90 | $199.49 | $157.06 | $197.19 | $226.06 | $245.56 | $372.45 | $202.80 | $259.35 | $304.20 | $333.07 | $454.35 |
| 62 | $86.79 | $109.29 | $120.75 | $137.22 | $216.40 | $170.51 | $211.00 | $242.66 | $261.80 | $387.60 | $209.00 | $267.90 | $311.60 | $349.25 | $469.30 |
| 63 | $98.40 | $115.78 | $133.35 | $148.04 | $227.47 | $183.15 | $222.52 | $257.82 | $281.40 | $405.15 | $218.30 | $277.50 | $323.75 | $363.53 | $484.70 |
| 64 | $104.83 | $125.10 | $145.52 | $158.49 | $248.38 | $190.80 | $235.90 | $276.72 | $296.64 | $423.00 | $225.00 | $286.20 | $334.80 | $379.80 | $502.20 |
| 65 | $116.13 | $135.49 | $154.11 | $173.24 | $265.15 | $199.50 | $253.75 | $292.90 | $320.27 | $442.75 | $234.50 | $297.50 | $346.50 | $395.50 | $521.50 |
| 66 | $124.89 | $148.51 | $171.33 | $188.60 | $288.51 | $207.40 | $265.20 | $311.10 | $340.56 | $465.80 | $243.10 | $309.40 | $362.10 | $409.70 | $544.00 |
| 67 | $138.47 | $166.25 | $188.58 | $208.15 | $315.12 | $216.15 | $277.20 | $328.40 | $365.82 | $485.10 | $250.80 | $321.75 | $374.55 | $425.70 | $562.65 |
| 68 | $151.51 | $183.28 | $208.14 | $227.23 | $337.60 | $225.60 | $286.40 | $337.60 | $382.40 | $505.60 | $260.80 | $331.20 | $390.40 | $441.60 | $584.00 |
| 69 | $164.02 | $199.61 | $228.68 | $248.61 | $359.60 | $237.15 | $302.20 | $354.95 | $403.00 | $533.20 | $271.25 | $347.20 | $407.65 | $461.90 | $610.70 |
| 70 | $177.00 | $222.00 | $251.01 | $276.61 | $387.00 | $252.00 | $321.00 | $378.00 | $429.00 | $567.00 | $286.50 | $366.00 | $430.50 | $487.50 | $645.00 |
| 71 | $189.95 | $239.25 | $278.40 | $308.25 | $417.60 | $269.70 | $343.65 | $404.55 | $459.65 | $607.55 | $303.05 | $388.60 | $456.75 | $517.65 | $684.40 |
| 72 | $205.80 | $257.60 | $299.60 | $336.00 | $449.40 | $289.80 | $368.20 | $434.00 | $492.80 | $651.00 | $323.40 | $413.00 | $484.40 | $550.20 | $728.00 |
| 73 | $221.40 | $278.10 | $322.65 | $361.80 | $483.30 | $309.15 | $395.55 | $464.40 | $527.85 | $696.60 | $342.90 | $438.75 | $515.70 | $584.55 | $772.20 |
| 74 | $239.20 | $300.30 | $348.40 | $390.00 | $522.60 | $331.50 | $423.80 | $497.90 | $565.50 | $746.20 | $364.00 | $465.40 | $547.30 | $620.10 | $820.30 |
| 75 | $257.50 | $323.75 | $376.25 | $421.25 | $563.75 | $352.50 | $451.25 | $531.25 | $603.75 | $796.25 | $383.75 | $491.25 | $578.75 | $656.25 | $867.50 |
| 76 | $278.40 | $350.40 | $408.00 | $457.20 | $612.00 | $375.60 | $481.20 | $567.60 | $645.60 | $852.00 | $405.60 | $519.60 | $612.00 | $694.80 | $918.00 |
| 77 | $306.80 | $388.22 | $453.12 | $509.76 | $679.68 | $408.28 | $525.10 | $621.86 | $709.18 | $932.20 | $436.60 | $561.68 | $664.34 | $756.38 | $995.92 |
| 78 | $343.38 | $434.24 | $508.58 | $573.48 | $763.46 | $450.76 | $579.38 | $687.94 | $785.88 | $1,032.50 | $476.72 | $614.78 | $728.06 | $831.90 | $1,093.86 |
| 79 | $379.96 | $482.62 | $566.40 | $638.38 | $849.80 | $492.06 | $636.02 | $756.38 | $863.76 | $1,133.98 | $518.02 | $669.06 | $795.32 | $907.42 | $1,191.80 |
| 80 | $417.72 | $529.82 | $623.04 | $702.10 | $933.38 | $534.54 | $689.12 | $821.28 | $938.10 | $1,229.56 | $559.32 | $722.16 | $859.04 | $980.58 | $1,287.38 |
| 81 | $453.12 | $574.66 | $676.14 | $762.28 | $1,013.62 | $572.30 | $738.68 | $880.28 | $1,005.36 | $1,319.24 | $598.26 | $771.72 | $918.04 | $1,049.02 | $1,377.06 |
| 82 | $487.34 | $619.50 | $728.06 | $820.10 | $1,091.50 | $610.06 | $788.24 | $936.92 | $1,069.08 | $1,405.38 | $636.02 | $821.28 | $975.86 | $1,112.74 | $1,463.20 |
| 83 | $522.74 | $664.34 | $781.16 | $880.28 | $1,171.74 | $647.82 | $835.44 | $993.56 | $1,133.98 | $1,490.34 | $673.78 | $869.66 | $1,033.68 | $1,178.82 | $1,550.52 |
| 84 | $561.68 | $713.90 | $838.98 | $945.18 | $1,257.88 | $687.94 | $887.36 | $1,053.74 | $1,201.24 | $1,581.20 | $715.08 | $922.76 | $1,095.04 | $1,248.44 | $1,642.56 |
| 85 | $605.34 | $768.18 | $902.70 | $1,017.16 | $1,354.64 | $732.78 | $944.00 | $1,119.82 | $1,276.76 | $1,681.50 | $761.10 | $979.40 | $1,162.30 | $1,323.96 | $1,744.04 |
| 86 | $652.54 | $828.36 | $973.50 | $1,097.40 | $1,459.66 | $779.98 | $1,004.18 | $1,190.62 | $1,357.00 | $1,786.52 | $808.30 | $1,039.58 | $1,233.10 | $1,404.20 | $1,849.06 |
| 87 | $702.10 | $892.08 | $1,047.84 | $1,181.18 | $1,570.58 | $829.54 | $1,067.90 | $1,264.96 | $1,440.78 | $1,897.44 | $857.86 | $1,103.30 | $1,307.44 | $1,487.98 | $1,959.98 |
| 88 | $755.20 | $959.34 | $1,126.90 | $1,270.86 | $1,690.94 | $882.64 | $1,135.16 | $1,344.02 | $1,530.46 | $2,017.80 | $910.96 | $1,170.56 | $1,386.50 | $1,577.66 | $2,080.34 |
| 89 | $814.20 | $1,033.68 | $1,214.22 | $1,368.80 | $1,820.74 | $941.64 | $1,209.50 | $1,431.34 | $1,628.40 | $2,147.60 | $969.96 | $1,244.90 | $1,473.82 | $1,675.60 | $2,210.14 |
| 90 | $877.92 | $1,115.10 | $1,308.62 | $1,476.18 | $1,963.52 | $1,005.36 | $1,290.92 | $1,525.74 | $1,735.78 | $2,290.38 | $1,033.68 | $1,326.32 | $1,568.22 | $1,782.98 | $2,352.92 |
| 91 | $945.18 | $1,201.24 | $1,411.28 | $1,590.64 | $2,115.74 | $1,072.62 | $1,377.06 | $1,628.40 | $1,850.24 | $2,442.60 | $1,100.94 | $1,412.46 | $1,670.88 | $1,897.44 | $2,505.14 |
| 92 | $1,018.34 | $1,293.28 | $1,518.66 | $1,712.18 | $2,278.58 | $1,145.78 | $1,469.10 | $1,735.78 | $1,971.78 | $2,605.44 | $1,174.10 | $1,504.50 | $1,778.26 | $2,018.98 | $2,667.98 |
| 93 | $1,095.04 | $1,392.40 | $1,634.30 | $1,843.16 | $2,452.04 | $1,222.48 | $1,568.22 | $1,851.42 | $2,102.76 | $2,778.90 | $1,250.80 | $1,603.62 | $1,893.90 | $2,149.96 | $2,841.44 |
| 94 | $1,180.00 | $1,498.60 | $1,760.56 | $1,984.76 | $2,640.84 | $1,307.44 | $1,674.42 | $1,977.68 | $2,244.36 | $2,967.70 | $1,335.76 | $1,709.82 | $2,020.16 | $2,291.56 | $3,030.24 |
| 95 | $1,272.04 | $1,616.60 | $1,897.44 | $2,139.34 | $2,847.34 | $1,399.48 | $1,792.42 | $2,114.56 | $2,398.94 | $3,174.20 | $1,427.80 | $1,827.82 | $2,157.04 | $2,446.14 | $3,236.74 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 30 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 31 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $94.79 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 32 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $97.58 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 33 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $42.86 | $51.92 | $60.18 | $68.44 | $103.15 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 34 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $42.86 | $51.92 | $61.38 | $68.44 | $108.73 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 35 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $45.54 | $53.39 | $61.38 | $68.44 | $111.52 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 36 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $48.22 | $56.06 | $64.04 | $70.87 | $117.09 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 37 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $50.90 | $58.73 | $69.38 | $73.59 | $122.67 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 38 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $50.90 | $61.40 | $72.05 | $76.32 | $128.25 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 39 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $53.58 | $64.07 | $74.72 | $81.77 | $136.61 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 40 | $28.32 | $35.40 | $40.12 | $44.84 | $60.18 | $57.26 | $67.72 | $76.71 | $83.74 | $142.77 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 41 | $28.32 | $35.40 | $40.12 | $44.84 | $60.18 | $60.25 | $70.71 | $79.68 | $86.79 | $148.71 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 42 | $30.73 | $36.02 | $40.15 | $44.84 | $60.18 | $60.51 | $73.73 | $82.67 | $92.59 | $154.69 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 43 | $30.95 | $36.26 | $42.95 | $46.05 | $62.66 | $63.54 | $76.77 | $88.36 | $95.70 | $160.69 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 44 | $31.18 | $39.10 | $43.23 | $46.35 | $65.55 | $66.59 | $79.83 | $91.41 | $98.83 | $164.00 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 45 | $31.15 | $38.88 | $45.65 | $50.01 | $67.76 | $69.34 | $82.05 | $95.39 | $105.24 | $173.41 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 46 | $33.99 | $41.74 | $45.95 | $52.99 | $70.66 | $69.64 | $87.87 | $101.25 | $108.45 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 47 | $34.23 | $42.02 | $48.83 | $56.00 | $73.57 | $72.75 | $90.98 | $104.41 | $114.47 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 48 | $34.48 | $44.94 | $51.74 | $56.37 | $76.49 | $75.88 | $94.12 | $110.35 | $120.54 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 49 | $37.40 | $45.24 | $52.08 | $59.44 | $82.17 | $78.00 | $100.00 | $113.57 | $123.84 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 50 | $38.52 | $47.46 | $55.77 | $61.42 | $85.32 | $82.72 | $101.74 | $119.97 | $129.87 | $192.00 | $116.00 | $146.00 | $170.00 | $192.00 | $254.00 |
| 51 | $41.21 | $50.18 | $59.98 | $65.64 | $91.99 | $85.58 | $104.40 | $127.38 | $137.27 | $200.00 | $120.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 52 | $41.18 | $51.63 | $58.46 | $68.24 | $97.25 | $90.96 | $113.90 | $127.94 | $142.59 | $208.00 | $124.00 | $158.00 | $182.00 | $206.00 | $272.00 |
| 53 | $43.91 | $54.42 | $62.67 | $68.41 | $102.50 | $95.82 | $119.42 | $137.62 | $148.28 | $214.00 | $128.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 54 | $43.91 | $54.51 | $62.82 | $71.08 | $109.33 | $96.46 | $120.23 | $143.28 | $153.69 | $222.00 | $132.00 | $166.00 | $192.00 | $218.00 | $292.00 |
| 55 | $46.68 | $58.75 | $67.12 | $75.42 | $114.62 | $104.00 | $130.01 | $148.98 | $161.31 | $230.00 | $134.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 56 | $50.87 | $61.29 | $72.22 | $80.57 | $125.69 | $110.00 | $135.24 | $155.91 | $169.28 | $244.00 | $142.00 | $180.00 | $210.00 | $236.00 | $316.00 |
| 57 | $54.81 | $66.38 | $75.98 | $85.50 | $132.94 | $115.93 | $142.14 | $163.55 | $176.74 | $258.00 | $150.00 | $188.00 | $222.00 | $248.00 | $330.00 |
| 58 | $55.65 | $70.13 | $82.58 | $93.57 | $141.85 | $118.85 | $146.87 | $172.46 | $188.22 | $276.00 | $156.00 | $200.00 | $234.00 | $264.00 | $348.00 |
| 59 | $62.46 | $76.73 | $87.57 | $98.35 | $153.35 | $126.06 | $158.61 | $179.93 | $197.33 | $296.00 | $164.00 | $212.00 | $246.00 | $277.05 | $370.00 |
| 60 | $64.80 | $83.40 | $94.02 | $104.86 | $164.91 | $131.08 | $165.28 | $189.35 | $206.81 | $318.00 | $174.00 | $224.00 | $260.00 | $283.58 | $392.00 |
| 61 | $71.42 | $88.42 | $103.37 | $113.99 | $176.79 | $140.43 | $175.48 | $201.14 | $220.07 | $331.50 | $181.35 | $230.10 | $269.10 | $297.11 | $403.65 |
| 62 | $78.11 | $96.35 | $108.26 | $121.82 | $193.27 | $151.98 | $185.75 | $215.90 | $232.90 | $345.80 | $188.10 | $237.50 | $279.30 | $311.70 | $418.00 |
| 63 | $87.80 | $102.92 | $117.74 | $131.12 | $203.09 | $162.80 | $197.59 | $229.56 | $249.20 | $360.75 | $194.25 | $246.05 | $286.75 | $323.14 | $431.05 |
| 64 | $92.85 | $112.16 | $129.68 | $140.26 | $222.06 | $169.20 | $211.25 | $246.80 | $263.31 | $378.00 | $199.80 | $255.60 | $298.80 | $336.60 | $448.20 |
| 65 | $102.38 | $119.80 | $137.15 | $153.52 | $236.05 | $176.75 | $225.75 | $259.17 | $283.76 | $395.50 | $206.50 | $264.25 | $309.75 | $350.00 | $465.50 |
| 66 | $111.18 | $132.65 | $152.61 | $168.74 | $256.28 | $185.30 | $236.30 | $277.10 | $304.36 | $414.80 | $215.90 | $277.10 | $323.00 | $365.50 | $484.50 |
| 67 | $122.91 | $146.95 | $168.12 | $185.18 | $279.38 | $193.05 | $244.20 | $287.10 | $326.27 | $430.65 | $222.75 | $285.45 | $333.30 | $379.50 | $499.95 |
| 68 | $134.33 | $163.59 | $184.52 | $201.34 | $300.80 | $200.00 | $256.00 | $299.20 | $340.80 | $451.20 | $232.00 | $296.00 | $347.20 | $392.00 | $520.00 |
| 69 | $145.45 | $177.10 | $203.60 | $221.31 | $319.30 | $210.80 | $268.10 | $316.20 | $358.05 | $472.75 | $241.80 | $308.45 | $362.70 | $410.75 | $542.50 |
| 70 | $157.50 | $198.00 | $223.28 | $246.51 | $343.50 | $225.00 | $286.50 | $336.00 | $382.50 | $504.00 | $255.00 | $325.50 | $382.50 | $435.00 | $573.00 |
| 71 | $169.65 | $213.15 | $247.95 | $273.84 | $371.20 | $240.70 | $305.95 | $361.05 | $408.90 | $539.40 | $269.70 | $345.10 | $406.00 | $459.65 | $609.00 |
| 72 | $183.40 | $229.60 | $266.00 | $298.20 | $399.00 | $257.60 | $329.00 | $385.00 | $438.20 | $578.20 | $288.40 | $366.80 | $431.20 | $488.60 | $646.80 |
| 73 | $197.10 | $247.05 | $287.55 | $321.30 | $430.65 | $275.40 | $351.00 | $414.45 | $469.80 | $621.00 | $305.10 | $390.15 | $459.00 | $519.75 | $687.15 |
| 74 | $213.20 | $266.50 | $309.40 | $347.10 | $464.10 | $295.10 | $375.70 | $442.00 | $503.10 | $664.30 | $323.70 | $413.40 | $486.20 | $551.20 | $729.30 |
| 75 | $228.75 | $287.50 | $335.00 | $375.00 | $502.50 | $313.75 | $401.25 | $473.75 | $537.50 | $710.00 | $341.25 | $437.50 | $515.00 | $583.75 | $772.50 |
| 76 | $247.20 | $312.00 | $362.40 | $406.80 | $544.80 | $334.60 | $428.40 | $505.20 | $574.80 | $758.40 | $360.00 | $462.00 | $544.80 | $618.00 | $817.20 |
| 77 | $273.76 | $345.74 | $403.56 | $453.12 | $605.24 | $364.62 | $468.46 | $553.42 | $630.12 | $830.72 | $389.40 | $500.32 | $591.18 | $672.60 | $886.18 |
| 78 | $305.62 | $387.04 | $453.12 | $509.76 | $679.68 | $401.20 | $516.84 | $612.42 | $699.74 | $919.22 | $424.80 | $547.52 | $649.00 | $739.86 | $973.50 |
| 79 | $338.66 | $429.52 | $503.86 | $567.58 | $756.38 | $438.96 | $565.22 | $672.60 | $768.18 | $1,008.90 | $461.38 | $595.90 | $706.82 | $807.12 | $1,060.82 |
| 80 | $371.70 | $472.00 | $554.60 | $624.22 | $830.72 | $475.54 | $613.60 | $730.42 | $834.26 | $1,095.04 | $497.96 | $643.10 | $764.64 | $872.02 | $1,145.78 |
| 81 | $402.38 | $512.12 | $601.80 | $678.50 | $903.70 | $508.58 | $658.44 | $783.52 | $895.62 | $1,175.28 | $531.00 | $687.94 | $817.74 | $933.38 | $1,226.02 |
| 82 | $434.24 | $551.06 | $647.82 | $730.42 | $971.14 | $542.80 | $700.92 | $834.26 | $952.26 | $1,249.62 | $566.40 | $730.42 | $868.48 | $991.20 | $1,302.72 |
| 83 | $466.10 | $591.18 | $695.02 | $783.52 | $1,043.12 | $577.02 | $743.40 | $883.82 | $1,008.90 | $1,326.32 | $600.62 | $774.08 | $920.40 | $1,049.02 | $1,380.60 |
| 84 | $500.32 | $634.84 | $745.76 | $841.34 | $1,119.82 | $612.42 | $789.42 | $936.92 | $1,070.26 | $1,407.74 | $637.20 | $820.10 | $974.68 | $1,111.56 | $1,462.02 |
| 85 | $538.08 | $684.40 | $803.58 | $906.24 | $1,204.78 | $651.36 | $840.16 | $997.10 | $1,137.52 | $1,495.06 | $676.14 | $872.02 | $1,034.86 | $1,178.82 | $1,551.70 |
| 86 | $580.56 | $737.50 | $866.12 | $975.86 | $1,299.18 | $693.84 | $893.26 | $1,059.64 | $1,207.14 | $1,589.46 | $718.62 | $925.12 | $1,097.40 | $1,248.44 | $1,646.10 |
| 87 | $624.22 | $794.14 | $932.20 | $1,051.38 | $1,398.30 | $737.50 | $949.90 | $1,125.72 | $1,282.66 | $1,688.58 | $762.28 | $981.76 | $1,163.48 | $1,323.96 | $1,745.22 |
| 88 | $672.60 | $854.32 | $1,003.00 | $1,131.62 | $1,504.50 | $785.88 | $1,010.08 | $1,196.52 | $1,362.90 | $1,794.78 | $810.66 | $1,041.94 | $1,234.28 | $1,404.20 | $1,851.42 |
| 89 | $724.52 | $920.40 | $1,080.88 | $1,217.76 | $1,620.14 | $837.80 | $1,076.16 | $1,274.40 | $1,449.04 | $1,910.42 | $862.58 | $1,108.02 | $1,312.16 | $1,490.34 | $1,967.06 |
| 90 | $781.16 | $992.38 | $1,164.66 | $1,313.34 | $1,747.58 | $894.44 | $1,148.14 | $1,358.18 | $1,544.62 | $2,037.86 | $919.22 | $1,180.00 | $1,395.94 | $1,585.92 | $2,094.50 |
| 91 | $841.34 | $1,069.08 | $1,255.52 | $1,416.00 | $1,883.28 | $954.62 | $1,224.84 | $1,449.04 | $1,647.28 | $2,173.56 | $979.40 | $1,256.70 | $1,486.80 | $1,688.58 | $2,230.20 |
| 92 | $906.24 | $1,150.50 | $1,351.10 | $1,523.38 | $2,027.24 | $1,019.52 | $1,306.26 | $1,544.62 | $1,754.66 | $2,317.52 | $1,044.30 | $1,338.12 | $1,582.38 | $1,795.96 | $2,374.16 |
| 93 | $974.68 | $1,239.00 | $1,454.94 | $1,640.20 | $2,181.82 | $1,087.96 | $1,394.76 | $1,648.46 | $1,871.48 | $2,472.10 | $1,112.74 | $1,426.62 | $1,686.22 | $1,912.78 | $2,528.74 |
| 94 | $1,050.20 | $1,334.58 | $1,567.04 | $1,766.46 | $2,349.38 | $1,163.48 | $1,490.34 | $1,760.56 | $1,997.74 | $2,639.66 | $1,188.26 | $1,522.20 | $1,798.32 | $2,039.04 | $2,696.30 |
| 95 | $1,131.62 | $1,438.42 | $1,689.76 | $1,904.52 | $2,533.46 | $1,244.90 | $1,594.18 | $1,883.28 | $2,135.80 | $2,823.74 | $1,269.68 | $1,626.04 | $1,921.04 | $2,177.10 | $2,880.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 30 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 31 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $86.17 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 32 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $88.71 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 33 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $39.19 | $48.38 | $55.46 | $62.54 | $93.78 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 34 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $39.19 | $48.38 | $56.56 | $62.54 | $98.85 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 35 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $41.64 | $49.75 | $56.56 | $62.54 | $101.38 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 36 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $44.09 | $52.24 | $59.02 | $64.76 | $106.45 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 37 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $46.53 | $54.72 | $63.94 | $67.25 | $111.52 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 38 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $46.53 | $57.21 | $66.40 | $69.74 | $116.59 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 39 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $48.98 | $59.70 | $68.86 | $74.72 | $124.19 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 40 | $25.96 | $31.86 | $36.58 | $41.30 | $55.46 | $51.23 | $61.96 | $71.03 | $76.88 | $130.58 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 41 | $25.96 | $31.86 | $36.58 | $41.30 | $55.46 | $53.91 | $64.69 | $73.78 | $79.68 | $136.02 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 42 | $28.17 | $32.42 | $36.61 | $41.30 | $55.46 | $54.14 | $67.45 | $76.54 | $85.00 | $141.48 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 43 | $28.37 | $32.63 | $39.16 | $42.41 | $57.74 | $56.85 | $70.23 | $81.81 | $87.86 | $146.98 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 44 | $28.58 | $35.19 | $39.42 | $42.69 | $60.41 | $59.58 | $73.03 | $84.64 | $90.73 | $150.00 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 45 | $28.66 | $35.23 | $41.84 | $45.13 | $62.74 | $64.01 | $75.49 | $87.17 | $95.67 | $159.45 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 46 | $31.27 | $37.83 | $42.12 | $47.82 | $65.42 | $64.29 | $80.84 | $92.52 | $98.59 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 47 | $31.49 | $38.08 | $44.76 | $50.54 | $68.12 | $67.15 | $83.70 | $95.41 | $104.06 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 48 | $31.72 | $40.73 | $47.43 | $50.87 | $70.83 | $70.04 | $86.59 | $100.84 | $109.58 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 49 | $34.40 | $41.00 | $47.74 | $53.64 | $76.08 | $72.00 | $92.00 | $103.78 | $112.58 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 50 | $35.77 | $43.39 | $51.59 | $55.96 | $78.21 | $77.08 | $94.34 | $110.60 | $117.42 | $176.00 | $106.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 51 | $38.37 | $46.00 | $54.27 | $60.06 | $83.23 | $79.88 | $95.24 | $115.97 | $124.62 | $182.00 | $110.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 52 | $37.06 | $46.20 | $53.02 | $61.28 | $88.27 | $81.28 | $102.51 | $114.96 | $128.15 | $188.00 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 53 | $39.66 | $48.84 | $57.10 | $62.94 | $93.32 | $86.04 | $107.86 | $124.24 | $135.46 | $194.00 | $116.00 | $146.00 | $172.00 | $194.00 | $256.00 |
| 54 | $39.80 | $50.43 | $57.36 | $64.24 | $98.39 | $86.81 | $110.69 | $129.73 | $139.06 | $202.00 | $120.00 | $152.00 | $176.00 | $198.00 | $264.00 |
| 55 | $42.44 | $53.15 | $61.53 | $68.44 | $105.07 | $94.00 | $118.19 | $137.22 | $146.48 | $210.00 | $122.00 | $156.00 | $182.00 | $206.00 | $274.00 |
| 56 | $46.51 | $55.72 | $65.14 | $73.50 | $114.26 | $100.00 | $123.48 | $140.52 | $154.40 | $222.00 | $128.00 | $164.00 | $190.00 | $216.00 | $286.00 |
| 57 | $49.04 | $60.73 | $69.07 | $78.49 | $121.59 | $104.14 | $128.70 | $150.23 | $162.17 | $236.00 | $134.00 | $172.00 | $202.00 | $228.00 | $302.00 |
| 58 | $51.47 | $63.26 | $74.18 | $85.06 | $128.96 | $109.27 | $133.86 | $155.59 | $171.93 | $250.00 | $144.00 | $182.00 | $210.00 | $240.00 | $318.00 |
| 59 | $58.10 | $69.75 | $79.23 | $88.65 | $138.83 | $116.51 | $143.69 | $163.41 | $187.95 | $268.00 | $152.00 | $192.00 | $224.00 | $251.14 | $336.00 |
| 60 | $60.57 | $74.91 | $84.34 | $95.20 | $148.74 | $121.72 | $148.93 | $171.32 | $187.70 | $286.00 | $160.00 | $202.00 | $236.00 | $258.50 | $354.00 |
| 61 | $65.71 | $80.00 | $93.46 | $102.87 | $160.57 | $129.34 | $159.20 | $183.34 | $197.89 | $300.30 | $165.75 | $208.65 | $245.70 | $268.72 | $366.60 |
| 62 | $70.88 | $87.72 | $98.55 | $110.62 | $175.10 | $139.00 | $169.52 | $198.05 | $212.50 | $313.50 | $171.00 | $216.60 | $254.60 | $283.53 | $380.00 |
| 63 | $80.24 | $94.34 | $107.81 | $119.84 | $185.22 | $148.00 | $181.57 | $210.14 | $227.16 | $329.30 | $177.60 | $225.70 | $262.70 | $293.76 | $394.05 |
| 64 | $85.36 | $102.09 | $118.15 | $127.64 | $200.67 | $154.80 | $191.89 | $225.54 | $239.98 | $342.00 | $183.60 | $232.20 | $271.80 | $306.00 | $406.80 |
| 65 | $94.74 | $109.82 | $125.84 | $139.44 | $215.03 | $162.75 | $204.75 | $236.71 | $257.21 | $358.75 | $190.75 | $241.50 | $281.75 | $318.50 | $423.50 |
| 66 | $102.04 | $119.67 | $138.22 | $153.15 | $233.71 | $170.00 | $214.20 | $249.90 | $276.40 | $377.40 | $197.20 | $249.90 | $292.40 | $331.50 | $440.30 |
| 67 | $112.02 | $133.59 | $153.50 | $167.96 | $255.02 | $174.90 | $222.75 | $262.35 | $296.61 | $392.70 | $202.95 | $259.05 | $305.25 | $343.20 | $455.40 |
| 68 | $121.84 | $148.45 | $168.28 | $184.08 | $273.60 | $182.40 | $232.00 | $273.60 | $310.40 | $409.60 | $209.60 | $268.80 | $315.20 | $358.40 | $473.60 |
| 69 | $133.07 | $162.09 | $184.42 | $201.19 | $291.40 | $192.20 | $244.90 | $286.75 | $325.50 | $430.90 | $220.10 | $282.10 | $330.15 | $373.55 | $494.45 |
| 70 | $142.50 | $180.00 | $202.85 | $223.58 | $313.50 | $204.00 | $261.00 | $306.00 | $346.50 | $459.00 | $231.00 | $297.00 | $348.00 | $394.50 | $522.00 |
| 71 | $153.70 | $194.30 | $224.75 | $249.47 | $337.85 | $217.50 | $278.40 | $327.70 | $371.20 | $491.55 | $245.05 | $314.65 | $368.30 | $419.05 | $553.90 |
| 72 | $166.60 | $208.60 | $242.20 | $271.60 | $364.00 | $233.80 | $298.20 | $351.40 | $399.00 | $527.80 | $261.80 | $334.60 | $392.00 | $445.20 | $589.40 |
| 73 | $179.55 | $225.45 | $261.90 | $292.95 | $391.50 | $251.10 | $319.95 | $376.65 | $427.95 | $564.30 | $278.10 | $355.05 | $417.15 | $472.50 | $625.05 |
| 74 | $193.70 | $243.10 | $282.10 | $315.90 | $422.50 | $269.10 | $343.20 | $403.00 | $457.60 | $604.50 | $295.10 | $377.00 | $443.30 | $501.80 | $663.00 |
| 75 | $208.75 | $262.50 | $305.00 | $341.25 | $456.25 | $286.25 | $366.25 | $431.25 | $488.75 | $645.00 | $311.25 | $398.75 | $468.75 | $531.25 | $702.50 |
| 76 | $225.60 | $283.20 | $330.00 | $370.80 | $495.60 | $304.80 | $388.80 | $459.60 | $523.20 | $690.00 | $328.80 | $420.00 | $495.60 | $564.00 | $744.00 |
| 77 | $248.98 | $313.88 | $366.98 | $413.00 | $549.98 | $331.58 | $424.80 | $503.86 | $574.66 | $755.20 | $354.00 | $454.30 | $538.08 | $612.42 | $805.94 |
| 78 | $278.48 | $351.64 | $411.82 | $463.74 | $618.32 | $364.62 | $469.64 | $556.96 | $636.02 | $836.62 | $387.04 | $497.96 | $590.00 | $672.60 | $885.00 |
| 79 | $307.98 | $390.58 | $459.02 | $516.84 | $697.94 | $398.84 | $514.48 | $612.42 | $699.74 | $918.04 | $418.90 | $541.62 | $644.28 | $735.14 | $965.24 |
| 80 | $337.48 | $429.52 | $503.86 | $568.76 | $756.38 | $431.88 | $558.14 | $664.34 | $759.92 | $997.10 | $451.94 | $585.28 | $695.02 | $794.14 | $1,043.12 |
| 81 | $366.98 | $466.10 | $547.52 | $617.14 | $821.28 | $463.74 | $599.44 | $712.72 | $814.20 | $1,069.08 | $483.80 | $625.40 | $743.40 | $849.60 | $1,116.28 |
| 82 | $394.12 | $501.50 | $588.82 | $664.34 | $883.82 | $493.24 | $637.20 | $757.56 | $866.12 | $1,137.52 | $514.48 | $664.34 | $789.42 | $901.52 | $1,184.72 |
| 83 | $423.62 | $538.08 | $632.48 | $712.72 | $948.72 | $525.10 | $676.14 | $804.76 | $918.04 | $1,207.14 | $546.34 | $704.46 | $836.62 | $954.62 | $1,255.52 |
| 84 | $455.48 | $578.20 | $678.50 | $765.82 | $1,018.34 | $558.14 | $718.62 | $853.14 | $973.50 | $1,280.30 | $579.38 | $746.94 | $886.18 | $1,011.26 | $1,329.86 |
| 85 | $489.70 | $623.04 | $731.60 | $824.82 | $1,096.22 | $593.54 | $764.64 | $907.42 | $1,034.86 | $1,360.54 | $615.96 | $794.14 | $941.64 | $1,072.62 | $1,411.28 |
| 86 | $528.64 | $671.42 | $788.24 | $888.54 | $1,182.36 | $632.48 | $813.02 | $964.06 | $1,098.58 | $1,446.68 | $654.90 | $842.52 | $998.28 | $1,136.34 | $1,497.42 |
| 87 | $568.76 | $722.16 | $848.42 | $955.80 | $1,272.04 | $672.60 | $863.76 | $1,024.24 | $1,165.84 | $1,536.36 | $695.02 | $893.26 | $1,058.46 | $1,203.60 | $1,587.10 |
| 88 | $612.42 | $777.62 | $913.32 | $1,028.96 | $1,369.98 | $716.26 | $919.22 | $1,089.14 | $1,239.00 | $1,634.30 | $738.68 | $948.72 | $1,123.36 | $1,276.76 | $1,685.04 |
| 89 | $658.44 | $837.80 | $982.94 | $1,108.02 | $1,475.00 | $762.28 | $979.40 | $1,158.76 | $1,318.06 | $1,739.32 | $784.70 | $1,008.90 | $1,192.98 | $1,355.82 | $1,790.06 |
| 90 | $710.36 | $902.70 | $1,059.64 | $1,195.34 | $1,590.64 | $814.20 | $1,044.30 | $1,235.46 | $1,405.38 | $1,854.96 | $836.62 | $1,073.80 | $1,269.68 | $1,443.14 | $1,905.70 |
| 91 | $765.82 | $973.50 | $1,142.24 | $1,288.56 | $1,713.36 | $869.66 | $1,115.10 | $1,318.06 | $1,498.60 | $1,977.68 | $892.08 | $1,144.60 | $1,352.28 | $1,536.36 | $2,028.42 |
| 92 | $824.82 | $1,047.84 | $1,229.56 | $1,386.50 | $1,845.52 | $928.66 | $1,189.44 | $1,405.38 | $1,596.54 | $2,109.84 | $951.08 | $1,218.94 | $1,439.60 | $1,634.30 | $2,160.58 |
| 93 | $887.36 | $1,126.90 | $1,323.96 | $1,492.70 | $1,985.94 | $991.20 | $1,268.50 | $1,499.78 | $1,702.74 | $2,250.26 | $1,013.62 | $1,298.00 | $1,534.00 | $1,740.50 | $2,301.00 |
| 94 | $955.80 | $1,214.22 | $1,425.44 | $1,607.16 | $2,138.16 | $1,059.64 | $1,355.82 | $1,601.26 | $1,817.20 | $2,402.48 | $1,082.06 | $1,385.32 | $1,635.48 | $1,854.96 | $2,453.22 |
| 95 | $1,030.14 | $1,308.62 | $1,537.54 | $1,733.42 | $2,305.72 | $1,133.98 | $1,450.22 | $1,713.36 | $1,943.46 | $2,570.04 | $1,156.40 | $1,479.72 | $1,747.58 | $1,981.22 | $2,620.78 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 30 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 31 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $81.25 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 32 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $83.64 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 33 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $36.74 | $44.84 | $51.92 | $57.82 | $88.42 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 34 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $36.74 | $44.84 | $52.95 | $57.82 | $93.20 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 35 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $39.03 | $46.11 | $52.95 | $57.82 | $95.59 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 36 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $41.33 | $48.41 | $55.25 | $59.87 | $100.37 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 37 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.63 | $50.72 | $59.86 | $62.17 | $105.15 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 38 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.63 | $53.02 | $62.16 | $64.48 | $109.93 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 39 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $45.92 | $55.33 | $64.46 | $69.08 | $117.09 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 40 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $48.22 | $57.63 | $66.77 | $71.39 | $121.87 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 41 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $50.74 | $60.18 | $69.35 | $73.99 | $126.95 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 42 | $25.61 | $30.01 | $34.25 | $37.76 | $50.74 | $50.96 | $62.75 | $71.95 | $78.93 | $132.05 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 43 | $25.79 | $30.21 | $36.63 | $38.78 | $52.83 | $53.51 | $65.33 | $76.91 | $81.58 | $137.18 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 44 | $25.98 | $32.59 | $36.88 | $39.03 | $55.27 | $56.08 | $67.94 | $79.56 | $84.25 | $140.00 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 45 | $26.17 | $32.80 | $39.31 | $41.47 | $57.72 | $58.67 | $70.56 | $82.23 | $89.29 | $147.50 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 46 | $28.55 | $35.22 | $39.57 | $43.94 | $60.19 | $58.93 | $75.57 | $87.28 | $92.01 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 47 | $28.76 | $35.45 | $42.05 | $46.44 | $62.67 | $61.55 | $78.24 | $90.01 | $97.13 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 48 | $28.96 | $37.92 | $44.55 | $46.74 | $65.16 | $64.20 | $80.94 | $95.13 | $102.28 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 49 | $31.41 | $38.17 | $44.85 | $49.29 | $70.00 | $66.00 | $86.00 | $97.91 | $105.08 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 50 | $31.64 | $40.68 | $47.41 | $51.87 | $72.52 | $69.56 | $88.79 | $103.10 | $110.30 | $166.00 | $98.00 | $128.00 | $146.00 | $166.00 | $220.00 |
| 51 | $34.11 | $43.21 | $49.98 | $54.47 | $77.39 | $72.27 | $91.58 | $108.36 | $115.59 | $172.00 | $102.00 | $132.00 | $152.00 | $170.00 | $228.00 |
| 52 | $34.31 | $43.48 | $50.30 | $57.10 | $82.28 | $77.41 | $96.81 | $111.25 | $120.93 | $178.00 | $104.00 | $136.00 | $158.00 | $176.00 | $236.00 |
| 53 | $36.83 | $46.05 | $52.92 | $57.46 | $87.20 | $80.17 | $102.09 | $116.60 | $126.31 | $184.00 | $108.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 54 | $37.05 | $46.34 | $53.26 | $60.14 | $92.15 | $82.95 | $104.96 | $121.98 | $131.74 | $190.00 | $112.00 | $144.00 | $166.00 | $188.00 | $252.00 |
| 55 | $39.61 | $48.96 | $55.93 | $62.85 | $97.11 | $88.00 | $110.31 | $127.42 | $137.21 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 56 | $42.15 | $51.54 | $60.89 | $67.84 | $104.47 | $92.00 | $115.64 | $132.82 | $145.10 | $206.00 | $120.00 | $154.00 | $180.00 | $204.00 | $270.00 |
| 57 | $44.71 | $56.49 | $63.54 | $72.89 | $111.86 | $96.28 | $121.01 | $140.72 | $153.05 | $220.00 | $126.00 | $164.00 | $190.00 | $216.00 | $284.00 |
| 58 | $47.30 | $59.13 | $68.58 | $77.97 | $119.29 | $101.60 | $126.42 | $146.21 | $161.07 | $236.00 | $134.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 59 | $52.29 | $64.17 | $73.67 | $83.11 | $129.14 | $106.96 | $134.36 | $154.23 | $169.14 | $254.00 | $140.00 | $182.00 | $212.00 | $239.18 | $318.00 |
| 60 | $54.94 | $69.26 | $78.81 | $88.30 | $139.04 | $112.36 | $139.85 | $162.30 | $177.27 | $272.00 | $148.00 | $192.00 | $224.00 | $244.99 | $336.00 |
| 61 | $59.99 | $74.38 | $86.38 | $95.92 | $149.21 | $120.10 | $150.15 | $172.66 | $187.56 | $282.75 | $154.05 | $198.90 | $232.05 | $255.48 | $347.10 |
| 62 | $65.10 | $81.97 | $91.61 | $103.62 | $161.88 | $127.88 | $160.50 | $185.56 | $200.60 | $294.50 | $159.60 | $205.20 | $239.40 | $268.51 | $359.10 |
| 63 | $72.67 | $87.19 | $99.30 | $111.38 | $172.22 | $136.90 | $170.89 | $196.01 | $213.60 | $310.80 | $164.65 | $212.75 | $247.90 | $279.07 | $371.85 |
| 64 | $77.87 | $94.90 | $109.50 | $119.22 | $187.52 | $144.00 | $181.33 | $211.54 | $226.65 | $324.00 | $171.00 | $221.40 | $257.40 | $291.60 | $385.20 |
| 65 | $85.57 | $102.68 | $117.35 | $129.58 | $200.48 | $148.75 | $194.25 | $224.51 | $242.28 | $341.25 | $176.75 | $229.25 | $267.75 | $302.75 | $400.75 |
| 66 | $92.90 | $112.46 | $129.58 | $141.80 | $217.59 | $156.40 | $204.00 | $238.00 | $259.94 | $357.00 | $183.60 | $238.00 | $278.80 | $314.50 | $418.20 |
| 67 | $102.68 | $124.69 | $141.80 | $156.47 | $237.15 | $163.35 | $211.20 | $245.85 | $280.13 | $369.60 | $189.75 | $245.85 | $287.10 | $326.70 | $432.30 |
| 68 | $112.46 | $139.36 | $156.47 | $171.14 | $254.40 | $169.60 | $220.80 | $257.60 | $292.80 | $387.20 | $196.80 | $256.00 | $299.20 | $339.20 | $448.00 |
| 69 | $122.24 | $151.58 | $171.14 | $188.25 | $271.25 | $178.25 | $232.50 | $269.70 | $308.45 | $407.65 | $204.60 | $268.15 | $311.55 | $354.95 | $469.65 |
| 70 | $132.00 | $168.00 | $188.25 | $207.81 | $291.00 | $190.50 | $246.00 | $288.00 | $327.00 | $432.00 | $216.00 | $282.00 | $328.50 | $373.50 | $493.50 |
| 71 | $142.10 | $181.25 | $210.25 | $232.26 | $314.65 | $203.00 | $263.90 | $310.30 | $350.90 | $464.00 | $229.10 | $298.70 | $350.90 | $397.30 | $524.90 |
| 72 | $152.60 | $196.00 | $226.80 | $253.40 | $338.80 | $217.00 | $284.20 | $333.20 | $376.60 | $497.00 | $243.60 | $319.20 | $372.40 | $421.40 | $557.20 |
| 73 | $166.05 | $211.95 | $244.35 | $274.05 | $365.85 | $234.90 | $305.10 | $356.40 | $405.00 | $534.60 | $260.55 | $338.85 | $395.55 | $449.55 | $592.65 |
| 74 | $178.10 | $228.80 | $263.90 | $295.10 | $395.20 | $249.60 | $326.30 | $382.20 | $432.90 | $572.00 | $274.30 | $360.10 | $419.90 | $475.80 | $629.20 |
| 75 | $192.50 | $246.25 | $285.00 | $320.00 | $427.50 | $266.25 | $347.50 | $407.50 | $463.75 | $611.25 | $291.25 | $380.00 | $445.00 | $505.00 | $666.25 |
| 76 | $207.60 | $267.60 | $309.60 | $346.80 | $464.40 | $284.20 | $372.00 | $435.60 | $495.60 | $654.00 | $306.00 | $402.00 | $470.40 | $534.00 | $706.80 |
| 77 | $230.10 | $296.18 | $343.38 | $387.04 | $515.66 | $309.16 | $405.92 | $476.72 | $543.98 | $715.08 | $330.40 | $434.24 | $509.76 | $581.74 | $765.82 |
| 78 | $257.24 | $331.58 | $387.04 | $435.42 | $579.38 | $341.02 | $447.22 | $528.64 | $604.16 | $792.96 | $361.08 | $475.54 | $560.50 | $639.56 | $840.16 |
| 79 | $285.56 | $369.34 | $430.70 | $484.98 | $645.46 | $372.88 | $490.88 | $580.56 | $663.16 | $870.84 | $392.94 | $518.02 | $611.24 | $698.56 | $916.86 |
| 80 | $312.70 | $404.74 | $473.18 | $533.36 | $709.18 | $403.56 | $532.18 | $630.12 | $719.80 | $944.00 | $423.62 | $558.14 | $659.62 | $754.02 | $990.02 |
| 81 | $338.66 | $440.14 | $513.30 | $578.20 | $770.54 | $431.88 | $571.12 | $674.96 | $770.54 | $1,012.44 | $451.94 | $597.08 | $705.64 | $804.76 | $1,058.46 |
| 82 | $364.62 | $473.18 | $552.24 | $623.04 | $829.54 | $460.20 | $607.70 | $717.44 | $820.10 | $1,077.34 | $480.26 | $633.66 | $749.30 | $855.50 | $1,124.54 |
| 83 | $391.76 | $508.58 | $593.54 | $669.06 | $889.72 | $489.70 | $645.46 | $762.28 | $869.66 | $1,142.24 | $509.76 | $672.60 | $794.14 | $905.06 | $1,190.62 |
| 84 | $421.26 | $545.16 | $637.20 | $717.44 | $955.80 | $520.38 | $683.22 | $808.30 | $920.40 | $1,211.86 | $541.62 | $711.54 | $840.16 | $956.98 | $1,260.24 |
| 85 | $453.12 | $587.64 | $685.58 | $772.30 | $1,028.96 | $553.42 | $726.88 | $857.86 | $978.22 | $1,287.38 | $574.66 | $756.38 | $890.90 | $1,015.98 | $1,336.94 |
| 86 | $488.52 | $633.66 | $738.08 | $833.08 | $1,109.20 | $588.82 | $772.90 | $910.96 | $1,038.40 | $1,367.62 | $610.06 | $802.40 | $944.00 | $1,076.16 | $1,417.18 |
| 87 | $526.28 | $682.04 | $795.32 | $896.80 | $1,192.98 | $626.58 | $821.28 | $967.60 | $1,102.12 | $1,451.40 | $647.82 | $850.78 | $1,000.64 | $1,139.88 | $1,500.96 |
| 88 | $566.40 | $733.96 | $856.68 | $965.24 | $1,285.02 | $666.70 | $873.20 | $1,028.96 | $1,170.56 | $1,543.44 | $687.94 | $902.70 | $1,062.00 | $1,208.32 | $1,593.00 |
| 89 | $610.06 | $789.42 | $922.76 | $1,039.58 | $1,382.96 | $710.36 | $928.66 | $1,095.04 | $1,244.90 | $1,641.38 | $731.60 | $958.16 | $1,128.08 | $1,282.66 | $1,690.94 |
| 90 | $657.26 | $851.96 | $994.74 | $1,121.00 | $1,491.52 | $757.56 | $991.20 | $1,167.02 | $1,326.32 | $1,749.94 | $778.80 | $1,020.70 | $1,200.06 | $1,364.08 | $1,799.50 |
| 91 | $708.00 | $918.04 | $1,071.44 | $1,208.32 | $1,607.16 | $808.30 | $1,057.28 | $1,243.72 | $1,413.64 | $1,865.58 | $829.54 | $1,086.78 | $1,276.76 | $1,451.40 | $1,915.14 |
| 92 | $762.28 | $987.66 | $1,154.04 | $1,300.36 | $1,731.06 | $862.58 | $1,126.90 | $1,326.32 | $1,505.68 | $1,989.48 | $883.82 | $1,156.40 | $1,359.36 | $1,543.44 | $2,039.04 |
| 93 | $821.28 | $1,063.18 | $1,241.36 | $1,399.48 | $1,862.04 | $921.58 | $1,202.42 | $1,413.64 | $1,604.80 | $2,120.46 | $942.82 | $1,231.92 | $1,446.68 | $1,642.56 | $2,170.02 |
| 94 | $883.82 | $1,145.78 | $1,336.94 | $1,506.86 | $2,006.00 | $984.12 | $1,285.02 | $1,509.22 | $1,712.18 | $2,264.42 | $1,005.36 | $1,314.52 | $1,542.26 | $1,749.94 | $2,313.98 |
| 95 | $953.44 | $1,235.46 | $1,441.96 | $1,624.86 | $2,162.94 | $1,053.74 | $1,374.70 | $1,614.24 | $1,830.18 | $2,421.36 | $1,074.98 | $1,404.20 | $1,647.28 | $1,867.94 | $2,470.92 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Bureau of Insurance Rate Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 30 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 31 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $89.87 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 32 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $92.51 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 33 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $40.41 | $48.38 | $59.00 | $66.08 | $97.80 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 34 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $40.41 | $48.38 | $60.17 | $66.08 | $103.08 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 35 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $42.94 | $49.75 | $60.17 | $66.08 | $105.73 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 36 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $45.46 | $52.24 | $62.79 | $68.43 | $111.01 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 37 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $47.99 | $54.72 | $68.02 | $71.06 | $116.30 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 38 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $47.99 | $57.21 | $70.64 | $73.69 | $121.58 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 39 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $50.51 | $59.70 | $73.25 | $78.95 | $129.51 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 40 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $54.25 | $64.84 | $73.87 | $81.00 | $135.80 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 41 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $57.08 | $67.70 | $76.73 | $83.95 | $141.46 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 42 | $29.45 | $33.62 | $37.79 | $43.66 | $57.82 | $57.33 | $70.59 | $79.61 | $89.56 | $147.14 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 43 | $29.66 | $33.84 | $40.42 | $44.84 | $60.20 | $60.20 | $73.50 | $85.09 | $92.56 | $152.85 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 44 | $29.88 | $36.50 | $40.69 | $45.13 | $62.98 | $63.09 | $76.43 | $88.02 | $95.59 | $156.00 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 45 | $29.90 | $36.45 | $44.38 | $47.57 | $65.25 | $67.56 | $78.77 | $90.45 | $100.46 | $165.43 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 46 | $32.63 | $39.13 | $44.67 | $50.40 | $68.04 | $67.86 | $84.36 | $96.01 | $103.52 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 47 | $32.86 | $39.39 | $47.47 | $53.27 | $70.84 | $70.88 | $87.34 | $99.01 | $109.27 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 48 | $33.10 | $42.13 | $50.30 | $53.62 | $73.66 | $73.93 | $90.35 | $104.64 | $115.06 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 49 | $35.90 | $42.41 | $50.64 | $56.54 | $79.13 | $76.00 | $96.00 | $107.70 | $118.21 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 50 | $37.14 | $44.75 | $52.98 | $58.69 | $82.47 | $78.96 | $98.04 | $114.35 | $122.75 | $186.00 | $112.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 51 | $39.79 | $48.78 | $57.12 | $62.85 | $87.61 | $83.68 | $100.74 | $121.67 | $130.04 | $192.00 | $116.00 | $144.00 | $168.00 | $190.00 | $252.00 |
| 52 | $39.81 | $48.91 | $57.10 | $65.46 | $92.76 | $87.09 | $108.20 | $124.23 | $135.37 | $198.00 | $120.00 | $150.00 | $174.00 | $198.00 | $260.00 |
| 53 | $42.49 | $51.63 | $59.89 | $65.67 | $99.44 | $91.91 | $111.72 | $131.89 | $140.96 | $206.00 | $122.00 | $154.00 | $180.00 | $204.00 | $272.00 |
| 54 | $42.54 | $51.79 | $60.09 | $68.34 | $103.08 | $92.60 | $114.50 | $135.54 | $146.37 | $210.00 | $126.00 | $158.00 | $184.00 | $210.00 | $276.00 |
| 55 | $43.85 | $55.95 | $64.32 | $71.23 | $109.85 | $98.00 | $124.10 | $143.10 | $152.04 | $220.00 | $128.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 56 | $49.41 | $59.89 | $67.97 | $76.33 | $119.16 | $106.00 | $131.32 | $148.22 | $159.99 | $232.00 | $136.00 | $172.00 | $198.00 | $226.00 | $300.00 |
| 57 | $51.92 | $63.56 | $71.83 | $82.70 | $126.45 | $110.03 | $136.38 | $155.94 | $171.29 | $246.00 | $142.00 | $180.00 | $210.00 | $238.00 | $316.00 |
| 58 | $52.86 | $66.01 | $78.38 | $89.32 | $135.41 | $111.18 | $139.43 | $163.08 | $180.98 | $264.00 | $150.00 | $190.00 | $222.00 | $252.00 | $332.00 |
| 59 | $61.00 | $72.54 | $83.40 | $92.81 | $145.28 | $122.24 | $149.28 | $172.59 | $186.76 | $282.00 | $158.00 | $200.00 | $234.00 | $263.10 | $352.00 |
| 60 | $63.39 | $79.16 | $89.87 | $99.34 | $156.82 | $127.34 | $156.20 | $182.14 | $199.39 | $302.00 | $168.00 | $212.00 | $250.00 | $270.07 | $372.00 |
| 61 | $68.56 | $84.21 | $99.12 | $108.43 | $170.30 | $134.89 | $166.44 | $192.24 | $208.13 | $317.85 | $173.55 | $220.35 | $259.35 | $281.97 | $388.05 |
| 62 | $73.77 | $93.47 | $102.71 | $116.22 | $183.36 | $144.56 | $180.34 | $206.98 | $222.70 | $328.70 | $178.60 | $228.00 | $264.10 | $296.67 | $399.00 |
| 63 | $83.26 | $98.63 | $113.49 | $125.48 | $193.35 | $155.40 | $188.69 | $218.97 | $239.02 | $344.10 | $185.00 | $236.80 | $275.65 | $308.45 | $412.55 |
| 64 | $89.85 | $106.41 | $123.91 | $134.65 | $210.54 | $163.80 | $200.69 | $236.22 | $251.65 | $358.20 | $192.60 | $243.00 | $284.40 | $322.20 | $426.60 |
| 65 | $99.32 | $115.52 | $131.49 | $146.48 | $224.73 | $169.75 | $215.25 | $248.80 | $270.49 | $376.25 | $199.50 | $253.75 | $295.75 | $334.25 | $442.75 |
| 66 | $106.61 | $126.88 | $145.41 | $160.24 | $244.99 | $176.80 | $226.10 | $263.50 | $289.56 | $396.10 | $207.40 | $263.50 | $307.70 | $348.50 | $462.40 |
| 67 | $118.24 | $141.02 | $160.81 | $176.57 | $268.01 | $184.80 | $235.95 | $275.55 | $309.80 | $412.50 | $214.50 | $273.90 | $318.45 | $361.35 | $478.50 |
| 68 | $128.08 | $156.02 | $177.14 | $192.71 | $286.40 | $190.40 | $243.20 | $288.00 | $324.80 | $428.80 | $220.80 | $281.60 | $332.80 | $374.40 | $496.00 |
| 69 | $139.26 | $169.59 | $194.75 | $211.25 | $305.35 | $201.50 | $257.30 | $302.25 | $342.55 | $452.60 | $230.95 | $294.50 | $347.20 | $392.15 | $519.25 |
| 70 | $150.00 | $189.00 | $213.06 | $235.04 | $328.50 | $214.50 | $273.00 | $321.00 | $364.50 | $481.50 | $243.00 | $312.00 | $366.00 | $414.00 | $547.50 |
| 71 | $160.95 | $203.00 | $236.35 | $262.37 | $355.25 | $229.10 | $291.45 | $343.65 | $391.50 | $516.20 | $256.65 | $330.60 | $388.60 | $440.80 | $581.45 |
| 72 | $175.00 | $218.40 | $254.80 | $285.60 | $382.20 | $246.40 | $312.20 | $369.60 | $418.60 | $553.00 | $274.40 | $350.00 | $411.60 | $467.60 | $618.80 |
| 73 | $187.65 | $236.25 | $274.05 | $307.80 | $410.40 | $261.90 | $336.15 | $394.20 | $449.55 | $591.30 | $291.60 | $372.60 | $438.75 | $496.80 | $656.10 |
| 74 | $202.80 | $254.80 | $296.40 | $331.50 | $444.60 | $280.80 | $360.10 | $423.80 | $481.00 | $634.40 | $309.40 | $395.20 | $465.40 | $526.50 | $698.10 |
| 75 | $218.75 | $275.00 | $320.00 | $357.50 | $478.75 | $300.00 | $383.75 | $451.25 | $512.50 | $676.25 | $326.25 | $417.50 | $492.50 | $557.50 | $737.50 |
| 76 | $236.40 | $297.60 | $346.80 | $388.80 | $520.80 | $319.20 | $409.20 | $482.40 | $548.40 | $724.80 | $344.40 | $441.60 | $520.80 | $590.40 | $781.20 |
| 77 | $260.78 | $330.40 | $384.68 | $433.06 | $578.20 | $346.92 | $447.22 | $528.64 | $602.98 | $792.96 | $371.70 | $477.90 | $564.04 | $643.10 | $847.24 |
| 78 | $291.46 | $369.34 | $431.88 | $487.34 | $649.00 | $382.32 | $493.24 | $584.10 | $667.88 | $877.92 | $404.74 | $522.74 | $618.32 | $706.82 | $929.84 |
| 79 | $323.32 | $410.64 | $481.44 | $542.80 | $722.16 | $418.90 | $541.62 | $643.10 | $733.96 | $964.06 | $440.14 | $568.76 | $676.14 | $771.72 | $1,013.62 |
| 80 | $355.18 | $450.76 | $529.82 | $597.08 | $792.96 | $454.30 | $586.46 | $698.56 | $797.68 | $1,044.30 | $475.54 | $614.78 | $730.42 | $834.26 | $1,093.86 |
| 81 | $384.68 | $488.52 | $574.66 | $647.82 | $861.40 | $486.16 | $627.76 | $748.12 | $854.32 | $1,121.00 | $508.58 | $656.08 | $779.98 | $892.08 | $1,170.56 |
| 82 | $414.18 | $526.28 | $618.32 | $697.38 | $927.48 | $518.02 | $670.24 | $795.32 | $908.60 | $1,194.16 | $540.44 | $697.38 | $829.54 | $946.36 | $1,243.72 |
| 83 | $444.86 | $565.22 | $664.34 | $748.12 | $995.92 | $551.06 | $710.36 | $844.88 | $964.06 | $1,267.32 | $573.48 | $739.86 | $879.10 | $1,001.82 | $1,318.06 |
| 84 | $477.90 | $606.52 | $712.72 | $803.58 | $1,069.08 | $585.28 | $754.02 | $895.62 | $1,020.70 | $1,344.02 | $608.88 | $783.52 | $929.84 | $1,060.82 | $1,395.94 |
| 85 | $514.48 | $652.54 | $767.00 | $864.34 | $1,151.68 | $623.04 | $802.40 | $951.08 | $1,085.60 | $1,428.98 | $646.64 | $831.90 | $987.66 | $1,125.72 | $1,483.26 |
| 86 | $554.60 | $704.46 | $827.18 | $933.38 | $1,240.18 | $663.16 | $854.32 | $1,011.26 | $1,154.04 | $1,517.48 | $686.76 | $883.82 | $1,047.84 | $1,194.16 | $1,571.76 |
| 87 | $597.08 | $758.74 | $890.90 | $1,004.18 | $1,334.58 | $705.64 | $908.60 | $1,074.98 | $1,224.84 | $1,611.88 | $729.24 | $938.10 | $1,111.56 | $1,264.96 | $1,666.16 |
| 88 | $641.92 | $815.38 | $958.16 | $1,079.70 | $1,437.24 | $750.48 | $965.24 | $1,142.24 | $1,300.36 | $1,714.54 | $774.08 | $994.74 | $1,178.82 | $1,340.48 | $1,768.82 |
| 89 | $692.66 | $879.10 | $1,032.50 | $1,163.48 | $1,548.16 | $801.22 | $1,028.96 | $1,216.58 | $1,384.14 | $1,825.46 | $824.82 | $1,058.46 | $1,253.16 | $1,424.26 | $1,879.74 |
| 90 | $745.76 | $947.54 | $1,112.74 | $1,254.34 | $1,668.52 | $854.32 | $1,097.40 | $1,296.82 | $1,475.00 | $1,945.82 | $877.92 | $1,126.90 | $1,333.40 | $1,515.12 | $2,000.10 |
| 91 | $803.58 | $1,020.70 | $1,200.06 | $1,352.28 | $1,798.32 | $912.14 | $1,170.56 | $1,384.14 | $1,572.94 | $2,075.62 | $935.74 | $1,200.06 | $1,420.72 | $1,613.06 | $2,129.90 |
| 92 | $866.12 | $1,099.76 | $1,290.92 | $1,454.94 | $1,936.38 | $974.68 | $1,249.62 | $1,475.00 | $1,675.60 | $2,213.68 | $998.28 | $1,279.12 | $1,511.58 | $1,715.72 | $2,267.96 |
| 93 | $931.02 | $1,183.54 | $1,388.86 | $1,567.04 | $2,083.88 | $1,039.58 | $1,333.40 | $1,572.94 | $1,787.70 | $2,361.18 | $1,063.18 | $1,362.90 | $1,609.52 | $1,827.82 | $2,415.46 |
| 94 | $1,003.00 | $1,274.40 | $1,496.24 | $1,687.40 | $2,244.36 | $1,111.56 | $1,424.26 | $1,680.32 | $1,908.06 | $2,521.66 | $1,135.16 | $1,453.76 | $1,716.90 | $1,948.18 | $2,575.94 |
| 95 | $1,080.88 | $1,374.70 | $1,613.06 | $1,818.38 | $2,420.18 | $1,189.44 | $1,524.56 | $1,797.14 | $2,039.04 | $2,697.48 | $1,213.04 | $1,554.06 | $1,833.72 | $2,079.16 | $2,751.76 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Panel

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 30 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 31 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $81.25 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 32 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $83.64 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 33 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $36.74 | $44.84 | $50.74 | $59.00 | $88.42 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 34 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $36.74 | $44.84 | $51.75 | $59.00 | $93.20 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 35 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $39.03 | $46.11 | $51.75 | $59.00 | $95.59 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 36 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $41.33 | $48.41 | $54.00 | $61.09 | $100.37 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 37 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $43.63 | $50.72 | $58.50 | $63.44 | $105.15 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 38 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $43.63 | $53.02 | $60.75 | $65.79 | $109.93 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 39 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $45.92 | $55.33 | $63.00 | $70.49 | $117.09 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 40 | $23.60 | $30.68 | $34.22 | $37.76 | $50.74 | $48.22 | $57.63 | $65.35 | $71.39 | $120.13 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 41 | $23.60 | $30.68 | $34.22 | $37.76 | $50.74 | $50.74 | $60.18 | $67.87 | $73.99 | $125.14 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 42 | $25.61 | $31.22 | $34.25 | $37.76 | $50.74 | $50.96 | $62.75 | $70.42 | $78.93 | $130.17 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 43 | $25.79 | $31.42 | $36.63 | $38.78 | $52.83 | $53.51 | $65.33 | $75.27 | $81.58 | $135.22 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 44 | $25.98 | $33.89 | $36.88 | $39.03 | $55.27 | $56.08 | $67.94 | $77.87 | $84.25 | $138.00 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 45 | $26.17 | $32.80 | $39.31 | $42.69 | $57.72 | $58.67 | $68.92 | $82.23 | $89.29 | $147.50 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 46 | $28.55 | $35.22 | $39.57 | $45.23 | $60.19 | $58.93 | $73.81 | $87.28 | $92.01 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 47 | $28.76 | $35.45 | $42.05 | $47.81 | $62.67 | $61.55 | $76.43 | $90.01 | $97.13 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 48 | $28.96 | $37.92 | $44.55 | $48.12 | $65.16 | $64.20 | $79.06 | $95.13 | $102.28 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 49 | $31.41 | $38.17 | $44.85 | $50.74 | $70.00 | $66.00 | $84.00 | $97.91 | $105.08 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 50 | $33.01 | $40.68 | $47.41 | $51.87 | $72.52 | $71.44 | $86.94 | $101.22 | $110.30 | $164.00 | $100.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 51 | $35.53 | $43.21 | $51.41 | $55.87 | $78.85 | $74.17 | $89.75 | $108.36 | $117.40 | $170.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 52 | $35.69 | $43.48 | $50.30 | $58.49 | $82.28 | $77.41 | $96.81 | $109.40 | $122.74 | $176.00 | $106.00 | $134.00 | $156.00 | $176.00 | $230.00 |
| 53 | $36.83 | $46.05 | $52.92 | $58.83 | $87.20 | $80.17 | $102.09 | $116.60 | $126.31 | $182.00 | $108.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 54 | $37.05 | $46.34 | $53.26 | $60.14 | $93.71 | $81.02 | $103.05 | $121.98 | $129.91 | $190.00 | $112.00 | $142.00 | $164.00 | $184.00 | $250.00 |
| 55 | $39.61 | $50.36 | $57.33 | $64.25 | $97.11 | $88.00 | $110.31 | $127.42 | $137.21 | $196.00 | $114.00 | $146.00 | $170.00 | $192.00 | $254.00 |
| 56 | $43.60 | $51.54 | $60.89 | $67.84 | $106.10 | $94.00 | $113.68 | $132.82 | $143.24 | $206.00 | $122.00 | $152.00 | $178.00 | $200.00 | $268.00 |
| 57 | $46.15 | $56.49 | $64.92 | $72.89 | $113.48 | $98.24 | $121.01 | $138.82 | $151.23 | $220.00 | $126.00 | $160.00 | $190.00 | $212.00 | $282.00 |
| 58 | $47.30 | $59.13 | $69.98 | $79.39 | $120.90 | $101.60 | $124.56 | $146.21 | $159.26 | $236.00 | $132.00 | $170.00 | $198.00 | $224.00 | $296.00 |
| 59 | $53.74 | $65.57 | $75.06 | $83.11 | $130.75 | $108.87 | $136.22 | $154.23 | $167.38 | $252.00 | $140.00 | $180.00 | $210.00 | $235.20 | $316.00 |
| 60 | $56.35 | $70.67 | $80.19 | $89.68 | $140.66 | $114.23 | $139.85 | $162.30 | $177.27 | $270.00 | $150.00 | $190.00 | $222.00 | $241.14 | $334.00 |
| 61 | $61.42 | $75.79 | $87.79 | $97.31 | $150.84 | $120.10 | $150.15 | $170.88 | $187.56 | $282.75 | $156.00 | $196.95 | $228.15 | $253.58 | $343.20 |
| 62 | $66.54 | $81.97 | $91.61 | $103.62 | $163.54 | $129.74 | $158.70 | $183.78 | $198.90 | $292.60 | $159.60 | $201.40 | $237.50 | $264.75 | $355.30 |
| 63 | $74.18 | $87.19 | $100.72 | $111.38 | $172.22 | $138.75 | $167.33 | $196.01 | $211.90 | $307.10 | $164.65 | $209.05 | $244.20 | $275.40 | $366.30 |
| 64 | $79.37 | $94.90 | $110.94 | $119.22 | $189.16 | $144.00 | $179.57 | $201.54 | $223.31 | $322.20 | $171.00 | $216.00 | $255.60 | $286.20 | $381.60 |
| 65 | $87.10 | $101.26 | $115.94 | $130.99 | $200.48 | $150.50 | $190.75 | $219.43 | $240.62 | $336.00 | $176.75 | $224.00 | $262.50 | $299.25 | $395.50 |
| 66 | $94.43 | $112.46 | $129.58 | $143.22 | $217.59 | $158.10 | $200.60 | $234.60 | $258.30 | $351.90 | $183.60 | $234.60 | $273.70 | $311.10 | $411.40 |
| 67 | $104.24 | $124.69 | $143.26 | $157.91 | $237.15 | $163.35 | $207.90 | $244.20 | $278.49 | $366.30 | $189.75 | $242.55 | $283.80 | $323.40 | $424.05 |
| 68 | $114.03 | $139.36 | $156.47 | $171.14 | $256.00 | $169.60 | $217.60 | $254.40 | $289.60 | $384.00 | $196.80 | $251.20 | $294.40 | $332.80 | $441.60 |
| 69 | $123.79 | $150.08 | $172.62 | $188.25 | $271.25 | $179.80 | $227.85 | $268.15 | $303.80 | $401.45 | $206.15 | $261.95 | $308.45 | $348.75 | $460.35 |
| 70 | $133.50 | $168.00 | $189.71 | $209.25 | $292.50 | $190.50 | $243.00 | $285.00 | $325.50 | $429.00 | $216.00 | $276.00 | $325.50 | $369.00 | $487.50 |
| 71 | $143.55 | $181.25 | $210.25 | $232.26 | $316.10 | $204.45 | $259.55 | $305.95 | $346.55 | $459.65 | $229.10 | $292.90 | $345.10 | $390.05 | $517.65 |
| 72 | $155.40 | $194.60 | $226.80 | $253.40 | $338.80 | $218.40 | $278.60 | $327.60 | $372.40 | $491.40 | $245.00 | $310.80 | $366.80 | $415.80 | $548.80 |
| 73 | $167.40 | $210.60 | $244.35 | $272.70 | $365.85 | $233.55 | $298.35 | $352.35 | $399.60 | $527.85 | $259.20 | $332.10 | $390.15 | $441.45 | $584.55 |
| 74 | $180.70 | $226.20 | $262.60 | $295.10 | $393.90 | $250.90 | $318.50 | $375.70 | $427.70 | $564.20 | $274.30 | $351.00 | $413.40 | $468.00 | $618.80 |
| 75 | $195.00 | $245.00 | $285.00 | $318.75 | $427.50 | $267.50 | $341.25 | $402.50 | $457.50 | $603.75 | $291.25 | $372.50 | $437.50 | $496.25 | $657.50 |
| 76 | $210.00 | $265.20 | $308.40 | $345.60 | $463.20 | $284.20 | $363.60 | $429.60 | $488.40 | $644.40 | $306.00 | $392.40 | $463.20 | $525.60 | $694.80 |
| 77 | $232.46 | $293.82 | $343.38 | $384.68 | $514.48 | $309.16 | $397.66 | $470.82 | $535.72 | $705.64 | $330.40 | $424.80 | $502.68 | $571.12 | $752.84 |
| 78 | $259.60 | $329.22 | $384.68 | $433.06 | $578.20 | $341.02 | $440.14 | $520.38 | $594.72 | $782.34 | $361.08 | $466.10 | $551.06 | $628.94 | $828.36 |
| 79 | $287.92 | $364.62 | $428.34 | $482.62 | $643.10 | $372.88 | $480.26 | $572.30 | $653.72 | $857.86 | $391.76 | $506.22 | $600.62 | $686.76 | $901.52 |
| 80 | $316.24 | $401.20 | $472.00 | $531.00 | $705.64 | $404.74 | $521.56 | $621.86 | $709.18 | $929.84 | $423.62 | $546.34 | $650.18 | $742.22 | $973.50 |
| 81 | $342.20 | $435.42 | $512.12 | $577.02 | $767.00 | $433.06 | $559.32 | $666.70 | $761.10 | $998.28 | $451.94 | $585.28 | $696.20 | $794.14 | $1,041.94 |
| 82 | $369.34 | $468.46 | $551.06 | $620.08 | $826.00 | $461.38 | $595.90 | $709.18 | $809.48 | $1,063.18 | $481.44 | $620.68 | $738.68 | $842.52 | $1,108.02 |
| 83 | $396.48 | $502.68 | $591.18 | $665.52 | $886.18 | $490.88 | $632.48 | $751.66 | $856.68 | $1,126.90 | $510.94 | $658.44 | $782.34 | $890.90 | $1,172.92 |
| 84 | $424.80 | $539.26 | $633.66 | $715.08 | $952.26 | $520.38 | $670.24 | $796.50 | $909.78 | $1,196.52 | $541.62 | $696.20 | $828.36 | $945.18 | $1,243.72 |
| 85 | $457.84 | $581.74 | $683.22 | $770.34 | $1,024.24 | $554.60 | $713.90 | $847.24 | $967.60 | $1,270.86 | $574.66 | $741.04 | $880.28 | $1,001.82 | $1,319.24 |
| 86 | $493.24 | $626.58 | $736.02 | $829.54 | $1,104.48 | $590.00 | $758.74 | $900.34 | $1,026.60 | $1,351.10 | $610.06 | $785.88 | $933.38 | $1,060.82 | $1,399.48 |
| 87 | $531.00 | $674.96 | $792.96 | $893.26 | $1,188.26 | $627.76 | $807.12 | $956.98 | $1,090.32 | $1,434.88 | $647.82 | $834.26 | $990.02 | $1,124.54 | $1,483.26 |
| 88 | $572.30 | $725.70 | $853.14 | $961.70 | $1,279.12 | $669.06 | $857.86 | $1,017.16 | $1,158.76 | $1,525.74 | $689.12 | $885.00 | $1,050.20 | $1,192.98 | $1,574.12 |
| 89 | $615.96 | $782.34 | $919.22 | $1,034.86 | $1,377.06 | $712.72 | $914.50 | $1,083.24 | $1,231.92 | $1,623.68 | $732.78 | $941.64 | $1,116.28 | $1,266.14 | $1,672.06 |
| 90 | $664.34 | $843.70 | $990.02 | $1,116.28 | $1,485.62 | $761.10 | $975.86 | $1,154.04 | $1,313.34 | $1,732.24 | $781.16 | $1,003.00 | $1,187.08 | $1,347.56 | $1,780.62 |
| 91 | $715.08 | $908.60 | $1,066.72 | $1,203.60 | $1,601.26 | $811.84 | $1,040.76 | $1,230.74 | $1,400.66 | $1,847.88 | $831.90 | $1,067.90 | $1,263.78 | $1,434.88 | $1,896.26 |
| 92 | $770.54 | $978.22 | $1,148.14 | $1,294.46 | $1,722.80 | $867.30 | $1,110.38 | $1,312.16 | $1,491.52 | $1,969.42 | $887.36 | $1,137.52 | $1,345.20 | $1,525.74 | $2,017.80 |
| 93 | $828.36 | $1,053.74 | $1,236.64 | $1,394.76 | $1,854.96 | $925.12 | $1,185.90 | $1,400.66 | $1,591.82 | $2,101.58 | $945.18 | $1,213.04 | $1,433.70 | $1,626.04 | $2,149.96 |
| 94 | $893.26 | $1,133.98 | $1,332.22 | $1,500.96 | $1,996.56 | $990.02 | $1,266.14 | $1,496.24 | $1,698.02 | $2,243.18 | $1,010.08 | $1,293.28 | $1,529.28 | $1,732.24 | $2,291.56 |
| 95 | $961.70 | $1,222.48 | $1,436.06 | $1,618.96 | $2,153.50 | $1,058.46 | $1,354.64 | $1,600.08 | $1,816.02 | $2,400.12 | $1,078.52 | $1,381.78 | $1,633.12 | $1,850.24 | $2,448.50 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 30 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 31 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $72.63 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 32 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $74.77 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 33 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $33.06 | $41.30 | $47.20 | $53.10 | $79.04 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 34 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $33.06 | $41.30 | $48.14 | $53.10 | $83.31 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 35 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $35.13 | $42.47 | $48.14 | $53.10 | $85.45 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 36 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $37.20 | $44.59 | $50.23 | $54.98 | $89.72 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 37 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $39.26 | $46.71 | $54.42 | $57.10 | $93.99 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 38 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $39.26 | $48.84 | $56.51 | $59.21 | $98.27 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 39 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $41.33 | $50.96 | $58.60 | $63.44 | $104.68 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 40 | $22.42 | $27.14 | $30.68 | $35.40 | $47.20 | $43.70 | $53.31 | $59.66 | $65.89 | $111.43 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 41 | $22.42 | $27.14 | $30.68 | $35.40 | $47.20 | $45.98 | $55.67 | $61.97 | $68.30 | $116.07 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 42 | $24.33 | $27.61 | $30.71 | $35.40 | $47.20 | $46.18 | $58.04 | $64.30 | $72.86 | $120.73 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 43 | $24.51 | $27.80 | $32.84 | $36.36 | $49.14 | $48.49 | $60.43 | $68.72 | $75.31 | $125.42 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 44 | $24.68 | $29.98 | $33.06 | $36.59 | $51.41 | $50.82 | $62.84 | $71.09 | $77.77 | $128.00 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 45 | $24.92 | $30.37 | $35.50 | $37.81 | $53.96 | $55.12 | $64.00 | $74.01 | $81.32 | $137.53 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 46 | $27.19 | $32.61 | $35.74 | $40.06 | $56.26 | $55.36 | $68.54 | $78.56 | $83.80 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 47 | $27.39 | $32.83 | $37.98 | $42.34 | $58.58 | $57.82 | $70.97 | $81.01 | $88.45 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 48 | $27.58 | $35.11 | $40.24 | $42.62 | $60.91 | $60.31 | $73.41 | $85.62 | $93.14 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 49 | $29.92 | $35.34 | $40.51 | $44.94 | $65.43 | $62.00 | $78.00 | $88.12 | $95.70 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 50 | $30.26 | $36.61 | $43.22 | $47.77 | $66.83 | $65.80 | $79.54 | $93.73 | $99.63 | $150.00 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 51 | $32.68 | $39.03 | $45.70 | $51.68 | $70.09 | $68.47 | $80.59 | $98.86 | $106.56 | $154.00 | $94.00 | $118.00 | $136.00 | $156.00 | $204.00 |
| 52 | $31.57 | $39.40 | $44.86 | $51.53 | $74.80 | $69.67 | $87.32 | $98.27 | $108.30 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 53 | $33.99 | $41.86 | $48.75 | $53.36 | $79.55 | $74.31 | $92.45 | $105.13 | $115.33 | $166.00 | $100.00 | $124.00 | $146.00 | $164.00 | $218.00 |
| 54 | $34.31 | $42.25 | $49.17 | $54.67 | $84.34 | $75.24 | $93.51 | $110.37 | $118.93 | $172.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 55 | $36.78 | $44.76 | $51.74 | $58.66 | $89.15 | $80.00 | $100.46 | $115.65 | $126.08 | $176.00 | $104.00 | $132.00 | $154.00 | $176.00 | $232.00 |
| 56 | $39.24 | $47.36 | $55.23 | $62.19 | $97.94 | $84.00 | $105.84 | $119.34 | $130.22 | $190.00 | $108.00 | $140.00 | $162.00 | $184.00 | $244.00 |
| 57 | $41.83 | $52.26 | $59.40 | $67.28 | $103.75 | $88.42 | $109.49 | $129.31 | $138.49 | $202.00 | $114.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 58 | $43.13 | $53.63 | $62.99 | $72.30 | $109.61 | $92.01 | $113.41 | $133.09 | $146.59 | $212.00 | $122.00 | $154.00 | $178.00 | $204.00 | $270.00 |
| 59 | $49.38 | $59.99 | $66.72 | $74.80 | $117.84 | $99.32 | $123.16 | $137.70 | $149.76 | $228.00 | $130.00 | $164.00 | $190.00 | $213.27 | $286.00 |
| 60 | $50.71 | $63.61 | $71.90 | $80.02 | $126.11 | $102.99 | $125.32 | $146.07 | $158.15 | $242.00 | $134.00 | $172.00 | $200.00 | $217.99 | $300.00 |
| 61 | $55.71 | $67.37 | $79.30 | $87.58 | $136.24 | $109.02 | $133.87 | $154.86 | $168.89 | $255.45 | $140.40 | $177.45 | $208.65 | $228.98 | $312.00 |
| 62 | $60.76 | $74.78 | $83.28 | $93.81 | $148.67 | $118.62 | $144.27 | $167.72 | $180.20 | $266.00 | $146.30 | $184.30 | $216.60 | $240.34 | $323.00 |
| 63 | $68.12 | $80.05 | $92.21 | $101.51 | $157.60 | $125.80 | $154.87 | $180.12 | $193.25 | $279.35 | $151.70 | $192.40 | $223.85 | $249.70 | $334.85 |
| 64 | $71.88 | $86.28 | $100.86 | $108.00 | $171.07 | $131.40 | $161.96 | $192.15 | $203.32 | $291.60 | $154.80 | $196.20 | $232.20 | $259.20 | $345.60 |
| 65 | $79.46 | $92.70 | $107.46 | $118.31 | $182.69 | $136.50 | $173.25 | $202.15 | $219.05 | $304.50 | $161.00 | $203.00 | $241.50 | $269.50 | $358.75 |
| 66 | $86.81 | $102.37 | $118.06 | $130.46 | $198.25 | $144.50 | $183.60 | $212.50 | $235.27 | $319.60 | $168.30 | $212.50 | $249.90 | $282.20 | $374.00 |
| 67 | $94.91 | $114.30 | $130.11 | $142.12 | $216.04 | $148.50 | $189.75 | $222.75 | $252.12 | $333.30 | $171.60 | $221.10 | $259.05 | $290.40 | $386.10 |
| 68 | $103.09 | $125.72 | $143.19 | $156.76 | $232.00 | $155.20 | $196.80 | $232.00 | $264.00 | $347.20 | $177.60 | $228.80 | $268.80 | $305.60 | $401.60 |
| 69 | $112.96 | $138.07 | $156.39 | $171.01 | $248.00 | $162.75 | $209.25 | $243.35 | $277.45 | $367.35 | $187.55 | $240.25 | $280.55 | $317.75 | $420.05 |
| 70 | $121.50 | $153.00 | $172.20 | $190.61 | $267.00 | $172.50 | $222.00 | $259.50 | $295.50 | $390.00 | $196.50 | $252.00 | $295.50 | $336.00 | $444.00 |
| 71 | $130.50 | $165.30 | $191.40 | $212.19 | $287.10 | $184.15 | $236.35 | $278.40 | $316.10 | $417.60 | $208.80 | $268.25 | $313.20 | $356.70 | $471.25 |
| 72 | $141.40 | $177.80 | $205.80 | $231.00 | $309.40 | $198.80 | $253.40 | $298.20 | $338.80 | $448.00 | $222.60 | $285.60 | $333.20 | $378.00 | $501.20 |
| 73 | $152.55 | $191.70 | $222.75 | $248.40 | $333.45 | $213.30 | $272.70 | $319.95 | $363.15 | $480.60 | $236.25 | $302.40 | $355.05 | $400.95 | $531.90 |
| 74 | $165.10 | $206.70 | $239.20 | $269.10 | $358.80 | $228.80 | $291.20 | $341.90 | $390.00 | $513.50 | $250.90 | $321.10 | $375.70 | $427.70 | $562.90 |
| 75 | $177.50 | $223.75 | $258.75 | $290.00 | $387.50 | $243.75 | $312.50 | $366.25 | $415.00 | $547.50 | $265.00 | $340.00 | $397.50 | $451.25 | $596.25 |
| 76 | $192.00 | $241.20 | $280.80 | $315.60 | $421.20 | $259.20 | $331.20 | $391.20 | $445.20 | $586.80 | $279.60 | $357.60 | $421.20 | $480.00 | $632.40 |
| 77 | $211.22 | $266.68 | $311.52 | $351.64 | $467.28 | $282.02 | $361.08 | $428.34 | $488.52 | $641.92 | $300.90 | $385.86 | $456.66 | $521.56 | $684.40 |
| 78 | $237.18 | $298.54 | $350.46 | $394.12 | $525.10 | $310.34 | $398.84 | $474.36 | $540.44 | $710.36 | $329.22 | $422.44 | $501.50 | $571.12 | $751.66 |
| 79 | $261.96 | $331.58 | $390.58 | $438.96 | $585.28 | $338.66 | $436.60 | $521.56 | $594.72 | $781.16 | $356.36 | $460.20 | $547.52 | $624.22 | $821.28 |
| 80 | $286.74 | $364.62 | $428.34 | $483.80 | $643.10 | $366.98 | $474.36 | $565.22 | $646.64 | $847.24 | $383.50 | $496.78 | $591.18 | $674.96 | $887.36 |
| 81 | $311.52 | $396.48 | $464.92 | $525.10 | $698.56 | $394.12 | $509.76 | $605.34 | $692.66 | $909.78 | $410.64 | $532.18 | $631.30 | $722.16 | $949.90 |
| 82 | $335.12 | $425.98 | $500.32 | $565.22 | $751.66 | $418.90 | $541.62 | $644.28 | $736.32 | $967.60 | $437.78 | $564.04 | $671.42 | $767.00 | $1,007.72 |
| 83 | $359.90 | $457.84 | $538.08 | $605.34 | $805.94 | $446.04 | $574.66 | $684.40 | $779.98 | $1,025.42 | $463.74 | $599.44 | $711.54 | $810.66 | $1,066.72 |
| 84 | $387.04 | $492.06 | $577.02 | $651.36 | $866.12 | $474.36 | $611.24 | $725.70 | $828.36 | $1,089.14 | $492.06 | $636.02 | $754.02 | $860.22 | $1,130.44 |
| 85 | $416.54 | $529.82 | $621.86 | $700.92 | $932.20 | $505.04 | $650.18 | $771.72 | $879.10 | $1,156.40 | $523.92 | $674.96 | $800.04 | $912.14 | $1,200.06 |
| 86 | $449.58 | $571.12 | $670.24 | $755.20 | $1,005.36 | $538.08 | $691.48 | $820.10 | $933.38 | $1,229.56 | $556.96 | $716.26 | $848.42 | $966.42 | $1,273.22 |
| 87 | $483.80 | $613.60 | $720.98 | $813.02 | $1,080.88 | $572.30 | $733.96 | $870.84 | $991.20 | $1,305.08 | $591.18 | $758.74 | $899.16 | $1,024.24 | $1,348.74 |
| 88 | $520.38 | $660.80 | $776.44 | $874.38 | $1,164.66 | $608.88 | $781.16 | $926.30 | $1,052.56 | $1,388.86 | $627.76 | $805.94 | $954.62 | $1,085.60 | $1,432.52 |
| 89 | $559.32 | $712.72 | $835.44 | $941.64 | $1,254.34 | $647.82 | $833.08 | $985.30 | $1,119.82 | $1,478.54 | $666.70 | $857.86 | $1,013.62 | $1,152.86 | $1,522.20 |
| 90 | $604.16 | $767.00 | $900.34 | $1,015.98 | $1,352.28 | $692.66 | $887.36 | $1,050.20 | $1,194.16 | $1,576.48 | $711.54 | $912.14 | $1,078.52 | $1,227.20 | $1,620.14 |
| 91 | $651.36 | $827.18 | $971.14 | $1,095.04 | $1,456.12 | $739.86 | $947.54 | $1,121.00 | $1,273.22 | $1,680.32 | $758.74 | $972.32 | $1,149.32 | $1,306.26 | $1,723.98 |
| 92 | $700.92 | $890.90 | $1,045.48 | $1,178.82 | $1,568.22 | $789.42 | $1,011.26 | $1,195.34 | $1,357.00 | $1,792.42 | $808.30 | $1,036.04 | $1,223.66 | $1,390.04 | $1,836.08 |
| 93 | $754.02 | $958.16 | $1,125.72 | $1,268.50 | $1,688.58 | $842.52 | $1,078.52 | $1,275.58 | $1,446.68 | $1,912.78 | $861.40 | $1,103.30 | $1,303.90 | $1,479.72 | $1,956.44 |
| 94 | $813.02 | $1,032.50 | $1,211.86 | $1,366.44 | $1,817.20 | $901.52 | $1,152.86 | $1,361.72 | $1,544.62 | $2,041.40 | $920.40 | $1,177.64 | $1,390.04 | $1,577.66 | $2,085.06 |
| 95 | $875.56 | $1,112.74 | $1,307.44 | $1,473.82 | $1,959.98 | $964.06 | $1,233.10 | $1,457.30 | $1,652.00 | $2,184.18 | $982.94 | $1,257.88 | $1,485.62 | $1,685.04 | $2,227.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $68.94 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $70.97 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $30.61 | $37.76 | $43.66 | $49.56 | $75.02 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $30.61 | $37.76 | $44.53 | $49.56 | $79.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $32.53 | $38.83 | $44.53 | $49.56 | $81.10 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $34.44 | $40.77 | $46.46 | $51.32 | $85.16 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $36.36 | $42.71 | $50.34 | $53.29 | $89.21 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $36.36 | $44.65 | $52.27 | $55.27 | $93.27 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $38.27 | $46.59 | $54.21 | $59.21 | $99.35 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 40 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $40.68 | $48.99 | $56.82 | $60.40 | $104.46 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 41 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $42.81 | $51.15 | $59.02 | $62.60 | $108.82 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 42 | $21.77 | $25.21 | $29.53 | $31.86 | $43.66 | $43.00 | $53.34 | $61.24 | $66.79 | $113.19 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 43 | $21.93 | $25.38 | $31.58 | $32.72 | $45.46 | $45.15 | $55.53 | $65.45 | $69.03 | $117.58 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 44 | $22.08 | $27.37 | $31.79 | $32.93 | $47.56 | $47.32 | $57.75 | $67.71 | $71.29 | $120.00 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 45 | $22.43 | $27.94 | $32.97 | $35.37 | $48.94 | $49.78 | $60.72 | $69.07 | $76.54 | $125.57 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 46 | $24.47 | $30.00 | $33.19 | $37.48 | $51.03 | $50.00 | $65.03 | $73.32 | $78.87 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 47 | $24.65 | $30.20 | $35.26 | $39.61 | $53.13 | $52.23 | $67.33 | $75.61 | $83.25 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 48 | $24.82 | $32.30 | $37.37 | $39.87 | $55.24 | $54.47 | $69.65 | $79.91 | $87.67 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 49 | $26.93 | $32.51 | $37.62 | $42.04 | $59.34 | $56.00 | $74.00 | $82.24 | $90.07 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 50 | $27.51 | $35.26 | $40.44 | $43.68 | $61.14 | $60.16 | $75.84 | $88.10 | $92.51 | $140.00 | $84.00 | $110.00 | $124.00 | $140.00 | $186.00 |
| 51 | $28.42 | $36.24 | $42.84 | $46.09 | $65.71 | $60.86 | $76.93 | $93.16 | $97.53 | $146.00 | $86.00 | $112.00 | $130.00 | $144.00 | $194.00 |
| 52 | $28.82 | $36.68 | $42.14 | $48.74 | $70.32 | $65.80 | $81.63 | $94.57 | $102.88 | $152.00 | $88.00 | $116.00 | $134.00 | $150.00 | $202.00 |
| 53 | $31.16 | $39.07 | $44.57 | $49.25 | $73.43 | $68.44 | $86.68 | $99.39 | $108.01 | $156.00 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 54 | $31.56 | $39.52 | $45.07 | $50.57 | $78.09 | $71.38 | $89.69 | $102.62 | $111.61 | $162.00 | $96.00 | $122.00 | $140.00 | $160.00 | $214.00 |
| 55 | $33.95 | $41.96 | $47.54 | $53.08 | $82.78 | $76.00 | $94.55 | $107.81 | $116.81 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 56 | $36.33 | $43.18 | $52.40 | $57.95 | $88.15 | $78.00 | $98.00 | $113.57 | $124.62 | $174.00 | $102.00 | $130.00 | $154.00 | $174.00 | $228.00 |
| 57 | $37.50 | $48.02 | $53.87 | $61.67 | $95.65 | $80.56 | $103.73 | $119.81 | $129.37 | $188.00 | $106.00 | $140.00 | $162.00 | $184.00 | $242.00 |
| 58 | $40.34 | $50.88 | $58.79 | $66.63 | $101.56 | $86.26 | $107.83 | $125.59 | $137.54 | $200.00 | $114.00 | $148.00 | $170.00 | $192.00 | $256.00 |
| 59 | $45.03 | $54.41 | $62.55 | $70.65 | $109.77 | $91.68 | $113.83 | $130.36 | $144.47 | $216.00 | $120.00 | $154.00 | $180.00 | $203.31 | $270.00 |
| 60 | $46.49 | $59.37 | $66.37 | $74.50 | $118.02 | $95.50 | $119.87 | $137.06 | $149.46 | $230.00 | $126.00 | $164.00 | $190.00 | $206.41 | $286.00 |
| 61 | $51.42 | $63.16 | $73.63 | $82.02 | $126.51 | $103.47 | $128.45 | $147.74 | $160.36 | $239.85 | $130.65 | $169.65 | $196.95 | $217.63 | $294.45 |
| 62 | $54.97 | $69.02 | $77.73 | $88.21 | $137.11 | $107.50 | $135.25 | $157.02 | $170.00 | $248.90 | $134.90 | $172.90 | $203.30 | $229.08 | $304.00 |
| 63 | $62.07 | $74.33 | $85.12 | $94.46 | $146.23 | $116.55 | $145.97 | $167.76 | $181.39 | $264.55 | $140.60 | $181.30 | $210.90 | $236.85 | $316.35 |
| 64 | $65.89 | $80.52 | $93.65 | $100.99 | $159.55 | $122.40 | $153.16 | $179.84 | $191.65 | $275.40 | $145.80 | $187.20 | $219.60 | $246.60 | $327.60 |
| 65 | $73.35 | $87.00 | $100.39 | $109.86 | $169.76 | $127.75 | $164.50 | $191.78 | $205.77 | $288.75 | $150.50 | $194.25 | $229.25 | $255.50 | $339.50 |
| 66 | $79.20 | $95.16 | $110.86 | $120.53 | $185.36 | $132.60 | $173.40 | $204.00 | $220.46 | $304.30 | $156.40 | $202.30 | $238.00 | $266.90 | $355.30 |
| 67 | $87.13 | $105.39 | $119.87 | $133.50 | $201.42 | $138.60 | $178.20 | $207.90 | $238.94 | $313.50 | $161.70 | $207.90 | $242.55 | $278.85 | $367.95 |
| 68 | $95.28 | $118.15 | $132.85 | $145.25 | $216.00 | $144.00 | $187.20 | $219.20 | $248.00 | $329.60 | $166.40 | $217.60 | $254.40 | $288.00 | $380.80 |
| 69 | $103.67 | $129.07 | $146.06 | $159.51 | $230.95 | $151.90 | $198.40 | $229.40 | $261.95 | $347.20 | $173.60 | $227.85 | $265.05 | $300.70 | $399.90 |
| 70 | $112.50 | $142.50 | $160.53 | $176.28 | $247.50 | $162.00 | $208.50 | $246.00 | $277.50 | $367.50 | $184.50 | $240.00 | $280.50 | $316.50 | $420.00 |
| 71 | $120.35 | $153.70 | $178.35 | $197.85 | $266.80 | $172.55 | $223.30 | $263.90 | $298.70 | $394.40 | $194.30 | $253.75 | $297.25 | $337.85 | $445.15 |
| 72 | $130.20 | $166.60 | $193.20 | $215.60 | $288.40 | $184.80 | $242.20 | $284.20 | $320.60 | $422.80 | $207.20 | $271.60 | $316.40 | $358.40 | $474.60 |
| 73 | $141.75 | $179.55 | $207.90 | $233.55 | $310.50 | $199.50 | $259.20 | $303.75 | $344.25 | $453.60 | $222.75 | $287.55 | $336.15 | $383.40 | $503.55 |
| 74 | $150.80 | $195.00 | $224.90 | $250.90 | $335.40 | $211.90 | $278.20 | $325.00 | $367.90 | $486.20 | $232.70 | $306.80 | $357.50 | $404.30 | $534.30 |
| 75 | $163.75 | $208.75 | $242.50 | $272.50 | $363.75 | $226.25 | $295.00 | $346.25 | $395.00 | $520.00 | $247.50 | $322.50 | $378.75 | $430.00 | $566.25 |
| 76 | $176.40 | $228.00 | $262.80 | $295.20 | $394.80 | $241.20 | $316.80 | $369.60 | $421.20 | $555.60 | $260.40 | $342.00 | $399.60 | $454.80 | $601.20 |
| 77 | $195.88 | $251.34 | $291.46 | $329.22 | $437.76 | $263.14 | $344.56 | $404.74 | $462.56 | $607.70 | $280.84 | $368.16 | $433.06 | $494.42 | $650.18 |
| 78 | $218.30 | $282.02 | $329.22 | $370.52 | $492.06 | $289.10 | $379.96 | $449.58 | $514.48 | $673.78 | $306.80 | $404.74 | $476.72 | $543.98 | $713.90 |
| 79 | $243.08 | $313.88 | $365.80 | $411.82 | $548.70 | $317.42 | $417.72 | $493.24 | $562.86 | $739.86 | $333.94 | $440.14 | $519.20 | $593.54 | $779.98 |
| 80 | $265.50 | $344.56 | $402.38 | $453.12 | $602.98 | $342.20 | $453.12 | $535.72 | $611.24 | $802.40 | $359.90 | $475.54 | $560.50 | $640.74 | $841.34 |
| 81 | $287.92 | $374.06 | $436.60 | $492.06 | $654.90 | $366.98 | $484.98 | $573.48 | $656.08 | $860.22 | $384.68 | $507.40 | $600.62 | $684.40 | $899.16 |
| 82 | $310.34 | $402.38 | $469.64 | $529.92 | $705.64 | $391.76 | $516.84 | $610.06 | $697.38 | $916.86 | $408.28 | $539.26 | $637.20 | $726.88 | $956.98 |
| 83 | $332.76 | $431.88 | $505.04 | $568.76 | $756.38 | $416.54 | $548.70 | $649.00 | $739.86 | $971.14 | $433.06 | $571.12 | $676.14 | $769.36 | $1,012.44 |
| 84 | $357.54 | $463.74 | $541.62 | $610.06 | $813.02 | $441.32 | $580.56 | $686.76 | $782.34 | $1,030.14 | $460.20 | $605.34 | $713.90 | $814.20 | $1,071.44 |
| 85 | $384.68 | $499.14 | $582.92 | $657.26 | $874.38 | $469.64 | $617.14 | $729.24 | $831.90 | $1,093.86 | $488.52 | $643.10 | $757.56 | $863.76 | $1,136.34 |
| 86 | $415.36 | $538.08 | $627.76 | $700.00 | $942.82 | $500.32 | $656.08 | $774.08 | $882.64 | $1,162.30 | $519.20 | $682.04 | $802.40 | $914.50 | $1,204.78 |
| 87 | $447.22 | $579.38 | $676.14 | $762.28 | $1,013.62 | $532.18 | $697.38 | $822.46 | $936.92 | $1,233.10 | $551.06 | $723.34 | $850.78 | $968.78 | $1,275.58 |
| 88 | $481.44 | $624.22 | $728.06 | $820.10 | $1,092.68 | $566.40 | $742.22 | $874.38 | $994.74 | $1,312.16 | $585.28 | $768.18 | $902.70 | $1,026.60 | $1,354.64 |
| 89 | $518.02 | $671.42 | $784.70 | $883.82 | $1,175.28 | $602.98 | $789.42 | $931.02 | $1,058.46 | $1,394.76 | $621.86 | $815.38 | $959.34 | $1,090.32 | $1,437.24 |
| 90 | $558.14 | $724.52 | $846.06 | $953.44 | $1,267.32 | $643.10 | $842.52 | $992.38 | $1,128.08 | $1,486.80 | $661.98 | $868.48 | $1,020.70 | $1,159.94 | $1,529.28 |
| 91 | $601.80 | $779.98 | $910.96 | $1,026.60 | $1,366.44 | $686.76 | $897.98 | $1,057.28 | $1,201.24 | $1,585.92 | $705.64 | $923.94 | $1,085.60 | $1,233.10 | $1,628.40 |
| 92 | $647.82 | $838.98 | $980.58 | $1,105.66 | $1,471.46 | $732.78 | $956.98 | $1,126.90 | $1,280.30 | $1,690.94 | $751.66 | $982.94 | $1,155.22 | $1,312.16 | $1,733.42 |
| 93 | $698.56 | $903.88 | $1,054.92 | $1,189.44 | $1,582.38 | $783.52 | $1,021.88 | $1,201.24 | $1,364.08 | $1,801.86 | $802.40 | $1,047.84 | $1,229.56 | $1,395.94 | $1,844.34 |
| 94 | $751.66 | $973.50 | $1,136.34 | $1,280.30 | $1,705.10 | $836.62 | $1,091.50 | $1,282.66 | $1,454.94 | $1,924.58 | $855.50 | $1,117.46 | $1,310.98 | $1,486.80 | $1,967.06 |
| 95 | $810.66 | $1,050.20 | $1,226.02 | $1,380.60 | $1,838.44 | $895.62 | $1,168.20 | $1,372.34 | $1,555.24 | $2,057.92 | $914.50 | $1,194.16 | $1,400.66 | $1,587.10 | $2,100.40 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 30 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 31 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $87.40 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 32 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $89.98 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 33 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $41.64 | $49.56 | $55.46 | $61.36 | $95.12 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 34 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $41.64 | $49.56 | $56.56 | $61.36 | $100.26 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 35 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $44.24 | $50.96 | $56.56 | $61.36 | $102.83 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 36 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $46.84 | $53.51 | $59.02 | $63.54 | $107.97 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 37 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $49.44 | $56.06 | $63.94 | $65.98 | $113.11 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 38 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $49.44 | $58.61 | $66.40 | $68.43 | $118.25 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 39 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $52.05 | $61.15 | $68.86 | $73.31 | $125.97 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 40 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $52.74 | $63.40 | $71.03 | $78.25 | $130.58 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 41 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $55.49 | $66.20 | $73.78 | $81.10 | $136.02 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 42 | $29.45 | $33.62 | $37.79 | $42.48 | $56.64 | $55.74 | $69.02 | $76.54 | $86.52 | $141.48 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 43 | $29.66 | $33.84 | $40.42 | $43.63 | $58.97 | $58.52 | $71.87 | $81.81 | $89.43 | $146.98 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 44 | $29.88 | $36.50 | $40.69 | $43.91 | $61.70 | $61.34 | $74.73 | $84.64 | $92.35 | $150.00 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 45 | $31.15 | $36.45 | $43.11 | $46.35 | $64.00 | $67.56 | $77.13 | $87.17 | $95.67 | $159.45 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 46 | $33.99 | $39.13 | $43.40 | $49.11 | $66.73 | $67.86 | $82.60 | $92.52 | $98.59 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 47 | $34.23 | $39.39 | $46.11 | $51.90 | $69.48 | $70.88 | $85.52 | $95.41 | $104.06 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 48 | $34.48 | $42.13 | $48.86 | $52.24 | $72.24 | $73.93 | $88.47 | $100.84 | $109.58 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 49 | $37.40 | $42.41 | $49.19 | $55.09 | $77.60 | $76.00 | $94.00 | $103.78 | $112.58 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 50 | $37.14 | $44.75 | $52.98 | $57.33 | $81.05 | $78.96 | $94.34 | $110.60 | $117.42 | $178.00 | $114.00 | $140.00 | $162.00 | $180.00 | $242.00 |
| 51 | $39.79 | $48.78 | $55.69 | $60.06 | $86.15 | $81.78 | $98.91 | $115.97 | $122.82 | $184.00 | $118.00 | $146.00 | $166.00 | $186.00 | $250.00 |
| 52 | $39.81 | $48.91 | $55.74 | $62.67 | $91.26 | $87.09 | $106.30 | $118.67 | $128.15 | $190.00 | $120.00 | $150.00 | $172.00 | $192.00 | $258.00 |
| 53 | $42.49 | $51.63 | $58.50 | $64.30 | $96.38 | $89.95 | $109.79 | $126.15 | $135.46 | $196.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 54 | $43.91 | $51.79 | $60.09 | $65.61 | $103.08 | $94.53 | $112.60 | $131.67 | $139.06 | $204.00 | $130.00 | $158.00 | $184.00 | $204.00 | $276.00 |
| 55 | $46.68 | $55.95 | $62.93 | $69.84 | $108.26 | $100.00 | $120.16 | $137.22 | $144.62 | $210.00 | $134.00 | $164.00 | $188.00 | $210.00 | $284.00 |
| 56 | $50.87 | $58.50 | $67.97 | $74.91 | $117.53 | $106.00 | $125.44 | $142.44 | $154.40 | $222.00 | $140.00 | $172.00 | $198.00 | $220.00 | $296.00 |
| 57 | $53.36 | $63.56 | $70.45 | $79.89 | $124.83 | $110.03 | $132.54 | $150.23 | $160.35 | $236.00 | $146.00 | $180.00 | $208.00 | $232.00 | $312.00 |
| 58 | $54.25 | $66.01 | $76.98 | $86.48 | $133.79 | $113.10 | $135.72 | $157.46 | $170.12 | $254.00 | $152.00 | $190.00 | $220.00 | $246.00 | $330.00 |
| 59 | $61.00 | $72.54 | $82.01 | $91.42 | $143.67 | $120.33 | $147.42 | $165.24 | $177.95 | $272.00 | $162.00 | $202.00 | $232.00 | $259.12 | $348.00 |
| 60 | $63.39 | $79.16 | $88.49 | $97.96 | $155.21 | $125.46 | $152.56 | $174.93 | $189.43 | $292.00 | $170.00 | $214.00 | $246.00 | $266.21 | $370.00 |
| 61 | $69.99 | $84.21 | $97.71 | $105.65 | $167.05 | $134.89 | $162.82 | $186.90 | $199.50 | $306.15 | $177.45 | $220.35 | $255.45 | $276.29 | $382.20 |
| 62 | $76.67 | $93.47 | $102.71 | $114.82 | $183.36 | $146.42 | $176.73 | $199.84 | $214.20 | $321.10 | $184.30 | $229.90 | $264.10 | $292.92 | $397.10 |
| 63 | $87.80 | $100.06 | $113.49 | $125.48 | $194.97 | $159.10 | $186.91 | $213.67 | $230.55 | $336.70 | $192.40 | $238.65 | $275.65 | $306.61 | $412.55 |
| 64 | $92.85 | $109.28 | $125.35 | $134.65 | $213.83 | $165.60 | $200.69 | $230.94 | $244.98 | $354.60 | $199.80 | $248.40 | $286.20 | $320.40 | $430.20 |
| 65 | $102.38 | $118.37 | $132.91 | $146.48 | $227.96 | $171.50 | $215.25 | $243.52 | $262.19 | $371.00 | $206.50 | $259.00 | $297.50 | $332.50 | $446.25 |
| 66 | $111.18 | $129.77 | $146.85 | $160.24 | $246.61 | $180.20 | $226.10 | $258.40 | $281.33 | $387.60 | $215.90 | $268.60 | $309.40 | $346.80 | $464.10 |
| 67 | $122.91 | $143.98 | $162.27 | $176.57 | $269.64 | $188.10 | $234.30 | $270.60 | $303.20 | $404.25 | $222.75 | $278.85 | $321.75 | $359.70 | $481.80 |
| 68 | $134.33 | $159.05 | $177.14 | $191.27 | $288.00 | $195.20 | $243.20 | $281.60 | $315.20 | $420.80 | $232.00 | $288.00 | $332.80 | $372.80 | $499.20 |
| 69 | $145.45 | $172.59 | $194.75 | $209.81 | $305.35 | $206.15 | $255.75 | $296.05 | $331.70 | $443.30 | $241.80 | $300.70 | $348.75 | $390.60 | $520.80 |
| 70 | $156.00 | $192.00 | $213.06 | $232.18 | $328.50 | $217.50 | $273.00 | $315.00 | $352.50 | $472.50 | $253.50 | $318.00 | $367.50 | $411.00 | $550.50 |
| 71 | $168.20 | $207.35 | $236.35 | $259.50 | $355.25 | $233.45 | $292.90 | $337.85 | $378.45 | $507.50 | $269.70 | $337.85 | $390.05 | $437.90 | $584.35 |
| 72 | $182.00 | $222.60 | $254.80 | $282.80 | $382.20 | $252.00 | $313.60 | $362.60 | $407.40 | $543.20 | $287.00 | $357.00 | $414.40 | $464.80 | $621.60 |
| 73 | $195.75 | $240.30 | $274.05 | $305.10 | $411.75 | $270.00 | $336.15 | $388.80 | $437.40 | $583.20 | $303.75 | $380.70 | $440.10 | $494.10 | $660.15 |
| 74 | $211.90 | $260.00 | $296.40 | $328.90 | $444.60 | $288.60 | $361.40 | $417.30 | $468.00 | $625.30 | $322.40 | $404.30 | $466.70 | $523.90 | $700.70 |
| 75 | $227.50 | $280.00 | $321.25 | $356.25 | $481.25 | $307.50 | $385.00 | $446.25 | $502.50 | $670.00 | $340.00 | $426.25 | $495.00 | $556.25 | $742.50 |
| 76 | $246.00 | $303.60 | $349.20 | $387.60 | $523.20 | $327.60 | $411.60 | $478.80 | $538.80 | $717.60 | $358.80 | $451.20 | $525.60 | $590.40 | $787.20 |
| 77 | $272.58 | $337.48 | $388.22 | $431.88 | $582.92 | $357.54 | $450.76 | $525.10 | $592.36 | $788.24 | $388.22 | $489.70 | $569.94 | $641.92 | $855.50 |
| 78 | $305.62 | $378.78 | $436.60 | $486.16 | $656.08 | $396.48 | $499.14 | $582.92 | $657.26 | $875.56 | $425.98 | $536.90 | $626.58 | $706.82 | $941.64 |
| 79 | $338.66 | $421.26 | $487.34 | $542.80 | $730.42 | $433.06 | $548.70 | $641.92 | $724.52 | $962.88 | $462.56 | $585.28 | $685.58 | $772.90 | $1,027.78 |
| 80 | $371.70 | $462.56 | $535.72 | $597.08 | $803.58 | $469.64 | $594.72 | $697.38 | $787.06 | $1,046.66 | $499.14 | $631.30 | $739.86 | $836.62 | $1,110.38 |
| 81 | $403.56 | $502.68 | $581.74 | $649.00 | $873.02 | $505.04 | $639.56 | $748.12 | $846.06 | $1,122.18 | $533.36 | $676.14 | $791.78 | $894.44 | $1,187.08 |
| 82 | $434.24 | $540.44 | $626.58 | $698.56 | $939.28 | $538.08 | $679.68 | $797.68 | $900.34 | $1,195.34 | $567.58 | $717.44 | $841.34 | $949.90 | $1,262.60 |
| 83 | $466.10 | $580.56 | $671.42 | $749.30 | $1,007.72 | $572.30 | $722.16 | $844.88 | $954.62 | $1,268.50 | $601.80 | $761.10 | $890.90 | $1,005.36 | $1,336.94 |
| 84 | $501.50 | $623.04 | $720.98 | $804.76 | $1,082.06 | $608.88 | $767.00 | $896.80 | $1,012.44 | $1,346.38 | $639.56 | $807.12 | $944.00 | $1,064.36 | $1,416.00 |
| 85 | $539.26 | $671.42 | $776.44 | $866.12 | $1,164.66 | $647.82 | $816.56 | $954.62 | $1,076.16 | $1,431.34 | $678.50 | $857.86 | $1,001.82 | $1,129.26 | $1,502.14 |
| 86 | $581.74 | $723.34 | $836.62 | $933.38 | $1,255.52 | $690.30 | $868.48 | $1,014.80 | $1,143.42 | $1,522.20 | $720.98 | $909.78 | $1,062.00 | $1,196.52 | $1,593.00 |
| 87 | $626.58 | $778.80 | $901.52 | $1,004.18 | $1,351.10 | $735.14 | $923.94 | $1,079.70 | $1,214.22 | $1,617.78 | $765.82 | $965.24 | $1,126.90 | $1,267.32 | $1,688.58 |
| 88 | $673.78 | $837.80 | $969.96 | $1,080.88 | $1,454.94 | $782.34 | $982.94 | $1,148.14 | $1,290.92 | $1,721.62 | $813.02 | $1,024.24 | $1,195.34 | $1,344.02 | $1,792.42 |
| 89 | $725.70 | $902.70 | $1,044.30 | $1,164.66 | $1,567.04 | $834.26 | $1,047.84 | $1,222.48 | $1,374.70 | $1,833.72 | $864.94 | $1,089.14 | $1,269.68 | $1,427.80 | $1,904.52 |
| 90 | $782.34 | $973.50 | $1,125.72 | $1,255.52 | $1,688.58 | $890.90 | $1,118.64 | $1,303.90 | $1,465.56 | $1,955.26 | $921.58 | $1,159.94 | $1,351.10 | $1,518.66 | $2,026.06 |
| 91 | $843.70 | $1,049.02 | $1,214.22 | $1,353.46 | $1,820.74 | $952.26 | $1,194.16 | $1,392.40 | $1,563.50 | $2,087.42 | $982.94 | $1,235.46 | $1,439.60 | $1,616.60 | $2,158.22 |
| 92 | $907.42 | $1,129.26 | $1,306.26 | $1,457.30 | $1,959.98 | $1,015.98 | $1,274.40 | $1,484.44 | $1,667.34 | $2,226.66 | $1,046.66 | $1,315.70 | $1,531.64 | $1,720.44 | $2,297.46 |
| 93 | $977.04 | $1,215.40 | $1,406.56 | $1,568.22 | $2,109.84 | $1,085.60 | $1,360.54 | $1,584.74 | $1,778.26 | $2,376.52 | $1,116.28 | $1,401.84 | $1,631.94 | $1,831.36 | $2,447.32 |
| 94 | $1,052.56 | $1,308.62 | $1,513.94 | $1,688.58 | $2,271.50 | $1,161.12 | $1,453.76 | $1,692.12 | $1,898.62 | $2,538.18 | $1,191.80 | $1,495.06 | $1,739.32 | $1,951.72 | $2,608.98 |
| 95 | $1,133.98 | $1,411.28 | $1,633.12 | $1,820.74 | $2,449.68 | $1,242.54 | $1,556.42 | $1,811.30 | $2,030.78 | $2,716.36 | $1,273.22 | $1,597.72 | $1,858.50 | $2,083.88 | $2,787.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Bureau of Insurance Review Purposes

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 30 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 31 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $77.56 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 32 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $79.84 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 33 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $35.51 | $43.66 | $49.56 | $55.46 | $84.40 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 34 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $35.51 | $43.66 | $50.55 | $55.46 | $88.96 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 35 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $37.73 | $44.89 | $50.55 | $55.46 | $91.24 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 36 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $39.95 | $47.14 | $52.74 | $57.43 | $95.80 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 37 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $42.17 | $49.38 | $57.14 | $59.64 | $100.37 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 38 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $42.17 | $51.63 | $59.34 | $61.85 | $104.93 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 39 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $44.39 | $53.87 | $61.53 | $66.26 | $111.77 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 40 | $24.78 | $29.50 | $33.04 | $37.76 | $50.74 | $48.22 | $56.19 | $62.50 | $68.64 | $116.65 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 41 | $24.78 | $29.50 | $33.04 | $37.76 | $50.74 | $50.74 | $58.68 | $64.92 | $71.14 | $121.51 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 42 | $26.89 | $30.01 | $33.07 | $37.76 | $50.74 | $50.96 | $61.18 | $67.36 | $75.89 | $126.39 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 43 | $27.08 | $30.21 | $35.37 | $38.78 | $52.83 | $53.51 | $63.70 | $72.00 | $78.44 | $131.30 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 44 | $27.28 | $32.59 | $35.61 | $39.03 | $55.27 | $56.08 | $66.24 | $74.48 | $81.01 | $134.00 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 45 | $27.41 | $32.80 | $38.04 | $40.25 | $56.47 | $60.45 | $68.92 | $77.30 | $82.92 | $141.52 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 46 | $29.91 | $35.22 | $38.29 | $42.65 | $58.88 | $60.71 | $73.81 | $82.05 | $85.44 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 47 | $30.12 | $35.45 | $40.69 | $45.07 | $61.31 | $63.42 | $76.43 | $84.61 | $90.19 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 48 | $30.34 | $37.92 | $43.12 | $45.37 | $63.74 | $66.15 | $79.06 | $89.42 | $94.97 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 49 | $32.91 | $38.17 | $43.40 | $47.84 | $68.47 | $68.00 | $84.00 | $92.03 | $97.57 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 50 | $33.01 | $40.68 | $47.41 | $50.50 | $71.10 | $69.56 | $85.09 | $99.35 | $104.96 | $158.00 | $100.00 | $126.00 | $144.00 | $160.00 | $214.00 |
| 51 | $35.53 | $43.21 | $49.98 | $54.47 | $75.93 | $72.27 | $87.92 | $104.56 | $110.18 | $164.00 | $104.00 | $130.00 | $148.00 | $166.00 | $222.00 |
| 52 | $35.69 | $43.48 | $48.94 | $55.71 | $80.79 | $77.41 | $94.91 | $103.84 | $113.71 | $168.00 | $108.00 | $134.00 | $152.00 | $170.00 | $230.00 |
| 53 | $38.24 | $46.05 | $52.92 | $57.46 | $85.67 | $80.17 | $98.23 | $112.77 | $120.82 | $174.00 | $112.00 | $138.00 | $160.00 | $178.00 | $236.00 |
| 54 | $38.42 | $46.34 | $53.26 | $58.77 | $90.58 | $82.95 | $101.14 | $118.11 | $124.42 | $180.00 | $114.00 | $142.00 | $164.00 | $182.00 | $244.00 |
| 55 | $41.02 | $48.96 | $55.93 | $62.85 | $95.52 | $88.00 | $106.37 | $121.53 | $129.79 | $186.00 | $118.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 56 | $45.05 | $52.93 | $60.89 | $66.43 | $104.47 | $94.00 | $113.68 | $127.04 | $137.66 | $198.00 | $124.00 | $154.00 | $176.00 | $196.00 | $264.00 |
| 57 | $47.60 | $56.49 | $63.54 | $71.48 | $110.24 | $98.24 | $117.17 | $135.02 | $143.95 | $210.00 | $130.00 | $160.00 | $186.00 | $208.00 | $276.00 |
| 58 | $48.69 | $59.13 | $68.58 | $76.56 | $117.67 | $101.60 | $120.84 | $140.59 | $152.02 | $224.00 | $136.00 | $170.00 | $196.00 | $218.00 | $292.00 |
| 59 | $55.19 | $64.17 | $73.67 | $81.73 | $127.53 | $108.87 | $130.62 | $148.72 | $160.33 | $242.00 | $144.00 | $180.00 | $208.00 | $231.21 | $310.00 |
| 60 | $57.75 | $70.67 | $78.81 | $86.92 | $137.42 | $114.23 | $136.22 | $156.89 | $168.58 | $258.00 | $154.00 | $190.00 | $220.00 | $237.28 | $328.00 |
| 61 | $62.85 | $75.79 | $86.38 | $94.53 | $149.21 | $120.10 | $146.54 | $165.54 | $177.42 | $273.00 | $159.90 | $198.90 | $226.20 | $247.91 | $341.25 |
| 62 | $67.99 | $83.40 | $91.61 | $102.22 | $163.54 | $129.74 | $156.90 | $178.43 | $190.40 | $285.00 | $163.40 | $205.20 | $235.60 | $261.00 | $353.40 |
| 63 | $77.21 | $90.05 | $100.72 | $111.38 | $173.85 | $140.60 | $167.33 | $190.72 | $205.12 | $299.70 | $170.20 | $212.75 | $244.20 | $271.73 | $368.15 |
| 64 | $82.36 | $97.78 | $110.94 | $119.22 | $189.16 | $145.80 | $179.57 | $204.48 | $216.65 | $313.20 | $176.40 | $221.40 | $253.80 | $284.40 | $381.60 |
| 65 | $91.68 | $105.54 | $118.77 | $130.99 | $203.71 | $154.00 | $192.50 | $217.70 | $233.98 | $330.75 | $183.75 | $231.00 | $264.25 | $297.50 | $399.00 |
| 66 | $99.00 | $115.35 | $131.02 | $143.22 | $219.20 | $161.50 | $200.60 | $231.20 | $250.07 | $345.10 | $192.10 | $239.70 | $275.40 | $309.40 | $413.10 |
| 67 | $108.91 | $127.66 | $143.26 | $156.47 | $240.40 | $166.65 | $207.90 | $239.25 | $268.60 | $359.70 | $198.00 | $247.50 | $285.45 | $320.10 | $429.00 |
| 68 | $118.71 | $142.39 | $157.95 | $171.14 | $256.00 | $172.80 | $217.60 | $249.60 | $281.60 | $374.40 | $204.80 | $257.60 | $296.00 | $332.80 | $444.80 |
| 69 | $128.43 | $153.08 | $172.62 | $186.82 | $272.80 | $181.35 | $226.30 | $263.50 | $296.05 | $395.25 | $213.90 | $266.60 | $310.00 | $347.20 | $465.00 |
| 70 | $138.00 | $171.00 | $189.71 | $207.81 | $292.50 | $193.50 | $243.00 | $280.50 | $315.00 | $420.00 | $225.00 | $283.50 | $327.00 | $367.50 | $490.50 |
| 71 | $149.35 | $184.15 | $210.25 | $230.83 | $316.10 | $207.35 | $259.55 | $300.15 | $337.85 | $450.95 | $239.25 | $300.15 | $346.55 | $388.60 | $520.55 |
| 72 | $161.00 | $198.80 | $226.80 | $252.00 | $340.20 | $222.60 | $278.60 | $322.00 | $362.60 | $484.40 | $253.40 | $319.20 | $368.20 | $414.40 | $553.00 |
| 73 | $174.15 | $213.30 | $244.35 | $271.35 | $367.20 | $240.30 | $298.35 | $345.60 | $388.80 | $519.75 | $270.00 | $337.50 | $391.50 | $440.10 | $588.60 |
| 74 | $188.50 | $231.40 | $263.90 | $292.50 | $396.50 | $257.40 | $321.10 | $371.80 | $417.30 | $557.70 | $287.30 | $360.10 | $416.00 | $466.70 | $624.00 |
| 75 | $202.50 | $250.00 | $286.25 | $316.25 | $428.75 | $273.75 | $343.75 | $397.50 | $446.25 | $596.25 | $302.50 | $381.25 | $441.25 | $493.75 | $661.25 |
| 76 | $219.60 | $270.00 | $310.80 | $344.40 | $465.60 | $292.80 | $366.00 | $426.00 | $478.80 | $638.40 | $320.40 | $402.00 | $468.00 | $525.60 | $700.80 |
| 77 | $243.08 | $300.90 | $345.74 | $384.68 | $518.02 | $319.78 | $401.20 | $467.28 | $527.46 | $700.92 | $345.74 | $436.60 | $507.40 | $572.30 | $761.10 |
| 78 | $271.40 | $337.48 | $389.40 | $433.06 | $582.92 | $351.64 | $444.86 | $519.20 | $585.28 | $778.80 | $377.60 | $477.90 | $559.32 | $630.12 | $836.62 |
| 79 | $302.08 | $375.24 | $433.06 | $482.62 | $650.18 | $387.04 | $488.52 | $571.12 | $644.28 | $856.68 | $411.82 | $521.56 | $608.88 | $687.94 | $914.50 |
| 80 | $331.58 | $411.82 | $476.72 | $531.00 | $715.08 | $418.90 | $529.82 | $620.68 | $700.92 | $931.02 | $444.86 | $561.68 | $658.44 | $743.40 | $988.84 |
| 81 | $359.90 | $447.22 | $518.02 | $577.02 | $776.44 | $450.76 | $568.76 | $666.70 | $751.66 | $999.46 | $475.54 | $601.80 | $705.64 | $795.32 | $1,057.28 |
| 82 | $387.04 | $481.44 | $556.96 | $621.06 | $835.44 | $479.08 | $605.34 | $709.18 | $801.22 | $1,063.18 | $506.22 | $639.56 | $748.12 | $846.06 | $1,123.36 |
| 83 | $415.36 | $516.84 | $598.26 | $666.70 | $896.80 | $509.76 | $643.10 | $752.84 | $849.60 | $1,129.26 | $536.90 | $678.50 | $792.96 | $894.44 | $1,189.44 |
| 84 | $446.04 | $554.60 | $641.92 | $715.26 | $962.88 | $541.62 | $683.22 | $798.86 | $900.34 | $1,197.70 | $568.76 | $718.62 | $840.16 | $947.54 | $1,260.24 |
| 85 | $480.26 | $597.08 | $691.48 | $770.54 | $1,037.22 | $577.02 | $726.88 | $849.60 | $956.98 | $1,274.40 | $604.16 | $762.28 | $892.08 | $1,004.18 | $1,338.12 |
| 86 | $518.02 | $644.28 | $744.58 | $830.72 | $1,117.46 | $614.78 | $774.08 | $902.70 | $1,017.16 | $1,354.64 | $641.92 | $809.48 | $945.18 | $1,064.36 | $1,418.36 |
| 87 | $556.96 | $692.66 | $802.40 | $894.44 | $1,202.42 | $653.72 | $822.46 | $960.52 | $1,080.88 | $1,439.60 | $680.86 | $857.86 | $1,003.00 | $1,128.08 | $1,503.32 |
| 88 | $599.44 | $745.76 | $862.58 | $962.88 | $1,294.46 | $696.20 | $875.56 | $1,020.70 | $1,149.32 | $1,531.64 | $723.34 | $910.96 | $1,063.18 | $1,196.52 | $1,595.36 |
| 89 | $645.46 | $803.58 | $929.84 | $1,036.04 | $1,394.76 | $742.22 | $933.38 | $1,087.96 | $1,222.48 | $1,631.94 | $769.36 | $968.78 | $1,130.44 | $1,269.68 | $1,695.66 |
| 90 | $696.20 | $866.12 | $1,001.82 | $1,117.46 | $1,503.32 | $792.96 | $995.92 | $1,159.94 | $1,303.90 | $1,740.50 | $820.10 | $1,031.32 | $1,202.42 | $1,351.10 | $1,804.22 |
| 91 | $750.48 | $933.38 | $1,079.70 | $1,204.78 | $1,620.14 | $847.24 | $1,063.18 | $1,237.82 | $1,391.22 | $1,857.32 | $874.38 | $1,098.58 | $1,280.30 | $1,438.42 | $1,921.04 |
| 92 | $808.30 | $1,005.36 | $1,162.30 | $1,296.82 | $1,744.04 | $905.06 | $1,135.16 | $1,320.42 | $1,483.26 | $1,981.22 | $932.20 | $1,170.56 | $1,362.90 | $1,530.46 | $2,044.94 |
| 93 | $869.66 | $1,082.06 | $1,251.98 | $1,395.94 | $1,877.38 | $966.42 | $1,211.86 | $1,410.10 | $1,582.38 | $2,114.56 | $993.56 | $1,247.26 | $1,452.58 | $1,629.58 | $2,178.28 |
| 94 | $936.92 | $1,164.66 | $1,347.56 | $1,503.32 | $2,021.34 | $1,033.68 | $1,294.46 | $1,505.68 | $1,689.76 | $2,258.52 | $1,060.82 | $1,329.86 | $1,548.16 | $1,736.96 | $2,322.24 |
| 95 | $1,010.08 | $1,255.52 | $1,453.76 | $1,620.14 | $2,179.46 | $1,106.84 | $1,385.32 | $1,611.88 | $1,806.58 | $2,416.64 | $1,133.98 | $1,420.72 | $1,654.36 | $1,853.78 | $2,480.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 30 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 31 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $71.40 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 32 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $73.50 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 33 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $34.29 | $40.12 | $44.84 | $50.74 | $77.70 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 34 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $34.29 | $40.12 | $45.73 | $50.74 | $81.90 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 35 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $36.43 | $41.25 | $45.73 | $50.74 | $84.00 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 36 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $38.57 | $43.32 | $47.72 | $52.54 | $88.20 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 37 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $40.72 | $45.38 | $51.70 | $54.56 | $92.40 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 38 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $40.72 | $47.44 | $53.68 | $56.58 | $96.60 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 39 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $42.86 | $49.51 | $55.67 | $60.62 | $102.90 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 40 | $22.42 | $27.14 | $30.68 | $34.22 | $46.02 | $43.70 | $51.87 | $58.24 | $63.15 | $106.20 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 41 | $22.42 | $27.14 | $30.68 | $34.22 | $46.02 | $45.98 | $54.16 | $60.50 | $65.45 | $110.63 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 42 | $24.33 | $27.61 | $30.71 | $34.22 | $46.02 | $46.18 | $56.47 | $62.77 | $69.82 | $115.07 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 43 | $24.51 | $27.80 | $32.84 | $35.14 | $47.91 | $48.49 | $58.80 | $67.09 | $72.17 | $119.54 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 44 | $24.68 | $29.98 | $33.06 | $35.37 | $50.13 | $50.82 | $61.14 | $69.40 | $74.53 | $122.00 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 45 | $24.92 | $29.16 | $34.23 | $36.59 | $51.45 | $55.12 | $60.72 | $70.72 | $76.54 | $127.56 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 46 | $27.19 | $31.31 | $34.46 | $38.77 | $53.65 | $55.36 | $65.03 | $75.06 | $78.87 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 47 | $27.39 | $31.51 | $36.62 | $40.98 | $55.86 | $57.82 | $67.33 | $77.41 | $83.25 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 48 | $27.58 | $33.71 | $38.80 | $41.24 | $58.08 | $60.31 | $69.65 | $81.81 | $87.67 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 49 | $29.92 | $33.93 | $39.06 | $43.49 | $62.39 | $62.00 | $74.00 | $84.20 | $90.07 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 50 | $30.26 | $36.61 | $43.22 | $46.41 | $65.41 | $63.92 | $77.69 | $89.98 | $96.07 | $144.00 | $92.00 | $114.00 | $132.00 | $146.00 | $196.00 |
| 51 | $32.68 | $39.03 | $45.70 | $48.88 | $70.09 | $66.56 | $78.76 | $95.06 | $99.34 | $150.00 | $96.00 | $118.00 | $136.00 | $150.00 | $204.00 |
| 52 | $32.94 | $39.40 | $44.86 | $51.53 | $73.31 | $71.61 | $85.42 | $94.57 | $104.69 | $154.00 | $98.00 | $122.00 | $140.00 | $156.00 | $208.00 |
| 53 | $35.41 | $41.86 | $47.35 | $51.99 | $78.02 | $74.31 | $88.60 | $101.31 | $109.84 | $160.00 | $102.00 | $126.00 | $144.00 | $162.00 | $216.00 |
| 54 | $35.68 | $42.25 | $47.80 | $53.31 | $82.78 | $75.24 | $91.60 | $106.49 | $111.61 | $164.00 | $106.00 | $130.00 | $148.00 | $166.00 | $222.00 |
| 55 | $36.78 | $44.76 | $51.74 | $57.27 | $87.56 | $80.00 | $96.52 | $111.73 | $118.66 | $170.00 | $106.00 | $132.00 | $154.00 | $172.00 | $230.00 |
| 56 | $40.69 | $47.36 | $55.23 | $60.78 | $94.68 | $84.00 | $101.92 | $115.49 | $124.61 | $180.00 | $112.00 | $140.00 | $160.00 | $178.00 | $240.00 |
| 57 | $43.27 | $52.26 | $58.02 | $64.48 | $100.51 | $88.42 | $107.57 | $121.71 | $129.37 | $192.00 | $118.00 | $148.00 | $170.00 | $188.00 | $252.00 |
| 58 | $44.52 | $53.63 | $62.99 | $69.47 | $108.00 | $92.01 | $109.69 | $129.34 | $137.54 | $206.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 59 | $49.38 | $58.59 | $66.72 | $73.42 | $116.23 | $97.41 | $119.43 | $134.03 | $144.47 | $220.00 | $130.00 | $164.00 | $188.00 | $209.29 | $282.00 |
| 60 | $52.12 | $63.61 | $71.90 | $78.64 | $126.11 | $102.99 | $123.50 | $142.47 | $152.94 | $236.00 | $138.00 | $172.00 | $200.00 | $214.13 | $300.00 |
| 61 | $57.14 | $68.77 | $79.30 | $86.19 | $136.24 | $109.02 | $133.87 | $151.30 | $162.07 | $247.65 | $144.30 | $179.40 | $206.70 | $225.20 | $312.00 |
| 62 | $62.20 | $76.21 | $83.28 | $93.81 | $148.67 | $118.62 | $144.27 | $162.37 | $175.10 | $260.30 | $150.10 | $186.20 | $214.70 | $238.47 | $321.10 |
| 63 | $71.15 | $81.48 | $92.21 | $101.51 | $157.60 | $127.65 | $151.31 | $173.06 | $186.47 | $271.95 | $157.25 | $194.25 | $223.85 | $247.86 | $334.85 |
| 64 | $74.88 | $89.15 | $100.86 | $109.40 | $172.71 | $133.20 | $163.72 | $186.86 | $198.32 | $286.20 | $160.20 | $201.60 | $232.20 | $261.00 | $347.40 |
| 65 | $82.51 | $95.55 | $107.46 | $118.31 | $184.31 | $138.25 | $173.25 | $196.97 | $212.41 | $299.25 | $166.25 | $208.25 | $241.50 | $269.50 | $360.50 |
| 66 | $89.86 | $105.25 | $119.50 | $130.46 | $199.86 | $146.20 | $181.90 | $210.80 | $228.68 | $314.50 | $173.40 | $217.60 | $251.60 | $282.20 | $375.70 |
| 67 | $99.57 | $117.27 | $131.57 | $142.12 | $217.66 | $151.80 | $189.75 | $219.45 | $243.88 | $326.70 | $179.85 | $226.05 | $260.70 | $290.40 | $389.40 |
| 68 | $107.78 | $128.75 | $143.19 | $155.32 | $233.60 | $158.40 | $196.80 | $227.20 | $256.00 | $342.40 | $185.60 | $233.60 | $268.80 | $302.40 | $404.80 |
| 69 | $117.60 | $139.57 | $157.86 | $169.57 | $248.00 | $165.85 | $206.10 | $240.25 | $268.15 | $359.60 | $195.30 | $243.35 | $282.10 | $316.20 | $423.15 |
| 70 | $126.00 | $154.50 | $172.20 | $189.18 | $265.50 | $177.00 | $219.00 | $255.00 | $286.50 | $381.00 | $205.50 | $256.50 | $297.00 | $334.50 | $445.50 |
| 71 | $136.30 | $166.75 | $191.40 | $210.76 | $287.10 | $189.95 | $234.90 | $272.60 | $307.40 | $410.35 | $217.50 | $272.60 | $316.10 | $355.25 | $472.70 |
| 72 | $147.00 | $180.60 | $205.80 | $229.60 | $309.40 | $203.00 | $253.40 | $292.60 | $330.40 | $439.60 | $231.00 | $289.80 | $334.60 | $376.60 | $502.60 |
| 73 | $157.95 | $194.40 | $222.75 | $247.05 | $333.45 | $217.35 | $272.70 | $315.90 | $353.70 | $472.50 | $245.70 | $307.80 | $356.40 | $400.95 | $534.60 |
| 74 | $171.60 | $210.60 | $240.50 | $266.50 | $360.10 | $234.00 | $292.50 | $338.00 | $379.60 | $507.00 | $261.30 | $327.60 | $378.30 | $425.10 | $568.10 |
| 75 | $185.00 | $227.50 | $260.00 | $288.75 | $390.00 | $250.00 | $312.50 | $361.25 | $406.25 | $542.50 | $276.25 | $346.25 | $401.25 | $451.25 | $601.25 |
| 76 | $199.20 | $246.00 | $282.00 | $313.20 | $423.60 | $266.20 | $333.60 | $387.60 | $435.60 | $580.80 | $290.40 | $366.00 | $424.80 | $477.60 | $637.20 |
| 77 | $220.66 | $273.76 | $313.88 | $349.28 | $472.00 | $290.28 | $365.80 | $424.80 | $479.08 | $638.38 | $313.88 | $396.48 | $461.38 | $519.20 | $692.66 |
| 78 | $247.80 | $306.80 | $354.00 | $394.12 | $531.00 | $320.96 | $404.74 | $472.00 | $533.36 | $709.18 | $344.56 | $435.42 | $508.58 | $573.48 | $762.28 |
| 79 | $274.94 | $341.02 | $394.12 | $438.96 | $591.18 | $351.64 | $443.68 | $519.20 | $586.46 | $778.80 | $375.24 | $474.36 | $554.60 | $625.40 | $831.90 |
| 80 | $300.90 | $375.24 | $434.24 | $483.80 | $650.18 | $381.14 | $482.62 | $565.22 | $638.38 | $846.06 | $403.56 | $512.12 | $599.44 | $677.32 | $899.16 |
| 81 | $326.86 | $407.10 | $470.82 | $525.10 | $706.82 | $409.46 | $518.02 | $606.52 | $684.40 | $909.78 | $431.88 | $547.52 | $640.74 | $724.52 | $962.88 |
| 82 | $351.64 | $437.78 | $507.40 | $565.22 | $761.10 | $435.42 | $551.06 | $645.46 | $728.06 | $968.78 | $459.02 | $581.74 | $682.04 | $769.36 | $1,023.06 |
| 83 | $377.60 | $470.82 | $543.98 | $606.52 | $816.56 | $463.74 | $586.46 | $684.40 | $772.90 | $1,027.78 | $487.34 | $617.14 | $722.16 | $814.20 | $1,083.24 |
| 84 | $405.92 | $505.04 | $584.10 | $651.36 | $876.74 | $493.24 | $621.86 | $726.88 | $818.92 | $1,090.32 | $518.02 | $653.72 | $764.64 | $861.40 | $1,146.96 |
| 85 | $436.60 | $543.98 | $628.94 | $700.92 | $944.00 | $523.92 | $661.98 | $772.90 | $870.84 | $1,159.94 | $549.88 | $695.02 | $811.84 | $913.32 | $1,217.76 |
| 86 | $470.82 | $586.46 | $678.50 | $756.38 | $1,017.16 | $558.14 | $704.46 | $822.46 | $926.30 | $1,233.10 | $584.10 | $737.50 | $861.40 | $968.78 | $1,290.92 |
| 87 | $507.40 | $630.12 | $729.24 | $814.20 | $1,095.04 | $594.72 | $748.12 | $873.20 | $984.12 | $1,310.98 | $620.68 | $781.16 | $912.14 | $1,026.60 | $1,368.80 |
| 88 | $545.16 | $678.50 | $785.88 | $875.56 | $1,177.64 | $632.48 | $796.50 | $929.84 | $1,045.48 | $1,393.58 | $658.44 | $829.54 | $968.78 | $1,087.96 | $1,451.40 |
| 89 | $587.64 | $731.60 | $846.06 | $942.82 | $1,268.50 | $674.96 | $849.60 | $990.02 | $1,112.74 | $1,484.44 | $700.92 | $882.64 | $1,028.96 | $1,155.22 | $1,542.26 |
| 90 | $633.66 | $788.24 | $912.14 | $1,017.16 | $1,367.62 | $720.98 | $906.24 | $1,056.10 | $1,187.08 | $1,583.56 | $746.94 | $939.28 | $1,095.04 | $1,229.56 | $1,641.38 |
| 91 | $683.22 | $849.60 | $982.94 | $1,096.22 | $1,475.00 | $770.54 | $967.60 | $1,126.90 | $1,266.14 | $1,690.94 | $796.50 | $1,000.64 | $1,165.84 | $1,308.62 | $1,748.76 |
| 92 | $735.14 | $914.50 | $1,058.46 | $1,180.00 | $1,587.10 | $822.46 | $1,032.50 | $1,202.42 | $1,349.92 | $1,803.04 | $848.42 | $1,065.54 | $1,241.36 | $1,392.40 | $1,860.86 |
| 93 | $791.78 | $984.12 | $1,138.70 | $1,269.68 | $1,708.64 | $879.10 | $1,102.12 | $1,282.66 | $1,439.60 | $1,924.58 | $905.06 | $1,135.16 | $1,321.60 | $1,482.08 | $1,982.40 |
| 94 | $851.96 | $1,059.64 | $1,226.02 | $1,367.62 | $1,839.62 | $939.28 | $1,177.64 | $1,369.98 | $1,537.54 | $2,055.56 | $965.24 | $1,210.68 | $1,408.92 | $1,580.02 | $2,113.38 |
| 95 | $919.22 | $1,143.42 | $1,322.78 | $1,475.00 | $1,983.58 | $1,006.54 | $1,261.42 | $1,466.74 | $1,644.92 | $2,199.52 | $1,032.50 | $1,294.46 | $1,505.68 | $1,687.40 | $2,257.34 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 30 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 31 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $66.48 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 32 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $68.43 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 33 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $30.61 | $37.76 | $42.48 | $47.20 | $72.34 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 34 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $30.61 | $37.76 | $43.32 | $47.20 | $76.25 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 35 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $32.53 | $38.83 | $43.32 | $47.20 | $78.21 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 36 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $34.44 | $40.77 | $45.21 | $48.88 | $82.12 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 37 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $36.36 | $42.71 | $48.98 | $50.76 | $86.03 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 38 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $36.36 | $44.65 | $50.86 | $52.63 | $89.94 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 39 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $38.27 | $46.59 | $52.74 | $56.39 | $95.80 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 40 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $40.68 | $47.55 | $53.98 | $59.03 | $99.24 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 41 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $42.81 | $49.65 | $56.07 | $61.18 | $103.37 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 42 | $21.77 | $25.21 | $28.34 | $31.86 | $42.48 | $43.00 | $51.77 | $58.17 | $65.27 | $107.53 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 43 | $21.93 | $25.38 | $30.32 | $32.72 | $44.23 | $45.15 | $53.90 | $62.18 | $67.46 | $111.70 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 44 | $22.08 | $27.37 | $30.52 | $32.93 | $46.27 | $47.32 | $56.05 | $64.32 | $69.67 | $114.00 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 45 | $23.67 | $27.94 | $32.97 | $34.15 | $47.68 | $51.56 | $59.08 | $67.43 | $71.75 | $121.58 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 46 | $25.83 | $30.00 | $33.19 | $36.19 | $49.72 | $51.79 | $63.27 | $71.57 | $73.94 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 47 | $26.02 | $30.20 | $35.26 | $38.24 | $51.77 | $54.09 | $65.51 | $73.81 | $78.05 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 48 | $26.20 | $32.30 | $37.37 | $38.50 | $53.83 | $56.42 | $67.76 | $78.01 | $82.19 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 49 | $28.42 | $32.51 | $37.62 | $40.59 | $57.82 | $58.00 | $72.00 | $80.28 | $84.44 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 50 | $28.89 | $33.90 | $39.04 | $42.31 | $61.14 | $62.04 | $73.99 | $84.35 | $88.95 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $188.00 |
| 51 | $29.84 | $36.24 | $42.84 | $46.09 | $64.25 | $62.76 | $75.10 | $89.35 | $95.73 | $140.00 | $90.00 | $112.00 | $130.00 | $144.00 | $192.00 |
| 52 | $30.20 | $36.68 | $42.14 | $47.35 | $68.82 | $65.80 | $81.63 | $90.86 | $97.47 | $146.00 | $94.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 53 | $32.58 | $39.07 | $44.57 | $47.89 | $73.43 | $70.40 | $84.75 | $97.48 | $102.51 | $152.00 | $96.00 | $120.00 | $138.00 | $152.00 | $206.00 |
| 54 | $32.94 | $39.52 | $45.07 | $50.57 | $76.53 | $71.38 | $87.79 | $100.69 | $107.95 | $156.00 | $100.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 55 | $35.37 | $41.96 | $47.54 | $53.08 | $81.19 | $76.00 | $92.58 | $105.85 | $111.25 | $162.00 | $102.00 | $128.00 | $146.00 | $164.00 | $218.00 |
| 56 | $37.79 | $44.57 | $50.98 | $56.54 | $88.15 | $80.00 | $98.00 | $109.72 | $117.20 | $170.00 | $106.00 | $134.00 | $152.00 | $170.00 | $228.00 |
| 57 | $40.38 | $48.02 | $53.87 | $60.27 | $94.03 | $84.49 | $101.80 | $116.00 | $123.99 | $182.00 | $112.00 | $140.00 | $160.00 | $180.00 | $240.00 |
| 58 | $41.73 | $50.88 | $58.79 | $65.21 | $99.94 | $86.26 | $105.97 | $121.84 | $130.30 | $194.00 | $118.00 | $148.00 | $170.00 | $190.00 | $254.00 |
| 59 | $46.48 | $54.41 | $62.55 | $69.26 | $108.15 | $91.68 | $111.96 | $128.52 | $137.43 | $208.00 | $124.00 | $156.00 | $180.00 | $201.31 | $268.00 |
| 60 | $47.89 | $59.37 | $66.37 | $74.50 | $116.40 | $95.50 | $116.24 | $133.45 | $145.99 | $222.00 | $130.00 | $164.00 | $190.00 | $206.41 | $284.00 |
| 61 | $52.85 | $64.56 | $73.63 | $80.63 | $126.51 | $103.47 | $126.64 | $142.40 | $154.54 | $234.00 | $136.50 | $171.60 | $196.95 | $213.84 | $296.40 |
| 62 | $57.86 | $71.90 | $77.73 | $86.81 | $138.76 | $111.20 | $137.06 | $153.45 | $164.90 | $245.10 | $142.50 | $180.50 | $205.20 | $225.32 | $305.90 |
| 63 | $65.10 | $77.19 | $86.54 | $94.46 | $147.85 | $120.25 | $145.97 | $165.09 | $176.30 | $259.00 | $146.15 | $186.85 | $212.75 | $235.01 | $318.20 |
| 64 | $70.38 | $83.40 | $95.10 | $102.39 | $162.84 | $126.00 | $154.92 | $178.06 | $188.32 | $273.60 | $153.00 | $192.60 | $221.40 | $248.40 | $333.00 |
| 65 | $77.93 | $89.85 | $101.80 | $111.27 | $172.99 | $131.25 | $166.25 | $188.33 | $200.79 | $285.25 | $159.25 | $199.50 | $231.00 | $257.25 | $344.75 |
| 66 | $83.77 | $99.49 | $112.30 | $121.95 | $188.58 | $137.70 | $175.10 | $200.60 | $215.52 | $299.20 | $164.90 | $209.10 | $239.70 | $268.60 | $360.40 |
| 67 | $93.35 | $109.84 | $122.80 | $133.50 | $204.67 | $143.55 | $181.50 | $207.90 | $232.35 | $311.85 | $171.60 | $216.15 | $247.50 | $277.20 | $371.25 |
| 68 | $101.53 | $121.18 | $134.33 | $145.25 | $219.20 | $150.40 | $187.20 | $216.00 | $241.60 | $324.80 | $177.60 | $224.00 | $257.60 | $288.00 | $385.60 |
| 69 | $109.86 | $132.07 | $147.53 | $159.51 | $232.50 | $156.55 | $198.40 | $227.85 | $255.75 | $341.00 | $184.45 | $234.05 | $268.15 | $302.25 | $403.00 |
| 70 | $117.00 | $147.00 | $161.99 | $176.28 | $250.50 | $165.00 | $211.50 | $241.50 | $271.50 | $364.50 | $193.50 | $247.50 | $283.50 | $318.00 | $426.00 |
| 71 | $127.60 | $158.05 | $179.80 | $197.85 | $269.70 | $178.35 | $226.20 | $259.55 | $292.90 | $390.05 | $205.90 | $262.45 | $301.60 | $339.30 | $452.40 |
| 72 | $137.20 | $170.80 | $194.60 | $215.60 | $291.20 | $191.80 | $243.60 | $280.00 | $313.60 | $418.60 | $218.40 | $278.60 | $320.60 | $359.80 | $480.20 |
| 73 | $148.50 | $184.95 | $209.25 | $232.20 | $314.55 | $206.55 | $261.90 | $299.70 | $337.50 | $450.90 | $233.55 | $297.00 | $340.20 | $382.05 | $511.65 |
| 74 | $159.90 | $200.20 | $226.20 | $250.90 | $340.60 | $221.00 | $280.80 | $322.40 | $361.40 | $483.60 | $247.00 | $315.90 | $361.40 | $405.60 | $543.40 |
| 75 | $172.50 | $216.25 | $245.00 | $272.50 | $367.50 | $235.00 | $300.00 | $345.00 | $388.75 | $517.50 | $261.25 | $333.75 | $383.75 | $431.25 | $575.00 |
| 76 | $187.20 | $234.00 | $266.40 | $295.20 | $399.60 | $254.00 | $320.40 | $369.60 | $415.20 | $554.40 | $276.00 | $352.80 | $406.80 | $456.00 | $609.60 |
| 77 | $206.50 | $260.78 | $297.36 | $330.40 | $446.04 | $273.76 | $351.64 | $405.92 | $457.84 | $610.06 | $297.36 | $382.32 | $442.50 | $497.96 | $663.16 |
| 78 | $231.28 | $292.64 | $333.94 | $371.70 | $501.50 | $302.08 | $389.40 | $450.76 | $508.58 | $676.14 | $325.68 | $420.08 | $484.98 | $547.52 | $729.24 |
| 79 | $257.24 | $325.68 | $372.88 | $414.18 | $559.32 | $331.58 | $427.16 | $495.60 | $559.32 | $744.58 | $354.00 | $457.84 | $531.00 | $597.08 | $795.32 |
| 80 | $282.02 | $357.54 | $409.46 | $456.66 | $614.78 | $359.90 | $463.74 | $538.08 | $607.70 | $808.30 | $382.32 | $493.24 | $572.30 | $646.64 | $859.04 |
| 81 | $305.62 | $388.22 | $444.86 | $495.60 | $667.88 | $385.86 | $497.96 | $578.20 | $652.54 | $867.30 | $408.28 | $527.46 | $612.42 | $691.48 | $919.22 |
| 82 | $329.22 | $417.72 | $479.08 | $533.36 | $718.62 | $410.64 | $529.82 | $614.78 | $693.84 | $922.76 | $434.24 | $560.50 | $650.18 | $733.96 | $975.86 |
| 83 | $354.00 | $448.40 | $514.48 | $572.30 | $771.72 | $437.78 | $562.86 | $652.54 | $735.14 | $979.40 | $461.38 | $593.54 | $689.12 | $776.44 | $1,033.68 |
| 84 | $379.96 | $481.44 | $552.24 | $614.78 | $828.36 | $464.92 | $597.08 | $692.66 | $779.98 | $1,038.40 | $488.52 | $628.94 | $729.24 | $821.28 | $1,095.04 |
| 85 | $408.28 | $518.02 | $594.72 | $661.38 | $892.08 | $493.24 | $634.84 | $736.32 | $828.36 | $1,104.48 | $518.02 | $667.88 | $774.08 | $870.84 | $1,161.12 |
| 86 | $440.14 | $558.14 | $640.74 | $711.90 | $960.52 | $525.10 | $674.96 | $782.34 | $880.28 | $1,172.92 | $549.88 | $708.00 | $820.10 | $922.76 | $1,229.56 |
| 87 | $474.36 | $601.80 | $689.12 | $768.18 | $1,034.86 | $559.32 | $718.62 | $830.72 | $934.56 | $1,247.26 | $584.10 | $751.66 | $868.48 | $977.04 | $1,303.90 |
| 88 | $510.94 | $646.64 | $742.22 | $826.00 | $1,112.74 | $595.90 | $763.46 | $883.82 | $992.38 | $1,325.14 | $620.68 | $796.50 | $921.58 | $1,034.86 | $1,381.78 |
| 89 | $549.88 | $697.38 | $798.86 | $889.72 | $1,198.88 | $634.84 | $814.20 | $940.46 | $1,056.10 | $1,411.28 | $659.62 | $847.24 | $978.22 | $1,098.58 | $1,467.92 |
| 90 | $592.36 | $751.66 | $861.40 | $959.34 | $1,293.28 | $677.32 | $868.48 | $1,003.00 | $1,125.72 | $1,505.68 | $702.10 | $901.52 | $1,040.76 | $1,168.20 | $1,562.32 |
| 91 | $638.38 | $809.48 | $928.66 | $1,034.86 | $1,393.58 | $723.34 | $926.30 | $1,070.26 | $1,201.24 | $1,605.98 | $748.12 | $959.34 | $1,108.02 | $1,243.72 | $1,662.62 |
| 92 | $687.94 | $872.02 | $999.46 | $1,113.92 | $1,499.78 | $772.90 | $988.84 | $1,141.06 | $1,280.30 | $1,712.18 | $797.68 | $1,021.88 | $1,178.82 | $1,322.78 | $1,768.82 |
| 93 | $739.86 | $938.10 | $1,076.16 | $1,198.88 | $1,614.24 | $824.82 | $1,054.92 | $1,217.76 | $1,365.26 | $1,826.64 | $849.60 | $1,087.96 | $1,255.52 | $1,407.74 | $1,883.28 |
| 94 | $797.68 | $1,010.08 | $1,158.76 | $1,290.92 | $1,738.14 | $882.64 | $1,126.90 | $1,300.36 | $1,457.30 | $1,950.54 | $907.42 | $1,159.94 | $1,338.12 | $1,499.78 | $2,007.18 |
| 95 | $859.04 | $1,089.14 | $1,249.62 | $1,391.22 | $1,875.02 | $944.00 | $1,205.96 | $1,391.22 | $1,557.60 | $2,087.42 | $968.78 | $1,239.00 | $1,428.98 | $1,600.08 | $2,144.06 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 30 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 31 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $73.86 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 32 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $76.04 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 33 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $35.51 | $42.48 | $47.20 | $51.92 | $80.38 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 34 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $35.51 | $42.48 | $48.14 | $51.92 | $84.73 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 35 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $37.73 | $43.68 | $48.14 | $51.92 | $86.90 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 36 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $39.95 | $45.87 | $50.23 | $53.76 | $91.24 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 37 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $42.17 | $48.05 | $54.42 | $55.83 | $95.59 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 38 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $42.17 | $50.23 | $56.51 | $57.90 | $99.93 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 39 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $44.39 | $52.42 | $58.60 | $62.03 | $106.45 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 40 | $23.60 | $28.32 | $31.86 | $36.58 | $48.38 | $45.20 | $54.75 | $59.66 | $67.27 | $111.43 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 41 | $23.60 | $28.32 | $31.86 | $36.58 | $48.38 | $47.56 | $57.17 | $61.97 | $69.72 | $116.07 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 42 | $25.61 | $28.81 | $31.89 | $36.58 | $48.38 | $47.77 | $59.61 | $64.30 | $74.38 | $120.73 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 43 | $25.79 | $29.00 | $34.11 | $37.57 | $50.37 | $50.16 | $62.07 | $68.72 | $76.87 | $125.42 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 44 | $25.98 | $31.28 | $34.33 | $37.81 | $52.70 | $52.57 | $64.54 | $71.09 | $79.39 | $128.00 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 45 | $26.17 | $31.59 | $36.77 | $39.03 | $53.96 | $56.89 | $65.64 | $74.01 | $81.32 | $135.54 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 46 | $28.55 | $33.92 | $37.02 | $41.36 | $56.26 | $57.14 | $70.30 | $78.56 | $83.80 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 47 | $28.76 | $34.14 | $39.33 | $43.71 | $58.58 | $59.69 | $72.79 | $81.01 | $88.45 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 48 | $28.96 | $36.51 | $41.68 | $43.99 | $60.91 | $62.26 | $75.29 | $85.62 | $93.14 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 49 | $31.41 | $36.76 | $41.96 | $46.39 | $65.43 | $64.00 | $80.00 | $88.12 | $95.70 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 50 | $31.64 | $37.97 | $44.62 | $49.14 | $68.25 | $67.68 | $79.54 | $93.73 | $99.63 | $150.00 | $98.00 | $118.00 | $138.00 | $154.00 | $204.00 |
| 51 | $34.11 | $41.82 | $47.13 | $51.68 | $73.01 | $70.37 | $84.25 | $98.86 | $104.76 | $156.00 | $100.00 | $124.00 | $140.00 | $160.00 | $212.00 |
| 52 | $34.31 | $42.12 | $47.58 | $52.92 | $77.80 | $75.48 | $91.12 | $101.98 | $108.30 | $162.00 | $102.00 | $128.00 | $146.00 | $162.00 | $220.00 |
| 53 | $36.83 | $43.26 | $50.14 | $54.73 | $82.61 | $78.22 | $92.45 | $107.04 | $115.33 | $168.00 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 54 | $37.05 | $43.61 | $50.53 | $56.04 | $87.46 | $79.09 | $95.42 | $110.37 | $118.93 | $174.00 | $110.00 | $134.00 | $156.00 | $174.00 | $234.00 |
| 55 | $39.61 | $47.56 | $53.14 | $60.06 | $92.34 | $84.00 | $102.43 | $115.65 | $124.23 | $176.00 | $114.00 | $140.00 | $160.00 | $180.00 | $242.00 |
| 56 | $43.60 | $50.14 | $58.06 | $63.60 | $99.57 | $90.00 | $107.80 | $121.27 | $132.08 | $188.00 | $120.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 57 | $44.71 | $53.67 | $59.40 | $67.28 | $105.38 | $92.35 | $111.41 | $127.41 | $134.84 | $200.00 | $124.00 | $152.00 | $176.00 | $196.00 | $264.00 |
| 58 | $45.91 | $56.38 | $65.78 | $73.72 | $114.45 | $95.85 | $115.27 | $134.97 | $144.78 | $216.00 | $128.00 | $162.00 | $188.00 | $210.00 | $282.00 |
| 59 | $52.29 | $61.38 | $69.50 | $77.57 | $122.68 | $103.14 | $125.02 | $139.54 | $161.52 | $232.00 | $138.00 | $172.00 | $196.00 | $219.25 | $296.00 |
| 60 | $54.94 | $66.43 | $74.66 | $82.78 | $132.57 | $108.61 | $128.95 | $147.88 | $159.89 | $250.00 | $146.00 | $180.00 | $208.00 | $225.70 | $314.00 |
| 61 | $59.99 | $71.58 | $83.55 | $90.36 | $142.73 | $114.56 | $139.30 | $160.20 | $170.60 | $261.30 | $152.10 | $187.20 | $218.40 | $236.55 | $325.65 |
| 62 | $65.10 | $79.09 | $87.44 | $98.01 | $155.28 | $124.18 | $149.68 | $169.51 | $181.90 | $271.70 | $155.80 | $195.70 | $224.20 | $249.73 | $336.30 |
| 63 | $74.18 | $85.77 | $96.47 | $107.15 | $165.73 | $135.05 | $160.21 | $181.69 | $196.64 | $286.75 | $162.80 | $203.50 | $234.95 | $260.71 | $351.50 |
| 64 | $79.37 | $93.47 | $106.62 | $115.01 | $182.58 | $142.20 | $170.76 | $195.56 | $208.32 | $302.40 | $171.00 | $212.40 | $243.00 | $273.60 | $367.20 |
| 65 | $87.10 | $101.26 | $113.11 | $123.94 | $194.01 | $145.25 | $183.75 | $207.33 | $222.36 | $315.00 | $175.00 | $220.50 | $252.00 | $281.75 | $379.75 |
| 66 | $94.43 | $111.02 | $125.26 | $136.13 | $209.53 | $153.00 | $193.80 | $221.00 | $238.56 | $329.80 | $183.60 | $229.50 | $263.50 | $294.10 | $394.40 |
| 67 | $104.24 | $121.72 | $137.42 | $150.73 | $229.03 | $160.05 | $198.00 | $229.35 | $258.71 | $343.20 | $189.75 | $235.95 | $272.25 | $306.90 | $409.20 |
| 68 | $114.03 | $134.81 | $150.57 | $162.51 | $244.80 | $166.40 | $206.40 | $240.00 | $267.20 | $358.40 | $196.80 | $244.80 | $283.20 | $316.80 | $424.00 |
| 69 | $123.79 | $147.08 | $165.24 | $178.19 | $258.85 | $175.15 | $218.55 | $251.10 | $282.10 | $376.65 | $206.15 | $255.75 | $296.05 | $331.70 | $441.75 |
| 70 | $132.00 | $163.50 | $180.96 | $197.78 | $279.00 | $184.50 | $232.50 | $267.00 | $300.00 | $402.00 | $214.50 | $270.00 | $312.00 | $349.50 | $468.00 |
| 71 | $143.55 | $176.90 | $201.55 | $220.79 | $301.60 | $198.65 | $249.40 | $288.55 | $321.90 | $430.65 | $230.55 | $288.55 | $332.05 | $372.65 | $495.90 |
| 72 | $155.40 | $189.00 | $217.00 | $240.80 | $324.80 | $215.60 | $266.00 | $308.00 | $347.20 | $462.00 | $245.00 | $303.80 | $352.80 | $396.20 | $527.80 |
| 73 | $166.05 | $203.85 | $233.55 | $259.20 | $349.65 | $229.50 | $284.85 | $330.75 | $371.25 | $495.45 | $257.85 | $322.65 | $375.30 | $419.85 | $560.25 |
| 74 | $180.70 | $221.00 | $252.20 | $279.50 | $378.30 | $245.70 | $306.80 | $354.90 | $397.80 | $531.70 | $274.30 | $343.20 | $396.50 | $445.90 | $595.40 |
| 75 | $193.75 | $237.50 | $272.50 | $302.50 | $408.75 | $261.25 | $326.25 | $378.75 | $426.25 | $568.75 | $290.00 | $361.25 | $420.00 | $472.50 | $631.25 |
| 76 | $208.80 | $258.00 | $296.40 | $330.00 | $445.20 | $279.40 | $350.40 | $406.80 | $458.40 | $610.80 | $304.80 | $384.00 | $446.40 | $502.80 | $669.60 |
| 77 | $231.28 | $286.74 | $330.40 | $366.98 | $495.60 | $303.26 | $383.50 | $447.22 | $503.86 | $670.24 | $329.22 | $416.54 | $484.98 | $545.16 | $726.88 |
| 78 | $259.60 | $322.14 | $371.70 | $413.00 | $558.14 | $336.30 | $424.80 | $495.60 | $558.14 | $744.58 | $362.26 | $456.66 | $533.36 | $600.62 | $801.22 |
| 79 | $287.92 | $357.54 | $414.18 | $461.38 | $620.68 | $368.16 | $466.10 | $545.16 | $615.96 | $817.74 | $392.94 | $496.78 | $582.92 | $657.26 | $873.20 |
| 80 | $316.24 | $392.94 | $455.48 | $507.40 | $683.22 | $400.02 | $505.04 | $592.36 | $669.06 | $889.72 | $424.80 | $536.90 | $628.94 | $711.54 | $944.00 |
| 81 | $343.38 | $427.16 | $494.42 | $552.24 | $741.04 | $429.52 | $543.98 | $636.02 | $719.80 | $953.44 | $454.30 | $574.66 | $672.60 | $761.10 | $1,008.90 |
| 82 | $369.34 | $459.02 | $532.18 | $593.54 | $798.86 | $457.84 | $577.02 | $677.32 | $764.64 | $1,015.98 | $482.62 | $610.06 | $715.08 | $807.12 | $1,073.80 |
| 83 | $396.48 | $493.24 | $571.12 | $637.20 | $856.68 | $487.34 | $613.60 | $718.62 | $811.84 | $1,078.52 | $512.12 | $646.64 | $757.56 | $854.32 | $1,136.34 |
| 84 | $425.98 | $529.82 | $612.42 | $684.40 | $919.22 | $516.84 | $652.54 | $762.28 | $861.40 | $1,143.42 | $542.80 | $686.76 | $802.40 | $905.06 | $1,203.60 |
| 85 | $457.84 | $571.12 | $659.62 | $736.32 | $990.02 | $549.88 | $695.02 | $810.66 | $914.50 | $1,216.58 | $575.84 | $729.24 | $850.78 | $960.52 | $1,276.76 |
| 86 | $494.42 | $614.78 | $711.54 | $792.96 | $1,066.72 | $586.46 | $738.68 | $862.58 | $971.14 | $1,293.28 | $612.42 | $772.90 | $902.70 | $1,017.16 | $1,353.46 |
| 87 | $532.18 | $661.98 | $765.82 | $853.14 | $1,148.14 | $624.22 | $785.88 | $916.86 | $1,031.32 | $1,374.70 | $650.18 | $820.10 | $956.98 | $1,077.34 | $1,434.88 |
| 88 | $572.30 | $712.72 | $824.82 | $919.22 | $1,236.64 | $664.34 | $836.62 | $975.86 | $1,097.40 | $1,463.20 | $690.30 | $870.84 | $1,015.98 | $1,143.42 | $1,523.38 |
| 89 | $617.14 | $767.00 | $887.36 | $990.02 | $1,332.22 | $709.18 | $890.90 | $1,038.40 | $1,168.20 | $1,558.78 | $735.14 | $925.12 | $1,078.52 | $1,214.22 | $1,618.96 |
| 90 | $665.52 | $827.18 | $956.98 | $1,066.72 | $1,434.88 | $757.56 | $951.08 | $1,108.02 | $1,244.90 | $1,661.44 | $783.52 | $985.30 | $1,148.14 | $1,290.92 | $1,721.62 |
| 91 | $717.44 | $892.08 | $1,032.50 | $1,150.50 | $1,548.16 | $809.48 | $1,015.98 | $1,183.54 | $1,328.68 | $1,774.72 | $835.44 | $1,050.20 | $1,223.66 | $1,374.70 | $1,834.90 |
| 92 | $771.72 | $959.34 | $1,110.38 | $1,239.00 | $1,666.16 | $863.76 | $1,083.24 | $1,261.42 | $1,417.18 | $1,892.72 | $889.72 | $1,117.46 | $1,301.54 | $1,463.20 | $1,952.90 |
| 93 | $830.72 | $1,033.68 | $1,195.34 | $1,333.40 | $1,793.60 | $922.76 | $1,157.58 | $1,346.38 | $1,511.58 | $2,020.16 | $948.72 | $1,191.80 | $1,386.50 | $1,557.60 | $2,080.34 |
| 94 | $894.44 | $1,112.74 | $1,287.38 | $1,434.88 | $1,930.48 | $986.48 | $1,236.64 | $1,438.42 | $1,613.06 | $2,157.04 | $1,012.44 | $1,270.86 | $1,478.54 | $1,659.08 | $2,217.22 |
| 95 | $964.06 | $1,200.06 | $1,387.68 | $1,548.16 | $2,082.70 | $1,056.10 | $1,323.96 | $1,538.72 | $1,726.34 | $2,309.26 | $1,082.06 | $1,358.18 | $1,578.84 | $1,772.36 | $2,369.44 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $66.48 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $68.43 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.61 | $36.58 | $42.48 | $47.20 | $72.34 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.61 | $36.58 | $43.32 | $47.20 | $76.25 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $32.53 | $37.61 | $43.32 | $47.20 | $78.21 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $34.44 | $39.50 | $45.21 | $48.88 | $82.12 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $36.36 | $41.38 | $48.98 | $50.76 | $86.03 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $36.36 | $43.26 | $50.86 | $52.63 | $89.94 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $38.27 | $45.14 | $52.74 | $56.39 | $95.80 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 40 | $21.24 | $24.78 | $28.32 | $31.86 | $43.66 | $40.68 | $47.55 | $53.98 | $57.66 | $99.24 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 41 | $21.24 | $24.78 | $28.32 | $31.86 | $43.66 | $42.81 | $49.65 | $56.07 | $59.76 | $103.37 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 42 | $23.05 | $25.21 | $28.34 | $31.86 | $43.66 | $43.00 | $51.77 | $58.17 | $63.75 | $107.53 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 43 | $23.22 | $25.38 | $30.32 | $32.72 | $45.46 | $45.15 | $53.90 | $62.18 | $65.89 | $111.70 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 44 | $23.38 | $27.37 | $30.52 | $32.93 | $47.56 | $47.32 | $56.05 | $64.32 | $68.05 | $114.00 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 45 | $23.67 | $27.94 | $32.97 | $34.15 | $47.68 | $51.56 | $59.08 | $65.79 | $70.16 | $119.59 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 46 | $25.83 | $30.00 | $33.19 | $36.19 | $49.72 | $51.79 | $63.27 | $69.83 | $72.30 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 47 | $26.02 | $30.20 | $35.26 | $38.24 | $51.77 | $54.09 | $65.51 | $72.01 | $76.31 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 48 | $26.20 | $32.30 | $37.37 | $38.50 | $53.83 | $56.42 | $67.76 | $76.10 | $80.36 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 49 | $28.42 | $32.51 | $37.62 | $40.59 | $57.82 | $58.00 | $72.00 | $78.32 | $82.56 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 50 | $27.51 | $35.26 | $40.44 | $42.31 | $61.14 | $58.28 | $73.99 | $84.35 | $88.95 | $136.00 | $84.00 | $108.00 | $122.00 | $136.00 | $182.00 |
| 51 | $29.84 | $36.24 | $42.84 | $46.09 | $64.25 | $60.86 | $73.26 | $89.35 | $93.92 | $140.00 | $88.00 | $110.00 | $126.00 | $140.00 | $188.00 |
| 52 | $30.20 | $36.68 | $42.14 | $47.35 | $68.82 | $65.80 | $79.73 | $89.00 | $97.47 | $144.00 | $92.00 | $114.00 | $130.00 | $144.00 | $196.00 |
| 53 | $32.58 | $39.07 | $44.57 | $49.25 | $73.43 | $68.44 | $82.82 | $95.57 | $102.51 | $148.00 | $96.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 54 | $32.94 | $39.52 | $45.07 | $50.57 | $76.53 | $71.38 | $85.88 | $100.69 | $106.12 | $152.00 | $98.00 | $120.00 | $140.00 | $156.00 | $206.00 |
| 55 | $35.37 | $41.96 | $47.54 | $53.08 | $81.19 | $76.00 | $90.61 | $103.89 | $109.39 | $156.00 | $102.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 56 | $37.79 | $44.57 | $52.40 | $56.54 | $88.15 | $80.00 | $96.04 | $109.72 | $117.20 | $168.00 | $104.00 | $130.00 | $150.00 | $166.00 | $224.00 |
| 57 | $40.38 | $48.02 | $53.87 | $60.27 | $94.03 | $82.53 | $99.88 | $114.10 | $122.09 | $178.00 | $110.00 | $136.00 | $158.00 | $176.00 | $236.00 |
| 58 | $41.73 | $50.88 | $58.79 | $65.21 | $99.94 | $86.26 | $104.11 | $119.97 | $130.30 | $190.00 | $116.00 | $146.00 | $168.00 | $186.00 | $248.00 |
| 59 | $46.48 | $54.41 | $62.55 | $69.26 | $108.15 | $91.68 | $110.10 | $126.69 | $135.66 | $206.00 | $122.00 | $152.00 | $176.00 | $195.33 | $264.00 |
| 60 | $47.89 | $59.37 | $66.37 | $74.50 | $116.40 | $95.50 | $114.42 | $131.65 | $144.25 | $218.00 | $128.00 | $160.00 | $186.00 | $202.55 | $278.00 |
| 61 | $52.85 | $64.56 | $73.63 | $80.63 | $126.51 | $101.63 | $124.83 | $140.62 | $151.83 | $232.05 | $134.55 | $169.65 | $193.05 | $211.95 | $290.55 |
| 62 | $57.86 | $70.46 | $77.73 | $86.81 | $138.76 | $111.20 | $133.45 | $151.66 | $161.50 | $241.30 | $138.70 | $174.80 | $199.50 | $221.57 | $300.20 |
| 63 | $65.10 | $77.19 | $85.12 | $94.46 | $147.85 | $118.40 | $142.41 | $160.70 | $174.61 | $255.30 | $144.30 | $181.30 | $207.20 | $231.34 | $312.65 |
| 64 | $70.38 | $83.40 | $93.65 | $100.99 | $161.20 | $124.20 | $153.16 | $172.76 | $183.32 | $266.40 | $151.20 | $189.00 | $214.20 | $241.20 | $324.00 |
| 65 | $77.93 | $89.85 | $100.39 | $111.27 | $172.99 | $131.25 | $162.75 | $183.15 | $197.47 | $280.00 | $157.50 | $196.00 | $224.00 | $252.00 | $337.75 |
| 66 | $83.77 | $98.05 | $110.86 | $121.95 | $186.97 | $137.70 | $170.00 | $195.50 | $212.23 | $294.10 | $163.20 | $204.00 | $232.90 | $263.50 | $351.90 |
| 67 | $93.35 | $108.36 | $121.34 | $133.50 | $204.67 | $141.90 | $176.55 | $202.95 | $229.05 | $306.90 | $169.95 | $209.55 | $242.55 | $272.25 | $364.65 |
| 68 | $101.53 | $121.18 | $134.33 | $145.25 | $217.60 | $147.20 | $185.60 | $212.80 | $238.40 | $318.40 | $174.40 | $219.20 | $251.20 | $283.20 | $377.60 |
| 69 | $109.86 | $130.57 | $146.06 | $159.51 | $232.50 | $155.00 | $192.20 | $223.20 | $252.65 | $336.35 | $182.90 | $227.85 | $263.50 | $296.05 | $395.25 |
| 70 | $117.00 | $145.50 | $161.99 | $176.28 | $249.00 | $163.50 | $205.50 | $238.50 | $267.00 | $357.00 | $190.50 | $241.50 | $279.00 | $312.00 | $417.00 |
| 71 | $127.60 | $156.60 | $178.35 | $196.42 | $268.25 | $176.90 | $220.40 | $255.20 | $287.10 | $382.80 | $204.45 | $255.20 | $294.35 | $330.60 | $442.25 |
| 72 | $137.20 | $169.40 | $193.20 | $214.20 | $289.80 | $189.00 | $236.60 | $274.40 | $308.00 | $413.00 | $215.60 | $271.60 | $313.60 | $352.80 | $470.40 |
| 73 | $148.50 | $180.90 | $207.90 | $230.85 | $311.85 | $205.20 | $253.80 | $294.30 | $330.75 | $441.45 | $229.50 | $286.20 | $333.45 | $373.95 | $499.50 |
| 74 | $159.90 | $196.30 | $224.90 | $248.30 | $336.70 | $218.40 | $273.00 | $317.20 | $354.90 | $473.20 | $244.40 | $305.50 | $353.60 | $396.50 | $530.40 |
| 75 | $172.50 | $212.50 | $243.75 | $268.75 | $365.00 | $232.50 | $292.50 | $338.75 | $378.75 | $507.50 | $257.50 | $323.75 | $375.00 | $420.00 | $562.50 |
| 76 | $187.20 | $229.20 | $264.00 | $292.80 | $396.00 | $249.60 | $310.80 | $362.40 | $406.80 | $542.40 | $272.40 | $342.00 | $397.20 | $446.40 | $596.40 |
| 77 | $206.50 | $256.06 | $293.82 | $326.86 | $440.44 | $271.40 | $341.02 | $397.66 | $448.40 | $595.90 | $293.82 | $371.70 | $430.70 | $486.16 | $646.64 |
| 78 | $231.28 | $286.74 | $331.58 | $368.16 | $495.60 | $299.72 | $377.60 | $442.50 | $497.96 | $661.98 | $322.14 | $405.92 | $475.54 | $535.72 | $711.54 |
| 79 | $257.24 | $318.60 | $368.16 | $410.64 | $552.24 | $329.22 | $415.36 | $484.98 | $547.52 | $728.06 | $350.46 | $442.50 | $518.02 | $585.28 | $776.44 |
| 80 | $282.02 | $350.46 | $404.74 | $451.94 | $607.70 | $356.36 | $450.76 | $527.46 | $595.90 | $791.78 | $378.78 | $477.90 | $559.32 | $632.48 | $840.16 |
| 81 | $305.62 | $379.96 | $440.14 | $490.88 | $659.62 | $382.32 | $483.80 | $566.40 | $639.56 | $849.60 | $403.56 | $510.94 | $599.44 | $676.14 | $897.98 |
| 82 | $329.22 | $409.46 | $473.18 | $528.64 | $710.36 | $407.10 | $514.48 | $602.98 | $680.86 | $903.88 | $430.70 | $543.98 | $636.02 | $719.80 | $954.62 |
| 83 | $352.82 | $438.96 | $508.58 | $566.40 | $762.28 | $433.06 | $546.34 | $639.56 | $722.16 | $959.34 | $456.66 | $575.84 | $673.78 | $759.92 | $1,011.26 |
| 84 | $378.78 | $472.00 | $545.16 | $608.88 | $818.92 | $460.20 | $581.74 | $678.50 | $765.82 | $1,018.34 | $482.62 | $611.24 | $713.90 | $805.94 | $1,071.44 |
| 85 | $408.28 | $507.40 | $587.64 | $654.30 | $881.46 | $490.88 | $618.32 | $722.16 | $813.02 | $1,083.24 | $513.30 | $647.82 | $758.74 | $853.14 | $1,137.52 |
| 86 | $440.14 | $547.52 | $632.98 | $705.64 | $949.90 | $522.74 | $658.44 | $767.00 | $863.76 | $1,151.68 | $545.16 | $687.94 | $803.58 | $903.88 | $1,205.96 |
| 87 | $473.18 | $588.82 | $682.04 | $759.92 | $1,021.88 | $555.78 | $699.74 | $816.56 | $918.04 | $1,223.66 | $578.20 | $729.24 | $853.14 | $958.16 | $1,277.94 |
| 88 | $509.76 | $633.66 | $732.78 | $818.92 | $1,099.76 | $592.36 | $744.58 | $867.30 | $977.04 | $1,301.54 | $614.78 | $774.08 | $903.88 | $1,017.16 | $1,355.82 |
| 89 | $548.70 | $683.22 | $790.60 | $880.28 | $1,185.90 | $631.30 | $794.14 | $925.12 | $1,038.40 | $1,387.68 | $653.72 | $823.64 | $961.70 | $1,078.52 | $1,441.96 |
| 90 | $592.36 | $736.32 | $851.96 | $949.90 | $1,277.94 | $674.96 | $847.24 | $986.48 | $1,108.02 | $1,479.72 | $697.38 | $876.74 | $1,023.06 | $1,148.14 | $1,534.00 |
| 91 | $638.38 | $792.96 | $918.04 | $1,024.24 | $1,377.06 | $720.98 | $903.88 | $1,052.56 | $1,182.36 | $1,578.84 | $743.40 | $933.38 | $1,089.14 | $1,222.48 | $1,633.12 |
| 92 | $686.76 | $854.32 | $987.66 | $1,102.12 | $1,482.08 | $769.36 | $965.24 | $1,122.18 | $1,260.24 | $1,683.86 | $791.78 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 |
| 93 | $738.68 | $919.22 | $1,064.36 | $1,187.08 | $1,595.36 | $821.28 | $1,030.14 | $1,198.88 | $1,345.20 | $1,797.14 | $843.70 | $1,059.64 | $1,235.46 | $1,385.32 | $1,851.42 |
| 94 | $796.50 | $990.02 | $1,145.78 | $1,277.94 | $1,718.08 | $879.10 | $1,100.94 | $1,280.30 | $1,436.06 | $1,919.86 | $901.52 | $1,130.44 | $1,316.88 | $1,476.18 | $1,974.14 |
| 95 | $859.04 | $1,066.72 | $1,235.46 | $1,377.06 | $1,852.60 | $941.64 | $1,177.64 | $1,369.98 | $1,535.18 | $2,054.38 | $964.06 | $1,207.14 | $1,406.56 | $1,575.30 | $2,108.66 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 30 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 31 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $60.32 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 32 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $62.10 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 33 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $29.39 | $34.22 | $37.76 | $43.66 | $65.64 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 34 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $29.39 | $34.22 | $38.51 | $43.66 | $69.19 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 35 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $31.23 | $35.19 | $38.51 | $43.66 | $70.97 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 36 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $33.06 | $36.95 | $40.19 | $45.21 | $74.51 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 37 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $34.90 | $38.71 | $43.53 | $46.95 | $78.06 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 38 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $34.90 | $40.47 | $45.21 | $48.69 | $81.61 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 39 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $36.74 | $42.23 | $46.88 | $52.16 | $86.93 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 40 | $18.88 | $23.60 | $25.96 | $29.50 | $38.94 | $37.67 | $44.67 | $49.72 | $53.54 | $90.53 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 41 | $18.88 | $23.60 | $25.96 | $29.50 | $38.94 | $39.64 | $46.64 | $51.64 | $55.49 | $94.31 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 42 | $20.49 | $24.01 | $25.98 | $29.50 | $38.94 | $39.81 | $48.63 | $53.58 | $59.20 | $98.10 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 43 | $20.64 | $24.17 | $27.79 | $30.30 | $40.54 | $41.80 | $50.63 | $57.27 | $61.19 | $101.90 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 44 | $20.78 | $26.07 | $27.98 | $30.49 | $42.42 | $43.81 | $52.65 | $59.25 | $63.19 | $104.00 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 45 | $21.18 | $24.30 | $29.16 | $31.71 | $43.92 | $46.23 | $50.87 | $60.85 | $65.38 | $109.62 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 46 | $23.11 | $26.09 | $29.36 | $33.60 | $45.80 | $46.43 | $54.48 | $64.59 | $67.37 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 47 | $23.28 | $26.26 | $31.19 | $35.51 | $47.68 | $48.50 | $56.41 | $66.61 | $71.11 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 48 | $23.44 | $28.09 | $33.06 | $35.75 | $49.58 | $50.58 | $58.35 | $70.40 | $74.88 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 49 | $25.43 | $28.27 | $33.28 | $37.69 | $53.26 | $52.00 | $62.00 | $72.45 | $76.93 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 50 | $26.14 | $31.19 | $36.25 | $39.58 | $55.46 | $54.52 | $66.59 | $74.98 | $81.84 | $122.00 | $76.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 51 | $28.42 | $33.45 | $38.56 | $41.90 | $59.87 | $57.05 | $67.77 | $79.85 | $84.89 | $128.00 | $82.00 | $100.00 | $116.00 | $128.00 | $174.00 |
| 52 | $27.45 | $33.97 | $38.07 | $43.17 | $62.84 | $60.00 | $74.03 | $79.73 | $88.44 | $132.00 | $82.00 | $104.00 | $118.00 | $132.00 | $178.00 |
| 53 | $29.74 | $36.28 | $40.39 | $43.78 | $65.79 | $62.57 | $77.05 | $86.01 | $93.36 | $136.00 | $86.00 | $108.00 | $122.00 | $138.00 | $182.00 |
| 54 | $30.19 | $35.43 | $40.97 | $45.11 | $70.28 | $63.66 | $76.34 | $91.00 | $95.14 | $140.00 | $90.00 | $110.00 | $126.00 | $140.00 | $188.00 |
| 55 | $31.12 | $37.77 | $43.35 | $48.89 | $74.82 | $68.00 | $80.76 | $94.09 | $101.98 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 56 | $34.88 | $40.39 | $46.73 | $52.30 | $79.98 | $72.00 | $86.24 | $98.17 | $106.00 | $152.00 | $96.00 | $120.00 | $136.00 | $152.00 | $204.00 |
| 57 | $37.50 | $43.78 | $49.73 | $54.66 | $85.92 | $76.63 | $90.28 | $104.59 | $109.33 | $164.00 | $102.00 | $124.00 | $146.00 | $160.00 | $214.00 |
| 58 | $37.56 | $45.38 | $53.19 | $59.54 | $91.88 | $78.60 | $92.96 | $108.72 | $117.63 | $176.00 | $106.00 | $130.00 | $150.00 | $170.00 | $226.00 |
| 59 | $42.12 | $50.22 | $56.99 | $62.33 | $98.47 | $82.13 | $102.63 | $113.84 | $123.33 | $186.00 | $110.00 | $140.00 | $160.00 | $177.39 | $240.00 |
| 60 | $43.67 | $53.71 | $60.84 | $66.22 | $106.70 | $86.14 | $105.34 | $120.83 | $128.61 | $200.00 | $116.00 | $146.00 | $170.00 | $181.33 | $254.00 |
| 61 | $48.57 | $58.95 | $67.97 | $73.68 | $115.15 | $92.39 | $113.97 | $129.94 | $138.19 | $210.60 | $122.85 | $154.05 | $177.45 | $191.13 | $265.20 |
| 62 | $53.52 | $64.71 | $70.79 | $79.81 | $127.19 | $101.94 | $122.63 | $137.39 | $149.60 | $222.30 | $129.20 | $157.70 | $182.40 | $202.79 | $273.60 |
| 63 | $60.55 | $68.61 | $78.02 | $86.00 | $133.23 | $109.15 | $128.17 | $146.67 | $157.65 | $231.25 | $133.20 | $164.65 | $190.55 | $211.14 | $283.05 |
| 64 | $64.39 | $76.21 | $86.45 | $92.57 | $146.39 | $113.40 | $139.08 | $150.42 | $168.32 | $243.00 | $136.80 | $172.80 | $198.00 | $221.40 | $295.20 |
| 65 | $70.29 | $81.29 | $91.90 | $100.00 | $156.83 | $117.25 | $147.00 | $167.59 | $179.22 | $255.50 | $141.75 | $178.50 | $204.75 | $229.25 | $306.25 |
| 66 | $76.15 | $89.39 | $102.22 | $110.61 | $169.24 | $124.10 | $154.70 | $180.20 | $194.14 | $266.90 | $147.90 | $185.30 | $214.20 | $239.70 | $317.90 |
| 67 | $84.01 | $99.45 | $112.56 | $120.58 | $185.17 | $128.70 | $161.70 | $188.10 | $207.63 | $277.20 | $151.80 | $191.40 | $222.75 | $245.85 | $331.65 |
| 68 | $92.16 | $109.06 | $121.04 | $132.31 | $198.40 | $136.00 | $166.40 | $192.00 | $217.60 | $291.20 | $158.40 | $198.40 | $227.20 | $257.60 | $344.00 |
| 69 | $100.58 | $118.56 | $134.26 | $143.71 | $210.80 | $141.05 | $175.15 | $204.60 | $227.85 | $305.35 | $167.40 | $206.15 | $240.25 | $268.15 | $359.60 |
| 70 | $106.50 | $132.00 | $145.93 | $160.52 | $225.00 | $148.50 | $187.50 | $216.00 | $243.00 | $322.50 | $174.00 | $219.00 | $252.00 | $283.50 | $378.00 |
| 71 | $116.00 | $142.10 | $162.40 | $179.21 | $243.60 | $160.95 | $200.10 | $232.00 | $261.00 | $348.00 | $185.60 | $232.00 | $268.25 | $301.60 | $401.65 |
| 72 | $124.60 | $154.00 | $175.00 | $194.60 | $263.20 | $172.20 | $215.60 | $249.20 | $280.00 | $373.80 | $196.00 | $246.40 | $284.20 | $319.20 | $427.00 |
| 73 | $133.65 | $164.70 | $189.00 | $210.60 | $283.50 | $183.60 | $230.85 | $268.65 | $301.05 | $402.30 | $207.90 | $260.55 | $302.40 | $341.55 | $454.95 |
| 74 | $145.60 | $179.40 | $204.10 | $226.20 | $305.50 | $198.90 | $249.60 | $287.30 | $322.40 | $430.30 | $222.30 | $279.50 | $321.10 | $361.40 | $482.30 |
| 75 | $157.50 | $193.75 | $221.25 | $245.00 | $331.25 | $212.50 | $266.25 | $307.50 | $345.00 | $461.25 | $235.00 | $295.00 | $341.25 | $383.75 | $511.25 |
| 76 | $169.20 | $208.80 | $240.00 | $266.40 | $360.00 | $225.60 | $283.20 | $330.00 | $370.80 | $493.20 | $247.20 | $310.80 | $361.20 | $405.60 | $541.20 |
| 77 | $187.62 | $232.46 | $266.68 | $297.36 | $401.20 | $246.62 | $310.34 | $361.08 | $408.28 | $542.80 | $266.68 | $336.30 | $391.76 | $441.32 | $588.82 |
| 78 | $211.22 | $260.78 | $300.90 | $335.12 | $451.94 | $273.76 | $344.56 | $401.20 | $453.12 | $602.98 | $293.82 | $370.52 | $431.88 | $487.34 | $649.00 |
| 79 | $233.64 | $290.28 | $335.12 | $372.88 | $502.68 | $298.54 | $377.60 | $441.32 | $497.96 | $661.98 | $318.60 | $403.56 | $472.00 | $531.00 | $706.82 |
| 80 | $256.06 | $318.60 | $369.34 | $411.82 | $552.24 | $324.50 | $409.46 | $480.26 | $542.80 | $718.62 | $343.38 | $435.42 | $509.76 | $575.84 | $763.46 |
| 81 | $277.30 | $345.74 | $400.02 | $446.04 | $600.62 | $348.10 | $440.14 | $515.66 | $581.74 | $772.90 | $366.98 | $464.92 | $543.98 | $615.96 | $817.74 |
| 82 | $298.54 | $371.70 | $431.88 | $480.26 | $646.64 | $369.34 | $468.46 | $548.70 | $618.32 | $823.64 | $389.40 | $494.42 | $580.56 | $653.72 | $869.66 |
| 83 | $320.96 | $400.02 | $462.56 | $515.56 | $693.84 | $394.12 | $497.96 | $581.74 | $657.26 | $873.20 | $414.18 | $523.92 | $613.60 | $692.66 | $920.40 |
| 84 | $344.56 | $429.52 | $496.78 | $553.42 | $745.76 | $418.90 | $528.64 | $618.32 | $696.20 | $927.48 | $440.14 | $555.78 | $650.18 | $731.60 | $975.86 |
| 85 | $371.70 | $462.56 | $534.54 | $595.30 | $802.40 | $446.04 | $562.86 | $657.26 | $739.86 | $986.48 | $468.46 | $591.18 | $690.30 | $776.44 | $1,034.86 |
| 86 | $400.02 | $497.96 | $577.02 | $643.10 | $864.94 | $474.36 | $598.26 | $699.74 | $787.06 | $1,049.02 | $496.78 | $626.58 | $732.78 | $823.64 | $1,097.40 |
| 87 | $431.88 | $535.72 | $619.50 | $692.66 | $931.02 | $506.22 | $636.02 | $742.22 | $836.62 | $1,115.10 | $528.64 | $664.34 | $775.26 | $873.20 | $1,163.48 |
| 88 | $463.74 | $577.02 | $667.88 | $744.58 | $1,000.64 | $538.08 | $677.32 | $790.60 | $888.54 | $1,184.72 | $560.50 | $705.64 | $823.64 | $925.12 | $1,233.10 |
| 89 | $499.14 | $621.86 | $718.62 | $801.22 | $1,078.52 | $573.48 | $722.16 | $841.34 | $945.18 | $1,262.60 | $595.90 | $750.48 | $874.38 | $981.76 | $1,310.98 |
| 90 | $538.08 | $670.24 | $775.26 | $864.94 | $1,162.30 | $612.42 | $770.54 | $897.98 | $1,008.90 | $1,346.38 | $634.84 | $798.86 | $931.02 | $1,045.48 | $1,394.76 |
| 91 | $580.56 | $722.16 | $835.44 | $932.20 | $1,254.34 | $654.90 | $822.46 | $958.16 | $1,076.16 | $1,438.42 | $677.32 | $850.78 | $991.20 | $1,112.74 | $1,486.80 |
| 92 | $625.40 | $777.62 | $899.16 | $1,003.00 | $1,348.74 | $699.74 | $877.92 | $1,021.88 | $1,146.96 | $1,532.82 | $722.16 | $906.24 | $1,054.92 | $1,183.54 | $1,581.20 |
| 93 | $672.60 | $836.62 | $967.60 | $1,079.70 | $1,452.58 | $746.94 | $936.92 | $1,090.32 | $1,223.66 | $1,636.66 | $769.36 | $965.24 | $1,123.36 | $1,260.24 | $1,685.04 |
| 94 | $724.52 | $900.34 | $1,041.94 | $1,162.30 | $1,563.50 | $798.86 | $1,000.64 | $1,164.66 | $1,306.26 | $1,747.58 | $821.28 | $1,028.96 | $1,197.70 | $1,342.84 | $1,795.96 |
| 95 | $781.16 | $972.32 | $1,124.54 | $1,254.34 | $1,686.22 | $855.50 | $1,072.62 | $1,247.26 | $1,398.30 | $1,870.30 | $877.92 | $1,100.94 | $1,280.30 | $1,434.88 | $1,918.68 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 30 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 31 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $56.63 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 32 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $58.29 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 33 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $26.94 | $31.86 | $36.58 | $40.12 | $61.62 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 34 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $26.94 | $31.86 | $37.31 | $40.12 | $64.96 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 35 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $28.62 | $32.76 | $37.31 | $40.12 | $66.62 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 36 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $30.31 | $34.40 | $38.93 | $41.54 | $69.95 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 37 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $31.99 | $36.04 | $42.17 | $43.14 | $73.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 38 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $31.99 | $37.67 | $43.80 | $44.74 | $76.61 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 39 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $33.68 | $39.31 | $45.42 | $47.94 | $81.61 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 40 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $34.66 | $40.34 | $45.46 | $50.79 | $85.31 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 41 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $36.47 | $42.13 | $47.22 | $52.64 | $88.87 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 42 | $17.93 | $21.61 | $23.62 | $27.14 | $36.58 | $36.63 | $43.92 | $48.99 | $56.16 | $92.44 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 43 | $18.06 | $21.75 | $25.26 | $27.87 | $38.09 | $38.46 | $45.73 | $52.36 | $58.05 | $96.02 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 44 | $18.19 | $23.46 | $25.43 | $28.06 | $39.85 | $40.31 | $47.56 | $54.17 | $59.95 | $98.00 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 45 | $19.94 | $24.30 | $27.89 | $29.27 | $40.16 | $44.45 | $50.87 | $57.56 | $60.59 | $103.65 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 46 | $21.75 | $26.09 | $28.08 | $31.02 | $41.87 | $44.64 | $54.48 | $61.10 | $62.44 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 47 | $21.91 | $26.26 | $29.84 | $32.78 | $43.60 | $46.63 | $56.41 | $63.01 | $65.91 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 48 | $22.07 | $28.09 | $31.62 | $33.00 | $45.33 | $48.64 | $58.35 | $66.59 | $69.40 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 49 | $23.93 | $28.27 | $31.83 | $34.79 | $48.69 | $50.00 | $62.00 | $68.53 | $71.30 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 50 | $24.76 | $28.48 | $33.46 | $35.49 | $52.61 | $52.64 | $62.89 | $71.23 | $74.72 | $116.00 | $76.00 | $92.00 | $106.00 | $116.00 | $160.00 |
| 51 | $25.58 | $30.66 | $37.13 | $39.11 | $54.03 | $53.25 | $64.11 | $76.05 | $81.28 | $118.00 | $76.00 | $96.00 | $112.00 | $122.00 | $162.00 |
| 52 | $26.08 | $31.25 | $35.35 | $40.39 | $58.35 | $56.13 | $70.24 | $76.02 | $83.03 | $124.00 | $80.00 | $98.00 | $114.00 | $126.00 | $170.00 |
| 53 | $28.33 | $33.49 | $37.60 | $41.04 | $62.73 | $60.62 | $73.19 | $82.19 | $87.87 | $130.00 | $82.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 54 | $27.45 | $34.07 | $38.24 | $42.37 | $65.60 | $59.80 | $74.43 | $85.20 | $91.48 | $134.00 | $84.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 55 | $29.71 | $36.37 | $40.55 | $44.70 | $68.46 | $64.00 | $78.79 | $90.17 | $94.56 | $136.00 | $86.00 | $110.00 | $124.00 | $138.00 | $184.00 |
| 56 | $31.97 | $37.61 | $43.90 | $48.06 | $75.09 | $68.00 | $82.32 | $94.32 | $100.48 | $144.00 | $90.00 | $114.00 | $130.00 | $144.00 | $194.00 |
| 57 | $34.62 | $40.96 | $45.59 | $51.86 | $79.44 | $72.70 | $86.44 | $98.89 | $105.68 | $154.00 | $96.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 58 | $36.17 | $42.63 | $50.39 | $55.29 | $85.44 | $74.76 | $89.24 | $104.97 | $110.40 | $166.00 | $102.00 | $124.00 | $146.00 | $162.00 | $216.00 |
| 59 | $39.22 | $46.04 | $52.82 | $59.56 | $92.01 | $78.31 | $95.17 | $108.33 | $118.05 | $176.00 | $106.00 | $132.00 | $152.00 | $171.42 | $228.00 |
| 60 | $40.85 | $50.89 | $56.69 | $63.47 | $98.62 | $82.39 | $99.89 | $113.61 | $124.39 | $188.00 | $112.00 | $140.00 | $162.00 | $175.55 | $242.00 |
| 61 | $44.28 | $54.74 | $62.31 | $68.12 | $107.04 | $86.84 | $106.74 | $121.04 | $129.56 | $198.90 | $115.05 | $146.25 | $167.70 | $181.67 | $251.55 |
| 62 | $49.18 | $61.83 | $66.62 | $74.21 | $117.28 | $94.52 | $117.22 | $132.04 | $141.10 | $207.10 | $121.60 | $153.90 | $174.80 | $191.52 | $258.40 |
| 63 | $56.01 | $65.75 | $73.77 | $80.36 | $125.11 | $103.60 | $124.61 | $141.27 | $149.18 | $220.15 | $125.80 | $159.10 | $181.30 | $200.13 | $270.10 |
| 64 | $59.90 | $70.46 | $80.69 | $86.96 | $138.17 | $108.00 | $132.03 | $151.50 | $159.99 | $232.20 | $129.60 | $163.80 | $187.20 | $210.60 | $282.60 |
| 65 | $65.71 | $77.01 | $86.25 | $94.37 | $147.13 | $112.00 | $141.75 | $158.96 | $170.92 | $241.50 | $134.75 | $171.50 | $196.00 | $218.75 | $294.00 |
| 66 | $71.58 | $85.07 | $95.02 | $103.52 | $159.57 | $117.30 | $149.60 | $170.00 | $182.62 | $253.30 | $141.10 | $178.50 | $204.00 | $227.80 | $306.00 |
| 67 | $79.35 | $93.52 | $103.79 | $113.41 | $173.80 | $122.10 | $155.10 | $176.55 | $197.74 | $265.65 | $145.20 | $183.15 | $209.55 | $235.95 | $315.15 |
| 68 | $85.91 | $103.00 | $113.66 | $123.68 | $185.60 | $128.00 | $158.40 | $182.40 | $206.40 | $275.20 | $150.40 | $190.40 | $219.20 | $244.80 | $326.40 |
| 69 | $92.84 | $112.56 | $125.40 | $135.08 | $198.40 | $133.30 | $168.95 | $193.75 | $217.00 | $291.40 | $156.55 | $199.95 | $227.85 | $255.75 | $344.10 |
| 70 | $99.00 | $124.50 | $137.18 | $150.49 | $213.00 | $139.50 | $180.00 | $205.50 | $231.00 | $310.50 | $163.50 | $210.00 | $240.00 | $271.50 | $361.50 |
| 71 | $108.75 | $134.85 | $152.25 | $167.74 | $229.10 | $152.25 | $192.85 | $220.40 | $247.95 | $332.05 | $175.45 | $223.30 | $255.20 | $288.55 | $384.25 |
| 72 | $116.20 | $145.60 | $165.20 | $183.40 | $247.80 | $162.40 | $207.20 | $238.00 | $267.40 | $355.60 | $184.80 | $236.60 | $273.00 | $306.60 | $408.80 |
| 73 | $126.90 | $156.60 | $178.20 | $197.10 | $267.30 | $176.85 | $221.40 | $255.15 | $286.20 | $383.40 | $199.80 | $252.45 | $288.90 | $324.00 | $434.70 |
| 74 | $136.50 | $170.30 | $192.40 | $213.20 | $289.90 | $188.50 | $239.20 | $274.30 | $306.80 | $412.10 | $210.60 | $269.10 | $306.80 | $344.50 | $462.80 |
| 75 | $146.25 | $183.75 | $208.75 | $231.25 | $312.50 | $200.00 | $255.00 | $293.75 | $330.00 | $440.00 | $221.25 | $283.75 | $326.25 | $366.25 | $488.75 |
| 76 | $159.60 | $199.20 | $226.80 | $250.80 | $339.60 | $214.80 | $272.40 | $314.40 | $352.80 | $471.60 | $235.20 | $300.00 | $345.60 | $387.60 | $518.40 |
| 77 | $175.82 | $221.84 | $252.52 | $280.84 | $378.78 | $232.46 | $298.54 | $344.56 | $389.40 | $518.02 | $252.52 | $325.68 | $376.42 | $423.62 | $562.86 |
| 78 | $197.06 | $248.98 | $284.38 | $316.24 | $425.08 | $257.24 | $331.58 | $383.50 | $433.06 | $574.66 | $277.30 | $357.54 | $413.00 | $466.10 | $619.50 |
| 79 | $218.30 | $277.30 | $317.42 | $351.64 | $475.54 | $282.02 | $363.44 | $421.26 | $475.54 | $632.48 | $300.90 | $389.40 | $451.94 | $507.40 | $676.14 |
| 80 | $239.54 | $304.44 | $348.10 | $388.22 | $522.74 | $305.62 | $395.30 | $457.84 | $516.84 | $686.76 | $324.50 | $420.08 | $486.16 | $549.88 | $730.42 |
| 81 | $259.60 | $330.40 | $377.60 | $421.26 | $567.58 | $328.04 | $423.62 | $490.88 | $554.60 | $737.50 | $346.92 | $448.40 | $520.38 | $587.64 | $781.16 |
| 82 | $279.66 | $355.18 | $407.10 | $453.42 | $611.24 | $349.28 | $450.76 | $522.74 | $590.00 | $784.70 | $369.34 | $476.72 | $552.24 | $624.22 | $829.54 |
| 83 | $300.90 | $381.14 | $437.78 | $486.16 | $656.08 | $371.70 | $477.90 | $554.60 | $624.22 | $833.08 | $391.76 | $505.04 | $586.46 | $659.62 | $879.10 |
| 84 | $323.32 | $409.46 | $469.64 | $522.74 | $704.46 | $395.30 | $507.40 | $588.82 | $663.16 | $882.64 | $415.36 | $534.54 | $620.68 | $698.56 | $931.02 |
| 85 | $346.92 | $440.14 | $505.04 | $562.86 | $758.74 | $418.90 | $539.26 | $625.40 | $704.46 | $939.28 | $440.14 | $567.58 | $657.26 | $739.86 | $987.66 |
| 86 | $374.06 | $474.36 | $545.16 | $600.52 | $816.56 | $446.04 | $573.48 | $665.52 | $748.12 | $997.10 | $467.28 | $601.80 | $697.38 | $783.52 | $1,045.48 |
| 87 | $403.56 | $512.12 | $585.28 | $652.54 | $879.10 | $475.54 | $611.24 | $705.64 | $794.14 | $1,059.64 | $496.78 | $639.56 | $737.50 | $829.54 | $1,108.02 |
| 88 | $434.24 | $549.88 | $631.30 | $702.10 | $946.36 | $506.22 | $649.00 | $751.66 | $843.70 | $1,126.90 | $527.46 | $677.32 | $783.52 | $879.10 | $1,175.28 |
| 89 | $467.28 | $592.36 | $678.50 | $756.38 | $1,019.52 | $539.26 | $691.48 | $798.86 | $897.98 | $1,200.06 | $560.50 | $719.80 | $830.72 | $933.38 | $1,248.44 |
| 90 | $503.86 | $638.38 | $732.78 | $815.38 | $1,099.76 | $575.84 | $737.50 | $853.14 | $956.98 | $1,280.30 | $597.08 | $765.82 | $885.00 | $992.38 | $1,328.68 |
| 91 | $542.80 | $687.94 | $789.42 | $879.10 | $1,184.72 | $614.78 | $787.06 | $909.78 | $1,020.70 | $1,365.26 | $636.02 | $815.38 | $941.64 | $1,056.10 | $1,413.64 |
| 92 | $585.28 | $741.04 | $849.60 | $946.36 | $1,274.40 | $657.26 | $840.16 | $969.96 | $1,087.96 | $1,454.94 | $678.50 | $868.48 | $1,001.82 | $1,123.36 | $1,503.32 |
| 93 | $628.94 | $797.68 | $914.50 | $1,019.52 | $1,372.34 | $700.92 | $896.80 | $1,034.86 | $1,161.12 | $1,552.88 | $722.16 | $925.12 | $1,066.72 | $1,196.52 | $1,601.26 |
| 94 | $678.50 | $859.04 | $985.30 | $1,097.40 | $1,477.36 | $750.48 | $958.16 | $1,105.66 | $1,239.00 | $1,657.90 | $771.72 | $986.48 | $1,137.52 | $1,274.40 | $1,706.28 |
| 95 | $730.42 | $926.30 | $1,062.00 | $1,182.36 | $1,594.18 | $802.40 | $1,025.42 | $1,182.36 | $1,323.96 | $1,774.72 | $823.64 | $1,053.74 | $1,214.22 | $1,359.36 | $1,823.10 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 30 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 31 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 32 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 33 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 34 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 35 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 36 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 37 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 38 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 39 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 40 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 41 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 42 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 43 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 44 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 45 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 46 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 47 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 48 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 49 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 50 | $59.00 | $73.16 | $84.96 | $96.76 | $128.62 | $77.88 | $96.76 | $112.10 | $127.44 | $168.74 |
| 51 | $61.36 | $76.70 | $88.50 | $100.30 | $133.34 | $80.24 | $100.30 | $116.82 | $132.16 | $175.82 |
| 52 | $62.54 | $79.06 | $92.04 | $103.84 | $136.88 | $82.60 | $103.84 | $120.36 | $136.88 | $180.54 |
| 53 | $64.90 | $81.42 | $94.40 | $107.38 | $142.78 | $84.96 | $107.38 | $123.90 | $141.60 | $187.62 |
| 54 | $66.08 | $83.78 | $97.94 | $110.92 | $146.32 | $87.32 | $109.74 | $128.62 | $146.32 | $192.34 |
| 55 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $89.68 | $114.46 | $132.16 | $148.68 | $199.42 |
| 56 | $73.16 | $92.04 | $107.38 | $120.36 | $160.48 | $94.40 | $119.18 | $138.06 | $156.94 | $208.86 |
| 57 | $76.70 | $97.94 | $113.28 | $129.80 | $171.10 | $97.94 | $125.08 | $145.14 | $165.20 | $219.48 |
| 58 | $81.42 | $105.02 | $121.54 | $138.06 | $182.90 | $103.84 | $132.16 | $154.58 | $174.64 | $231.28 |
| 59 | $88.50 | $110.92 | $130.98 | $147.50 | $195.88 | $109.74 | $139.24 | $162.84 | $184.08 | $244.26 |
| 60 | $93.22 | $119.18 | $139.24 | $158.12 | $210.04 | $115.64 | $147.50 | $172.28 | $194.70 | $258.42 |
| 61 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 | $122.72 | $156.94 | $184.08 | $207.68 | $274.94 |
| 62 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 | $129.80 | $166.38 | $193.52 | $219.48 | $291.46 |
| 63 | $116.82 | $147.50 | $172.28 | $195.88 | $258.42 | $139.24 | $177.00 | $206.50 | $233.64 | $309.16 |
| 64 | $125.08 | $158.12 | $185.26 | $210.04 | $277.30 | $147.50 | $187.62 | $219.48 | $248.98 | $329.22 |
| 65 | $134.52 | $171.10 | $199.42 | $227.74 | $298.54 | $158.12 | $200.60 | $233.64 | $266.68 | $351.64 |
| 66 | $143.96 | $184.08 | $215.94 | $244.26 | $323.62 | $168.74 | $214.76 | $251.34 | $284.38 | $377.60 |
| 67 | $154.58 | $198.24 | $231.28 | $261.96 | $345.92 | $179.36 | $230.10 | $267.86 | $304.44 | $402.38 |
| 68 | $166.38 | $211.22 | $248.98 | $282.02 | $372.88 | $192.34 | $244.26 | $287.92 | $325.68 | $430.70 |
| 69 | $180.54 | $230.10 | $270.22 | $306.80 | $405.02 | $206.50 | $264.32 | $310.34 | $351.64 | $464.92 |
| 70 | $198.24 | $252.52 | $297.36 | $337.48 | $446.04 | $225.38 | $287.92 | $338.66 | $383.50 | $507.40 |
| 71 | $219.48 | $279.66 | $329.22 | $374.06 | $494.42 | $246.62 | $316.24 | $371.70 | $421.26 | $556.96 |
| 72 | $244.26 | $310.34 | $365.80 | $415.36 | $548.70 | $272.58 | $348.10 | $408.28 | $463.74 | $613.60 |
| 73 | $270.22 | $345.74 | $405.92 | $461.38 | $608.88 | $299.72 | $383.50 | $450.76 | $510.94 | $674.96 |
| 74 | $300.90 | $384.68 | $451.94 | $513.30 | $677.32 | $330.40 | $422.44 | $496.78 | $562.86 | $744.58 |
| 75 | $332.76 | $425.98 | $501.50 | $569.94 | $751.66 | $362.26 | $463.74 | $546.34 | $619.50 | $818.92 |
| 76 | $369.34 | $473.18 | $558.14 | $634.84 | $837.80 | $398.84 | $510.94 | $601.80 | $683.22 | $902.70 |
| 77 | $408.28 | $525.10 | $621.86 | $709.18 | $932.20 | $436.60 | $561.68 | $664.34 | $756.38 | $995.92 |
| 78 | $450.76 | $579.38 | $687.94 | $785.88 | $1,032.50 | $476.72 | $614.78 | $728.06 | $831.90 | $1,093.86 |
| 79 | $492.06 | $636.02 | $756.38 | $863.76 | $1,133.98 | $518.02 | $669.06 | $795.32 | $907.42 | $1,191.80 |
| 80 | $534.54 | $689.12 | $821.28 | $938.10 | $1,229.56 | $559.32 | $722.16 | $859.04 | $980.58 | $1,287.38 |
| 81 | $572.30 | $738.68 | $880.28 | $1,005.36 | $1,319.24 | $598.26 | $771.72 | $918.04 | $1,049.02 | $1,377.06 |
| 82 | $610.06 | $788.24 | $936.92 | $1,069.08 | $1,405.38 | $636.02 | $821.28 | $975.86 | $1,112.74 | $1,463.20 |
| 83 | $647.82 | $835.44 | $993.56 | $1,133.98 | $1,490.34 | $673.78 | $869.66 | $1,033.68 | $1,178.82 | $1,550.52 |
| 84 | $687.94 | $887.36 | $1,053.74 | $1,201.24 | $1,581.20 | $715.08 | $922.76 | $1,095.04 | $1,248.44 | $1,642.56 |
| 85 | $732.78 | $944.00 | $1,119.82 | $1,276.76 | $1,681.50 | $761.10 | $979.40 | $1,162.30 | $1,323.96 | $1,744.04 |
| 86 | $779.98 | $1,004.18 | $1,190.62 | $1,357.00 | $1,786.52 | $808.30 | $1,039.58 | $1,233.10 | $1,404.20 | $1,849.06 |
| 87 | $829.54 | $1,067.90 | $1,264.96 | $1,440.78 | $1,897.44 | $857.86 | $1,103.30 | $1,307.44 | $1,487.98 | $1,959.98 |
| 88 | $882.64 | $1,135.16 | $1,344.02 | $1,530.46 | $2,017.80 | $910.96 | $1,170.56 | $1,386.50 | $1,577.66 | $2,080.34 |
| 89 | $941.64 | $1,209.50 | $1,431.34 | $1,628.40 | $2,147.60 | $969.96 | $1,244.90 | $1,473.82 | $1,675.60 | $2,210.14 |
| 90 | $1,005.36 | $1,290.92 | $1,525.74 | $1,735.78 | $2,290.38 | $1,033.68 | $1,326.32 | $1,568.22 | $1,782.98 | $2,352.92 |
| 91 | $1,072.62 | $1,377.06 | $1,628.40 | $1,850.24 | $2,442.60 | $1,100.94 | $1,412.46 | $1,670.88 | $1,897.44 | $2,505.14 |
| 92 | $1,145.78 | $1,469.10 | $1,735.78 | $1,971.78 | $2,605.44 | $1,174.10 | $1,504.50 | $1,778.26 | $2,018.98 | $2,667.98 |
| 93 | $1,222.48 | $1,568.22 | $1,851.42 | $2,102.76 | $2,778.90 | $1,250.80 | $1,603.62 | $1,893.90 | $2,149.96 | $2,841.44 |
| 94 | $1,307.44 | $1,674.42 | $1,977.68 | $2,244.36 | $2,967.70 | $1,335.76 | $1,709.82 | $2,020.16 | $2,291.56 | $3,030.24 |
| 95 | $1,399.48 | $1,792.42 | $2,114.56 | $2,398.94 | $3,174.20 | $1,427.80 | $1,827.82 | $2,157.04 | $2,446.14 | $3,236.74 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 30 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 31 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 32 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 33 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 34 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 35 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 36 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 37 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 38 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 39 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 40 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 41 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 42 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 43 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 44 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 45 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 46 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 47 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 48 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 49 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 50 | $51.92 | $64.90 | $75.52 | $86.14 | $113.28 | $68.44 | $86.14 | $100.30 | $113.28 | $149.86 |
| 51 | $53.10 | $67.26 | $79.06 | $89.68 | $118.00 | $70.80 | $88.50 | $103.84 | $116.82 | $155.76 |
| 52 | $55.46 | $70.80 | $81.42 | $93.22 | $122.72 | $73.16 | $93.22 | $107.38 | $121.54 | $160.48 |
| 53 | $57.82 | $73.16 | $84.96 | $95.58 | $126.26 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 |
| 54 | $59.00 | $74.34 | $87.32 | $99.12 | $130.98 | $77.88 | $97.94 | $113.28 | $128.62 | $172.28 |
| 55 | $61.36 | $77.88 | $89.68 | $102.66 | $135.70 | $79.06 | $101.48 | $116.00 | $133.34 | $177.00 |
| 56 | $64.90 | $81.42 | $95.58 | $107.38 | $143.96 | $83.78 | $106.20 | $123.90 | $139.24 | $186.44 |
| 57 | $69.62 | $87.32 | $101.48 | $114.46 | $152.22 | $88.50 | $110.92 | $130.98 | $146.32 | $194.70 |
| 58 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 | $92.04 | $116.00 | $138.06 | $155.76 | $205.32 |
| 59 | $77.88 | $100.30 | $115.64 | $132.16 | $174.64 | $96.76 | $125.08 | $145.14 | $164.02 | $218.30 |
| 60 | $82.60 | $107.38 | $123.90 | $140.42 | $187.62 | $102.66 | $132.16 | $153.40 | $173.46 | $231.28 |
| 61 | $89.68 | $114.46 | $133.34 | $152.22 | $200.60 | $109.74 | $139.24 | $162.84 | $185.26 | $244.26 |
| 62 | $96.76 | $121.54 | $142.78 | $161.66 | $214.76 | $116.82 | $147.50 | $173.46 | $195.88 | $259.60 |
| 63 | $103.84 | $130.98 | $153.40 | $173.46 | $230.10 | $123.90 | $156.94 | $182.90 | $207.68 | $274.94 |
| 64 | $110.92 | $141.60 | $165.20 | $186.44 | $247.80 | $130.98 | $167.56 | $195.88 | $220.66 | $293.82 |
| 65 | $119.18 | $152.22 | $177.00 | $201.78 | $266.68 | $139.24 | $178.18 | $208.86 | $236.00 | $313.88 |
| 66 | $128.62 | $164.02 | $192.34 | $218.30 | $287.92 | $149.86 | $192.34 | $224.20 | $253.70 | $336.30 |
| 67 | $138.06 | $174.64 | $205.32 | $233.64 | $307.98 | $159.30 | $204.14 | $238.36 | $271.40 | $357.54 |
| 68 | $147.50 | $188.80 | $220.66 | $251.34 | $332.76 | $171.10 | $218.30 | $256.06 | $289.10 | $383.50 |
| 69 | $160.48 | $204.14 | $240.72 | $272.58 | $359.00 | $184.08 | $234.82 | $276.12 | $312.70 | $413.00 |
| 70 | $177.00 | $225.38 | $264.32 | $300.90 | $396.48 | $200.60 | $256.06 | $300.90 | $342.20 | $450.76 |
| 71 | $195.88 | $248.98 | $293.82 | $332.76 | $438.96 | $219.48 | $280.84 | $330.40 | $374.06 | $495.60 |
| 72 | $217.12 | $277.30 | $324.50 | $369.34 | $487.34 | $243.08 | $309.16 | $363.44 | $411.82 | $545.16 |
| 73 | $240.72 | $306.80 | $362.26 | $410.64 | $542.80 | $266.68 | $341.02 | $401.20 | $454.30 | $600.62 |
| 74 | $267.86 | $341.02 | $401.20 | $456.66 | $602.98 | $293.82 | $375.24 | $441.32 | $500.32 | $661.98 |
| 75 | $296.18 | $378.78 | $447.22 | $507.40 | $670.24 | $322.14 | $413.00 | $486.16 | $551.06 | $729.24 |
| 76 | $328.04 | $421.26 | $496.78 | $565.22 | $745.76 | $354.00 | $454.30 | $535.72 | $607.70 | $803.58 |
| 77 | $364.62 | $468.46 | $553.42 | $630.12 | $830.72 | $389.40 | $500.32 | $591.18 | $672.60 | $886.18 |
| 78 | $401.20 | $516.84 | $612.42 | $699.74 | $919.22 | $424.80 | $547.52 | $649.00 | $739.86 | $973.50 |
| 79 | $438.96 | $565.22 | $672.60 | $768.18 | $1,008.90 | $461.38 | $595.90 | $706.82 | $807.12 | $1,060.82 |
| 80 | $475.54 | $613.60 | $730.42 | $834.26 | $1,095.04 | $497.96 | $643.10 | $764.64 | $872.02 | $1,145.78 |
| 81 | $508.58 | $658.44 | $783.52 | $895.62 | $1,175.28 | $531.00 | $687.94 | $817.74 | $933.38 | $1,226.02 |
| 82 | $542.80 | $700.92 | $834.26 | $952.26 | $1,249.62 | $566.40 | $730.42 | $868.48 | $991.20 | $1,302.72 |
| 83 | $577.02 | $743.40 | $883.82 | $1,008.90 | $1,326.32 | $600.62 | $774.08 | $920.40 | $1,049.02 | $1,380.60 |
| 84 | $612.42 | $789.42 | $936.92 | $1,070.26 | $1,407.74 | $637.20 | $820.10 | $974.68 | $1,111.56 | $1,462.02 |
| 85 | $651.36 | $840.16 | $997.10 | $1,137.52 | $1,495.06 | $676.14 | $872.02 | $1,034.86 | $1,178.82 | $1,551.70 |
| 86 | $693.84 | $893.26 | $1,059.64 | $1,207.14 | $1,589.46 | $718.62 | $925.12 | $1,097.40 | $1,248.44 | $1,646.10 |
| 87 | $737.50 | $949.90 | $1,125.72 | $1,282.66 | $1,688.58 | $762.28 | $981.76 | $1,163.48 | $1,323.96 | $1,745.22 |
| 88 | $785.88 | $1,010.08 | $1,196.52 | $1,362.90 | $1,794.78 | $810.66 | $1,041.94 | $1,234.28 | $1,404.20 | $1,851.42 |
| 89 | $837.80 | $1,076.16 | $1,274.40 | $1,449.04 | $1,910.42 | $862.58 | $1,108.02 | $1,312.16 | $1,490.34 | $1,967.06 |
| 90 | $894.44 | $1,148.14 | $1,358.18 | $1,544.62 | $2,037.86 | $919.22 | $1,180.00 | $1,395.94 | $1,585.92 | $2,094.50 |
| 91 | $954.62 | $1,224.84 | $1,449.04 | $1,647.28 | $2,173.56 | $979.40 | $1,256.70 | $1,486.80 | $1,688.58 | $2,230.20 |
| 92 | $1,019.52 | $1,306.26 | $1,544.62 | $1,754.66 | $2,317.52 | $1,044.30 | $1,338.12 | $1,582.38 | $1,795.96 | $2,374.16 |
| 93 | $1,087.96 | $1,394.76 | $1,648.46 | $1,871.48 | $2,472.10 | $1,112.74 | $1,426.62 | $1,686.22 | $1,912.78 | $2,528.74 |
| 94 | $1,163.48 | $1,490.34 | $1,760.56 | $1,997.74 | $2,639.66 | $1,188.26 | $1,522.20 | $1,798.32 | $2,039.04 | $2,696.30 |
| 95 | $1,244.90 | $1,594.18 | $1,883.28 | $2,135.80 | $2,823.74 | $1,269.68 | $1,626.04 | $1,921.04 | $2,177.10 | $2,880.38 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 30 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 31 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 32 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 33 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 34 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 35 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 36 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 37 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 38 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 39 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 40 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 41 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 42 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 43 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 44 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 45 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 46 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 47 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 48 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 49 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 50 | $48.38 | $60.18 | $69.62 | $77.88 | $103.84 | $62.54 | $79.06 | $92.04 | $102.66 | $136.88 |
| 51 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 | $64.90 | $81.42 | $94.40 | $107.38 | $141.60 |
| 52 | $49.56 | $63.72 | $73.16 | $83.78 | $110.92 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 53 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 | $68.44 | $86.14 | $101.48 | $114.46 | $151.04 |
| 54 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $70.80 | $89.68 | $103.84 | $116.82 | $155.76 |
| 55 | $55.46 | $70.80 | $82.60 | $93.22 | $123.90 | $71.98 | $92.04 | $107.38 | $121.54 | $161.66 |
| 56 | $59.00 | $74.34 | $86.14 | $97.94 | $130.98 | $75.52 | $96.76 | $112.10 | $127.44 | $168.74 |
| 57 | $62.54 | $79.06 | $93.22 | $105.02 | $139.24 | $79.06 | $101.48 | $119.18 | $134.52 | $178.18 |
| 58 | $67.26 | $84.96 | $97.94 | $112.10 | $147.50 | $84.96 | $107.38 | $123.90 | $141.60 | $187.62 |
| 59 | $71.98 | $90.86 | $105.02 | $119.18 | $158.12 | $89.68 | $113.28 | $132.16 | $148.68 | $198.24 |
| 60 | $76.70 | $96.76 | $112.10 | $127.44 | $168.74 | $94.40 | $119.18 | $139.24 | $158.12 | $208.86 |
| 61 | $82.60 | $103.84 | $121.54 | $136.88 | $181.72 | $100.30 | $126.26 | $148.68 | $167.56 | $221.84 |
| 62 | $88.50 | $110.92 | $130.98 | $147.50 | $194.70 | $106.20 | $134.52 | $158.12 | $178.18 | $236.00 |
| 63 | $94.40 | $120.36 | $140.42 | $158.12 | $210.04 | $113.28 | $143.96 | $167.56 | $188.80 | $251.34 |
| 64 | $101.48 | $128.62 | $151.04 | $169.92 | $224.20 | $120.36 | $152.22 | $178.18 | $200.60 | $266.68 |
| 65 | $109.74 | $138.06 | $161.66 | $182.90 | $241.90 | $128.62 | $162.84 | $189.98 | $214.76 | $285.56 |
| 66 | $118.00 | $148.68 | $173.46 | $198.24 | $261.06 | $136.88 | $173.46 | $202.96 | $230.10 | $305.62 |
| 67 | $125.08 | $159.30 | $187.62 | $212.40 | $280.84 | $145.14 | $185.26 | $218.30 | $245.44 | $325.68 |
| 68 | $134.52 | $171.10 | $201.78 | $228.92 | $302.08 | $154.58 | $198.24 | $232.46 | $264.32 | $349.28 |
| 69 | $146.32 | $186.44 | $218.30 | $247.80 | $328.04 | $167.56 | $214.76 | $251.34 | $284.38 | $376.42 |
| 70 | $160.48 | $205.32 | $240.72 | $272.58 | $361.08 | $181.72 | $233.64 | $273.76 | $310.34 | $410.64 |
| 71 | $177.00 | $226.56 | $266.68 | $302.08 | $400.02 | $199.42 | $256.06 | $299.72 | $341.02 | $450.76 |
| 72 | $197.06 | $251.34 | $296.18 | $336.30 | $444.86 | $220.66 | $282.02 | $330.40 | $375.24 | $496.78 |
| 73 | $219.48 | $279.66 | $329.22 | $374.06 | $493.24 | $243.08 | $310.34 | $364.62 | $413.00 | $546.34 |
| 74 | $244.26 | $311.52 | $365.80 | $415.36 | $548.70 | $267.86 | $342.20 | $402.38 | $455.48 | $601.80 |
| 75 | $270.22 | $345.74 | $407.10 | $461.38 | $608.88 | $293.82 | $376.42 | $442.50 | $501.50 | $663.16 |
| 76 | $299.72 | $382.32 | $451.94 | $514.48 | $678.50 | $323.32 | $413.00 | $487.34 | $554.60 | $731.60 |
| 77 | $331.58 | $424.80 | $503.86 | $574.66 | $755.20 | $354.00 | $454.30 | $538.08 | $612.42 | $805.94 |
| 78 | $364.62 | $469.64 | $556.96 | $636.02 | $836.62 | $387.04 | $497.96 | $590.00 | $672.60 | $885.00 |
| 79 | $398.84 | $514.48 | $612.42 | $699.74 | $918.04 | $418.90 | $541.62 | $644.28 | $735.14 | $965.24 |
| 80 | $431.88 | $558.14 | $664.34 | $759.92 | $997.10 | $451.94 | $585.28 | $695.02 | $794.14 | $1,043.12 |
| 81 | $463.74 | $599.44 | $712.72 | $814.20 | $1,069.08 | $483.80 | $625.40 | $743.40 | $849.60 | $1,116.28 |
| 82 | $493.24 | $637.20 | $757.56 | $866.12 | $1,137.52 | $514.48 | $664.34 | $789.42 | $901.52 | $1,184.72 |
| 83 | $525.10 | $676.14 | $804.76 | $918.04 | $1,207.14 | $546.34 | $704.46 | $836.62 | $954.62 | $1,255.52 |
| 84 | $558.14 | $718.62 | $853.14 | $973.50 | $1,280.30 | $579.38 | $746.94 | $886.18 | $1,011.26 | $1,329.86 |
| 85 | $593.54 | $764.64 | $907.42 | $1,034.86 | $1,360.54 | $615.96 | $794.14 | $941.64 | $1,072.62 | $1,411.28 |
| 86 | $632.48 | $813.02 | $964.06 | $1,098.58 | $1,446.68 | $654.90 | $842.52 | $998.28 | $1,136.34 | $1,497.42 |
| 87 | $672.60 | $863.76 | $1,024.24 | $1,165.84 | $1,536.36 | $695.02 | $893.26 | $1,058.46 | $1,203.60 | $1,587.10 |
| 88 | $716.26 | $919.22 | $1,089.14 | $1,239.00 | $1,634.30 | $738.68 | $948.72 | $1,123.36 | $1,276.76 | $1,685.04 |
| 89 | $762.28 | $979.40 | $1,158.76 | $1,318.06 | $1,739.32 | $784.70 | $1,008.90 | $1,192.98 | $1,355.82 | $1,790.06 |
| 90 | $814.20 | $1,044.30 | $1,235.46 | $1,405.38 | $1,854.96 | $836.62 | $1,073.80 | $1,269.68 | $1,443.14 | $1,905.70 |
| 91 | $869.66 | $1,115.10 | $1,318.06 | $1,498.60 | $1,977.68 | $892.08 | $1,144.60 | $1,352.28 | $1,536.36 | $2,028.42 |
| 92 | $928.66 | $1,189.44 | $1,405.38 | $1,596.54 | $2,109.84 | $951.08 | $1,218.94 | $1,439.60 | $1,634.30 | $2,160.58 |
| 93 | $991.20 | $1,268.50 | $1,499.78 | $1,702.74 | $2,250.26 | $1,013.62 | $1,298.00 | $1,534.00 | $1,740.50 | $2,301.00 |
| 94 | $1,059.64 | $1,355.82 | $1,601.26 | $1,817.20 | $2,402.48 | $1,082.06 | $1,385.32 | $1,635.48 | $1,854.96 | $2,453.22 |
| 95 | $1,133.98 | $1,450.22 | $1,713.36 | $1,943.46 | $2,570.04 | $1,156.40 | $1,479.72 | $1,747.58 | $1,981.22 | $2,620.78 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 30 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 31 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 32 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 33 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 34 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 35 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 36 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 37 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 39 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 40 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 41 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 42 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 43 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 44 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 45 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 46 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 47 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 48 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 49 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $57.82 | $75.52 | $86.14 | $97.94 | $129.80 |
| 51 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $60.18 | $77.88 | $89.68 | $100.30 | $134.52 |
| 52 | $47.20 | $60.18 | $70.80 | $79.06 | $105.02 | $61.36 | $80.24 | $93.22 | $103.84 | $139.24 |
| 53 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $63.72 | $82.60 | $95.58 | $107.38 | $143.96 |
| 54 | $50.74 | $64.90 | $74.34 | $84.96 | $112.10 | $66.08 | $84.96 | $97.94 | $110.92 | $148.68 |
| 55 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 56 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 | $70.80 | $90.86 | $106.20 | $120.36 | $159.30 |
| 57 | $57.82 | $74.34 | $87.32 | $99.12 | $129.80 | $74.34 | $96.76 | $112.10 | $127.44 | $167.56 |
| 58 | $62.54 | $80.24 | $92.04 | $105.02 | $139.24 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 59 | $66.08 | $84.96 | $99.12 | $113.28 | $149.86 | $82.60 | $107.38 | $125.08 | $141.60 | $187.62 |
| 60 | $70.80 | $90.86 | $106.20 | $120.36 | $160.48 | $87.32 | $113.28 | $132.16 | $149.86 | $198.24 |
| 61 | $76.70 | $97.94 | $114.46 | $129.80 | $171.10 | $93.22 | $120.36 | $140.42 | $159.30 | $210.04 |
| 62 | $81.42 | $105.02 | $122.72 | $139.24 | $182.90 | $99.12 | $127.44 | $148.68 | $168.74 | $223.02 |
| 63 | $87.32 | $113.28 | $130.98 | $148.68 | $198.24 | $105.02 | $135.70 | $158.12 | $179.36 | $237.18 |
| 64 | $94.40 | $121.54 | $141.60 | $160.48 | $212.40 | $112.10 | $145.14 | $168.74 | $191.16 | $252.52 |
| 65 | $100.30 | $130.98 | $153.40 | $172.28 | $230.10 | $119.18 | $154.58 | $180.54 | $204.14 | $270.22 |
| 66 | $108.56 | $141.60 | $165.20 | $186.44 | $247.80 | $127.44 | $165.20 | $193.52 | $218.30 | $290.28 |
| 67 | $116.82 | $151.04 | $175.82 | $200.60 | $264.32 | $135.70 | $175.82 | $205.32 | $233.64 | $309.16 |
| 68 | $125.08 | $162.84 | $189.98 | $215.94 | $285.56 | $145.14 | $188.80 | $220.66 | $250.16 | $330.40 |
| 69 | $135.70 | $177.00 | $205.32 | $234.82 | $310.34 | $155.76 | $204.14 | $237.18 | $270.22 | $357.54 |
| 70 | $149.86 | $193.52 | $226.56 | $257.24 | $339.84 | $169.92 | $221.84 | $258.42 | $293.82 | $388.22 |
| 71 | $165.20 | $214.76 | $252.52 | $285.56 | $377.60 | $186.44 | $243.08 | $285.56 | $323.32 | $427.16 |
| 72 | $182.90 | $239.54 | $280.84 | $317.42 | $418.90 | $205.32 | $269.04 | $313.88 | $355.18 | $469.64 |
| 73 | $205.32 | $266.68 | $311.52 | $354.00 | $467.28 | $227.74 | $296.18 | $345.74 | $392.94 | $518.02 |
| 74 | $226.56 | $296.18 | $346.92 | $392.94 | $519.20 | $248.98 | $326.86 | $381.14 | $431.88 | $571.12 |
| 75 | $251.34 | $328.04 | $384.68 | $437.78 | $577.02 | $274.94 | $358.72 | $420.08 | $476.72 | $628.94 |
| 76 | $278.48 | $365.80 | $428.54 | $487.34 | $643.10 | $300.90 | $395.30 | $462.56 | $525.10 | $695.02 |
| 77 | $309.16 | $405.92 | $476.72 | $543.98 | $715.08 | $330.40 | $434.24 | $509.76 | $581.74 | $765.82 |
| 78 | $341.02 | $447.22 | $528.64 | $604.16 | $792.96 | $361.08 | $475.54 | $560.50 | $639.56 | $840.16 |
| 79 | $372.88 | $490.88 | $580.56 | $663.16 | $870.84 | $392.94 | $518.02 | $611.24 | $698.56 | $916.86 |
| 80 | $403.56 | $532.18 | $630.12 | $719.80 | $944.00 | $423.62 | $558.14 | $659.62 | $754.02 | $990.02 |
| 81 | $431.88 | $571.12 | $674.96 | $770.54 | $1,012.44 | $451.94 | $597.08 | $705.64 | $804.76 | $1,058.46 |
| 82 | $460.20 | $607.70 | $717.44 | $820.10 | $1,077.34 | $480.26 | $633.66 | $749.30 | $855.50 | $1,124.54 |
| 83 | $489.70 | $645.46 | $762.28 | $869.66 | $1,142.24 | $509.76 | $672.60 | $794.14 | $905.06 | $1,190.62 |
| 84 | $520.38 | $683.22 | $808.30 | $920.40 | $1,211.86 | $541.62 | $711.54 | $840.16 | $956.98 | $1,260.24 |
| 85 | $553.42 | $726.88 | $857.86 | $978.22 | $1,287.38 | $574.66 | $756.38 | $890.90 | $1,015.98 | $1,336.94 |
| 86 | $588.82 | $772.90 | $910.96 | $1,038.40 | $1,367.62 | $610.06 | $802.40 | $944.00 | $1,076.16 | $1,417.18 |
| 87 | $626.58 | $821.28 | $967.60 | $1,102.12 | $1,451.40 | $647.82 | $850.78 | $1,000.64 | $1,139.88 | $1,500.96 |
| 88 | $666.70 | $873.20 | $1,028.96 | $1,170.56 | $1,543.44 | $687.94 | $902.70 | $1,062.00 | $1,208.32 | $1,593.00 |
| 89 | $710.36 | $928.66 | $1,095.04 | $1,244.90 | $1,641.38 | $731.60 | $958.16 | $1,128.08 | $1,282.66 | $1,690.94 |
| 90 | $757.56 | $991.20 | $1,167.02 | $1,326.32 | $1,749.94 | $778.80 | $1,020.70 | $1,200.06 | $1,364.08 | $1,799.50 |
| 91 | $808.30 | $1,057.28 | $1,243.72 | $1,413.64 | $1,865.58 | $829.54 | $1,086.78 | $1,276.76 | $1,451.40 | $1,915.14 |
| 92 | $862.58 | $1,126.90 | $1,326.32 | $1,505.68 | $1,989.48 | $883.82 | $1,156.40 | $1,359.36 | $1,543.44 | $2,039.04 |
| 93 | $921.58 | $1,202.42 | $1,413.64 | $1,604.80 | $2,120.46 | $942.82 | $1,231.92 | $1,446.68 | $1,642.56 | $2,170.02 |
| 94 | $984.12 | $1,285.02 | $1,509.22 | $1,712.18 | $2,264.42 | $1,005.36 | $1,314.52 | $1,542.26 | $1,749.94 | $2,313.98 |
| 95 | $1,053.74 | $1,374.70 | $1,614.24 | $1,830.18 | $2,421.36 | $1,074.98 | $1,404.20 | $1,647.28 | $1,867.94 | $2,470.92 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 30 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 31 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 32 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 33 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 34 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 35 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 36 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 37 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 38 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 39 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 40 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 41 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 42 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 43 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 44 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 45 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 46 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 47 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 48 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 49 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 50 | $49.56 | $62.54 | $71.98 | $81.42 | $109.74 | $66.08 | $82.60 | $95.58 | $107.38 | $143.96 |
| 51 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $68.44 | $84.96 | $99.12 | $112.10 | $148.68 |
| 52 | $53.10 | $67.26 | $79.06 | $88.50 | $116.82 | $70.80 | $88.50 | $102.66 | $116.82 | $153.40 |
| 53 | $55.46 | $68.44 | $81.42 | $90.86 | $121.54 | $71.98 | $90.86 | $106.20 | $120.36 | $160.48 |
| 54 | $56.64 | $70.80 | $82.60 | $94.40 | $123.90 | $74.34 | $93.22 | $108.56 | $123.90 | $162.84 |
| 55 | $57.82 | $74.34 | $86.14 | $96.76 | $129.80 | $75.52 | $97.94 | $112.10 | $126.26 | $169.92 |
| 56 | $62.54 | $79.06 | $90.86 | $101.48 | $136.88 | $80.24 | $101.48 | $116.82 | $133.34 | $177.00 |
| 57 | $66.08 | $83.78 | $96.76 | $110.92 | $145.14 | $83.78 | $106.20 | $123.90 | $140.42 | $186.44 |
| 58 | $68.44 | $88.50 | $102.66 | $118.00 | $155.76 | $88.50 | $112.10 | $130.98 | $148.68 | $195.88 |
| 59 | $75.52 | $94.40 | $110.92 | $125.08 | $166.38 | $93.22 | $118.00 | $138.06 | $155.76 | $207.68 |
| 60 | $80.24 | $101.48 | $119.18 | $133.34 | $178.18 | $99.12 | $125.08 | $147.50 | $165.20 | $219.48 |
| 61 | $86.14 | $108.56 | $127.44 | $143.96 | $192.34 | $105.02 | $133.34 | $156.94 | $175.82 | $234.82 |
| 62 | $92.04 | $118.00 | $136.88 | $154.58 | $204.14 | $110.92 | $141.60 | $164.02 | $186.44 | $247.80 |
| 63 | $99.12 | $125.08 | $146.32 | $166.38 | $219.48 | $118.00 | $151.04 | $175.82 | $198.24 | $263.14 |
| 64 | $107.38 | $134.52 | $158.12 | $178.18 | $234.82 | $126.26 | $159.30 | $186.44 | $211.22 | $279.66 |
| 65 | $114.46 | $145.14 | $169.92 | $192.34 | $253.70 | $134.52 | $171.10 | $199.42 | $225.38 | $298.54 |
| 66 | $122.72 | $156.94 | $182.90 | $207.68 | $274.94 | $143.96 | $182.90 | $213.58 | $241.90 | $320.96 |
| 67 | $132.16 | $168.74 | $197.06 | $221.84 | $295.00 | $153.40 | $195.88 | $227.74 | $258.42 | $342.20 |
| 68 | $140.42 | $179.36 | $212.40 | $239.54 | $316.24 | $162.84 | $207.68 | $245.44 | $276.12 | $365.80 |
| 69 | $153.40 | $195.88 | $230.10 | $260.78 | $344.56 | $175.82 | $224.20 | $264.32 | $298.54 | $395.30 |
| 70 | $168.74 | $214.76 | $252.52 | $286.74 | $378.78 | $191.16 | $245.44 | $287.92 | $325.68 | $430.70 |
| 71 | $186.44 | $237.18 | $279.66 | $318.60 | $420.08 | $208.86 | $269.04 | $316.24 | $358.72 | $473.18 |
| 72 | $207.68 | $263.14 | $311.52 | $352.82 | $466.10 | $231.28 | $295.00 | $346.92 | $394.12 | $521.56 |
| 73 | $228.92 | $293.82 | $344.56 | $392.94 | $516.84 | $254.88 | $325.68 | $383.50 | $434.24 | $573.48 |
| 74 | $254.88 | $326.86 | $384.66 | $436.60 | $575.84 | $280.84 | $358.72 | $422.44 | $477.90 | $633.66 |
| 75 | $283.20 | $362.26 | $425.98 | $483.80 | $638.38 | $307.98 | $394.12 | $464.92 | $526.28 | $696.20 |
| 76 | $313.88 | $402.38 | $474.56 | $539.26 | $712.72 | $338.66 | $434.24 | $512.12 | $580.56 | $768.18 |
| 77 | $346.92 | $447.22 | $528.64 | $602.98 | $792.96 | $371.70 | $477.90 | $564.04 | $643.10 | $847.24 |
| 78 | $382.32 | $493.24 | $584.10 | $667.88 | $877.92 | $404.74 | $522.74 | $618.32 | $706.82 | $929.84 |
| 79 | $418.90 | $541.62 | $643.10 | $733.96 | $964.06 | $440.14 | $568.76 | $676.14 | $771.72 | $1,013.62 |
| 80 | $454.30 | $586.46 | $698.56 | $797.68 | $1,044.30 | $475.54 | $614.78 | $730.42 | $834.26 | $1,093.86 |
| 81 | $486.16 | $627.76 | $748.12 | $854.32 | $1,121.00 | $508.58 | $656.08 | $779.98 | $892.08 | $1,170.56 |
| 82 | $518.02 | $670.24 | $795.32 | $908.60 | $1,194.16 | $540.44 | $697.38 | $829.54 | $946.36 | $1,243.72 |
| 83 | $551.06 | $710.36 | $844.88 | $964.06 | $1,267.32 | $573.48 | $739.86 | $879.10 | $1,001.82 | $1,318.06 |
| 84 | $585.28 | $754.02 | $895.62 | $1,020.70 | $1,344.02 | $608.88 | $783.52 | $929.84 | $1,060.82 | $1,395.94 |
| 85 | $623.04 | $802.40 | $951.08 | $1,085.60 | $1,428.98 | $646.64 | $831.90 | $987.66 | $1,125.72 | $1,483.26 |
| 86 | $663.16 | $854.32 | $1,011.26 | $1,154.04 | $1,517.48 | $686.76 | $883.82 | $1,047.84 | $1,194.16 | $1,571.76 |
| 87 | $705.64 | $908.60 | $1,074.98 | $1,224.84 | $1,611.88 | $729.24 | $938.10 | $1,111.56 | $1,264.96 | $1,666.16 |
| 88 | $750.48 | $965.24 | $1,142.24 | $1,300.36 | $1,714.54 | $774.08 | $994.74 | $1,178.82 | $1,340.48 | $1,768.82 |
| 89 | $801.22 | $1,028.96 | $1,216.58 | $1,384.14 | $1,825.46 | $824.82 | $1,058.46 | $1,253.16 | $1,424.26 | $1,879.74 |
| 90 | $854.32 | $1,097.40 | $1,296.82 | $1,475.00 | $1,945.82 | $877.92 | $1,126.90 | $1,333.40 | $1,515.12 | $2,000.10 |
| 91 | $912.14 | $1,170.56 | $1,384.14 | $1,572.94 | $2,075.62 | $935.74 | $1,200.06 | $1,420.72 | $1,613.06 | $2,129.90 |
| 92 | $974.68 | $1,249.62 | $1,475.00 | $1,675.60 | $2,213.68 | $998.28 | $1,279.12 | $1,511.58 | $1,715.72 | $2,267.96 |
| 93 | $1,039.58 | $1,333.40 | $1,572.94 | $1,787.70 | $2,361.18 | $1,063.18 | $1,362.90 | $1,609.52 | $1,827.82 | $2,415.46 |
| 94 | $1,111.56 | $1,424.26 | $1,680.32 | $1,908.06 | $2,521.66 | $1,135.16 | $1,453.76 | $1,716.90 | $1,948.18 | $2,575.94 |
| 95 | $1,189.44 | $1,524.56 | $1,797.14 | $2,039.04 | $2,697.48 | $1,213.04 | $1,554.06 | $1,833.72 | $2,079.16 | $2,751.76 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 30 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 31 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 32 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 33 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 34 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 35 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 36 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 37 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 39 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 40 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 41 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 42 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 43 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 44 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 45 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 46 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 47 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 48 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 49 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 50 | $44.84 | $55.46 | $63.72 | $73.16 | $96.76 | $59.00 | $73.16 | $84.96 | $95.58 | $127.44 |
| 51 | $46.02 | $57.82 | $67.26 | $76.70 | $100.30 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 52 | $47.20 | $60.18 | $69.62 | $80.24 | $103.84 | $62.54 | $79.06 | $92.04 | $103.84 | $135.70 |
| 53 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 | $63.72 | $81.42 | $94.40 | $107.38 | $141.60 |
| 54 | $49.56 | $63.72 | $74.34 | $83.78 | $112.10 | $66.08 | $83.78 | $96.76 | $108.56 | $147.50 |
| 55 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $67.26 | $86.14 | $100.30 | $113.28 | $149.86 |
| 56 | $55.46 | $68.44 | $81.42 | $90.86 | $121.54 | $71.98 | $89.68 | $105.02 | $118.00 | $158.12 |
| 57 | $59.00 | $74.34 | $86.14 | $97.94 | $129.80 | $74.34 | $94.40 | $112.10 | $125.08 | $166.38 |
| 58 | $62.54 | $79.06 | $92.04 | $103.84 | $139.24 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 |
| 59 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 | $82.60 | $106.20 | $123.90 | $139.24 | $186.44 |
| 60 | $71.98 | $90.86 | $106.20 | $120.36 | $159.30 | $88.50 | $112.10 | $130.98 | $147.50 | $197.06 |
| 61 | $76.70 | $97.94 | $113.28 | $129.80 | $171.10 | $94.40 | $119.18 | $138.06 | $158.12 | $207.68 |
| 62 | $82.60 | $103.84 | $121.54 | $138.06 | $181.72 | $99.12 | $125.08 | $147.50 | $166.38 | $220.66 |
| 63 | $88.50 | $110.92 | $130.98 | $147.50 | $195.88 | $105.02 | $133.34 | $155.76 | $177.00 | $233.64 |
| 64 | $94.40 | $120.36 | $141.60 | $158.12 | $211.22 | $112.10 | $141.60 | $167.56 | $187.62 | $250.16 |
| 65 | $101.48 | $128.62 | $149.86 | $171.10 | $226.56 | $119.18 | $151.04 | $177.00 | $201.78 | $266.68 |
| 66 | $109.74 | $139.24 | $162.84 | $185.26 | $244.96 | $127.44 | $162.84 | $189.98 | $215.94 | $285.56 |
| 67 | $116.82 | $148.68 | $174.64 | $199.42 | $261.96 | $135.70 | $173.46 | $202.96 | $231.28 | $303.26 |
| 68 | $125.08 | $160.48 | $187.62 | $213.58 | $283.20 | $145.14 | $185.26 | $217.12 | $245.44 | $325.68 |
| 69 | $136.88 | $173.46 | $204.14 | $231.28 | $305.62 | $156.94 | $199.42 | $234.82 | $265.50 | $350.46 |
| 70 | $149.86 | $191.16 | $224.20 | $256.06 | $337.48 | $169.92 | $217.12 | $256.06 | $290.28 | $383.50 |
| 71 | $166.38 | $211.22 | $248.98 | $282.02 | $374.06 | $186.44 | $238.36 | $280.84 | $317.42 | $421.26 |
| 72 | $184.08 | $234.82 | $276.12 | $313.88 | $414.18 | $206.50 | $261.96 | $309.16 | $350.46 | $462.56 |
| 73 | $204.14 | $260.78 | $307.98 | $349.28 | $461.38 | $226.56 | $290.28 | $341.02 | $385.86 | $510.94 |
| 74 | $227.74 | $289.10 | $341.02 | $388.22 | $512.12 | $248.98 | $318.60 | $375.24 | $424.80 | $561.68 |
| 75 | $252.52 | $322.14 | $379.96 | $431.88 | $569.94 | $274.94 | $351.64 | $413.00 | $468.46 | $620.68 |
| 76 | $278.48 | $357.54 | $422.44 | $480.26 | $633.66 | $300.90 | $385.86 | $455.48 | $516.84 | $683.22 |
| 77 | $309.16 | $397.66 | $470.82 | $535.72 | $705.64 | $330.40 | $424.80 | $502.68 | $571.12 | $752.84 |
| 78 | $341.02 | $440.14 | $520.38 | $594.72 | $782.34 | $361.08 | $466.10 | $551.06 | $628.94 | $828.36 |
| 79 | $372.88 | $480.26 | $572.30 | $653.72 | $857.86 | $391.76 | $506.22 | $600.62 | $686.76 | $901.52 |
| 80 | $404.74 | $521.56 | $621.86 | $709.18 | $929.84 | $423.62 | $546.34 | $650.18 | $742.22 | $973.50 |
| 81 | $433.06 | $559.32 | $666.70 | $761.10 | $998.28 | $451.94 | $585.28 | $696.20 | $794.14 | $1,041.94 |
| 82 | $461.38 | $595.90 | $709.18 | $809.48 | $1,063.18 | $481.44 | $620.68 | $738.68 | $842.52 | $1,108.02 |
| 83 | $490.88 | $632.48 | $751.66 | $856.68 | $1,126.90 | $510.94 | $658.44 | $782.34 | $890.90 | $1,172.92 |
| 84 | $520.38 | $670.24 | $796.50 | $909.78 | $1,196.52 | $541.62 | $696.20 | $828.36 | $945.18 | $1,243.72 |
| 85 | $554.60 | $713.90 | $847.24 | $967.60 | $1,270.86 | $574.66 | $741.04 | $880.28 | $1,001.82 | $1,319.24 |
| 86 | $590.00 | $758.74 | $900.34 | $1,026.60 | $1,351.10 | $610.06 | $785.88 | $933.38 | $1,060.82 | $1,399.48 |
| 87 | $627.76 | $807.12 | $956.98 | $1,090.32 | $1,434.88 | $647.82 | $834.26 | $990.02 | $1,124.54 | $1,483.26 |
| 88 | $669.06 | $857.86 | $1,017.16 | $1,158.76 | $1,525.74 | $689.12 | $885.00 | $1,050.20 | $1,192.98 | $1,574.12 |
| 89 | $712.72 | $914.50 | $1,083.24 | $1,231.92 | $1,623.68 | $732.78 | $941.64 | $1,116.28 | $1,266.14 | $1,672.06 |
| 90 | $761.10 | $975.86 | $1,154.04 | $1,313.34 | $1,732.24 | $781.16 | $1,003.00 | $1,187.08 | $1,347.56 | $1,780.62 |
| 91 | $811.84 | $1,040.76 | $1,230.74 | $1,400.66 | $1,847.88 | $831.90 | $1,067.90 | $1,263.78 | $1,434.88 | $1,896.26 |
| 92 | $867.30 | $1,110.38 | $1,312.16 | $1,491.52 | $1,969.42 | $887.36 | $1,137.52 | $1,345.20 | $1,525.74 | $2,017.80 |
| 93 | $925.12 | $1,185.90 | $1,400.66 | $1,591.82 | $2,101.58 | $945.18 | $1,213.04 | $1,433.70 | $1,626.04 | $2,149.96 |
| 94 | $990.02 | $1,266.14 | $1,496.24 | $1,698.02 | $2,243.18 | $1,010.08 | $1,293.28 | $1,529.28 | $1,732.24 | $2,291.56 |
| 95 | $1,058.46 | $1,354.64 | $1,600.08 | $1,816.02 | $2,400.12 | $1,078.52 | $1,381.78 | $1,633.12 | $1,850.24 | $2,448.50 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 30 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 31 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 32 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 33 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 34 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 35 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 36 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 37 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 38 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 39 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 40 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 41 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 42 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 43 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 44 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 45 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 46 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 47 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 48 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 49 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 50 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.82 | $116.82 |
| 51 | $42.48 | $51.92 | $61.36 | $69.62 | $90.86 | $55.46 | $69.62 | $80.24 | $92.04 | $120.36 |
| 52 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 53 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $73.16 | $86.14 | $96.76 | $128.62 |
| 54 | $46.02 | $57.82 | $67.26 | $76.70 | $101.48 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 55 | $47.20 | $60.18 | $69.62 | $80.24 | $105.02 | $61.36 | $77.88 | $90.86 | $103.84 | $136.88 |
| 56 | $49.56 | $63.72 | $73.16 | $82.60 | $112.10 | $63.72 | $82.60 | $95.58 | $108.56 | $143.96 |
| 57 | $53.10 | $67.26 | $80.24 | $89.68 | $119.18 | $67.26 | $87.32 | $101.48 | $114.46 | $152.22 |
| 58 | $56.64 | $71.98 | $83.78 | $95.58 | $125.08 | $71.98 | $90.86 | $105.02 | $120.36 | $159.30 |
| 59 | $61.36 | $77.88 | $88.50 | $100.30 | $134.52 | $76.70 | $96.76 | $112.10 | $126.26 | $168.74 |
| 60 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 61 | $69.62 | $87.32 | $102.66 | $116.82 | $154.58 | $84.96 | $107.38 | $126.26 | $142.78 | $188.80 |
| 62 | $75.52 | $94.40 | $110.92 | $125.08 | $165.20 | $90.86 | $114.46 | $134.52 | $151.04 | $200.60 |
| 63 | $80.24 | $102.66 | $120.36 | $134.52 | $178.18 | $96.76 | $122.72 | $142.78 | $160.48 | $213.58 |
| 64 | $86.14 | $108.56 | $128.62 | $143.96 | $191.16 | $101.48 | $128.62 | $152.22 | $169.92 | $226.56 |
| 65 | $92.04 | $116.82 | $138.06 | $155.76 | $205.32 | $108.56 | $136.88 | $162.84 | $181.72 | $241.90 |
| 66 | $100.30 | $127.44 | $147.50 | $168.74 | $221.84 | $116.82 | $147.50 | $173.46 | $195.88 | $259.60 |
| 67 | $106.20 | $135.70 | $159.30 | $180.54 | $238.36 | $122.72 | $158.12 | $185.26 | $207.68 | $276.12 |
| 68 | $114.46 | $145.14 | $171.10 | $194.70 | $256.06 | $130.98 | $168.74 | $198.24 | $225.38 | $296.18 |
| 69 | $123.90 | $159.30 | $185.26 | $211.22 | $275.66 | $142.78 | $182.90 | $213.58 | $241.90 | $319.78 |
| 70 | $135.70 | $174.64 | $204.14 | $232.46 | $306.80 | $154.58 | $198.24 | $232.46 | $264.32 | $349.28 |
| 71 | $149.86 | $192.34 | $226.56 | $257.24 | $339.84 | $169.92 | $218.30 | $254.88 | $290.28 | $383.50 |
| 72 | $167.56 | $213.58 | $251.34 | $285.56 | $377.60 | $187.62 | $240.72 | $280.84 | $318.60 | $422.44 |
| 73 | $186.44 | $238.36 | $279.66 | $317.42 | $420.08 | $206.50 | $264.32 | $310.34 | $350.46 | $464.92 |
| 74 | $207.68 | $264.32 | $310.34 | $354.00 | $466.10 | $227.74 | $291.46 | $341.02 | $388.22 | $510.94 |
| 75 | $230.10 | $295.00 | $345.74 | $391.76 | $516.84 | $250.16 | $320.96 | $375.24 | $425.98 | $562.86 |
| 76 | $254.88 | $325.68 | $384.68 | $437.78 | $577.02 | $274.94 | $351.64 | $414.18 | $472.00 | $621.86 |
| 77 | $282.02 | $361.08 | $428.34 | $488.52 | $641.92 | $300.90 | $385.86 | $456.66 | $521.56 | $684.40 |
| 78 | $310.34 | $398.84 | $474.36 | $540.44 | $710.36 | $329.22 | $422.44 | $501.50 | $571.12 | $751.66 |
| 79 | $338.66 | $436.60 | $521.56 | $594.72 | $781.16 | $356.36 | $460.20 | $547.52 | $624.22 | $821.28 |
| 80 | $366.98 | $474.36 | $565.22 | $646.64 | $847.24 | $383.50 | $496.78 | $591.18 | $674.96 | $887.36 |
| 81 | $394.12 | $509.76 | $605.34 | $692.66 | $909.78 | $410.64 | $532.18 | $631.30 | $722.16 | $949.90 |
| 82 | $418.90 | $541.62 | $644.28 | $736.32 | $967.60 | $437.78 | $564.04 | $671.42 | $767.00 | $1,007.72 |
| 83 | $446.04 | $574.66 | $684.40 | $779.98 | $1,025.42 | $463.74 | $599.44 | $711.54 | $810.66 | $1,066.72 |
| 84 | $474.36 | $611.24 | $725.70 | $828.36 | $1,089.14 | $492.06 | $636.02 | $754.02 | $860.22 | $1,130.44 |
| 85 | $505.04 | $650.18 | $771.72 | $879.10 | $1,156.40 | $523.92 | $674.96 | $800.04 | $912.14 | $1,200.06 |
| 86 | $538.08 | $691.48 | $820.10 | $933.38 | $1,229.56 | $556.96 | $716.26 | $848.42 | $966.42 | $1,273.22 |
| 87 | $572.30 | $733.96 | $870.84 | $991.20 | $1,305.08 | $591.18 | $758.74 | $899.16 | $1,024.24 | $1,348.74 |
| 88 | $608.88 | $781.16 | $926.30 | $1,052.56 | $1,388.86 | $627.76 | $805.94 | $954.62 | $1,085.60 | $1,432.52 |
| 89 | $647.82 | $833.08 | $985.30 | $1,119.82 | $1,478.54 | $666.70 | $857.86 | $1,013.62 | $1,152.86 | $1,522.20 |
| 90 | $692.66 | $887.36 | $1,050.20 | $1,194.16 | $1,576.48 | $711.54 | $912.14 | $1,078.52 | $1,227.20 | $1,620.14 |
| 91 | $739.86 | $947.54 | $1,121.00 | $1,273.22 | $1,680.32 | $758.74 | $972.32 | $1,149.32 | $1,306.26 | $1,723.98 |
| 92 | $789.42 | $1,011.26 | $1,195.34 | $1,357.00 | $1,792.42 | $808.30 | $1,036.04 | $1,223.66 | $1,390.04 | $1,836.08 |
| 93 | $842.52 | $1,078.52 | $1,275.58 | $1,446.68 | $1,912.78 | $861.40 | $1,103.30 | $1,303.90 | $1,479.72 | $1,956.44 |
| 94 | $901.52 | $1,152.86 | $1,361.72 | $1,544.62 | $2,041.40 | $920.40 | $1,177.64 | $1,390.04 | $1,577.66 | $2,085.06 |
| 95 | $964.06 | $1,233.10 | $1,457.30 | $1,652.00 | $2,184.18 | $982.94 | $1,257.88 | $1,485.62 | $1,685.04 | $2,227.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 31 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 32 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 33 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 34 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 35 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 36 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 37 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 38 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 39 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 40 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 41 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 42 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 43 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 44 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 45 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 46 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 47 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 48 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 49 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 50 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $49.56 | $64.90 | $73.16 | $82.60 | $109.74 |
| 51 | $37.76 | $49.56 | $57.82 | $63.72 | $86.14 | $50.74 | $66.08 | $76.70 | $84.96 | $114.46 |
| 52 | $40.12 | $50.74 | $60.18 | $67.26 | $89.68 | $51.92 | $68.44 | $79.06 | $88.50 | $119.18 |
| 53 | $41.30 | $53.10 | $61.36 | $69.62 | $92.04 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 54 | $43.66 | $55.46 | $62.54 | $71.98 | $95.58 | $56.64 | $71.98 | $82.60 | $94.40 | $126.26 |
| 55 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 56 | $46.02 | $59.00 | $69.62 | $79.06 | $102.66 | $60.18 | $76.70 | $90.86 | $102.66 | $134.52 |
| 57 | $48.38 | $63.72 | $74.34 | $83.78 | $110.92 | $62.54 | $82.00 | $95.58 | $108.56 | $142.78 |
| 58 | $53.10 | $68.44 | $79.06 | $89.68 | $118.00 | $67.26 | $87.32 | $100.30 | $113.28 | $151.04 |
| 59 | $56.64 | $71.98 | $83.78 | $96.76 | $127.44 | $70.80 | $90.86 | $106.20 | $120.36 | $159.30 |
| 60 | $60.18 | $77.88 | $89.68 | $101.48 | $135.70 | $74.34 | $96.76 | $112.10 | $126.26 | $168.74 |
| 61 | $66.08 | $83.78 | $97.94 | $110.92 | $145.14 | $79.06 | $102.66 | $119.18 | $135.70 | $178.18 |
| 62 | $68.44 | $88.50 | $103.84 | $118.00 | $154.58 | $83.78 | $107.38 | $126.26 | $143.96 | $188.80 |
| 63 | $74.34 | $96.76 | $112.10 | $126.26 | $168.74 | $89.68 | $115.64 | $134.52 | $152.22 | $201.78 |
| 64 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 | $95.58 | $122.72 | $143.96 | $161.66 | $214.76 |
| 65 | $86.14 | $110.92 | $130.98 | $146.32 | $194.70 | $101.48 | $130.98 | $154.58 | $172.28 | $228.92 |
| 66 | $92.04 | $120.36 | $141.60 | $158.12 | $211.92 | $108.56 | $140.42 | $165.20 | $185.26 | $246.62 |
| 67 | $99.12 | $127.44 | $148.68 | $171.10 | $224.20 | $115.64 | $148.68 | $173.46 | $199.42 | $263.14 |
| 68 | $106.20 | $138.06 | $161.66 | $182.90 | $243.08 | $122.72 | $160.48 | $187.62 | $212.40 | $280.84 |
| 69 | $115.64 | $151.04 | $174.64 | $199.42 | $264.82 | $132.16 | $173.46 | $201.78 | $228.92 | $304.44 |
| 70 | $127.44 | $164.02 | $193.52 | $218.30 | $289.10 | $145.14 | $188.80 | $220.66 | $248.98 | $330.40 |
| 71 | $140.42 | $181.72 | $214.76 | $243.08 | $320.96 | $158.12 | $206.50 | $241.90 | $274.94 | $362.26 |
| 72 | $155.76 | $204.14 | $239.54 | $270.22 | $356.36 | $174.64 | $228.92 | $266.68 | $302.08 | $400.02 |
| 73 | $174.64 | $226.56 | $265.50 | $300.90 | $396.48 | $194.70 | $251.34 | $293.82 | $335.12 | $440.14 |
| 74 | $192.34 | $252.52 | $295.00 | $333.94 | $441.32 | $211.22 | $278.48 | $324.50 | $366.98 | $484.98 |
| 75 | $213.58 | $278.48 | $326.86 | $372.88 | $490.88 | $233.64 | $304.44 | $357.54 | $405.92 | $534.54 |
| 76 | $237.18 | $311.52 | $363.44 | $414.18 | $546.34 | $256.06 | $336.30 | $392.94 | $447.22 | $591.18 |
| 77 | $263.14 | $344.56 | $404.74 | $462.56 | $607.70 | $280.84 | $368.16 | $433.06 | $494.42 | $650.18 |
| 78 | $289.10 | $379.96 | $449.58 | $514.48 | $673.78 | $306.80 | $404.74 | $476.72 | $543.98 | $713.90 |
| 79 | $317.42 | $417.72 | $493.24 | $562.86 | $739.86 | $333.94 | $440.14 | $519.20 | $593.54 | $779.98 |
| 80 | $342.20 | $453.12 | $535.72 | $611.24 | $802.40 | $359.90 | $475.54 | $560.50 | $640.74 | $841.34 |
| 81 | $366.98 | $484.98 | $573.48 | $656.08 | $860.22 | $384.68 | $507.40 | $600.62 | $684.40 | $899.16 |
| 82 | $391.76 | $516.84 | $610.06 | $697.38 | $916.86 | $408.28 | $539.26 | $637.20 | $726.88 | $956.98 |
| 83 | $416.54 | $548.70 | $649.00 | $739.86 | $971.14 | $433.06 | $571.12 | $676.14 | $769.36 | $1,012.44 |
| 84 | $441.32 | $580.56 | $686.76 | $782.34 | $1,030.14 | $460.20 | $605.34 | $713.90 | $814.20 | $1,071.44 |
| 85 | $469.64 | $617.14 | $729.24 | $831.90 | $1,093.86 | $488.52 | $643.10 | $757.56 | $863.76 | $1,136.34 |
| 86 | $500.32 | $656.08 | $774.08 | $882.64 | $1,162.30 | $519.20 | $682.04 | $802.40 | $914.50 | $1,204.78 |
| 87 | $532.18 | $697.38 | $822.46 | $936.92 | $1,233.10 | $551.06 | $723.34 | $850.78 | $968.78 | $1,275.58 |
| 88 | $566.40 | $742.22 | $874.38 | $994.74 | $1,312.16 | $585.28 | $768.18 | $902.70 | $1,026.60 | $1,354.64 |
| 89 | $602.98 | $789.42 | $931.02 | $1,058.46 | $1,394.76 | $621.86 | $815.38 | $959.34 | $1,090.32 | $1,437.24 |
| 90 | $643.10 | $842.52 | $992.38 | $1,128.08 | $1,486.80 | $661.98 | $868.48 | $1,020.70 | $1,159.94 | $1,529.28 |
| 91 | $686.76 | $897.98 | $1,057.28 | $1,201.24 | $1,585.92 | $705.64 | $923.94 | $1,085.60 | $1,233.10 | $1,628.40 |
| 92 | $732.78 | $956.98 | $1,126.90 | $1,280.30 | $1,690.94 | $751.66 | $982.94 | $1,155.22 | $1,312.16 | $1,733.42 |
| 93 | $783.52 | $1,021.88 | $1,201.24 | $1,364.08 | $1,801.86 | $802.40 | $1,047.84 | $1,229.56 | $1,395.94 | $1,844.34 |
| 94 | $836.62 | $1,091.50 | $1,282.66 | $1,454.94 | $1,924.58 | $855.50 | $1,117.46 | $1,310.98 | $1,486.80 | $1,967.06 |
| 95 | $895.62 | $1,168.20 | $1,372.34 | $1,555.24 | $2,057.92 | $914.50 | $1,194.16 | $1,400.66 | $1,587.10 | $2,100.40 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 30 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 31 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 32 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 33 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 34 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 35 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 36 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 37 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 38 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 39 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 40 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 41 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 42 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 43 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 44 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 45 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 46 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 47 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 48 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 49 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 50 | $49.56 | $60.18 | $69.62 | $77.88 | $105.02 | $67.26 | $82.60 | $95.58 | $106.20 | $142.78 |
| 51 | $50.74 | $63.72 | $71.98 | $80.24 | $108.56 | $69.62 | $86.14 | $97.94 | $109.74 | $147.50 |
| 52 | $53.10 | $66.08 | $75.52 | $83.78 | $112.10 | $70.80 | $88.50 | $101.48 | $113.28 | $152.22 |
| 53 | $54.28 | $67.26 | $77.88 | $87.32 | $115.64 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 54 | $57.82 | $69.62 | $80.24 | $89.68 | $120.36 | $76.70 | $93.22 | $108.56 | $120.36 | $162.84 |
| 55 | $59.00 | $71.98 | $82.60 | $92.04 | $123.90 | $79.06 | $96.76 | $110.92 | $123.90 | $167.56 |
| 56 | $62.54 | $75.52 | $87.32 | $97.94 | $130.98 | $82.60 | $101.48 | $116.82 | $129.80 | $174.64 |
| 57 | $66.08 | $81.42 | $93.22 | $103.84 | $139.24 | $86.14 | $106.20 | $122.72 | $136.88 | $184.08 |
| 58 | $69.62 | $86.14 | $99.12 | $110.92 | $149.86 | $89.68 | $112.10 | $129.80 | $145.14 | $194.70 |
| 59 | $74.34 | $93.22 | $106.20 | $119.18 | $160.48 | $95.58 | $119.18 | $136.88 | $153.40 | $205.32 |
| 60 | $79.06 | $99.12 | $114.46 | $128.62 | $172.28 | $100.30 | $126.26 | $145.14 | $162.84 | $218.30 |
| 61 | $86.14 | $106.20 | $123.90 | $138.06 | $185.26 | $107.38 | $133.34 | $154.58 | $172.28 | $231.28 |
| 62 | $93.22 | $115.64 | $132.16 | $148.68 | $199.42 | $114.46 | $142.78 | $164.02 | $184.08 | $246.62 |
| 63 | $101.48 | $123.90 | $142.78 | $160.48 | $214.76 | $122.72 | $152.22 | $175.82 | $197.06 | $263.14 |
| 64 | $108.56 | $134.52 | $154.58 | $173.46 | $232.46 | $130.98 | $162.84 | $187.62 | $210.04 | $282.02 |
| 65 | $115.64 | $145.14 | $166.38 | $186.44 | $250.16 | $139.24 | $174.64 | $200.60 | $224.20 | $300.90 |
| 66 | $125.08 | $156.94 | $179.36 | $201.78 | $269.04 | $149.86 | $186.44 | $214.76 | $240.72 | $322.14 |
| 67 | $134.52 | $167.56 | $193.52 | $217.12 | $289.10 | $159.30 | $199.42 | $230.10 | $257.24 | $344.56 |
| 68 | $143.96 | $179.36 | $207.68 | $232.46 | $310.34 | $171.10 | $212.40 | $245.44 | $274.94 | $368.16 |
| 69 | $156.94 | $194.70 | $225.38 | $252.52 | $337.48 | $184.08 | $228.92 | $265.50 | $297.36 | $396.48 |
| 70 | $171.10 | $214.76 | $247.80 | $277.30 | $371.70 | $199.42 | $250.16 | $289.10 | $323.32 | $433.06 |
| 71 | $189.98 | $238.36 | $274.94 | $307.98 | $413.00 | $219.48 | $274.94 | $317.42 | $356.36 | $475.54 |
| 72 | $212.40 | $264.32 | $305.62 | $343.38 | $457.84 | $241.90 | $300.90 | $349.28 | $391.76 | $523.92 |
| 73 | $236.00 | $293.82 | $339.84 | $382.32 | $509.76 | $265.50 | $332.76 | $384.68 | $431.88 | $577.02 |
| 74 | $261.96 | $328.04 | $378.78 | $424.80 | $567.58 | $292.64 | $366.98 | $423.62 | $475.54 | $636.02 |
| 75 | $290.28 | $363.44 | $421.26 | $474.36 | $632.48 | $320.96 | $402.38 | $467.28 | $525.10 | $700.92 |
| 76 | $322.14 | $404.74 | $470.62 | $529.82 | $705.64 | $352.82 | $443.68 | $516.84 | $580.56 | $774.08 |
| 77 | $357.54 | $450.76 | $525.10 | $592.36 | $788.24 | $388.22 | $489.70 | $569.94 | $641.92 | $855.50 |
| 78 | $396.48 | $499.14 | $582.92 | $657.26 | $875.56 | $425.98 | $536.90 | $626.58 | $706.82 | $941.64 |
| 79 | $433.06 | $548.70 | $641.92 | $724.52 | $962.88 | $462.56 | $585.28 | $685.58 | $772.90 | $1,027.78 |
| 80 | $469.64 | $594.72 | $697.38 | $787.06 | $1,046.66 | $499.14 | $631.30 | $739.86 | $836.62 | $1,110.38 |
| 81 | $505.04 | $639.56 | $748.12 | $846.06 | $1,122.18 | $533.36 | $676.14 | $791.78 | $894.44 | $1,187.08 |
| 82 | $538.08 | $679.68 | $797.68 | $900.34 | $1,195.34 | $567.58 | $717.44 | $841.34 | $949.90 | $1,262.60 |
| 83 | $572.30 | $722.16 | $844.88 | $954.62 | $1,268.50 | $601.80 | $761.10 | $890.90 | $1,005.36 | $1,336.94 |
| 84 | $608.88 | $767.00 | $896.80 | $1,012.44 | $1,346.38 | $639.56 | $807.12 | $944.00 | $1,064.36 | $1,416.00 |
| 85 | $647.82 | $816.56 | $954.62 | $1,076.16 | $1,431.34 | $678.50 | $857.86 | $1,001.82 | $1,129.26 | $1,502.14 |
| 86 | $690.30 | $868.48 | $1,014.80 | $1,143.42 | $1,522.20 | $720.98 | $909.78 | $1,062.00 | $1,196.52 | $1,593.00 |
| 87 | $735.14 | $923.94 | $1,079.70 | $1,214.22 | $1,617.78 | $765.82 | $965.24 | $1,126.90 | $1,267.32 | $1,688.58 |
| 88 | $782.34 | $982.94 | $1,148.14 | $1,290.92 | $1,721.62 | $813.02 | $1,024.24 | $1,195.34 | $1,344.02 | $1,792.42 |
| 89 | $834.26 | $1,047.84 | $1,222.48 | $1,374.70 | $1,833.72 | $864.94 | $1,089.14 | $1,269.68 | $1,427.80 | $1,904.52 |
| 90 | $890.90 | $1,118.64 | $1,303.90 | $1,465.56 | $1,955.26 | $921.58 | $1,159.94 | $1,351.10 | $1,518.66 | $2,026.06 |
| 91 | $952.26 | $1,194.16 | $1,392.40 | $1,563.50 | $2,087.42 | $982.94 | $1,235.46 | $1,439.60 | $1,616.60 | $2,158.22 |
| 92 | $1,015.98 | $1,274.40 | $1,484.44 | $1,667.34 | $2,226.66 | $1,046.66 | $1,315.70 | $1,531.64 | $1,720.44 | $2,297.46 |
| 93 | $1,085.60 | $1,360.54 | $1,584.74 | $1,778.26 | $2,376.52 | $1,116.28 | $1,401.84 | $1,631.94 | $1,831.36 | $2,447.32 |
| 94 | $1,161.12 | $1,453.76 | $1,692.12 | $1,898.62 | $2,538.18 | $1,191.80 | $1,495.06 | $1,739.32 | $1,951.72 | $2,608.98 |
| 95 | $1,242.54 | $1,556.42 | $1,811.30 | $2,030.78 | $2,716.36 | $1,273.22 | $1,597.72 | $1,858.50 | $2,083.88 | $2,787.16 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 30 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 31 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 32 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 33 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 34 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 35 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 36 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 37 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 38 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 39 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 40 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 41 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 42 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 43 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 44 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 45 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 46 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 47 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 48 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 49 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 50 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $74.34 | $84.96 | $94.40 | $126.26 |
| 51 | $44.84 | $56.64 | $64.90 | $71.98 | $96.76 | $61.36 | $76.70 | $87.32 | $97.94 | $130.98 |
| 52 | $47.20 | $59.00 | $66.08 | $74.34 | $99.12 | $63.72 | $79.06 | $89.68 | $100.30 | $135.70 |
| 53 | $48.38 | $60.18 | $69.62 | $77.88 | $102.66 | $66.08 | $81.42 | $94.40 | $105.02 | $139.24 |
| 54 | $50.74 | $62.54 | $71.98 | $80.24 | $106.20 | $67.26 | $83.78 | $96.76 | $107.38 | $143.96 |
| 55 | $51.92 | $63.72 | $73.16 | $82.60 | $109.74 | $69.62 | $86.14 | $99.12 | $110.92 | $148.68 |
| 56 | $55.46 | $68.44 | $77.88 | $87.32 | $116.82 | $73.16 | $90.86 | $103.84 | $115.64 | $155.76 |
| 57 | $59.00 | $71.98 | $83.78 | $93.22 | $123.90 | $76.70 | $94.40 | $109.74 | $122.72 | $162.84 |
| 58 | $62.54 | $76.70 | $88.50 | $99.12 | $132.16 | $80.24 | $100.30 | $115.64 | $128.62 | $172.28 |
| 59 | $67.26 | $82.60 | $95.58 | $107.38 | $142.78 | $84.96 | $106.20 | $122.72 | $136.88 | $182.90 |
| 60 | $71.98 | $88.50 | $102.66 | $114.46 | $152.22 | $90.86 | $112.10 | $129.80 | $145.14 | $193.52 |
| 61 | $76.70 | $95.58 | $109.74 | $122.72 | $165.20 | $96.76 | $120.36 | $136.88 | $154.58 | $206.50 |
| 62 | $82.60 | $102.66 | $118.00 | $132.16 | $177.00 | $101.48 | $127.44 | $146.32 | $164.02 | $219.48 |
| 63 | $89.68 | $110.92 | $127.44 | $142.78 | $191.16 | $108.56 | $135.70 | $155.76 | $174.64 | $234.82 |
| 64 | $95.58 | $120.36 | $136.88 | $153.40 | $205.32 | $115.64 | $145.14 | $166.38 | $186.44 | $250.16 |
| 65 | $103.84 | $129.80 | $148.68 | $166.38 | $223.02 | $123.90 | $155.76 | $178.18 | $200.60 | $269.04 |
| 66 | $112.10 | $139.24 | $160.48 | $179.36 | $239.54 | $133.34 | $166.38 | $191.16 | $214.76 | $286.74 |
| 67 | $119.18 | $148.68 | $171.10 | $192.34 | $257.24 | $141.60 | $177.00 | $204.14 | $228.92 | $306.80 |
| 68 | $127.44 | $160.48 | $184.08 | $207.68 | $276.12 | $151.04 | $189.98 | $218.30 | $245.44 | $328.04 |
| 69 | $138.06 | $172.28 | $200.60 | $225.38 | $300.00 | $162.84 | $202.96 | $236.00 | $264.32 | $354.00 |
| 70 | $152.22 | $191.16 | $220.66 | $247.80 | $330.40 | $177.00 | $223.02 | $257.24 | $289.10 | $385.86 |
| 71 | $168.74 | $211.22 | $244.26 | $274.94 | $366.98 | $194.70 | $244.26 | $282.02 | $316.24 | $423.62 |
| 72 | $187.62 | $234.82 | $271.40 | $305.62 | $408.28 | $213.58 | $269.04 | $310.34 | $349.28 | $466.10 |
| 73 | $210.04 | $260.78 | $302.08 | $339.84 | $454.30 | $236.00 | $295.00 | $342.20 | $384.68 | $514.48 |
| 74 | $233.64 | $291.46 | $337.48 | $378.78 | $506.22 | $260.78 | $326.86 | $377.60 | $423.62 | $566.40 |
| 75 | $258.42 | $324.50 | $375.24 | $421.26 | $562.86 | $285.56 | $359.90 | $416.54 | $466.10 | $624.22 |
| 76 | $287.92 | $359.90 | $418.90 | $470.82 | $627.76 | $315.06 | $395.30 | $460.20 | $516.84 | $689.12 |
| 77 | $319.78 | $401.20 | $467.28 | $527.46 | $700.92 | $345.74 | $436.60 | $507.40 | $572.30 | $761.10 |
| 78 | $351.64 | $444.86 | $519.20 | $585.28 | $778.80 | $377.60 | $477.90 | $559.32 | $630.12 | $836.62 |
| 79 | $387.04 | $488.52 | $571.12 | $644.28 | $856.68 | $411.82 | $521.56 | $608.88 | $687.94 | $914.50 |
| 80 | $418.90 | $529.82 | $620.68 | $700.92 | $931.02 | $444.86 | $561.68 | $658.44 | $743.40 | $988.84 |
| 81 | $450.76 | $568.76 | $666.70 | $751.66 | $999.46 | $475.54 | $601.80 | $705.64 | $795.32 | $1,057.28 |
| 82 | $479.08 | $605.34 | $709.18 | $801.22 | $1,063.18 | $506.22 | $639.56 | $748.12 | $846.06 | $1,123.36 |
| 83 | $509.76 | $643.10 | $752.84 | $849.60 | $1,129.26 | $536.90 | $678.50 | $792.96 | $894.44 | $1,189.44 |
| 84 | $541.62 | $683.22 | $798.86 | $900.34 | $1,197.70 | $568.76 | $718.62 | $840.16 | $947.54 | $1,260.24 |
| 85 | $577.02 | $726.88 | $849.60 | $956.98 | $1,274.40 | $604.16 | $762.28 | $892.08 | $1,004.18 | $1,338.12 |
| 86 | $614.78 | $774.08 | $902.70 | $1,017.16 | $1,354.64 | $641.92 | $809.48 | $945.18 | $1,064.36 | $1,418.36 |
| 87 | $653.72 | $822.46 | $960.52 | $1,080.88 | $1,439.60 | $680.86 | $857.86 | $1,003.00 | $1,128.08 | $1,503.32 |
| 88 | $696.20 | $875.56 | $1,020.70 | $1,149.32 | $1,531.64 | $723.34 | $910.96 | $1,063.18 | $1,196.52 | $1,595.36 |
| 89 | $742.22 | $933.38 | $1,087.96 | $1,222.48 | $1,631.94 | $769.36 | $968.78 | $1,130.44 | $1,269.68 | $1,695.66 |
| 90 | $792.96 | $995.92 | $1,159.94 | $1,303.90 | $1,740.50 | $820.10 | $1,031.32 | $1,202.42 | $1,351.10 | $1,804.22 |
| 91 | $847.24 | $1,063.18 | $1,237.82 | $1,391.22 | $1,857.32 | $874.38 | $1,098.58 | $1,280.30 | $1,438.42 | $1,921.04 |
| 92 | $905.06 | $1,135.16 | $1,320.42 | $1,483.26 | $1,981.22 | $932.20 | $1,170.56 | $1,362.90 | $1,530.46 | $2,044.94 |
| 93 | $966.42 | $1,211.86 | $1,410.10 | $1,582.38 | $2,114.56 | $993.56 | $1,247.26 | $1,452.58 | $1,629.58 | $2,178.28 |
| 94 | $1,033.68 | $1,294.46 | $1,505.68 | $1,689.76 | $2,258.52 | $1,060.82 | $1,329.86 | $1,548.16 | $1,736.96 | $2,322.24 |
| 95 | $1,106.84 | $1,385.32 | $1,611.88 | $1,806.58 | $2,416.64 | $1,133.98 | $1,420.72 | $1,654.36 | $1,853.78 | $2,480.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 30 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 31 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 32 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 33 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 34 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 35 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 36 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 37 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 38 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 39 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 40 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 41 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 42 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 43 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 44 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 45 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 46 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 47 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 48 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 49 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 50 | $40.12 | $49.56 | $56.64 | $63.72 | $84.96 | $54.28 | $67.26 | $77.88 | $86.14 | $115.64 |
| 51 | $41.30 | $50.74 | $59.00 | $64.90 | $88.50 | $56.64 | $69.62 | $80.24 | $88.50 | $120.36 |
| 52 | $43.66 | $53.10 | $60.18 | $68.44 | $90.86 | $57.82 | $71.98 | $82.60 | $92.04 | $122.72 |
| 53 | $44.84 | $54.28 | $62.54 | $70.80 | $94.40 | $60.18 | $74.34 | $84.96 | $95.58 | $127.44 |
| 54 | $46.02 | $56.64 | $64.90 | $71.98 | $96.76 | $62.54 | $76.70 | $87.32 | $97.94 | $130.98 |
| 55 | $47.20 | $57.82 | $67.26 | $75.52 | $100.30 | $62.54 | $77.88 | $90.86 | $101.48 | $135.70 |
| 56 | $49.56 | $61.36 | $70.80 | $79.06 | $106.20 | $66.08 | $82.60 | $94.40 | $105.02 | $141.60 |
| 57 | $53.10 | $66.08 | $75.52 | $83.78 | $113.28 | $69.62 | $87.32 | $100.30 | $110.92 | $148.68 |
| 58 | $56.64 | $69.62 | $81.42 | $89.68 | $121.54 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 59 | $60.18 | $75.52 | $86.14 | $96.76 | $129.80 | $76.70 | $96.76 | $110.92 | $123.90 | $166.38 |
| 60 | $64.90 | $80.24 | $93.22 | $103.84 | $139.24 | $81.42 | $101.48 | $118.00 | $130.98 | $177.00 |
| 61 | $69.62 | $87.32 | $100.30 | $112.10 | $149.86 | $87.32 | $108.56 | $125.08 | $140.42 | $188.80 |
| 62 | $75.52 | $94.40 | $107.38 | $121.54 | $161.66 | $93.22 | $115.64 | $133.34 | $149.86 | $199.42 |
| 63 | $81.42 | $100.30 | $115.64 | $129.80 | $173.46 | $100.30 | $123.90 | $142.78 | $159.30 | $213.58 |
| 64 | $87.32 | $109.74 | $125.08 | $140.42 | $187.62 | $105.02 | $132.16 | $152.22 | $171.10 | $227.74 |
| 65 | $93.22 | $116.82 | $134.52 | $151.04 | $201.78 | $112.10 | $140.42 | $162.84 | $181.72 | $243.08 |
| 66 | $101.48 | $126.26 | $146.32 | $164.02 | $218.60 | $120.36 | $151.04 | $174.64 | $195.88 | $260.78 |
| 67 | $108.56 | $135.70 | $156.94 | $174.64 | $233.64 | $128.62 | $161.66 | $186.44 | $207.68 | $278.48 |
| 68 | $116.82 | $145.14 | $167.56 | $188.80 | $252.52 | $136.88 | $172.28 | $198.24 | $223.02 | $298.54 |
| 69 | $126.26 | $156.94 | $182.90 | $204.14 | $273.76 | $148.68 | $185.26 | $214.76 | $240.72 | $322.14 |
| 70 | $139.24 | $172.28 | $200.60 | $225.38 | $299.72 | $161.66 | $201.78 | $233.64 | $263.14 | $350.46 |
| 71 | $154.58 | $191.16 | $221.84 | $250.16 | $333.94 | $177.00 | $221.84 | $257.24 | $289.10 | $384.68 |
| 72 | $171.10 | $213.58 | $246.62 | $278.48 | $370.52 | $194.70 | $244.26 | $282.02 | $317.42 | $423.62 |
| 73 | $189.98 | $238.36 | $276.12 | $309.16 | $413.00 | $214.76 | $269.04 | $311.52 | $350.46 | $467.28 |
| 74 | $212.40 | $265.50 | $306.80 | $344.56 | $460.20 | $237.18 | $297.36 | $343.38 | $385.86 | $515.66 |
| 75 | $236.00 | $295.00 | $341.02 | $383.50 | $512.12 | $260.78 | $326.86 | $378.78 | $425.98 | $567.58 |
| 76 | $260.78 | $328.04 | $381.14 | $428.34 | $571.12 | $285.56 | $359.90 | $417.72 | $469.64 | $626.58 |
| 77 | $290.28 | $365.80 | $424.80 | $479.08 | $638.38 | $313.88 | $396.48 | $461.38 | $519.20 | $692.66 |
| 78 | $320.96 | $404.74 | $472.00 | $533.36 | $709.18 | $344.56 | $435.42 | $508.58 | $573.48 | $762.28 |
| 79 | $351.64 | $443.68 | $519.20 | $586.46 | $778.80 | $375.24 | $474.36 | $554.60 | $625.40 | $831.90 |
| 80 | $381.14 | $482.62 | $565.22 | $638.38 | $846.06 | $403.56 | $512.12 | $599.44 | $677.32 | $899.16 |
| 81 | $409.46 | $518.02 | $606.52 | $684.40 | $909.78 | $431.88 | $547.52 | $640.74 | $724.52 | $962.88 |
| 82 | $435.42 | $551.06 | $645.46 | $728.06 | $968.78 | $459.02 | $581.74 | $682.04 | $769.36 | $1,023.06 |
| 83 | $463.74 | $586.46 | $684.40 | $772.90 | $1,027.78 | $487.34 | $617.14 | $722.16 | $814.20 | $1,083.24 |
| 84 | $493.24 | $621.86 | $726.88 | $818.92 | $1,090.32 | $518.02 | $653.72 | $764.64 | $861.40 | $1,146.96 |
| 85 | $523.92 | $661.98 | $772.90 | $870.84 | $1,159.94 | $549.88 | $695.02 | $811.84 | $913.32 | $1,217.76 |
| 86 | $558.14 | $704.46 | $822.46 | $926.30 | $1,233.10 | $584.10 | $737.50 | $861.40 | $968.78 | $1,290.92 |
| 87 | $594.72 | $748.12 | $873.20 | $984.12 | $1,310.98 | $620.68 | $781.16 | $912.14 | $1,026.60 | $1,368.80 |
| 88 | $632.48 | $796.50 | $929.84 | $1,045.48 | $1,393.58 | $658.44 | $829.54 | $968.78 | $1,087.96 | $1,451.40 |
| 89 | $674.96 | $849.60 | $990.02 | $1,112.74 | $1,484.44 | $700.92 | $882.64 | $1,028.96 | $1,155.22 | $1,542.26 |
| 90 | $720.98 | $906.24 | $1,056.10 | $1,187.08 | $1,583.56 | $746.94 | $939.28 | $1,095.04 | $1,229.56 | $1,641.38 |
| 91 | $770.54 | $967.60 | $1,126.90 | $1,266.14 | $1,690.94 | $796.50 | $1,000.64 | $1,165.84 | $1,308.62 | $1,748.76 |
| 92 | $822.46 | $1,032.50 | $1,202.42 | $1,349.92 | $1,803.04 | $848.42 | $1,065.54 | $1,241.36 | $1,392.40 | $1,860.86 |
| 93 | $879.10 | $1,102.12 | $1,282.66 | $1,439.60 | $1,924.58 | $905.06 | $1,135.16 | $1,321.60 | $1,482.08 | $1,982.40 |
| 94 | $939.28 | $1,177.64 | $1,369.98 | $1,537.54 | $2,055.56 | $965.24 | $1,210.68 | $1,408.92 | $1,580.02 | $2,113.38 |
| 95 | $1,006.54 | $1,261.42 | $1,466.74 | $1,644.92 | $2,199.52 | $1,032.50 | $1,294.46 | $1,505.68 | $1,687.40 | $2,257.34 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 30 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 31 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 32 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 33 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 34 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 35 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 36 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 37 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 38 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 39 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 42 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 43 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 44 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 45 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 46 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 47 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 48 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 49 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 50 | $38.94 | $47.20 | $53.10 | $59.00 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $110.92 |
| 51 | $38.94 | $48.38 | $55.46 | $62.54 | $82.60 | $53.10 | $66.08 | $76.70 | $84.96 | $113.28 |
| 52 | $40.12 | $50.74 | $57.82 | $63.72 | $86.14 | $55.46 | $68.44 | $79.06 | $87.32 | $118.00 |
| 53 | $42.48 | $51.92 | $60.18 | $66.08 | $89.68 | $56.64 | $70.80 | $81.42 | $89.68 | $121.54 |
| 54 | $43.66 | $54.28 | $61.36 | $69.62 | $92.04 | $59.00 | $73.16 | $83.78 | $93.22 | $125.08 |
| 55 | $44.84 | $55.46 | $63.72 | $70.80 | $95.58 | $60.18 | $75.52 | $86.14 | $96.76 | $128.62 |
| 56 | $47.20 | $59.00 | $67.26 | $74.34 | $100.30 | $62.54 | $79.06 | $89.68 | $100.30 | $134.52 |
| 57 | $50.74 | $62.54 | $71.98 | $80.24 | $107.38 | $66.08 | $82.60 | $94.40 | $106.20 | $141.60 |
| 58 | $53.10 | $67.26 | $76.70 | $84.96 | $114.46 | $69.62 | $87.32 | $100.30 | $112.10 | $149.86 |
| 59 | $56.64 | $70.80 | $82.60 | $92.04 | $122.72 | $73.16 | $92.04 | $106.20 | $119.18 | $158.12 |
| 60 | $60.18 | $75.52 | $87.32 | $99.12 | $130.98 | $76.70 | $96.76 | $112.10 | $126.26 | $167.56 |
| 61 | $66.08 | $82.60 | $94.40 | $106.20 | $141.60 | $82.60 | $103.84 | $119.18 | $133.34 | $179.36 |
| 62 | $70.80 | $89.68 | $101.48 | $114.46 | $152.22 | $88.50 | $112.10 | $127.44 | $141.60 | $189.98 |
| 63 | $76.70 | $96.76 | $110.92 | $122.72 | $165.20 | $93.22 | $119.18 | $135.70 | $151.04 | $202.96 |
| 64 | $82.60 | $103.84 | $119.18 | $133.34 | $179.36 | $100.30 | $126.26 | $145.14 | $162.84 | $218.30 |
| 65 | $88.50 | $112.10 | $128.62 | $142.78 | $192.34 | $107.38 | $134.52 | $155.76 | $173.46 | $232.46 |
| 66 | $95.58 | $121.54 | $139.24 | $154.58 | $207.68 | $114.46 | $145.14 | $166.38 | $186.44 | $250.16 |
| 67 | $102.66 | $129.80 | $148.68 | $166.38 | $223.02 | $122.72 | $154.58 | $177.00 | $198.24 | $265.50 |
| 68 | $110.92 | $138.06 | $159.30 | $178.18 | $239.54 | $130.98 | $165.20 | $189.98 | $212.40 | $284.38 |
| 69 | $119.18 | $151.04 | $173.46 | $194.70 | $259.60 | $140.42 | $178.18 | $204.14 | $230.10 | $306.80 |
| 70 | $129.80 | $166.38 | $189.98 | $213.58 | $286.74 | $152.22 | $194.70 | $223.02 | $250.16 | $335.12 |
| 71 | $145.14 | $184.08 | $211.22 | $238.36 | $317.42 | $167.56 | $213.58 | $245.44 | $276.12 | $368.16 |
| 72 | $161.66 | $205.32 | $236.00 | $264.32 | $352.82 | $184.08 | $234.82 | $270.22 | $303.26 | $404.74 |
| 73 | $180.54 | $228.92 | $261.96 | $295.00 | $394.12 | $204.14 | $259.60 | $297.36 | $333.94 | $447.22 |
| 74 | $200.60 | $254.88 | $292.64 | $328.04 | $438.96 | $224.20 | $286.74 | $328.04 | $368.16 | $493.24 |
| 75 | $221.84 | $283.20 | $325.68 | $366.98 | $488.52 | $246.62 | $315.06 | $362.26 | $407.10 | $542.80 |
| 76 | $247.80 | $315.06 | $363.44 | $408.28 | $545.16 | $271.40 | $346.92 | $400.02 | $448.40 | $599.44 |
| 77 | $273.76 | $351.64 | $405.92 | $457.84 | $610.06 | $297.36 | $382.32 | $442.50 | $497.96 | $663.16 |
| 78 | $302.08 | $389.40 | $450.76 | $508.58 | $676.14 | $325.68 | $420.08 | $484.98 | $547.52 | $729.24 |
| 79 | $331.58 | $427.16 | $495.60 | $559.32 | $744.58 | $354.00 | $457.84 | $531.00 | $597.08 | $795.32 |
| 80 | $359.90 | $463.74 | $538.08 | $607.70 | $808.30 | $382.32 | $493.24 | $572.30 | $646.64 | $859.04 |
| 81 | $385.86 | $497.96 | $578.20 | $652.54 | $867.30 | $408.28 | $527.46 | $612.42 | $691.48 | $919.22 |
| 82 | $410.64 | $529.82 | $614.78 | $693.84 | $922.76 | $434.24 | $560.50 | $650.18 | $733.96 | $975.86 |
| 83 | $437.78 | $562.86 | $652.54 | $735.14 | $979.40 | $461.38 | $593.54 | $689.12 | $776.44 | $1,033.68 |
| 84 | $464.92 | $597.08 | $692.66 | $779.98 | $1,038.40 | $488.52 | $628.94 | $729.24 | $821.28 | $1,095.04 |
| 85 | $493.24 | $634.84 | $736.32 | $828.36 | $1,104.48 | $518.02 | $667.88 | $774.08 | $870.84 | $1,161.12 |
| 86 | $525.10 | $674.96 | $782.34 | $880.28 | $1,172.92 | $549.88 | $708.00 | $820.10 | $922.76 | $1,229.56 |
| 87 | $559.32 | $718.62 | $830.72 | $934.56 | $1,247.26 | $584.10 | $751.66 | $868.48 | $977.04 | $1,303.90 |
| 88 | $595.90 | $763.46 | $883.82 | $992.38 | $1,325.14 | $620.68 | $796.50 | $921.58 | $1,034.86 | $1,381.78 |
| 89 | $634.84 | $814.20 | $940.46 | $1,056.10 | $1,411.28 | $659.62 | $847.24 | $978.22 | $1,098.58 | $1,467.92 |
| 90 | $677.32 | $868.48 | $1,003.00 | $1,125.72 | $1,505.68 | $702.10 | $901.52 | $1,040.76 | $1,168.20 | $1,562.32 |
| 91 | $723.34 | $926.30 | $1,070.26 | $1,201.24 | $1,605.98 | $748.12 | $959.34 | $1,108.02 | $1,243.72 | $1,662.62 |
| 92 | $772.90 | $988.84 | $1,141.06 | $1,280.30 | $1,712.18 | $797.68 | $1,021.88 | $1,178.82 | $1,322.78 | $1,768.82 |
| 93 | $824.82 | $1,054.92 | $1,217.76 | $1,365.26 | $1,826.64 | $849.60 | $1,087.96 | $1,255.52 | $1,407.74 | $1,883.28 |
| 94 | $882.64 | $1,126.90 | $1,300.36 | $1,457.30 | $1,950.54 | $907.42 | $1,159.94 | $1,338.12 | $1,499.78 | $2,007.18 |
| 95 | $944.00 | $1,205.96 | $1,391.22 | $1,557.60 | $2,087.42 | $968.78 | $1,239.00 | $1,428.98 | $1,600.08 | $2,144.06 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 30 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 31 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 32 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 33 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 34 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 35 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 36 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 37 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 38 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 39 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 40 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 41 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 42 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 43 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 44 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 45 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 46 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 47 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 48 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 49 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 50 | $42.48 | $50.74 | $59.00 | $66.08 | $88.50 | $57.82 | $69.62 | $81.42 | $90.86 | $120.36 |
| 51 | $43.66 | $54.28 | $61.36 | $68.44 | $92.04 | $59.00 | $73.16 | $82.60 | $94.40 | $125.08 |
| 52 | $46.02 | $56.64 | $64.90 | $70.80 | $95.58 | $60.18 | $75.52 | $86.14 | $95.58 | $129.80 |
| 53 | $47.20 | $56.64 | $66.08 | $74.34 | $99.12 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 54 | $48.38 | $59.00 | $67.26 | $76.70 | $102.66 | $64.90 | $79.06 | $92.04 | $102.66 | $138.06 |
| 55 | $49.56 | $61.36 | $69.62 | $79.06 | $105.02 | $67.26 | $82.60 | $94.40 | $106.20 | $142.78 |
| 56 | $53.10 | $64.90 | $74.34 | $83.78 | $110.92 | $70.80 | $86.14 | $99.12 | $109.74 | $148.68 |
| 57 | $55.46 | $68.44 | $79.06 | $87.32 | $118.00 | $73.16 | $89.68 | $103.84 | $115.64 | $155.76 |
| 58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 | $75.52 | $93.58 | $110.92 | $123.90 | $166.38 |
| 59 | $63.72 | $79.06 | $89.68 | $101.48 | $136.88 | $81.42 | $101.48 | $115.64 | $129.80 | $174.64 |
| 60 | $68.44 | $83.78 | $96.76 | $108.56 | $147.50 | $86.14 | $106.20 | $122.72 | $138.06 | $185.26 |
| 61 | $73.16 | $90.86 | $106.20 | $118.00 | $158.12 | $92.04 | $113.28 | $132.16 | $147.50 | $197.06 |
| 62 | $79.06 | $97.94 | $112.10 | $126.26 | $168.74 | $96.76 | $121.54 | $139.24 | $156.94 | $208.86 |
| 63 | $86.14 | $106.20 | $121.54 | $136.88 | $182.90 | $103.84 | $129.80 | $149.86 | $167.56 | $224.20 |
| 64 | $93.22 | $114.46 | $130.98 | $147.50 | $198.24 | $112.10 | $139.24 | $159.30 | $179.36 | $240.72 |
| 65 | $97.94 | $123.90 | $141.60 | $158.12 | $212.40 | $118.00 | $148.68 | $169.92 | $189.98 | $256.06 |
| 66 | $106.20 | $134.52 | $153.40 | $171.10 | $228.92 | $127.44 | $159.30 | $182.90 | $204.14 | $273.76 |
| 67 | $114.46 | $141.60 | $164.02 | $185.26 | $245.44 | $135.70 | $168.74 | $194.70 | $219.48 | $292.64 |
| 68 | $122.72 | $152.22 | $177.00 | $197.06 | $264.32 | $145.14 | $180.54 | $208.86 | $233.64 | $312.70 |
| 69 | $133.34 | $166.38 | $191.16 | $214.76 | $286.74 | $156.94 | $194.70 | $225.38 | $252.52 | $336.30 |
| 70 | $145.14 | $182.90 | $210.04 | $236.00 | $316.24 | $168.74 | $212.40 | $245.44 | $274.94 | $368.16 |
| 71 | $161.66 | $202.96 | $234.82 | $261.96 | $350.46 | $187.62 | $234.82 | $270.22 | $303.26 | $403.56 |
| 72 | $181.72 | $224.20 | $259.60 | $292.64 | $389.40 | $206.50 | $256.06 | $297.36 | $333.94 | $444.86 |
| 73 | $200.60 | $248.98 | $289.10 | $324.50 | $433.06 | $225.38 | $282.02 | $328.04 | $366.98 | $489.70 |
| 74 | $223.02 | $278.48 | $322.14 | $361.08 | $482.62 | $248.98 | $311.52 | $359.90 | $404.74 | $540.44 |
| 75 | $246.62 | $307.98 | $357.54 | $402.38 | $536.90 | $273.76 | $341.02 | $396.48 | $446.04 | $595.90 |
| 76 | $273.76 | $344.56 | $400.02 | $450.76 | $600.62 | $299.72 | $377.60 | $438.96 | $494.42 | $658.44 |
| 77 | $303.26 | $383.50 | $447.22 | $503.86 | $670.24 | $329.22 | $416.54 | $484.98 | $545.16 | $726.88 |
| 78 | $336.30 | $424.80 | $495.60 | $558.14 | $744.58 | $362.26 | $456.66 | $533.36 | $600.62 | $801.22 |
| 79 | $368.16 | $466.10 | $545.16 | $615.96 | $817.74 | $392.94 | $496.78 | $582.92 | $657.26 | $873.20 |
| 80 | $400.02 | $505.04 | $592.36 | $669.06 | $889.72 | $424.80 | $536.90 | $628.94 | $711.54 | $944.00 |
| 81 | $429.52 | $543.98 | $636.02 | $719.80 | $953.44 | $454.30 | $574.66 | $672.60 | $761.10 | $1,008.90 |
| 82 | $457.84 | $577.02 | $677.32 | $764.64 | $1,015.98 | $482.62 | $610.06 | $715.08 | $807.12 | $1,073.80 |
| 83 | $487.34 | $613.60 | $718.62 | $811.84 | $1,078.52 | $512.12 | $646.64 | $757.56 | $854.32 | $1,136.34 |
| 84 | $516.84 | $652.54 | $762.28 | $861.40 | $1,143.42 | $542.80 | $686.76 | $802.40 | $905.06 | $1,203.60 |
| 85 | $549.88 | $695.02 | $810.66 | $914.50 | $1,216.58 | $575.84 | $729.24 | $850.78 | $960.52 | $1,276.76 |
| 86 | $586.46 | $738.68 | $862.58 | $971.14 | $1,293.28 | $612.42 | $772.90 | $902.70 | $1,017.16 | $1,353.46 |
| 87 | $624.22 | $785.88 | $916.86 | $1,031.32 | $1,374.70 | $650.18 | $820.10 | $956.98 | $1,077.34 | $1,434.88 |
| 88 | $664.34 | $836.62 | $975.86 | $1,097.40 | $1,463.20 | $690.30 | $870.84 | $1,015.98 | $1,143.42 | $1,523.38 |
| 89 | $709.18 | $890.90 | $1,038.40 | $1,168.20 | $1,558.78 | $735.14 | $925.12 | $1,078.52 | $1,214.22 | $1,618.96 |
| 90 | $757.56 | $951.08 | $1,108.02 | $1,244.90 | $1,661.44 | $783.52 | $985.30 | $1,148.14 | $1,290.92 | $1,721.62 |
| 91 | $809.48 | $1,015.98 | $1,183.54 | $1,328.68 | $1,774.72 | $835.44 | $1,050.20 | $1,223.66 | $1,374.70 | $1,834.90 |
| 92 | $863.76 | $1,083.24 | $1,261.42 | $1,417.18 | $1,892.72 | $889.72 | $1,117.46 | $1,301.54 | $1,463.20 | $1,952.90 |
| 93 | $922.76 | $1,157.58 | $1,346.38 | $1,511.58 | $2,020.16 | $948.72 | $1,191.80 | $1,386.50 | $1,557.60 | $2,080.34 |
| 94 | $986.48 | $1,236.64 | $1,438.42 | $1,613.06 | $2,157.04 | $1,012.44 | $1,270.86 | $1,478.54 | $1,659.08 | $2,217.22 |
| 95 | $1,056.10 | $1,323.96 | $1,538.72 | $1,726.34 | $2,309.26 | $1,082.06 | $1,358.18 | $1,578.84 | $1,772.36 | $2,369.44 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 40 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 41 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 42 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 43 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 44 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 45 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 46 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 47 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 48 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 49 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 50 | $36.58 | $47.20 | $53.10 | $59.00 | $80.24 | $49.56 | $63.72 | $71.98 | $80.24 | $107.38 |
| 51 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $51.92 | $64.90 | $74.34 | $82.60 | $110.92 |
| 52 | $40.12 | $49.56 | $56.64 | $63.72 | $84.96 | $54.28 | $67.26 | $76.70 | $84.96 | $115.64 |
| 53 | $41.30 | $50.74 | $59.00 | $66.08 | $87.32 | $56.64 | $69.62 | $80.24 | $89.68 | $119.18 |
| 54 | $43.66 | $53.10 | $61.36 | $68.44 | $89.68 | $57.82 | $70.80 | $82.60 | $92.04 | $121.54 |
| 55 | $44.84 | $54.28 | $62.54 | $69.62 | $93.22 | $60.18 | $73.16 | $85.78 | $94.40 | $126.26 |
| 56 | $47.20 | $57.82 | $67.26 | $74.34 | $99.12 | $61.36 | $76.70 | $88.50 | $97.94 | $132.16 |
| 57 | $49.56 | $61.36 | $70.80 | $79.06 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $139.24 |
| 58 | $53.10 | $66.08 | $75.52 | $84.96 | $112.10 | $68.44 | $86.14 | $99.12 | $109.74 | $146.32 |
| 59 | $56.64 | $69.62 | $81.42 | $90.86 | $121.54 | $71.98 | $89.68 | $103.84 | $115.64 | $155.76 |
| 60 | $60.18 | $74.34 | $86.14 | $97.94 | $128.62 | $75.52 | $94.40 | $109.74 | $123.90 | $164.02 |
| 61 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 | $81.42 | $102.66 | $116.82 | $132.16 | $175.82 |
| 62 | $70.80 | $87.32 | $100.30 | $112.10 | $149.86 | $86.14 | $108.56 | $123.90 | $139.24 | $186.44 |
| 63 | $75.52 | $94.40 | $107.38 | $121.54 | $162.84 | $92.04 | $115.64 | $132.16 | $148.68 | $199.42 |
| 64 | $81.42 | $102.66 | $115.64 | $129.80 | $174.64 | $99.12 | $123.90 | $140.42 | $158.12 | $212.40 |
| 65 | $88.50 | $109.74 | $125.08 | $140.42 | $188.80 | $106.20 | $132.16 | $151.04 | $169.92 | $227.74 |
| 66 | $95.58 | $118.00 | $135.70 | $152.22 | $204.44 | $113.28 | $141.60 | $161.66 | $182.90 | $244.26 |
| 67 | $101.48 | $126.26 | $145.14 | $164.02 | $219.48 | $121.54 | $149.86 | $173.46 | $194.70 | $260.78 |
| 68 | $108.56 | $136.88 | $156.94 | $175.82 | $234.82 | $128.62 | $161.66 | $185.26 | $208.86 | $278.48 |
| 69 | $118.00 | $146.32 | $169.92 | $192.34 | $256.06 | $139.24 | $173.46 | $200.60 | $225.38 | $300.90 |
| 70 | $128.62 | $161.66 | $187.62 | $210.04 | $280.84 | $149.86 | $189.98 | $219.48 | $245.44 | $328.04 |
| 71 | $143.96 | $179.36 | $207.68 | $233.64 | $311.52 | $166.38 | $207.68 | $239.54 | $269.04 | $359.90 |
| 72 | $159.30 | $199.42 | $231.28 | $259.60 | $348.10 | $181.72 | $228.92 | $264.32 | $297.36 | $396.48 |
| 73 | $179.36 | $221.84 | $257.24 | $289.10 | $385.86 | $200.60 | $250.16 | $291.46 | $326.86 | $436.60 |
| 74 | $198.24 | $247.80 | $287.92 | $322.14 | $429.52 | $221.84 | $277.30 | $320.96 | $359.90 | $481.44 |
| 75 | $219.48 | $276.12 | $319.78 | $357.54 | $479.08 | $243.08 | $305.62 | $354.00 | $396.48 | $531.00 |
| 76 | $245.44 | $305.62 | $356.56 | $400.02 | $533.36 | $267.86 | $336.30 | $390.58 | $438.96 | $586.46 |
| 77 | $271.40 | $341.02 | $397.66 | $448.40 | $595.90 | $293.82 | $371.70 | $430.70 | $486.16 | $646.64 |
| 78 | $299.72 | $377.60 | $442.50 | $497.96 | $661.98 | $322.14 | $405.92 | $475.54 | $535.72 | $711.54 |
| 79 | $329.22 | $415.36 | $484.98 | $547.52 | $728.06 | $350.46 | $442.50 | $518.02 | $585.28 | $776.44 |
| 80 | $356.36 | $450.76 | $527.46 | $595.90 | $791.78 | $378.78 | $477.90 | $559.32 | $632.48 | $840.16 |
| 81 | $382.32 | $483.80 | $566.40 | $639.56 | $849.60 | $403.56 | $510.94 | $599.44 | $676.14 | $897.98 |
| 82 | $407.10 | $514.48 | $602.98 | $680.86 | $903.88 | $430.70 | $543.98 | $636.02 | $719.80 | $954.62 |
| 83 | $433.06 | $546.34 | $639.56 | $722.16 | $959.34 | $456.66 | $575.84 | $673.78 | $759.92 | $1,011.26 |
| 84 | $460.20 | $581.74 | $678.50 | $765.82 | $1,018.34 | $482.62 | $611.24 | $713.90 | $805.94 | $1,071.44 |
| 85 | $490.88 | $618.32 | $722.16 | $813.02 | $1,083.24 | $513.30 | $647.82 | $758.74 | $853.14 | $1,137.52 |
| 86 | $522.74 | $658.44 | $767.00 | $863.76 | $1,151.68 | $545.16 | $687.94 | $803.58 | $903.88 | $1,205.96 |
| 87 | $555.78 | $699.74 | $816.56 | $918.04 | $1,223.66 | $578.20 | $729.24 | $853.14 | $958.16 | $1,277.94 |
| 88 | $592.36 | $744.58 | $867.30 | $977.04 | $1,301.54 | $614.78 | $774.08 | $903.88 | $1,017.16 | $1,355.82 |
| 89 | $631.30 | $794.14 | $925.12 | $1,038.40 | $1,387.68 | $653.72 | $823.64 | $961.70 | $1,078.52 | $1,441.96 |
| 90 | $674.96 | $847.24 | $986.48 | $1,108.02 | $1,479.72 | $697.38 | $876.74 | $1,023.06 | $1,148.14 | $1,534.00 |
| 91 | $720.98 | $903.88 | $1,052.56 | $1,182.36 | $1,578.84 | $743.40 | $933.38 | $1,089.14 | $1,222.48 | $1,633.12 |
| 92 | $769.36 | $965.24 | $1,122.18 | $1,260.24 | $1,683.86 | $791.78 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 |
| 93 | $821.28 | $1,030.14 | $1,198.88 | $1,345.20 | $1,797.14 | $843.70 | $1,059.64 | $1,235.46 | $1,385.32 | $1,851.42 |
| 94 | $879.10 | $1,100.94 | $1,280.30 | $1,436.06 | $1,919.86 | $901.52 | $1,130.44 | $1,316.88 | $1,476.18 | $1,974.14 |
| 95 | $941.64 | $1,177.64 | $1,369.98 | $1,535.18 | $2,054.38 | $964.06 | $1,207.14 | $1,406.56 | $1,575.30 | $2,108.66 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 30 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 31 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 32 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 33 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 34 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 35 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 36 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 37 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 38 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 39 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 40 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 41 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 42 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 43 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 44 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 45 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 46 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 47 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 48 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 49 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 50 | $34.22 | $42.48 | $47.20 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 51 | $35.40 | $43.66 | $49.56 | $55.46 | $75.52 | $48.38 | $59.00 | $68.44 | $75.52 | $102.66 |
| 52 | $36.58 | $46.02 | $50.74 | $57.82 | $77.88 | $48.38 | $61.36 | $69.62 | $77.88 | $105.02 |
| 53 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $50.74 | $63.72 | $71.98 | $81.42 | $107.38 |
| 54 | $38.94 | $47.20 | $55.46 | $61.36 | $82.60 | $53.10 | $64.90 | $74.34 | $82.60 | $110.92 |
| 55 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 56 | $42.48 | $51.92 | $60.18 | $67.26 | $89.68 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 |
| 57 | $46.02 | $55.46 | $64.90 | $70.80 | $96.76 | $60.18 | $73.16 | $86.14 | $94.40 | $126.26 |
| 58 | $48.38 | $59.00 | $68.44 | $76.70 | $103.84 | $62.54 | $76.70 | $88.50 | $100.30 | $133.34 |
| 59 | $50.74 | $64.90 | $73.16 | $82.60 | $109.74 | $64.90 | $82.60 | $94.40 | $105.02 | $141.60 |
| 60 | $54.28 | $68.44 | $79.06 | $87.32 | $118.00 | $68.44 | $86.14 | $100.30 | $110.92 | $149.86 |
| 61 | $59.00 | $74.34 | $86.14 | $95.58 | $127.44 | $74.34 | $93.22 | $107.38 | $119.18 | $160.48 |
| 62 | $64.90 | $80.24 | $90.86 | $103.84 | $138.06 | $80.24 | $97.94 | $113.28 | $127.44 | $169.92 |
| 63 | $69.62 | $84.96 | $97.94 | $109.74 | $147.50 | $84.96 | $105.02 | $121.54 | $135.70 | $180.54 |
| 64 | $74.34 | $93.22 | $107.38 | $119.18 | $159.30 | $89.68 | $113.28 | $129.80 | $145.14 | $193.52 |
| 65 | $79.06 | $99.12 | $114.46 | $127.44 | $172.28 | $95.58 | $120.36 | $138.06 | $154.58 | $206.50 |
| 66 | $86.14 | $107.38 | $125.08 | $139.24 | $185.06 | $102.66 | $128.62 | $148.68 | $166.38 | $220.66 |
| 67 | $92.04 | $115.64 | $134.52 | $148.68 | $199.24 | $108.56 | $136.88 | $159.30 | $175.82 | $237.18 |
| 68 | $100.30 | $122.72 | $141.60 | $160.48 | $214.76 | $116.82 | $146.32 | $167.56 | $189.98 | $253.70 |
| 69 | $107.38 | $133.34 | $155.76 | $173.46 | $232.46 | $127.44 | $156.94 | $182.90 | $204.14 | $273.76 |
| 70 | $116.82 | $147.50 | $169.92 | $191.16 | $253.70 | $136.88 | $172.28 | $198.24 | $223.02 | $297.36 |
| 71 | $130.98 | $162.84 | $188.80 | $212.40 | $283.20 | $151.04 | $188.80 | $218.30 | $245.44 | $326.86 |
| 72 | $145.14 | $181.72 | $210.04 | $236.00 | $315.06 | $165.20 | $207.68 | $239.54 | $269.04 | $359.90 |
| 73 | $160.48 | $201.78 | $234.82 | $263.14 | $351.64 | $181.72 | $227.74 | $264.32 | $298.54 | $397.66 |
| 74 | $180.54 | $226.56 | $260.78 | $292.64 | $390.58 | $201.78 | $253.70 | $291.46 | $328.04 | $437.78 |
| 75 | $200.60 | $251.34 | $290.28 | $325.68 | $435.42 | $221.84 | $278.48 | $322.14 | $362.26 | $482.62 |
| 76 | $221.84 | $278.48 | $324.50 | $364.62 | $484.98 | $243.08 | $305.62 | $355.18 | $398.84 | $532.18 |
| 77 | $246.62 | $310.34 | $361.08 | $408.28 | $542.80 | $266.68 | $336.30 | $391.76 | $441.32 | $588.82 |
| 78 | $273.76 | $344.56 | $401.20 | $453.12 | $602.98 | $293.82 | $370.52 | $431.88 | $487.34 | $649.00 |
| 79 | $298.54 | $377.60 | $441.32 | $497.96 | $661.98 | $318.60 | $403.56 | $472.00 | $531.00 | $706.82 |
| 80 | $324.50 | $409.46 | $480.26 | $542.80 | $718.62 | $343.38 | $435.42 | $509.76 | $575.84 | $763.46 |
| 81 | $348.10 | $440.14 | $515.66 | $581.74 | $772.90 | $366.98 | $464.92 | $543.98 | $615.96 | $817.74 |
| 82 | $369.34 | $468.46 | $548.70 | $618.32 | $823.64 | $389.40 | $494.42 | $580.56 | $653.72 | $869.66 |
| 83 | $394.12 | $497.96 | $581.74 | $657.26 | $873.20 | $414.18 | $523.92 | $613.60 | $692.66 | $920.40 |
| 84 | $418.90 | $528.64 | $618.32 | $696.20 | $927.48 | $440.14 | $555.78 | $650.18 | $731.60 | $975.86 |
| 85 | $446.04 | $562.86 | $657.26 | $739.86 | $986.48 | $468.46 | $591.18 | $690.30 | $776.44 | $1,034.86 |
| 86 | $474.36 | $598.26 | $699.74 | $787.06 | $1,049.02 | $496.78 | $626.58 | $732.78 | $823.64 | $1,097.40 |
| 87 | $506.22 | $636.02 | $742.22 | $836.62 | $1,115.10 | $528.64 | $664.34 | $775.26 | $873.20 | $1,163.48 |
| 88 | $538.08 | $677.32 | $790.60 | $888.54 | $1,184.72 | $560.50 | $705.64 | $823.64 | $925.12 | $1,233.10 |
| 89 | $573.48 | $722.16 | $841.34 | $945.18 | $1,262.60 | $595.90 | $750.48 | $874.38 | $981.76 | $1,310.98 |
| 90 | $612.42 | $770.54 | $897.98 | $1,008.90 | $1,346.38 | $634.84 | $798.86 | $931.02 | $1,045.48 | $1,394.76 |
| 91 | $654.90 | $822.46 | $958.16 | $1,076.16 | $1,438.42 | $677.32 | $850.78 | $991.20 | $1,112.74 | $1,486.80 |
| 92 | $699.74 | $877.92 | $1,021.88 | $1,146.96 | $1,532.82 | $722.16 | $906.24 | $1,054.92 | $1,183.54 | $1,581.20 |
| 93 | $746.94 | $936.92 | $1,090.32 | $1,223.66 | $1,636.66 | $769.36 | $965.24 | $1,123.36 | $1,260.24 | $1,685.04 |
| 94 | $798.86 | $1,000.64 | $1,164.66 | $1,306.26 | $1,747.58 | $821.28 | $1,028.96 | $1,197.70 | $1,342.84 | $1,795.96 |
| 95 | $855.50 | $1,072.62 | $1,247.26 | $1,398.30 | $1,870.30 | $877.92 | $1,100.94 | $1,280.30 | $1,434.88 | $1,918.68 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 30 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 31 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 32 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 33 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 34 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 35 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 36 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 37 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 38 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 39 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 40 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 41 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 42 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 43 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 44 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 45 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 46 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 47 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 48 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 49 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 50 | $33.04 | $40.12 | $44.84 | $49.56 | $68.44 | $44.84 | $54.28 | $62.54 | $68.44 | $94.40 |
| 51 | $33.04 | $41.30 | $47.20 | $53.10 | $69.62 | $44.84 | $56.64 | $66.08 | $71.98 | $95.58 |
| 52 | $34.22 | $43.66 | $48.38 | $54.28 | $73.16 | $47.20 | $57.82 | $67.26 | $74.34 | $100.30 |
| 53 | $36.58 | $44.84 | $50.74 | $56.64 | $76.70 | $48.38 | $60.18 | $68.44 | $76.70 | $103.84 |
| 54 | $36.58 | $46.02 | $51.92 | $59.00 | $79.06 | $49.56 | $62.54 | $70.80 | $79.06 | $106.20 |
| 55 | $37.76 | $47.20 | $54.28 | $60.18 | $81.42 | $50.74 | $64.90 | $73.16 | $81.42 | $108.56 |
| 56 | $40.12 | $49.56 | $57.82 | $63.72 | $84.96 | $53.10 | $67.26 | $76.70 | $84.96 | $114.46 |
| 57 | $43.66 | $53.10 | $61.36 | $68.44 | $90.86 | $56.64 | $70.80 | $80.24 | $90.86 | $120.36 |
| 58 | $46.02 | $56.64 | $66.08 | $71.98 | $97.94 | $60.18 | $73.16 | $86.14 | $95.58 | $127.44 |
| 59 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 | $62.54 | $77.88 | $89.68 | $101.48 | $134.52 |
| 60 | $51.92 | $64.90 | $74.34 | $83.78 | $110.92 | $66.08 | $82.60 | $95.58 | $107.38 | $142.78 |
| 61 | $55.46 | $69.62 | $80.24 | $89.68 | $120.36 | $69.62 | $88.50 | $101.48 | $113.28 | $152.22 |
| 62 | $60.18 | $76.70 | $87.32 | $97.94 | $128.62 | $75.52 | $95.58 | $108.56 | $120.36 | $160.48 |
| 63 | $66.08 | $82.60 | $94.40 | $103.84 | $140.42 | $80.24 | $101.48 | $115.64 | $128.62 | $172.28 |
| 64 | $70.80 | $88.50 | $101.48 | $113.28 | $152.22 | $84.96 | $107.38 | $122.72 | $138.06 | $185.26 |
| 65 | $75.52 | $95.58 | $108.56 | $121.54 | $162.84 | $90.86 | $115.64 | $132.16 | $147.50 | $198.24 |
| 66 | $81.42 | $103.84 | $118.00 | $130.98 | $175.62 | $97.94 | $123.90 | $141.60 | $158.12 | $212.40 |
| 67 | $87.32 | $110.92 | $126.26 | $141.60 | $189.98 | $103.84 | $130.98 | $149.86 | $168.74 | $225.38 |
| 68 | $94.40 | $116.82 | $134.52 | $152.22 | $202.96 | $110.92 | $140.42 | $161.66 | $180.54 | $240.72 |
| 69 | $101.48 | $128.62 | $147.50 | $165.20 | $221.84 | $119.18 | $152.22 | $173.46 | $194.70 | $261.96 |
| 70 | $109.74 | $141.60 | $161.66 | $181.72 | $244.26 | $128.62 | $165.20 | $188.80 | $213.58 | $284.38 |
| 71 | $123.90 | $156.94 | $179.36 | $201.78 | $270.22 | $142.78 | $181.72 | $207.68 | $234.82 | $312.70 |
| 72 | $136.88 | $174.64 | $200.60 | $225.38 | $299.72 | $155.76 | $199.42 | $230.10 | $258.42 | $344.56 |
| 73 | $154.58 | $193.52 | $223.02 | $250.16 | $335.12 | $174.64 | $220.66 | $252.52 | $283.20 | $379.96 |
| 74 | $171.10 | $217.12 | $248.96 | $278.48 | $374.06 | $191.16 | $244.26 | $278.48 | $312.70 | $420.08 |
| 75 | $188.80 | $240.72 | $277.30 | $311.52 | $415.36 | $208.86 | $267.86 | $307.98 | $345.74 | $461.38 |
| 76 | $211.22 | $267.86 | $309.16 | $346.92 | $463.74 | $231.28 | $295.00 | $339.84 | $381.14 | $509.76 |
| 77 | $232.46 | $298.54 | $344.56 | $389.40 | $518.02 | $252.52 | $325.68 | $376.42 | $423.62 | $562.86 |
| 78 | $257.24 | $331.58 | $383.50 | $433.06 | $574.66 | $277.30 | $357.54 | $413.00 | $466.10 | $619.50 |
| 79 | $282.02 | $363.44 | $421.26 | $475.54 | $632.48 | $300.90 | $389.40 | $451.94 | $507.40 | $676.14 |
| 80 | $305.62 | $395.30 | $457.84 | $516.84 | $686.76 | $324.50 | $420.08 | $486.16 | $549.88 | $730.42 |
| 81 | $328.04 | $423.62 | $490.88 | $554.60 | $737.50 | $346.92 | $448.40 | $520.38 | $587.64 | $781.16 |
| 82 | $349.28 | $450.76 | $522.74 | $590.00 | $784.70 | $369.34 | $476.72 | $552.24 | $624.22 | $829.54 |
| 83 | $371.70 | $477.90 | $554.60 | $624.22 | $833.08 | $391.76 | $505.04 | $586.46 | $659.62 | $879.10 |
| 84 | $395.30 | $507.40 | $588.82 | $663.16 | $882.64 | $415.36 | $534.54 | $620.68 | $698.56 | $931.02 |
| 85 | $418.90 | $539.26 | $625.40 | $704.46 | $939.28 | $440.14 | $567.58 | $657.26 | $739.86 | $987.66 |
| 86 | $446.04 | $573.48 | $665.52 | $748.12 | $997.10 | $467.28 | $601.80 | $697.38 | $783.52 | $1,045.48 |
| 87 | $475.54 | $611.24 | $705.64 | $794.14 | $1,059.64 | $496.78 | $639.56 | $737.50 | $829.54 | $1,108.02 |
| 88 | $506.22 | $649.00 | $751.66 | $843.70 | $1,126.90 | $527.46 | $677.32 | $783.52 | $879.10 | $1,175.28 |
| 89 | $539.26 | $691.48 | $798.86 | $897.98 | $1,200.06 | $560.50 | $719.80 | $830.72 | $933.38 | $1,248.44 |
| 90 | $575.84 | $737.50 | $853.14 | $956.98 | $1,280.30 | $597.08 | $765.82 | $885.00 | $992.38 | $1,328.68 |
| 91 | $614.78 | $787.06 | $909.78 | $1,020.70 | $1,365.26 | $636.02 | $815.38 | $941.64 | $1,056.10 | $1,413.64 |
| 92 | $657.26 | $840.16 | $969.96 | $1,087.96 | $1,454.94 | $678.50 | $868.48 | $1,001.82 | $1,123.36 | $1,503.32 |
| 93 | $700.92 | $896.80 | $1,034.86 | $1,161.12 | $1,552.88 | $722.16 | $925.12 | $1,066.72 | $1,196.52 | $1,601.26 |
| 94 | $750.48 | $958.16 | $1,105.66 | $1,239.00 | $1,657.90 | $771.72 | $986.48 | $1,137.52 | $1,274.40 | $1,706.28 |
| 95 | $802.40 | $1,025.42 | $1,182.36 | $1,323.96 | $1,774.72 | $823.64 | $1,053.74 | $1,214.22 | $1,359.36 | $1,823.10 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 30 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 31 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $126.80 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 32 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $130.53 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 33 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $57.56 | $69.62 | $81.42 | $90.86 | $137.99 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 34 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $57.56 | $69.62 | $83.04 | $90.86 | $145.44 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 35 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $61.15 | $71.59 | $83.04 | $90.86 | $149.17 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 36 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $64.75 | $75.17 | $86.65 | $94.08 | $156.63 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 37 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $68.35 | $78.75 | $93.87 | $97.70 | $164.09 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 38 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $68.35 | $82.33 | $97.48 | $101.32 | $171.55 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 39 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $71.94 | $85.91 | $101.09 | $108.56 | $182.74 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 40 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $73.83 | $90.77 | $103.70 | $112.57 | $189.78 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 41 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $77.69 | $94.79 | $107.71 | $116.67 | $197.68 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 42 | $40.98 | $49.22 | $55.51 | $61.36 | $82.60 | $78.03 | $98.83 | $111.76 | $124.47 | $205.62 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 43 | $41.27 | $49.55 | $59.37 | $63.02 | $86.00 | $81.93 | $102.90 | $119.45 | $128.65 | $213.60 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 44 | $41.57 | $53.44 | $59.77 | $63.43 | $89.97 | $85.87 | $107.00 | $123.57 | $132.86 | $218.00 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 45 | $42.36 | $52.24 | $63.40 | $68.31 | $92.86 | $92.45 | $108.31 | $128.28 | $140.32 | $229.22 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 46 | $46.22 | $56.09 | $63.82 | $72.37 | $96.83 | $92.86 | $115.99 | $136.16 | $144.59 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 47 | $46.56 | $56.46 | $67.81 | $76.49 | $100.81 | $97.00 | $120.10 | $140.41 | $152.63 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 48 | $46.89 | $60.39 | $71.86 | $76.99 | $104.82 | $101.17 | $124.23 | $148.40 | $160.72 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 49 | $50.86 | $60.79 | $72.34 | $81.19 | $112.60 | $104.00 | $132.00 | $152.73 | $165.12 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 50 | $52.27 | $65.09 | $76.69 | $84.63 | $118.02 | $109.05 | $136.89 | $161.21 | $172.57 | $258.00 | $156.00 | $200.00 | $232.00 | $262.00 | $348.00 |
| 51 | $55.42 | $68.30 | $81.40 | $89.38 | $125.58 | $114.11 | $139.20 | $169.20 | $180.62 | $268.00 | $160.00 | $202.00 | $236.00 | $268.00 | $356.00 |
| 52 | $56.28 | $69.29 | $80.21 | $91.92 | $133.15 | $119.99 | $149.96 | $170.59 | $185.91 | $276.00 | $164.00 | $208.00 | $242.00 | $274.00 | $364.00 |
| 53 | $59.49 | $73.96 | $84.96 | $93.04 | $140.75 | $125.15 | $156.02 | $181.59 | $195.87 | $286.00 | $168.00 | $214.00 | $248.00 | $280.00 | $372.00 |
| 54 | $59.01 | $74.96 | $86.04 | $97.05 | $148.37 | $127.32 | $160.30 | $189.75 | $203.09 | $294.00 | $170.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 55 | $63.66 | $78.33 | $90.89 | $101.96 | $156.02 | $136.00 | $169.41 | $197.98 | $211.37 | $304.00 | $176.00 | $222.00 | $260.00 | $292.00 | $390.00 |
| 56 | $69.76 | $83.57 | $97.71 | $110.25 | $169.76 | $144.00 | $180.32 | $204.04 | $225.10 | $320.00 | $184.00 | $232.00 | $270.00 | $308.00 | $408.00 |
| 57 | $73.56 | $90.39 | $102.22 | $116.34 | $179.95 | $151.30 | $186.32 | $216.79 | $233.23 | $340.00 | $192.00 | $244.00 | $286.00 | $322.00 | $428.00 |
| 58 | $76.51 | $94.89 | $111.97 | $127.59 | $193.44 | $157.19 | $193.35 | $228.69 | $249.75 | $366.00 | $204.00 | $258.00 | $302.00 | $342.00 | $454.00 |
| 59 | $85.69 | $103.24 | $119.54 | $132.98 | $208.24 | $168.08 | $207.13 | $238.69 | $259.00 | $392.00 | $216.00 | $274.00 | $320.00 | $360.77 | $480.00 |
| 60 | $88.74 | $111.67 | $127.20 | $142.11 | $223.11 | $176.02 | $216.13 | $250.67 | $274.59 | $418.00 | $228.00 | $290.00 | $340.00 | $370.38 | $510.00 |
| 61 | $95.70 | $119.30 | $140.19 | $154.31 | $240.04 | $184.78 | $231.56 | $267.00 | $290.02 | $436.80 | $234.00 | $302.25 | $352.95 | $387.95 | $528.45 |
| 62 | $104.15 | $130.86 | $145.74 | $165.22 | $261.00 | $198.31 | $247.07 | $285.48 | $307.70 | $456.00 | $245.10 | $313.50 | $364.80 | $409.33 | $549.10 |
| 63 | $116.57 | $138.65 | $158.88 | $177.65 | $272.96 | $212.75 | $259.90 | $301.97 | $323.87 | $475.45 | $253.45 | $323.75 | $379.25 | $425.96 | $567.95 |
| 64 | $124.30 | $149.55 | $174.34 | $189.35 | $297.72 | $221.40 | $276.39 | $324.36 | $345.64 | $496.80 | $262.80 | $336.60 | $394.20 | $446.40 | $592.20 |
| 65 | $136.00 | $161.16 | $185.22 | $205.63 | $316.89 | $229.25 | $295.75 | $342.10 | $371.71 | $519.75 | $271.25 | $350.00 | $409.50 | $463.75 | $616.00 |
| 66 | $147.73 | $175.90 | $204.44 | $225.47 | $341.70 | $241.40 | $309.40 | $363.90 | $398.14 | $542.30 | $283.90 | $363.80 | $426.70 | $482.80 | $639.20 |
| 67 | $161.81 | $194.45 | $223.67 | $246.91 | $371.97 | $249.15 | $318.45 | $376.20 | $426.79 | $564.30 | $292.05 | $372.90 | $440.55 | $499.95 | $660.00 |
| 68 | $176.51 | $216.61 | $245.04 | $268.93 | $398.40 | $260.80 | $334.40 | $392.00 | $446.40 | $588.80 | $300.80 | $387.20 | $456.00 | $516.80 | $683.20 |
| 69 | $191.88 | $235.63 | $269.99 | $294.60 | $424.70 | $272.80 | $351.85 | $413.85 | $469.65 | $620.00 | $314.65 | $404.55 | $477.40 | $540.95 | $714.55 |
| 70 | $207.00 | $262.50 | $297.70 | $328.20 | $459.00 | $291.00 | $375.00 | $442.50 | $502.50 | $663.00 | $333.00 | $427.50 | $504.00 | $573.00 | $756.00 |
| 71 | $224.75 | $285.65 | $332.05 | $369.90 | $498.80 | $313.20 | $404.55 | $475.60 | $542.30 | $714.85 | $355.25 | $458.20 | $537.95 | $613.35 | $809.10 |
| 72 | $245.00 | $309.40 | $361.20 | $406.00 | $541.80 | $338.80 | $435.40 | $513.80 | $585.20 | $771.40 | $380.80 | $490.00 | $576.80 | $656.60 | $866.60 |
| 73 | $265.95 | $337.50 | $392.85 | $441.45 | $588.60 | $365.85 | $471.15 | $554.85 | $631.80 | $832.95 | $407.70 | $525.15 | $618.30 | $703.35 | $927.45 |
| 74 | $289.90 | $366.60 | $427.70 | $479.70 | $640.90 | $393.90 | $507.00 | $599.30 | $679.90 | $898.30 | $435.50 | $561.60 | $661.70 | $751.40 | $993.20 |
| 75 | $313.75 | $398.75 | $466.25 | $523.75 | $700.00 | $421.25 | $545.00 | $645.00 | $733.75 | $967.50 | $462.50 | $597.50 | $707.50 | $803.75 | $1,061.25 |
| 76 | $342.00 | $435.60 | $510.00 | $574.80 | $765.60 | $452.40 | $585.60 | $694.80 | $792.00 | $1,042.80 | $492.00 | $637.20 | $754.80 | $860.40 | $1,132.80 |
| 77 | $381.14 | $487.34 | $572.30 | $645.46 | $859.04 | $496.78 | $645.46 | $767.00 | $876.74 | $1,151.68 | $535.72 | $696.20 | $826.00 | $944.00 | $1,240.18 |
| 78 | $428.34 | $549.88 | $649.00 | $732.78 | $973.50 | $551.06 | $717.44 | $857.86 | $980.58 | $1,286.20 | $588.82 | $768.18 | $916.86 | $1,047.84 | $1,374.70 |
| 79 | $477.90 | $613.60 | $725.70 | $821.28 | $1,089.14 | $606.52 | $790.60 | $946.36 | $1,084.42 | $1,420.72 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,508.04 |
| 80 | $525.10 | $676.14 | $801.22 | $906.24 | $1,201.24 | $658.44 | $861.40 | $1,032.50 | $1,182.36 | $1,548.16 | $696.20 | $909.78 | $1,090.32 | $1,248.44 | $1,635.48 |
| 81 | $569.94 | $735.14 | $869.66 | $984.12 | $1,305.08 | $708.00 | $926.30 | $1,108.02 | $1,269.68 | $1,662.62 | $744.58 | $975.86 | $1,167.02 | $1,336.94 | $1,751.12 |
| 82 | $614.78 | $791.78 | $936.92 | $1,060.82 | $1,405.38 | $755.20 | $986.48 | $1,181.18 | $1,352.28 | $1,771.18 | $794.14 | $1,038.40 | $1,241.36 | $1,421.90 | $1,862.04 |
| 83 | $659.62 | $849.60 | $1,005.36 | $1,137.52 | $1,508.04 | $803.58 | $1,047.84 | $1,253.16 | $1,434.88 | $1,880.92 | $842.52 | $1,099.76 | $1,315.70 | $1,505.68 | $1,974.14 |
| 84 | $708.00 | $910.96 | $1,078.52 | $1,220.12 | $1,617.78 | $853.14 | $1,112.74 | $1,329.86 | $1,521.02 | $1,995.38 | $893.26 | $1,165.84 | $1,393.58 | $1,593.00 | $2,089.78 |
| 85 | $762.28 | $980.58 | $1,161.12 | $1,313.64 | $1,741.68 | $908.60 | $1,183.54 | $1,414.82 | $1,616.60 | $2,122.82 | $949.90 | $1,237.82 | $1,479.72 | $1,690.94 | $2,219.58 |
| 86 | $821.28 | $1,057.28 | $1,250.80 | $1,416.00 | $1,877.38 | $967.60 | $1,260.24 | $1,504.50 | $1,719.26 | $2,258.52 | $1,008.90 | $1,314.52 | $1,569.40 | $1,793.60 | $2,355.28 |
| 87 | $883.82 | $1,137.52 | $1,347.56 | $1,523.38 | $2,020.16 | $1,030.14 | $1,340.48 | $1,601.26 | $1,826.64 | $2,401.30 | $1,071.44 | $1,394.76 | $1,666.16 | $1,900.98 | $2,498.06 |
| 88 | $951.08 | $1,224.84 | $1,450.22 | $1,640.20 | $2,174.74 | $1,097.40 | $1,427.80 | $1,703.92 | $1,943.46 | $2,555.88 | $1,138.70 | $1,482.08 | $1,768.82 | $2,017.80 | $2,652.64 |
| 89 | $1,024.24 | $1,319.24 | $1,561.14 | $1,766.46 | $2,342.30 | $1,170.56 | $1,522.20 | $1,814.84 | $2,069.72 | $2,723.44 | $1,211.86 | $1,576.48 | $1,879.74 | $2,144.06 | $2,820.20 |
| 90 | $1,104.48 | $1,421.90 | $1,683.86 | $1,904.52 | $2,525.20 | $1,250.80 | $1,624.86 | $1,937.56 | $2,207.78 | $2,906.34 | $1,292.10 | $1,679.14 | $2,002.46 | $2,282.12 | $3,003.10 |
| 91 | $1,190.62 | $1,532.82 | $1,814.84 | $2,053.20 | $2,721.08 | $1,336.94 | $1,735.78 | $2,068.54 | $2,356.46 | $3,102.22 | $1,378.24 | $1,790.06 | $2,133.44 | $2,430.80 | $3,198.98 |
| 92 | $1,281.48 | $1,649.64 | $1,952.90 | $2,208.96 | $2,929.94 | $1,427.80 | $1,852.60 | $2,206.60 | $2,512.22 | $3,311.08 | $1,469.10 | $1,906.88 | $2,271.50 | $2,586.56 | $3,407.84 |
| 93 | $1,379.42 | $1,775.90 | $2,101.58 | $2,377.70 | $3,152.96 | $1,525.74 | $1,978.86 | $2,355.28 | $2,680.96 | $3,534.10 | $1,567.04 | $2,033.14 | $2,420.18 | $2,755.30 | $3,630.86 |
| 94 | $1,485.62 | $1,912.78 | $2,264.42 | $2,560.60 | $3,396.04 | $1,631.94 | $2,115.74 | $2,518.12 | $2,863.86 | $3,777.18 | $1,673.24 | $2,170.02 | $2,583.02 | $2,938.20 | $3,873.94 |
| 95 | $1,601.26 | $2,062.64 | $2,441.42 | $2,761.20 | $3,661.54 | $1,747.58 | $2,265.60 | $2,695.12 | $3,064.46 | $4,042.68 | $1,788.88 | $2,319.88 | $2,760.02 | $3,138.80 | $4,139.44 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Action Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 30 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 31 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $113.26 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 32 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $116.59 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 33 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $50.21 | $62.54 | $71.98 | $81.42 | $123.25 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 34 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $50.21 | $62.54 | $73.41 | $81.42 | $129.91 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 35 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $53.35 | $64.31 | $73.41 | $81.42 | $133.24 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 36 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $56.48 | $67.52 | $76.60 | $84.31 | $139.91 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 37 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $59.62 | $70.74 | $82.99 | $87.55 | $146.57 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 38 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $59.62 | $73.95 | $86.18 | $90.80 | $153.23 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 39 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $62.76 | $77.17 | $89.37 | $97.28 | $163.22 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 40 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 | $66.30 | $80.69 | $92.34 | $101.59 | $170.62 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 41 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 | $69.76 | $84.25 | $95.91 | $105.29 | $177.73 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 42 | $37.14 | $43.22 | $49.60 | $55.46 | $74.34 | $70.07 | $87.85 | $99.51 | $112.32 | $184.87 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 43 | $37.40 | $43.51 | $53.05 | $56.96 | $77.40 | $73.57 | $91.47 | $106.36 | $116.10 | $192.05 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 44 | $37.67 | $46.92 | $53.41 | $57.33 | $80.98 | $77.11 | $95.11 | $110.03 | $119.90 | $196.00 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 45 | $38.63 | $46.16 | $55.79 | $59.77 | $82.82 | $83.56 | $96.82 | $113.48 | $122.78 | $205.30 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 46 | $42.15 | $49.57 | $56.16 | $63.33 | $86.36 | $83.93 | $103.69 | $120.45 | $126.52 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 47 | $42.45 | $49.90 | $59.68 | $66.93 | $89.92 | $87.67 | $107.36 | $124.21 | $133.55 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 48 | $42.75 | $53.37 | $63.24 | $67.37 | $93.49 | $91.44 | $111.06 | $131.28 | $140.63 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 49 | $46.37 | $53.72 | $63.66 | $71.04 | $100.43 | $94.00 | $118.00 | $135.11 | $144.48 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 50 | $46.77 | $56.95 | $68.32 | $75.07 | $105.22 | $97.77 | $120.24 | $142.46 | $153.00 | $230.00 | $140.00 | $176.00 | $206.00 | $232.00 | $310.00 |
| 51 | $49.74 | $61.33 | $72.83 | $79.61 | $110.97 | $102.70 | $124.55 | $150.19 | $160.75 | $236.00 | $142.00 | $182.00 | $212.00 | $238.00 | $316.00 |
| 52 | $49.41 | $62.50 | $72.05 | $82.17 | $118.19 | $106.44 | $134.78 | $152.05 | $166.05 | $246.00 | $146.00 | $186.00 | $216.00 | $244.00 | $324.00 |
| 53 | $52.41 | $65.59 | $75.21 | $83.46 | $125.45 | $111.46 | $138.68 | $160.56 | $173.91 | $254.00 | $148.00 | $190.00 | $220.00 | $250.00 | $332.00 |
| 54 | $53.52 | $66.78 | $76.48 | $86.11 | $131.19 | $113.82 | $143.13 | $168.45 | $179.31 | $260.00 | $152.00 | $194.00 | $226.00 | $256.00 | $338.00 |
| 55 | $56.58 | $69.94 | $81.11 | $90.79 | $138.51 | $122.00 | $151.68 | $176.42 | $187.27 | $270.00 | $156.00 | $198.00 | $230.00 | $260.00 | $346.00 |
| 56 | $61.04 | $73.82 | $87.80 | $97.53 | $150.17 | $128.00 | $158.76 | $182.86 | $199.05 | $284.00 | $162.00 | $206.00 | $242.00 | $272.00 | $362.00 |
| 57 | $64.90 | $80.50 | $91.17 | $103.72 | $160.50 | $133.61 | $167.11 | $192.07 | $207.72 | $304.00 | $170.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 58 | $68.17 | $83.89 | $99.38 | $113.42 | $172.48 | $139.94 | $171.04 | $202.45 | $222.60 | $326.00 | $180.00 | $230.00 | $268.00 | $304.00 | $404.00 |
| 59 | $75.53 | $92.07 | $105.64 | $119.13 | $185.64 | $148.98 | $184.74 | $212.98 | $232.57 | $348.00 | $190.00 | $244.00 | $284.00 | $320.91 | $428.00 |
| 60 | $78.88 | $100.36 | $113.37 | $126.93 | $198.86 | $155.43 | $192.52 | $223.62 | $245.05 | $372.00 | $202.00 | $260.00 | $302.00 | $329.87 | $454.00 |
| 61 | $85.70 | $106.67 | $124.61 | $137.63 | $214.09 | $164.45 | $206.24 | $236.74 | $257.60 | $390.00 | $210.60 | $269.10 | $313.95 | $346.31 | $471.90 |
| 62 | $92.58 | $116.48 | $130.47 | $147.02 | $231.26 | $176.07 | $220.01 | $255.15 | $278.79 | $404.70 | $216.60 | $279.30 | $326.80 | $364.27 | $488.30 |
| 63 | $102.94 | $122.93 | $141.86 | $157.91 | $243.71 | $186.85 | $231.42 | $270.18 | $293.27 | $423.65 | $223.85 | $288.60 | $338.55 | $380.06 | $506.90 |
| 64 | $110.82 | $133.73 | $154.17 | $168.31 | $264.82 | $198.00 | $246.46 | $287.34 | $308.31 | $442.80 | $234.00 | $300.60 | $351.00 | $396.00 | $525.60 |
| 65 | $122.24 | $142.62 | $164.01 | $183.10 | $281.32 | $206.50 | $262.50 | $304.09 | $330.23 | $462.00 | $243.25 | $311.50 | $365.75 | $411.25 | $546.00 |
| 66 | $130.98 | $157.16 | $181.41 | $199.94 | $304.63 | $214.20 | $275.40 | $323.00 | $353.72 | $484.50 | $251.60 | $324.70 | $379.10 | $428.40 | $569.50 |
| 67 | $144.69 | $173.67 | $198.82 | $219.63 | $331.36 | $222.75 | $285.45 | $334.95 | $380.65 | $501.60 | $260.70 | $333.30 | $391.05 | $443.85 | $587.40 |
| 68 | $156.20 | $192.37 | $218.47 | $238.73 | $355.20 | $230.40 | $296.00 | $348.80 | $396.80 | $524.80 | $267.20 | $344.00 | $406.40 | $459.20 | $608.00 |
| 69 | $170.21 | $208.61 | $240.48 | $262.98 | $378.20 | $243.35 | $311.55 | $368.90 | $418.50 | $551.80 | $279.00 | $359.60 | $424.70 | $482.05 | $635.50 |
| 70 | $184.50 | $232.50 | $265.60 | $292.37 | $408.00 | $259.50 | $333.00 | $394.50 | $447.00 | $589.50 | $295.50 | $379.50 | $450.00 | $510.00 | $673.50 |
| 71 | $200.10 | $253.75 | $295.80 | $329.75 | $443.70 | $278.40 | $359.60 | $423.40 | $482.85 | $635.10 | $316.10 | $407.45 | $479.95 | $545.20 | $719.20 |
| 72 | $217.00 | $275.80 | $322.00 | $361.20 | $483.00 | $301.00 | $387.80 | $457.80 | $520.80 | $687.40 | $337.40 | $435.40 | $513.80 | $583.80 | $771.40 |
| 73 | $236.25 | $299.70 | $349.65 | $392.85 | $523.80 | $325.35 | $418.50 | $494.10 | $561.60 | $741.15 | $361.80 | $467.10 | $550.80 | $626.40 | $826.20 |
| 74 | $257.40 | $326.30 | $380.90 | $427.70 | $570.70 | $351.00 | $451.10 | $533.00 | $605.80 | $799.50 | $387.40 | $499.20 | $590.20 | $669.50 | $884.00 |
| 75 | $280.00 | $355.00 | $415.00 | $466.25 | $622.50 | $376.25 | $485.00 | $573.75 | $652.50 | $861.25 | $412.50 | $532.50 | $628.75 | $715.00 | $943.75 |
| 76 | $304.80 | $387.60 | $454.80 | $511.20 | $681.60 | $400.20 | $520.80 | $619.20 | $704.40 | $927.60 | $438.00 | $567.60 | $673.20 | $765.60 | $1,008.00 |
| 77 | $338.66 | $433.06 | $509.76 | $574.66 | $764.64 | $441.32 | $573.48 | $683.22 | $779.98 | $1,025.42 | $475.54 | $618.32 | $736.32 | $840.16 | $1,104.48 |
| 78 | $381.14 | $489.70 | $577.02 | $652.54 | $866.12 | $489.70 | $639.56 | $762.28 | $873.20 | $1,144.60 | $523.92 | $683.22 | $815.38 | $932.20 | $1,222.48 |
| 79 | $424.80 | $546.34 | $646.64 | $730.42 | $968.78 | $539.26 | $704.46 | $843.70 | $965.24 | $1,263.78 | $572.30 | $748.12 | $895.62 | $1,024.24 | $1,341.66 |
| 80 | $467.28 | $601.80 | $712.72 | $805.94 | $1,069.08 | $586.46 | $765.82 | $918.04 | $1,051.38 | $1,377.06 | $619.50 | $809.48 | $969.96 | $1,111.56 | $1,454.94 |
| 81 | $507.40 | $653.72 | $774.08 | $876.74 | $1,161.12 | $630.12 | $823.64 | $986.48 | $1,130.44 | $1,479.72 | $663.16 | $867.30 | $1,039.58 | $1,190.62 | $1,558.78 |
| 82 | $546.34 | $704.46 | $834.26 | $944.00 | $1,250.80 | $671.42 | $877.92 | $1,051.38 | $1,203.60 | $1,576.48 | $705.64 | $923.94 | $1,105.66 | $1,266.14 | $1,657.90 |
| 83 | $586.46 | $755.20 | $894.44 | $1,012.44 | $1,341.68 | $713.90 | $932.20 | $1,115.10 | $1,276.76 | $1,673.24 | $749.30 | $978.22 | $1,170.56 | $1,339.30 | $1,755.84 |
| 84 | $630.12 | $810.66 | $959.34 | $1,085.60 | $1,439.60 | $759.92 | $990.02 | $1,183.54 | $1,353.46 | $1,775.90 | $795.32 | $1,037.22 | $1,239.00 | $1,417.18 | $1,859.68 |
| 85 | $678.50 | $873.20 | $1,033.68 | $1,169.68 | $1,549.34 | $809.48 | $1,053.74 | $1,260.24 | $1,439.60 | $1,888.00 | $844.88 | $1,102.12 | $1,316.88 | $1,504.50 | $1,974.14 |
| 86 | $730.42 | $940.46 | $1,113.92 | $1,260.24 | $1,670.88 | $861.40 | $1,121.00 | $1,340.48 | $1,530.46 | $2,009.54 | $896.80 | $1,169.38 | $1,397.12 | $1,595.36 | $2,095.68 |
| 87 | $787.06 | $1,012.44 | $1,198.88 | $1,355.92 | $1,798.32 | $918.04 | $1,192.98 | $1,425.44 | $1,626.04 | $2,136.98 | $953.44 | $1,241.36 | $1,482.08 | $1,690.94 | $2,223.12 |
| 88 | $846.06 | $1,090.32 | $1,289.74 | $1,459.66 | $1,935.20 | $977.04 | $1,270.86 | $1,516.30 | $1,729.88 | $2,273.86 | $1,012.44 | $1,319.24 | $1,572.94 | $1,794.78 | $2,360.00 |
| 89 | $912.14 | $1,174.10 | $1,390.04 | $1,571.76 | $2,083.88 | $1,043.12 | $1,354.64 | $1,616.60 | $1,841.98 | $2,422.54 | $1,078.52 | $1,403.02 | $1,673.24 | $1,906.88 | $2,508.68 |
| 90 | $982.94 | $1,266.14 | $1,498.60 | $1,694.48 | $2,247.90 | $1,113.92 | $1,446.68 | $1,725.16 | $1,964.70 | $2,586.56 | $1,149.32 | $1,495.06 | $1,781.80 | $2,029.60 | $2,672.70 |
| 91 | $1,059.64 | $1,364.08 | $1,615.42 | $1,826.64 | $2,422.54 | $1,190.62 | $1,544.62 | $1,841.98 | $2,096.86 | $2,761.20 | $1,226.02 | $1,593.00 | $1,898.62 | $2,161.76 | $2,847.34 |
| 92 | $1,141.06 | $1,469.10 | $1,738.14 | $1,967.06 | $2,607.80 | $1,272.04 | $1,649.64 | $1,964.70 | $2,237.28 | $2,946.46 | $1,307.44 | $1,698.02 | $2,021.34 | $2,302.18 | $3,032.60 |
| 93 | $1,227.20 | $1,581.20 | $1,870.30 | $2,116.92 | $2,806.04 | $1,358.18 | $1,761.74 | $2,096.86 | $2,387.14 | $3,144.70 | $1,393.58 | $1,810.12 | $2,153.50 | $2,452.04 | $3,230.84 |
| 94 | $1,321.60 | $1,702.74 | $2,015.44 | $2,279.76 | $3,021.98 | $1,452.58 | $1,883.28 | $2,242.00 | $2,549.98 | $3,360.64 | $1,487.98 | $1,931.66 | $2,298.64 | $2,614.88 | $3,446.78 |
| 95 | $1,425.44 | $1,834.90 | $2,172.38 | $2,457.94 | $3,259.16 | $1,556.42 | $2,015.44 | $2,398.94 | $2,728.16 | $3,597.82 | $1,591.82 | $2,063.82 | $2,455.58 | $2,793.06 | $3,683.96 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $103.41 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $106.45 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $46.53 | $56.64 | $66.08 | $74.34 | $112.53 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $46.53 | $56.64 | $67.39 | $74.34 | $118.62 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $49.44 | $58.24 | $67.39 | $74.34 | $121.66 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $52.35 | $61.15 | $70.32 | $76.98 | $127.74 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $55.26 | $64.07 | $76.18 | $79.94 | $133.82 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $55.26 | $66.98 | $79.11 | $82.90 | $139.91 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $58.17 | $69.89 | $82.04 | $88.82 | $149.03 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 40 | $30.68 | $38.94 | $44.84 | $49.56 | $67.26 | $60.27 | $73.48 | $83.81 | $90.61 | $154.95 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 41 | $30.68 | $38.94 | $44.84 | $49.56 | $67.26 | $63.42 | $76.73 | $87.06 | $93.91 | $161.41 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 42 | $33.29 | $39.62 | $44.88 | $49.56 | $67.26 | $63.70 | $80.00 | $90.32 | $100.18 | $167.90 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 43 | $33.53 | $39.88 | $48.00 | $50.90 | $70.03 | $66.89 | $83.30 | $96.54 | $103.55 | $174.41 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 44 | $33.77 | $43.01 | $48.32 | $51.23 | $73.26 | $70.10 | $86.62 | $99.87 | $106.94 | $178.00 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 45 | $34.89 | $42.52 | $50.72 | $54.89 | $75.29 | $76.45 | $88.61 | $101.97 | $113.21 | $187.36 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 46 | $38.07 | $45.66 | $51.06 | $58.16 | $78.51 | $76.79 | $94.90 | $108.23 | $116.66 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 47 | $38.34 | $45.96 | $54.25 | $61.46 | $81.74 | $80.21 | $98.26 | $111.61 | $123.14 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 48 | $38.62 | $49.15 | $57.49 | $61.87 | $84.99 | $83.66 | $101.65 | $117.96 | $129.67 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 49 | $41.88 | $49.48 | $57.87 | $65.24 | $91.30 | $86.00 | $108.00 | $121.40 | $133.23 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 50 | $42.64 | $52.89 | $62.74 | $68.25 | $95.27 | $88.37 | $110.99 | $131.22 | $138.77 | $208.00 | $120.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 51 | $45.47 | $55.75 | $65.69 | $72.63 | $100.75 | $93.19 | $113.56 | $136.88 | $146.30 | $214.00 | $130.00 | $164.00 | $192.00 | $216.00 | $288.00 |
| 52 | $45.30 | $55.71 | $65.26 | $75.20 | $107.72 | $96.77 | $119.59 | $137.21 | $151.61 | $224.00 | $132.00 | $168.00 | $196.00 | $222.00 | $296.00 |
| 53 | $48.16 | $60.01 | $68.25 | $75.25 | $113.21 | $101.68 | $127.12 | $145.27 | $157.43 | $230.00 | $136.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 54 | $48.03 | $59.97 | $69.65 | $77.91 | $120.26 | $102.24 | $129.77 | $152.96 | $162.84 | $238.00 | $138.00 | $176.00 | $206.00 | $232.00 | $308.00 |
| 55 | $50.93 | $64.34 | $74.11 | $82.41 | $125.77 | $110.00 | $137.89 | $160.74 | $170.58 | $244.00 | $140.00 | $180.00 | $210.00 | $238.00 | $314.00 |
| 56 | $56.68 | $66.86 | $79.30 | $89.05 | $137.12 | $118.00 | $145.04 | $165.54 | $182.31 | $260.00 | $148.00 | $188.00 | $220.00 | $248.00 | $330.00 |
| 57 | $59.13 | $73.44 | $82.88 | $93.91 | $145.91 | $121.82 | $151.75 | $174.96 | $189.50 | $276.00 | $154.00 | $198.00 | $232.00 | $260.00 | $346.00 |
| 58 | $61.21 | $77.01 | $90.98 | $103.49 | $156.36 | $126.52 | $158.03 | $185.58 | $202.69 | $296.00 | $164.00 | $210.00 | $246.00 | $278.00 | $366.00 |
| 59 | $69.72 | $83.70 | $97.30 | $108.05 | $167.88 | $135.61 | $167.94 | $194.62 | $211.42 | $316.00 | $174.00 | $222.00 | $260.00 | $293.00 | $388.00 |
| 60 | $71.84 | $90.46 | $103.70 | $115.89 | $181.07 | $142.32 | $174.36 | $203.78 | $222.46 | $340.00 | $184.00 | $234.00 | $276.00 | $300.94 | $414.00 |
| 61 | $78.56 | $96.84 | $113.28 | $125.12 | $194.63 | $151.52 | $188.15 | $215.38 | $235.93 | $354.90 | $191.10 | $243.75 | $286.65 | $314.14 | $429.00 |
| 62 | $83.90 | $106.41 | $117.98 | $134.42 | $211.44 | $159.39 | $200.18 | $230.17 | $249.90 | $370.50 | $197.60 | $254.60 | $296.40 | $332.35 | $444.60 |
| 63 | $93.86 | $112.92 | $129.09 | $143.81 | $220.97 | $170.20 | $211.84 | $245.46 | $265.15 | $384.80 | $205.35 | $262.70 | $307.10 | $345.17 | $460.65 |
| 64 | $100.34 | $120.79 | $141.20 | $152.88 | $240.15 | $180.00 | $223.58 | $262.66 | $279.98 | $401.40 | $212.40 | $271.80 | $320.40 | $360.00 | $478.80 |
| 65 | $110.02 | $129.78 | $149.87 | $166.20 | $257.07 | $187.25 | $238.00 | $276.45 | $300.36 | $421.75 | $220.50 | $283.50 | $332.50 | $374.50 | $498.75 |
| 66 | $118.80 | $142.74 | $165.57 | $181.51 | $277.23 | $195.50 | $249.90 | $294.10 | $320.82 | $440.30 | $229.50 | $294.10 | $345.10 | $389.30 | $518.50 |
| 67 | $130.69 | $157.34 | $181.27 | $199.54 | $302.12 | $201.30 | $259.05 | $305.25 | $346.05 | $457.05 | $235.95 | $301.95 | $356.40 | $404.25 | $534.60 |
| 68 | $142.14 | $174.20 | $197.80 | $217.16 | $323.20 | $209.60 | $268.80 | $316.80 | $361.60 | $476.80 | $243.20 | $312.00 | $368.00 | $419.20 | $553.60 |
| 69 | $154.74 | $190.60 | $218.35 | $238.55 | $344.10 | $220.10 | $283.65 | $334.80 | $379.75 | $502.20 | $254.20 | $327.05 | $385.95 | $437.10 | $578.15 |
| 70 | $168.00 | $213.00 | $240.79 | $266.57 | $372.00 | $237.00 | $304.50 | $357.00 | $408.00 | $537.00 | $270.00 | $346.50 | $408.00 | $465.00 | $613.50 |
| 71 | $182.70 | $230.55 | $269.70 | $299.65 | $404.55 | $255.20 | $326.25 | $385.70 | $439.35 | $578.55 | $288.55 | $369.75 | $436.45 | $495.90 | $655.40 |
| 72 | $197.40 | $250.60 | $292.60 | $329.00 | $439.60 | $273.00 | $352.80 | $417.20 | $473.20 | $625.80 | $308.00 | $396.20 | $467.60 | $532.00 | $702.80 |
| 73 | $216.00 | $272.70 | $318.60 | $357.75 | $476.55 | $297.00 | $380.70 | $450.90 | $511.65 | $673.65 | $330.75 | $425.25 | $502.20 | $569.70 | $750.60 |
| 74 | $234.00 | $296.40 | $345.80 | $388.70 | $520.00 | $318.50 | $410.80 | $484.90 | $551.20 | $728.00 | $352.30 | $453.70 | $535.60 | $609.70 | $804.70 |
| 75 | $255.00 | $323.75 | $377.50 | $425.00 | $566.25 | $342.50 | $442.50 | $522.50 | $595.00 | $782.50 | $375.00 | $485.00 | $572.50 | $651.25 | $858.75 |
| 76 | $277.20 | $352.80 | $414.00 | $465.60 | $620.40 | $367.20 | $474.00 | $564.00 | $642.00 | $844.80 | $398.40 | $516.00 | $612.00 | $697.20 | $918.00 |
| 77 | $307.98 | $394.12 | $463.74 | $522.74 | $696.20 | $391.20 | $521.56 | $621.86 | $710.36 | $933.38 | $433.06 | $562.86 | $670.24 | $764.64 | $1,005.36 |
| 78 | $346.92 | $446.04 | $525.10 | $593.54 | $788.24 | $446.04 | $581.74 | $693.84 | $794.14 | $1,041.94 | $476.72 | $621.86 | $741.04 | $848.42 | $1,112.74 |
| 79 | $387.04 | $497.96 | $587.64 | $664.34 | $881.46 | $490.88 | $641.92 | $767.00 | $877.92 | $1,149.32 | $521.56 | $680.86 | $814.20 | $931.02 | $1,220.12 |
| 80 | $425.98 | $547.52 | $649.00 | $733.96 | $972.22 | $534.54 | $697.38 | $835.44 | $956.98 | $1,253.16 | $564.04 | $737.50 | $883.82 | $1,011.26 | $1,323.96 |
| 81 | $462.56 | $594.72 | $704.46 | $797.68 | $1,057.28 | $573.48 | $749.30 | $897.98 | $1,028.96 | $1,346.38 | $604.16 | $789.42 | $945.18 | $1,083.24 | $1,419.54 |
| 82 | $497.96 | $640.74 | $758.74 | $859.04 | $1,138.70 | $612.42 | $798.86 | $956.98 | $1,095.04 | $1,434.88 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,509.22 |
| 83 | $533.36 | $687.94 | $814.20 | $921.58 | $1,221.30 | $649.00 | $848.42 | $1,014.80 | $1,162.30 | $1,523.38 | $680.86 | $890.90 | $1,065.54 | $1,220.12 | $1,598.90 |
| 84 | $573.48 | $737.50 | $873.20 | $987.66 | $1,309.80 | $691.48 | $900.34 | $1,077.34 | $1,230.74 | $1,615.42 | $723.34 | $944.00 | $1,128.08 | $1,289.74 | $1,692.12 |
| 85 | $617.14 | $794.14 | $940.46 | $1,063.18 | $1,410.10 | $736.32 | $959.34 | $1,145.78 | $1,308.62 | $1,719.26 | $769.36 | $1,003.00 | $1,197.70 | $1,368.80 | $1,797.14 |
| 86 | $665.52 | $856.68 | $1,013.62 | $1,146.96 | $1,519.84 | $784.70 | $1,021.88 | $1,218.94 | $1,392.40 | $1,829.00 | $817.74 | $1,065.54 | $1,270.86 | $1,452.58 | $1,906.88 |
| 87 | $716.26 | $921.58 | $1,091.50 | $1,234.28 | $1,636.66 | $835.44 | $1,086.78 | $1,296.82 | $1,479.72 | $1,945.82 | $868.48 | $1,130.44 | $1,348.74 | $1,539.90 | $2,023.70 |
| 88 | $770.54 | $992.38 | $1,174.10 | $1,328.68 | $1,761.74 | $889.72 | $1,157.58 | $1,379.42 | $1,574.12 | $2,070.90 | $922.76 | $1,201.24 | $1,431.34 | $1,634.30 | $2,148.78 |
| 89 | $829.54 | $1,067.90 | $1,264.96 | $1,430.16 | $1,896.26 | $948.72 | $1,233.10 | $1,470.28 | $1,675.60 | $2,205.42 | $981.76 | $1,276.76 | $1,522.20 | $1,735.78 | $2,283.30 |
| 90 | $894.44 | $1,151.68 | $1,362.90 | $1,542.26 | $2,044.94 | $1,013.62 | $1,316.88 | $1,568.22 | $1,787.70 | $2,354.10 | $1,046.66 | $1,360.54 | $1,620.14 | $1,847.88 | $2,431.98 |
| 91 | $964.06 | $1,241.36 | $1,469.10 | $1,662.62 | $2,204.24 | $1,083.24 | $1,406.56 | $1,674.42 | $1,908.06 | $2,513.40 | $1,116.28 | $1,450.22 | $1,726.34 | $1,968.24 | $2,591.28 |
| 92 | $1,038.40 | $1,336.94 | $1,582.38 | $1,790.06 | $2,372.98 | $1,157.58 | $1,502.14 | $1,787.70 | $2,035.50 | $2,682.14 | $1,190.62 | $1,545.80 | $1,839.62 | $2,095.68 | $2,760.02 |
| 93 | $1,117.46 | $1,438.42 | $1,702.74 | $1,925.76 | $2,553.52 | $1,236.64 | $1,603.62 | $1,908.06 | $2,171.20 | $2,862.68 | $1,269.68 | $1,647.28 | $1,959.98 | $2,231.38 | $2,940.56 |
| 94 | $1,203.60 | $1,549.34 | $1,833.72 | $2,074.44 | $2,750.58 | $1,322.78 | $1,714.54 | $2,039.04 | $2,319.88 | $3,059.74 | $1,355.82 | $1,758.20 | $2,090.96 | $2,380.06 | $3,137.62 |
| 95 | $1,296.82 | $1,670.88 | $1,976.50 | $2,236.10 | $2,965.34 | $1,416.00 | $1,836.08 | $2,181.82 | $2,481.54 | $3,274.50 | $1,449.04 | $1,879.74 | $2,233.74 | $2,541.72 | $3,352.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 30 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 31 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $93.56 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 32 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $96.31 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 33 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $41.64 | $51.92 | $60.18 | $68.44 | $101.82 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 34 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $41.64 | $51.92 | $61.38 | $68.44 | $107.32 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 35 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $44.24 | $53.39 | $61.38 | $68.44 | $110.07 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 36 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $46.84 | $56.06 | $64.04 | $70.87 | $115.57 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 37 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $49.44 | $58.73 | $69.38 | $73.59 | $121.08 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 38 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $49.44 | $61.40 | $72.05 | $76.32 | $126.58 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 39 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $52.05 | $64.07 | $74.72 | $81.77 | $134.84 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 40 | $28.32 | $35.40 | $41.30 | $46.02 | $61.36 | $55.75 | $67.72 | $76.71 | $83.74 | $141.03 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 41 | $28.32 | $35.40 | $41.30 | $46.02 | $61.36 | $58.66 | $70.71 | $79.68 | $86.79 | $146.90 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 42 | $30.73 | $36.02 | $41.34 | $46.02 | $61.36 | $58.92 | $73.73 | $82.67 | $92.59 | $152.80 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 43 | $30.95 | $36.26 | $44.21 | $47.26 | $63.89 | $61.87 | $76.77 | $88.36 | $95.70 | $158.73 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 44 | $31.18 | $39.10 | $44.51 | $47.57 | $66.84 | $64.84 | $79.83 | $91.41 | $98.83 | $162.00 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 45 | $31.15 | $38.88 | $46.91 | $50.01 | $69.02 | $67.56 | $80.41 | $95.39 | $103.64 | $171.41 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 46 | $33.99 | $41.74 | $47.23 | $52.99 | $71.97 | $67.86 | $86.11 | $101.25 | $106.80 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 47 | $34.23 | $42.02 | $50.18 | $56.00 | $74.93 | $70.88 | $89.16 | $104.41 | $112.73 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 48 | $34.48 | $44.94 | $53.18 | $56.37 | $77.91 | $73.93 | $92.23 | $110.35 | $118.71 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 49 | $37.40 | $45.24 | $53.53 | $59.44 | $83.69 | $76.00 | $98.00 | $113.57 | $121.97 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 50 | $38.52 | $48.82 | $57.17 | $62.79 | $88.16 | $80.84 | $101.74 | $119.97 | $128.09 | $192.00 | $116.00 | $150.00 | $172.00 | $194.00 | $260.00 |
| 51 | $41.21 | $51.57 | $61.41 | $67.04 | $93.45 | $83.68 | $104.40 | $127.38 | $135.46 | $198.00 | $118.00 | $152.00 | $178.00 | $200.00 | $266.00 |
| 52 | $41.18 | $51.63 | $59.82 | $68.24 | $98.74 | $89.03 | $112.00 | $126.09 | $138.98 | $206.00 | $120.00 | $156.00 | $180.00 | $204.00 | $272.00 |
| 53 | $43.91 | $54.42 | $62.67 | $69.78 | $104.03 | $91.91 | $115.57 | $133.80 | $146.45 | $212.00 | $124.00 | $158.00 | $184.00 | $210.00 | $278.00 |
| 54 | $43.91 | $55.88 | $64.19 | $72.44 | $109.33 | $94.53 | $120.23 | $141.35 | $151.86 | $218.00 | $126.00 | $164.00 | $190.00 | $214.00 | $282.00 |
| 55 | $46.68 | $58.75 | $67.12 | $75.42 | $116.22 | $100.00 | $126.07 | $147.02 | $157.60 | $226.00 | $128.00 | $166.00 | $192.00 | $218.00 | $290.00 |
| 56 | $50.87 | $62.68 | $73.64 | $81.98 | $125.69 | $106.00 | $135.24 | $153.99 | $167.43 | $238.00 | $134.00 | $174.00 | $204.00 | $230.00 | $304.00 |
| 57 | $53.36 | $67.79 | $75.98 | $86.90 | $134.56 | $110.03 | $140.22 | $159.74 | $174.92 | $254.00 | $140.00 | $184.00 | $212.00 | $242.00 | $320.00 |
| 58 | $55.65 | $70.13 | $82.58 | $94.99 | $143.47 | $115.02 | $143.15 | $168.71 | $186.41 | $272.00 | $148.00 | $192.00 | $224.00 | $256.00 | $338.00 |
| 59 | $62.46 | $76.73 | $88.96 | $99.73 | $154.97 | $122.24 | $154.88 | $178.10 | $193.81 | $292.00 | $158.00 | $204.00 | $240.00 | $269.08 | $358.00 |
| 60 | $64.80 | $83.40 | $95.40 | $106.24 | $166.52 | $127.34 | $161.64 | $187.55 | $205.08 | $312.00 | $166.00 | $216.00 | $254.00 | $275.86 | $380.00 |
| 61 | $71.42 | $89.82 | $104.79 | $115.38 | $178.41 | $136.73 | $173.67 | $199.36 | $216.06 | $325.65 | $173.55 | $226.20 | $265.20 | $289.54 | $393.90 |
| 62 | $76.67 | $97.78 | $108.26 | $123.22 | $194.92 | $146.42 | $183.95 | $212.33 | $229.50 | $340.10 | $180.50 | $233.70 | $271.70 | $306.06 | $410.40 |
| 63 | $86.29 | $104.35 | $119.16 | $132.53 | $204.72 | $157.25 | $195.81 | $226.03 | $245.81 | $355.20 | $186.85 | $244.20 | $283.05 | $319.47 | $425.50 |
| 64 | $91.35 | $112.16 | $129.68 | $141.66 | $222.06 | $163.80 | $207.73 | $241.51 | $253.98 | $370.80 | $194.40 | $252.00 | $295.20 | $334.80 | $442.80 |
| 65 | $100.85 | $119.80 | $138.56 | $154.93 | $236.05 | $169.75 | $220.50 | $255.71 | $280.45 | $388.50 | $201.25 | $260.75 | $308.00 | $350.00 | $460.25 |
| 66 | $108.14 | $131.21 | $152.61 | $168.74 | $256.28 | $176.80 | $231.20 | $272.00 | $297.78 | $406.30 | $207.40 | $272.00 | $319.60 | $362.10 | $479.40 |
| 67 | $119.80 | $145.47 | $166.65 | $183.75 | $277.76 | $184.80 | $239.25 | $280.50 | $318.03 | $420.75 | $214.50 | $280.50 | $328.35 | $372.90 | $493.35 |
| 68 | $129.65 | $162.08 | $183.04 | $201.34 | $297.60 | $190.40 | $249.60 | $292.80 | $334.40 | $440.00 | $222.40 | $291.20 | $340.80 | $387.20 | $510.40 |
| 69 | $140.81 | $175.59 | $200.65 | $221.31 | $317.75 | $201.50 | $261.95 | $308.45 | $351.85 | $465.00 | $230.95 | $302.25 | $354.95 | $406.10 | $534.75 |
| 70 | $151.50 | $196.50 | $221.82 | $246.51 | $343.50 | $213.00 | $280.50 | $330.00 | $376.50 | $496.50 | $244.50 | $321.00 | $376.50 | $430.50 | $567.00 |
| 71 | $165.30 | $214.60 | $249.40 | $276.71 | $374.10 | $230.55 | $304.50 | $356.70 | $406.00 | $536.50 | $261.00 | $343.65 | $404.55 | $459.65 | $606.10 |
| 72 | $180.60 | $232.40 | $270.20 | $303.80 | $406.00 | $250.60 | $327.60 | $385.00 | $438.20 | $578.20 | $280.00 | $368.20 | $432.60 | $491.40 | $649.60 |
| 73 | $195.75 | $253.80 | $294.30 | $330.75 | $441.45 | $268.65 | $355.05 | $415.80 | $473.85 | $625.05 | $299.70 | $395.55 | $464.40 | $527.85 | $696.60 |
| 74 | $213.20 | $275.60 | $321.10 | $360.10 | $481.00 | $289.90 | $388.20 | $449.80 | $510.90 | $674.70 | $321.10 | $422.50 | $497.90 | $565.50 | $746.20 |
| 75 | $232.50 | $301.25 | $350.00 | $393.75 | $525.00 | $312.50 | $411.25 | $483.75 | $551.25 | $726.25 | $342.50 | $451.25 | $531.25 | $605.00 | $796.25 |
| 76 | $253.20 | $328.80 | $382.80 | $432.00 | $574.80 | $334.80 | $442.80 | $522.00 | $596.40 | $783.60 | $363.60 | $481.20 | $567.60 | $648.00 | $850.80 |
| 77 | $282.02 | $366.98 | $429.52 | $484.98 | $645.46 | $368.16 | $486.16 | $577.02 | $659.62 | $866.12 | $396.48 | $525.10 | $620.68 | $710.36 | $933.38 |
| 78 | $317.42 | $414.18 | $487.34 | $549.88 | $730.42 | $408.28 | $541.62 | $644.28 | $736.32 | $966.42 | $436.60 | $579.38 | $689.12 | $787.06 | $1,032.50 |
| 79 | $352.82 | $462.56 | $545.16 | $615.96 | $817.74 | $448.40 | $597.08 | $711.54 | $814.20 | $1,067.90 | $475.54 | $633.66 | $755.20 | $864.94 | $1,133.98 |
| 80 | $388.22 | $509.76 | $600.62 | $679.68 | $901.52 | $487.34 | $650.18 | $775.26 | $887.36 | $1,162.30 | $514.48 | $686.76 | $818.92 | $938.10 | $1,228.38 |
| 81 | $421.26 | $554.60 | $652.54 | $738.68 | $979.40 | $523.92 | $699.74 | $831.90 | $953.44 | $1,248.44 | $551.06 | $737.50 | $876.74 | $1,005.36 | $1,315.70 |
| 82 | $454.30 | $597.08 | $703.28 | $795.32 | $1,054.92 | $559.32 | $744.58 | $887.36 | $1,015.98 | $1,331.04 | $587.64 | $783.52 | $933.38 | $1,067.90 | $1,399.48 |
| 83 | $487.34 | $639.56 | $754.02 | $853.14 | $1,131.62 | $593.54 | $790.60 | $941.64 | $1,077.34 | $1,412.46 | $623.04 | $829.54 | $987.66 | $1,130.44 | $1,483.26 |
| 84 | $522.74 | $686.76 | $809.48 | $915.68 | $1,214.22 | $630.12 | $838.98 | $999.46 | $1,142.24 | $1,498.60 | $660.80 | $880.28 | $1,046.66 | $1,196.52 | $1,570.58 |
| 85 | $562.86 | $739.86 | $870.84 | $985.30 | $1,306.26 | $671.42 | $894.44 | $1,062.00 | $1,214.22 | $1,593.00 | $702.10 | $934.56 | $1,110.38 | $1,269.68 | $1,666.16 |
| 86 | $606.52 | $796.50 | $939.28 | $1,062.00 | $1,408.92 | $715.08 | $951.08 | $1,130.44 | $1,290.92 | $1,695.66 | $745.76 | $991.20 | $1,178.82 | $1,346.38 | $1,768.82 |
| 87 | $652.54 | $857.86 | $1,011.26 | $1,143.32 | $1,516.30 | $761.10 | $1,012.44 | $1,202.42 | $1,372.34 | $1,803.04 | $791.78 | $1,052.56 | $1,250.80 | $1,427.80 | $1,876.20 |
| 88 | $703.28 | $923.94 | $1,087.96 | $1,230.74 | $1,631.94 | $811.84 | $1,078.52 | $1,279.12 | $1,459.66 | $1,918.68 | $842.52 | $1,118.64 | $1,327.50 | $1,515.12 | $1,991.84 |
| 89 | $756.38 | $994.74 | $1,171.74 | $1,325.14 | $1,757.02 | $864.94 | $1,149.32 | $1,362.90 | $1,554.06 | $2,043.76 | $895.62 | $1,189.44 | $1,411.28 | $1,609.52 | $2,116.92 |
| 90 | $816.56 | $1,072.62 | $1,263.78 | $1,428.98 | $1,895.08 | $925.12 | $1,227.20 | $1,454.94 | $1,657.90 | $2,181.82 | $955.80 | $1,267.32 | $1,503.32 | $1,713.36 | $2,254.98 |
| 91 | $879.10 | $1,155.22 | $1,361.72 | $1,541.08 | $2,042.58 | $987.66 | $1,309.80 | $1,552.88 | $1,770.00 | $2,329.32 | $1,018.34 | $1,349.92 | $1,601.26 | $1,825.46 | $2,402.48 |
| 92 | $946.36 | $1,243.72 | $1,465.56 | $1,657.90 | $2,198.34 | $1,054.92 | $1,398.30 | $1,656.72 | $1,886.82 | $2,485.08 | $1,085.60 | $1,438.42 | $1,705.10 | $1,942.28 | $2,558.24 |
| 93 | $1,019.52 | $1,339.30 | $1,577.66 | $1,785.34 | $2,365.90 | $1,128.08 | $1,493.88 | $1,768.82 | $2,014.26 | $2,652.64 | $1,158.76 | $1,534.00 | $1,817.20 | $2,069.72 | $2,725.80 |
| 94 | $1,097.40 | $1,441.96 | $1,699.20 | $1,922.22 | $2,547.62 | $1,205.96 | $1,596.54 | $1,890.36 | $2,151.14 | $2,834.36 | $1,236.64 | $1,636.66 | $1,938.74 | $2,206.60 | $2,907.52 |
| 95 | $1,183.54 | $1,555.24 | $1,831.36 | $2,072.08 | $2,747.04 | $1,292.10 | $1,709.82 | $2,022.52 | $2,301.00 | $3,033.78 | $1,322.78 | $1,749.94 | $2,070.90 | $2,356.46 | $3,106.94 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 30 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 31 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $107.10 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 32 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $110.25 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 33 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $48.98 | $59.00 | $68.44 | $77.88 | $116.55 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 34 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $48.98 | $59.00 | $69.80 | $77.88 | $122.85 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 35 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $52.05 | $60.67 | $69.80 | $77.88 | $126.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 36 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $55.11 | $63.70 | $72.84 | $80.64 | $132.30 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 37 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $58.17 | $66.74 | $78.90 | $83.75 | $138.60 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 38 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $58.17 | $69.77 | $81.94 | $86.85 | $144.90 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 39 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $61.23 | $72.80 | $84.97 | $93.05 | $154.35 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 40 | $31.86 | $41.30 | $47.20 | $51.92 | $70.80 | $61.78 | $77.81 | $88.07 | $96.10 | $161.92 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 41 | $31.86 | $41.30 | $47.20 | $51.92 | $70.80 | $65.01 | $81.24 | $91.48 | $99.60 | $168.66 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 42 | $34.57 | $42.02 | $47.24 | $51.92 | $70.80 | $65.29 | $84.71 | $94.92 | $106.25 | $175.44 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 43 | $34.82 | $42.30 | $50.53 | $53.32 | $73.71 | $68.56 | $88.20 | $101.45 | $109.82 | $182.25 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 44 | $35.07 | $45.62 | $50.86 | $53.67 | $77.12 | $71.85 | $91.72 | $104.95 | $113.42 | $186.00 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 45 | $36.13 | $44.95 | $54.52 | $58.55 | $79.06 | $78.23 | $93.54 | $110.19 | $119.59 | $195.33 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 46 | $39.43 | $48.26 | $54.89 | $62.03 | $82.43 | $78.57 | $100.17 | $116.96 | $123.23 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 47 | $39.71 | $48.58 | $58.32 | $65.56 | $85.83 | $82.07 | $103.72 | $120.61 | $130.08 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 48 | $39.99 | $51.96 | $61.80 | $65.99 | $89.24 | $85.60 | $107.29 | $127.48 | $136.98 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 49 | $43.38 | $52.31 | $62.21 | $69.59 | $95.86 | $88.00 | $114.00 | $131.19 | $140.73 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 50 | $44.02 | $55.60 | $65.53 | $72.34 | $100.96 | $92.13 | $116.54 | $136.84 | $147.66 | $220.00 | $132.00 | $170.00 | $198.00 | $224.00 | $296.00 |
| 51 | $46.90 | $58.54 | $68.55 | $75.42 | $106.59 | $96.99 | $119.05 | $142.58 | $153.52 | $228.00 | $136.00 | $172.00 | $200.00 | $228.00 | $302.00 |
| 52 | $48.04 | $58.42 | $67.98 | $77.99 | $113.70 | $102.57 | $127.18 | $144.63 | $157.03 | $236.00 | $140.00 | $176.00 | $206.00 | $232.00 | $310.00 |
| 53 | $50.99 | $62.80 | $72.42 | $79.35 | $119.33 | $107.55 | $132.90 | $154.83 | $166.58 | $242.00 | $144.00 | $182.00 | $212.00 | $238.00 | $316.00 |
| 54 | $50.78 | $64.05 | $73.75 | $82.01 | $126.51 | $109.96 | $137.40 | $162.65 | $171.99 | $250.00 | $146.00 | $186.00 | $216.00 | $244.00 | $326.00 |
| 55 | $53.76 | $67.14 | $76.91 | $86.60 | $132.14 | $116.00 | $145.77 | $168.58 | $179.85 | $258.00 | $150.00 | $190.00 | $220.00 | $248.00 | $330.00 |
| 56 | $59.59 | $71.04 | $83.55 | $93.29 | $143.65 | $122.00 | $152.88 | $173.24 | $191.61 | $272.00 | $156.00 | $198.00 | $230.00 | $262.00 | $346.00 |
| 57 | $62.02 | $76.27 | $87.03 | $99.52 | $152.39 | $127.72 | $157.51 | $184.46 | $198.61 | $288.00 | $162.00 | $206.00 | $244.00 | $274.00 | $364.00 |
| 58 | $65.38 | $81.14 | $95.18 | $109.16 | $164.42 | $134.19 | $165.46 | $194.95 | $213.55 | $312.00 | $174.00 | $220.00 | $256.00 | $292.00 | $386.00 |
| 59 | $72.62 | $87.89 | $101.47 | $113.59 | $177.57 | $143.25 | $175.41 | $201.97 | $220.23 | $334.00 | $184.00 | $234.00 | $272.00 | $306.95 | $408.00 |
| 60 | $74.66 | $94.70 | $107.84 | $121.41 | $190.77 | $147.94 | $183.44 | $212.80 | $232.88 | $356.00 | $192.00 | $246.00 | $288.00 | $316.37 | $434.00 |
| 61 | $81.42 | $101.05 | $118.95 | $130.68 | $204.36 | $157.06 | $197.19 | $226.06 | $245.06 | $372.45 | $198.90 | $257.40 | $300.30 | $329.28 | $450.45 |
| 62 | $88.24 | $110.73 | $123.53 | $140.02 | $221.35 | $168.66 | $209.19 | $242.66 | $263.80 | $387.60 | $207.10 | $266.00 | $309.70 | $347.37 | $465.50 |
| 63 | $98.40 | $117.21 | $134.77 | $150.86 | $232.34 | $179.45 | $220.74 | $256.05 | $279.71 | $405.15 | $214.60 | $273.80 | $321.90 | $361.70 | $482.85 |
| 64 | $106.33 | $126.54 | $148.41 | $161.30 | $253.31 | $189.00 | $234.14 | $276.77 | $294.98 | $423.00 | $225.00 | $286.20 | $334.80 | $379.80 | $504.00 |
| 65 | $116.13 | $136.91 | $156.94 | $174.65 | $270.00 | $196.00 | $252.00 | $290.27 | $315.29 | $442.75 | $232.75 | $297.50 | $348.25 | $393.75 | $525.00 |
| 66 | $124.89 | $149.95 | $174.21 | $191.43 | $290.12 | $204.00 | $263.50 | $309.40 | $338.91 | $460.70 | $241.40 | $309.40 | $363.80 | $409.70 | $542.30 |
| 67 | $136.91 | $164.77 | $190.04 | $209.59 | $316.74 | $211.20 | $270.60 | $320.10 | $362.53 | $480.15 | $247.50 | $316.80 | $374.55 | $424.05 | $561.00 |
| 68 | $149.95 | $184.80 | $208.14 | $228.67 | $339.20 | $222.40 | $284.80 | $332.80 | $379.20 | $500.80 | $256.00 | $329.60 | $387.20 | $440.00 | $580.80 |
| 69 | $162.48 | $199.61 | $230.15 | $250.05 | $361.15 | $230.95 | $299.15 | $351.85 | $398.35 | $527.00 | $266.60 | $342.55 | $406.10 | $458.80 | $607.60 |
| 70 | $175.50 | $223.50 | $252.47 | $279.47 | $390.00 | $247.50 | $319.50 | $375.00 | $427.50 | $564.00 | $282.00 | $364.50 | $427.50 | $487.50 | $642.00 |
| 71 | $191.40 | $242.15 | $282.75 | $313.98 | $423.40 | $266.80 | $343.65 | $404.55 | $461.10 | $607.55 | $303.05 | $388.60 | $458.20 | $520.55 | $687.30 |
| 72 | $208.60 | $263.20 | $306.60 | $345.80 | $460.60 | $288.40 | $371.00 | $436.80 | $498.40 | $655.20 | $323.40 | $417.20 | $490.00 | $558.60 | $736.40 |
| 73 | $225.45 | $287.55 | $333.45 | $375.30 | $500.85 | $310.50 | $400.95 | $471.15 | $537.30 | $708.75 | $345.60 | $446.85 | $525.15 | $598.05 | $788.40 |
| 74 | $247.00 | $312.00 | $364.00 | $408.20 | $544.70 | $335.40 | $431.60 | $509.60 | $578.50 | $763.10 | $370.50 | $478.40 | $562.90 | $639.60 | $843.70 |
| 75 | $266.25 | $338.75 | $396.25 | $445.00 | $595.00 | $357.50 | $462.50 | $548.75 | $623.75 | $822.50 | $392.50 | $507.50 | $601.25 | $682.50 | $902.50 |
| 76 | $290.40 | $370.80 | $433.20 | $488.40 | $650.40 | $384.00 | $498.00 | $590.40 | $673.20 | $885.60 | $417.60 | $542.40 | $640.80 | $730.80 | $962.40 |
| 77 | $324.50 | $414.18 | $486.16 | $548.70 | $730.42 | $422.44 | $548.70 | $651.36 | $745.76 | $979.40 | $455.48 | $591.18 | $702.10 | $802.40 | $1,054.92 |
| 78 | $364.62 | $467.28 | $552.24 | $623.04 | $827.18 | $468.46 | $610.06 | $729.24 | $834.26 | $1,092.68 | $501.50 | $652.54 | $779.98 | $890.90 | $1,168.20 |
| 79 | $405.92 | $521.56 | $617.14 | $698.56 | $926.30 | $515.66 | $672.60 | $804.76 | $922.76 | $1,208.32 | $546.34 | $713.90 | $854.32 | $979.40 | $1,282.66 |
| 80 | $446.04 | $574.66 | $680.86 | $770.54 | $1,020.70 | $559.32 | $731.60 | $877.92 | $1,005.36 | $1,315.70 | $591.18 | $772.90 | $926.30 | $1,062.00 | $1,390.04 |
| 81 | $484.98 | $625.40 | $738.68 | $836.62 | $1,109.20 | $601.80 | $788.24 | $941.64 | $1,079.70 | $1,413.64 | $633.66 | $829.54 | $991.20 | $1,136.34 | $1,487.98 |
| 82 | $522.74 | $672.60 | $796.50 | $901.52 | $1,194.16 | $641.92 | $837.80 | $1,004.18 | $1,149.32 | $1,505.68 | $674.96 | $882.64 | $1,054.92 | $1,208.32 | $1,582.38 |
| 83 | $560.50 | $722.16 | $854.32 | $966.42 | $1,281.48 | $683.22 | $890.90 | $1,065.54 | $1,218.94 | $1,598.90 | $716.26 | $934.56 | $1,118.64 | $1,279.12 | $1,677.96 |
| 84 | $601.80 | $774.08 | $916.86 | $1,037.22 | $1,374.70 | $725.70 | $945.18 | $1,130.44 | $1,293.28 | $1,695.66 | $758.74 | $991.20 | $1,184.72 | $1,354.64 | $1,775.90 |
| 85 | $647.82 | $833.08 | $986.48 | $1,116.28 | $1,480.90 | $771.72 | $1,005.36 | $1,202.42 | $1,373.52 | $1,805.40 | $807.12 | $1,051.38 | $1,257.88 | $1,437.24 | $1,886.82 |
| 86 | $698.56 | $899.16 | $1,063.18 | $1,203.60 | $1,595.36 | $822.46 | $1,071.44 | $1,279.12 | $1,460.84 | $1,919.86 | $857.86 | $1,117.46 | $1,334.58 | $1,524.56 | $2,001.28 |
| 87 | $751.66 | $966.42 | $1,145.78 | $1,294.46 | $1,716.90 | $875.56 | $1,138.70 | $1,361.72 | $1,551.70 | $2,041.40 | $910.96 | $1,184.72 | $1,417.18 | $1,615.42 | $2,122.82 |
| 88 | $808.30 | $1,040.76 | $1,233.10 | $1,394.76 | $1,849.06 | $932.20 | $1,213.04 | $1,449.04 | $1,652.00 | $2,173.56 | $967.60 | $1,259.06 | $1,504.50 | $1,715.72 | $2,254.98 |
| 89 | $870.84 | $1,121.00 | $1,327.50 | $1,500.96 | $1,990.66 | $994.74 | $1,293.28 | $1,543.44 | $1,758.20 | $2,315.16 | $1,030.14 | $1,339.30 | $1,598.90 | $1,821.92 | $2,396.58 |
| 90 | $939.28 | $1,208.32 | $1,431.34 | $1,618.96 | $2,146.42 | $1,063.18 | $1,380.60 | $1,647.28 | $1,876.20 | $2,470.92 | $1,098.58 | $1,426.62 | $1,702.74 | $1,939.92 | $2,552.34 |
| 91 | $1,012.44 | $1,302.72 | $1,542.26 | $1,745.22 | $2,312.80 | $1,136.34 | $1,475.00 | $1,758.20 | $2,002.46 | $2,637.30 | $1,171.74 | $1,521.02 | $1,813.66 | $2,066.18 | $2,718.72 |
| 92 | $1,089.14 | $1,401.84 | $1,660.26 | $1,877.38 | $2,490.98 | $1,213.04 | $1,574.12 | $1,876.20 | $2,134.62 | $2,815.48 | $1,248.44 | $1,620.14 | $1,931.66 | $2,198.34 | $2,896.90 |
| 93 | $1,172.92 | $1,509.22 | $1,786.52 | $2,021.34 | $2,679.78 | $1,296.82 | $1,681.50 | $2,002.46 | $2,278.58 | $3,004.28 | $1,332.22 | $1,727.52 | $2,057.92 | $2,342.30 | $3,085.70 |
| 94 | $1,262.60 | $1,626.04 | $1,924.58 | $2,177.10 | $2,886.28 | $1,386.50 | $1,798.32 | $2,140.52 | $2,434.34 | $3,210.78 | $1,421.90 | $1,844.34 | $2,195.98 | $2,498.06 | $3,292.20 |
| 95 | $1,360.54 | $1,753.48 | $2,075.62 | $2,347.02 | $3,112.84 | $1,484.44 | $1,925.76 | $2,291.56 | $2,604.26 | $3,437.34 | $1,519.84 | $1,971.78 | $2,347.02 | $2,667.98 | $3,518.76 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 30 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 31 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $96.02 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 32 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $98.85 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 33 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $42.86 | $53.10 | $61.36 | $68.44 | $104.49 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 34 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $42.86 | $53.10 | $62.58 | $68.44 | $110.14 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 35 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $45.54 | $54.60 | $62.58 | $68.44 | $112.97 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 36 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $48.22 | $57.33 | $65.30 | $70.87 | $118.62 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 37 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $50.90 | $60.06 | $70.74 | $73.59 | $124.26 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 38 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $50.90 | $62.79 | $73.46 | $76.32 | $129.91 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 39 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $53.58 | $65.52 | $76.18 | $81.77 | $138.38 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 40 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $57.26 | $69.16 | $79.55 | $86.49 | $146.25 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 41 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $60.25 | $72.22 | $82.63 | $89.64 | $152.34 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 42 | $32.01 | $37.22 | $42.52 | $47.20 | $63.72 | $60.51 | $75.30 | $85.73 | $95.63 | $158.46 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 43 | $32.24 | $37.46 | $45.47 | $48.47 | $66.34 | $63.54 | $78.40 | $91.63 | $98.84 | $164.61 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 44 | $32.47 | $40.41 | $45.78 | $48.79 | $69.41 | $66.59 | $81.53 | $94.79 | $102.07 | $168.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 45 | $32.40 | $38.88 | $46.91 | $51.23 | $70.27 | $71.12 | $82.05 | $95.39 | $105.24 | $173.41 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 46 | $35.35 | $41.74 | $47.23 | $54.28 | $73.27 | $71.43 | $87.87 | $101.25 | $108.45 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 47 | $35.60 | $42.02 | $50.18 | $57.37 | $76.29 | $74.61 | $90.98 | $104.41 | $114.47 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 48 | $35.86 | $44.94 | $53.18 | $57.74 | $79.32 | $77.82 | $94.12 | $110.35 | $120.54 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 49 | $38.89 | $45.24 | $53.53 | $60.89 | $85.21 | $80.00 | $100.00 | $113.57 | $123.84 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $64.15 | $89.58 | $82.72 | $103.59 | $121.84 | $129.87 | $196.00 | $120.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 51 | $42.63 | $51.57 | $61.41 | $67.04 | $94.91 | $87.48 | $104.40 | $127.38 | $135.46 | $202.00 | $122.00 | $154.00 | $180.00 | $202.00 | $270.00 |
| 52 | $42.55 | $52.99 | $61.18 | $69.63 | $100.24 | $90.96 | $113.90 | $129.80 | $140.78 | $208.00 | $124.00 | $158.00 | $184.00 | $208.00 | $276.00 |
| 53 | $43.91 | $55.82 | $64.07 | $71.14 | $107.09 | $93.86 | $117.49 | $137.62 | $148.28 | $216.00 | $124.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 54 | $45.29 | $57.24 | $65.55 | $73.81 | $110.89 | $96.46 | $122.14 | $143.28 | $153.69 | $220.00 | $128.00 | $166.00 | $192.00 | $218.00 | $286.00 |
| 55 | $48.10 | $60.15 | $68.52 | $76.82 | $117.81 | $104.00 | $130.01 | $148.98 | $159.46 | $230.00 | $132.00 | $170.00 | $194.00 | $220.00 | $294.00 |
| 56 | $52.32 | $62.68 | $75.05 | $83.39 | $127.32 | $110.00 | $135.24 | $155.91 | $169.29 | $242.00 | $138.00 | $176.00 | $206.00 | $232.00 | $308.00 |
| 57 | $54.81 | $67.79 | $77.36 | $88.30 | $136.18 | $113.96 | $142.14 | $163.55 | $176.74 | $258.00 | $144.00 | $184.00 | $216.00 | $246.00 | $324.00 |
| 58 | $58.43 | $71.51 | $83.98 | $96.40 | $146.69 | $118.85 | $145.01 | $170.58 | $190.03 | $278.00 | $154.00 | $196.00 | $228.00 | $258.00 | $344.00 |
| 59 | $63.91 | $78.12 | $90.35 | $101.12 | $158.20 | $126.06 | $156.75 | $181.77 | $197.33 | $296.00 | $162.00 | $208.00 | $242.00 | $273.07 | $364.00 |
| 60 | $66.21 | $84.81 | $96.78 | $107.62 | $169.76 | $131.08 | $163.46 | $191.16 | $206.81 | $318.00 | $170.00 | $220.00 | $258.00 | $279.72 | $386.00 |
| 61 | $72.85 | $91.23 | $106.20 | $116.77 | $181.65 | $140.43 | $175.48 | $201.14 | $218.37 | $331.50 | $179.40 | $230.10 | $267.15 | $293.33 | $401.70 |
| 62 | $78.11 | $99.22 | $111.04 | $124.62 | $196.57 | $148.27 | $187.55 | $217.68 | $232.90 | $343.90 | $184.30 | $237.50 | $277.40 | $309.82 | $414.20 |
| 63 | $87.80 | $104.35 | $120.58 | $133.94 | $207.97 | $159.10 | $195.81 | $229.56 | $240.20 | $360.75 | $190.55 | $246.05 | $288.60 | $323.14 | $431.05 |
| 64 | $94.34 | $113.60 | $131.12 | $143.06 | $225.35 | $169.20 | $209.49 | $245.04 | $261.54 | $376.20 | $199.80 | $255.60 | $298.80 | $336.60 | $446.40 |
| 65 | $103.91 | $121.22 | $139.98 | $156.34 | $239.28 | $175.00 | $222.25 | $259.17 | $282.10 | $393.75 | $206.50 | $264.25 | $309.75 | $350.00 | $463.75 |
| 66 | $111.18 | $134.09 | $154.05 | $170.16 | $259.50 | $181.90 | $234.60 | $273.70 | $301.07 | $413.10 | $214.20 | $277.10 | $321.30 | $363.80 | $484.50 |
| 67 | $122.91 | $146.95 | $169.58 | $186.62 | $281.01 | $189.75 | $242.55 | $285.45 | $322.98 | $425.70 | $221.10 | $282.15 | $333.30 | $377.85 | $498.30 |
| 68 | $132.77 | $163.59 | $185.99 | $202.78 | $302.40 | $195.20 | $251.20 | $297.60 | $337.60 | $446.40 | $227.20 | $292.80 | $345.60 | $390.40 | $516.80 |
| 69 | $145.45 | $177.10 | $205.07 | $224.18 | $320.85 | $207.70 | $265.05 | $314.65 | $356.50 | $468.10 | $238.70 | $305.35 | $361.15 | $410.75 | $539.40 |
| 70 | $157.50 | $198.00 | $226.20 | $247.94 | $346.50 | $222.00 | $283.50 | $336.00 | $379.50 | $501.00 | $252.00 | $322.50 | $382.50 | $433.50 | $571.50 |
| 71 | $169.65 | $216.05 | $250.85 | $281.01 | $377.00 | $236.35 | $305.95 | $359.60 | $411.80 | $539.40 | $268.25 | $346.55 | $407.45 | $464.00 | $611.90 |
| 72 | $184.80 | $233.80 | $274.40 | $306.60 | $410.20 | $256.20 | $329.00 | $389.20 | $442.40 | $583.80 | $287.00 | $369.60 | $436.80 | $495.60 | $655.20 |
| 73 | $201.15 | $255.15 | $297.00 | $333.45 | $445.50 | $276.75 | $356.40 | $419.85 | $476.55 | $630.45 | $307.80 | $396.90 | $468.45 | $531.90 | $702.00 |
| 74 | $218.40 | $276.90 | $323.70 | $364.00 | $484.90 | $297.70 | $383.50 | $452.40 | $514.80 | $679.90 | $328.90 | $423.80 | $501.80 | $569.40 | $751.40 |
| 75 | $237.50 | $301.25 | $352.50 | $396.25 | $528.75 | $318.75 | $411.25 | $487.50 | $555.00 | $731.25 | $350.00 | $452.50 | $533.75 | $607.50 | $801.25 |
| 76 | $259.20 | $330.00 | $386.40 | $434.40 | $579.60 | $342.20 | $442.80 | $525.60 | $598.80 | $788.40 | $372.00 | $483.60 | $572.40 | $650.40 | $856.80 |
| 77 | $287.92 | $368.16 | $433.06 | $488.52 | $650.18 | $375.24 | $487.34 | $580.56 | $663.16 | $872.02 | $404.74 | $525.10 | $625.40 | $713.90 | $939.28 |
| 78 | $324.50 | $416.54 | $490.88 | $554.60 | $736.32 | $416.54 | $543.98 | $647.82 | $742.22 | $973.50 | $446.04 | $580.56 | $693.84 | $791.78 | $1,039.58 |
| 79 | $361.08 | $464.92 | $549.88 | $620.68 | $823.64 | $457.84 | $599.44 | $717.44 | $820.10 | $1,074.98 | $486.16 | $636.02 | $761.10 | $870.84 | $1,141.06 |
| 80 | $397.66 | $512.12 | $605.34 | $685.58 | $908.60 | $499.14 | $651.36 | $779.98 | $894.44 | $1,170.56 | $527.46 | $689.12 | $823.64 | $945.18 | $1,236.64 |
| 81 | $431.88 | $555.78 | $658.44 | $745.76 | $996.40 | $535.72 | $699.74 | $838.98 | $961.70 | $1,257.88 | $564.04 | $737.50 | $883.82 | $1,012.44 | $1,323.96 |
| 82 | $464.92 | $598.26 | $709.18 | $802.40 | $1,063.18 | $571.12 | $745.76 | $893.26 | $1,023.06 | $1,340.48 | $600.62 | $784.70 | $940.46 | $1,076.16 | $1,408.92 |
| 83 | $497.96 | $641.92 | $759.92 | $860.22 | $1,109.88 | $606.52 | $792.96 | $947.54 | $1,084.42 | $1,421.90 | $636.02 | $831.90 | $994.74 | $1,137.52 | $1,491.52 |
| 84 | $535.72 | $689.12 | $815.38 | $922.76 | $1,223.66 | $646.64 | $841.34 | $1,006.54 | $1,150.50 | $1,509.22 | $676.14 | $881.46 | $1,052.56 | $1,204.78 | $1,581.20 |
| 85 | $577.02 | $742.22 | $879.10 | $993.56 | $1,316.88 | $687.94 | $895.62 | $1,071.44 | $1,223.66 | $1,604.80 | $718.62 | $936.92 | $1,119.82 | $1,277.94 | $1,677.96 |
| 86 | $620.68 | $798.86 | $946.36 | $1,071.44 | $1,420.72 | $731.60 | $952.26 | $1,138.70 | $1,301.54 | $1,708.64 | $762.28 | $993.56 | $1,187.08 | $1,355.82 | $1,781.80 |
| 87 | $669.06 | $860.22 | $1,019.52 | $1,152.86 | $1,528.10 | $779.98 | $1,013.62 | $1,211.86 | $1,382.96 | $1,816.02 | $810.66 | $1,054.92 | $1,260.24 | $1,437.24 | $1,889.18 |
| 88 | $718.62 | $926.30 | $1,096.22 | $1,240.18 | $1,644.92 | $829.54 | $1,079.70 | $1,288.56 | $1,470.28 | $1,932.84 | $860.22 | $1,121.00 | $1,336.94 | $1,524.56 | $2,006.00 |
| 89 | $775.26 | $998.28 | $1,181.18 | $1,335.76 | $1,771.18 | $886.18 | $1,151.68 | $1,373.52 | $1,565.86 | $2,059.10 | $916.86 | $1,192.98 | $1,421.90 | $1,620.14 | $2,132.26 |
| 90 | $835.44 | $1,076.16 | $1,274.40 | $1,440.78 | $1,910.42 | $946.36 | $1,229.56 | $1,466.74 | $1,670.88 | $2,198.34 | $977.04 | $1,270.86 | $1,515.12 | $1,725.16 | $2,271.50 |
| 91 | $900.34 | $1,159.94 | $1,373.52 | $1,552.88 | $2,059.10 | $1,011.26 | $1,313.34 | $1,565.86 | $1,782.98 | $2,347.02 | $1,041.94 | $1,354.64 | $1,614.24 | $1,837.26 | $2,420.18 |
| 92 | $969.96 | $1,248.44 | $1,477.36 | $1,672.06 | $2,217.22 | $1,080.88 | $1,401.84 | $1,669.70 | $1,902.16 | $2,505.14 | $1,111.56 | $1,443.14 | $1,718.08 | $1,956.44 | $2,578.30 |
| 93 | $1,043.12 | $1,344.02 | $1,589.46 | $1,799.50 | $2,384.78 | $1,154.04 | $1,497.42 | $1,781.80 | $2,029.60 | $2,672.70 | $1,184.72 | $1,538.72 | $1,830.18 | $2,083.88 | $2,745.86 |
| 94 | $1,123.36 | $1,447.86 | $1,713.36 | $1,937.56 | $2,568.86 | $1,234.28 | $1,601.26 | $1,905.70 | $2,167.66 | $2,856.78 | $1,264.96 | $1,642.56 | $1,954.08 | $2,221.94 | $2,929.94 |
| 95 | $1,211.86 | $1,559.96 | $1,846.70 | $2,089.78 | $2,770.64 | $1,322.78 | $1,713.36 | $2,039.04 | $2,319.88 | $3,058.56 | $1,353.46 | $1,754.66 | $2,087.42 | $2,374.16 | $3,131.72 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $88.64 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $91.24 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $47.20 | $56.64 | $63.72 | $96.46 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $47.20 | $57.77 | $63.72 | $101.67 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $41.64 | $48.53 | $57.77 | $63.72 | $104.28 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $44.09 | $50.96 | $60.28 | $65.98 | $109.49 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $53.39 | $65.30 | $68.52 | $114.70 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $55.81 | $67.81 | $71.06 | $119.92 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $48.98 | $58.24 | $70.32 | $76.13 | $127.74 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 40 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $51.23 | $61.96 | $71.03 | $76.88 | $130.58 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 41 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $53.91 | $64.69 | $73.78 | $79.68 | $136.02 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 42 | $28.17 | $33.62 | $37.79 | $42.48 | $56.64 | $54.14 | $67.45 | $76.54 | $85.00 | $141.48 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 43 | $28.37 | $33.84 | $40.42 | $43.63 | $58.97 | $56.85 | $70.23 | $81.81 | $87.86 | $146.98 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 44 | $28.58 | $36.50 | $40.69 | $43.91 | $61.70 | $59.58 | $73.03 | $84.64 | $90.73 | $150.00 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $46.35 | $64.00 | $65.78 | $75.49 | $87.17 | $95.67 | $159.45 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 46 | $32.63 | $39.13 | $43.40 | $49.11 | $66.73 | $66.07 | $80.84 | $92.52 | $98.59 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 47 | $32.86 | $39.39 | $46.11 | $51.90 | $69.48 | $69.02 | $83.70 | $95.41 | $104.06 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 48 | $33.10 | $42.13 | $48.86 | $52.24 | $72.24 | $71.98 | $86.59 | $100.84 | $109.58 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 49 | $35.90 | $42.41 | $49.19 | $55.09 | $77.60 | $74.00 | $92.00 | $103.78 | $112.58 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 50 | $35.77 | $44.75 | $52.98 | $58.69 | $81.05 | $75.20 | $94.34 | $110.60 | $119.20 | $176.00 | $106.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 51 | $38.37 | $47.39 | $55.69 | $61.45 | $86.15 | $77.97 | $97.07 | $115.97 | $124.62 | $182.00 | $110.00 | $140.00 | $164.00 | $184.00 | $246.00 |
| 52 | $38.43 | $47.55 | $55.74 | $64.06 | $91.26 | $81.28 | $102.51 | $116.82 | $129.96 | $190.00 | $112.00 | $144.00 | $168.00 | $188.00 | $252.00 |
| 53 | $41.08 | $51.63 | $58.50 | $64.30 | $96.38 | $86.04 | $109.79 | $124.24 | $133.63 | $196.00 | $116.00 | $148.00 | $170.00 | $192.00 | $256.00 |
| 54 | $41.17 | $50.43 | $58.73 | $65.61 | $101.52 | $86.81 | $108.78 | $129.73 | $137.23 | $202.00 | $118.00 | $148.00 | $174.00 | $196.00 | $260.00 |
| 55 | $43.85 | $54.55 | $62.93 | $69.84 | $106.66 | $94.00 | $116.22 | $137.22 | $144.62 | $208.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 56 | $47.96 | $57.11 | $67.97 | $76.33 | $115.90 | $100.00 | $123.48 | $142.44 | $156.26 | $220.00 | $126.00 | $160.00 | $188.00 | $212.00 | $280.00 |
| 57 | $50.48 | $62.14 | $70.45 | $79.89 | $124.83 | $104.14 | $128.70 | $148.33 | $160.35 | $236.00 | $132.00 | $168.00 | $198.00 | $222.00 | $296.00 |
| 58 | $51.47 | $66.01 | $76.98 | $87.90 | $132.18 | $107.35 | $135.72 | $157.46 | $171.93 | $250.00 | $138.00 | $180.00 | $208.00 | $236.00 | $310.00 |
| 59 | $59.55 | $71.15 | $83.40 | $91.42 | $142.05 | $116.51 | $143.69 | $167.08 | $179.71 | $268.00 | $148.00 | $188.00 | $222.00 | $249.15 | $330.00 |
| 60 | $60.57 | $77.74 | $88.49 | $97.96 | $153.59 | $119.85 | $148.93 | $173.12 | $187.70 | $288.00 | $156.00 | $200.00 | $236.00 | $254.64 | $352.00 |
| 61 | $67.14 | $82.81 | $96.29 | $107.04 | $165.43 | $129.34 | $161.01 | $183.34 | $201.11 | $302.25 | $163.80 | $208.65 | $243.75 | $268.72 | $364.65 |
| 62 | $70.88 | $90.59 | $99.93 | $114.82 | $180.05 | $135.30 | $169.52 | $194.49 | $212.50 | $315.40 | $167.20 | $216.60 | $250.80 | $283.53 | $378.10 |
| 63 | $80.24 | $95.77 | $109.23 | $122.66 | $188.47 | $146.15 | $179.79 | $208.37 | $227.16 | $327.45 | $175.75 | $223.85 | $260.85 | $293.76 | $392.20 |
| 64 | $85.36 | $102.09 | $119.59 | $130.44 | $203.96 | $153.00 | $190.13 | $222.12 | $238.31 | $340.20 | $180.00 | $230.40 | $271.80 | $306.00 | $406.80 |
| 65 | $93.21 | $109.82 | $127.25 | $142.25 | $218.26 | $157.50 | $203.00 | $234.98 | $255.55 | $357.00 | $185.50 | $239.75 | $281.75 | $318.50 | $423.50 |
| 66 | $100.52 | $121.11 | $141.10 | $154.56 | $235.32 | $164.90 | $212.50 | $249.00 | $273.11 | $374.00 | $193.80 | $249.90 | $294.10 | $331.50 | $440.30 |
| 67 | $110.46 | $133.59 | $153.50 | $169.39 | $256.64 | $169.95 | $219.45 | $258.05 | $293.32 | $387.75 | $199.65 | $255.75 | $301.95 | $343.20 | $453.75 |
| 68 | $120.27 | $148.45 | $168.28 | $184.08 | $275.20 | $177.60 | $228.80 | $268.80 | $307.20 | $406.40 | $206.40 | $265.60 | $313.60 | $355.20 | $470.40 |
| 69 | $131.53 | $162.09 | $185.89 | $202.62 | $292.95 | $187.55 | $241.80 | $285.20 | $322.40 | $427.80 | $215.45 | $277.45 | $328.60 | $372.00 | $491.35 |
| 70 | $142.50 | $181.50 | $204.31 | $226.44 | $316.50 | $201.00 | $259.50 | $303.00 | $346.50 | $457.50 | $229.50 | $295.50 | $346.50 | $394.50 | $522.00 |
| 71 | $155.15 | $195.75 | $229.10 | $255.20 | $343.65 | $217.50 | $278.95 | $327.70 | $374.10 | $491.55 | $245.05 | $314.65 | $371.20 | $421.95 | $556.80 |
| 72 | $168.00 | $212.80 | $249.20 | $280.00 | $373.80 | $232.40 | $299.60 | $355.60 | $403.20 | $532.00 | $261.80 | $336.00 | $397.60 | $452.20 | $597.80 |
| 73 | $183.60 | $232.20 | $271.35 | $303.75 | $405.00 | $252.45 | $324.00 | $383.40 | $434.70 | $572.40 | $280.80 | $361.80 | $427.95 | $483.30 | $638.55 |
| 74 | $198.90 | $252.20 | $293.80 | $330.20 | $442.00 | $270.40 | $349.70 | $412.10 | $468.00 | $618.80 | $299.00 | $386.10 | $455.00 | $518.70 | $683.80 |
| 75 | $216.25 | $275.00 | $321.25 | $361.25 | $481.25 | $291.25 | $376.25 | $445.00 | $506.25 | $665.00 | $318.75 | $412.50 | $487.50 | $553.75 | $730.00 |
| 76 | $235.20 | $300.00 | $351.60 | $396.00 | $526.80 | $312.00 | $403.20 | $478.80 | $546.00 | $717.60 | $338.40 | $439.20 | $519.60 | $592.80 | $780.00 |
| 77 | $261.96 | $335.12 | $394.12 | $444.86 | $592.36 | $341.02 | $443.68 | $528.64 | $604.16 | $794.14 | $368.16 | $479.08 | $569.94 | $650.18 | $855.50 |
| 78 | $295.00 | $378.78 | $446.04 | $505.04 | $670.24 | $378.78 | $494.42 | $590.00 | $676.14 | $886.18 | $405.92 | $528.64 | $630.12 | $722.16 | $946.36 |
| 79 | $329.22 | $423.62 | $499.14 | $565.22 | $749.30 | $417.72 | $546.34 | $651.36 | $746.94 | $977.04 | $443.68 | $579.38 | $691.48 | $791.78 | $1,037.22 |
| 80 | $362.26 | $464.92 | $552.24 | $624.22 | $826.00 | $454.30 | $592.36 | $710.36 | $814.20 | $1,064.36 | $479.08 | $626.58 | $751.66 | $860.22 | $1,124.54 |
| 81 | $392.94 | $505.04 | $598.26 | $678.50 | $899.10 | $487.34 | $636.02 | $762.28 | $875.56 | $1,144.60 | $513.30 | $670.24 | $802.40 | $921.58 | $1,207.14 |
| 82 | $423.62 | $545.16 | $645.46 | $730.42 | $967.80 | $520.38 | $679.68 | $814.20 | $931.02 | $1,218.94 | $547.52 | $715.08 | $855.50 | $979.40 | $1,282.66 |
| 83 | $453.12 | $585.28 | $692.66 | $783.52 | $1,028.40 | $551.06 | $722.16 | $863.76 | $987.66 | $1,295.64 | $578.20 | $757.56 | $906.24 | $1,037.22 | $1,359.36 |
| 84 | $487.34 | $626.58 | $742.22 | $838.98 | $1,113.92 | $587.64 | $764.64 | $915.68 | $1,045.48 | $1,373.52 | $614.78 | $802.40 | $959.34 | $1,096.22 | $1,438.42 |
| 85 | $525.10 | $674.96 | $798.86 | $903.88 | $1,198.88 | $626.58 | $815.38 | $973.50 | $1,112.74 | $1,462.02 | $654.90 | $851.96 | $1,017.16 | $1,163.48 | $1,528.10 |
| 86 | $565.22 | $728.06 | $861.40 | $974.60 | $1,292.10 | $666.70 | $868.48 | $1,036.04 | $1,183.54 | $1,555.24 | $695.02 | $905.06 | $1,079.70 | $1,234.28 | $1,621.32 |
| 87 | $608.88 | $783.52 | $927.48 | $1,049.02 | $1,391.22 | $710.36 | $923.94 | $1,102.12 | $1,257.88 | $1,654.36 | $738.68 | $960.52 | $1,145.78 | $1,308.62 | $1,720.44 |
| 88 | $654.90 | $843.70 | $998.28 | $1,129.26 | $1,497.42 | $756.38 | $984.12 | $1,172.92 | $1,338.12 | $1,760.56 | $784.70 | $1,020.70 | $1,216.58 | $1,388.86 | $1,826.64 |
| 89 | $705.64 | $907.42 | $1,074.98 | $1,215.40 | $1,611.88 | $807.12 | $1,047.84 | $1,249.62 | $1,424.26 | $1,875.02 | $835.44 | $1,084.42 | $1,293.28 | $1,475.00 | $1,941.10 |
| 90 | $759.92 | $979.40 | $1,158.76 | $1,310.98 | $1,738.14 | $861.40 | $1,119.82 | $1,333.40 | $1,519.84 | $2,001.28 | $889.72 | $1,156.40 | $1,377.06 | $1,570.58 | $2,067.36 |
| 91 | $818.92 | $1,054.92 | $1,248.44 | $1,413.64 | $1,873.84 | $920.40 | $1,195.34 | $1,423.08 | $1,622.50 | $2,136.98 | $948.72 | $1,231.92 | $1,466.74 | $1,673.24 | $2,203.06 |
| 92 | $882.64 | $1,136.34 | $1,345.20 | $1,521.02 | $2,016.62 | $984.12 | $1,276.76 | $1,519.84 | $1,729.88 | $2,279.76 | $1,012.44 | $1,313.34 | $1,563.50 | $1,780.62 | $2,345.84 |
| 93 | $949.90 | $1,222.48 | $1,447.86 | $1,636.66 | $2,170.02 | $1,051.38 | $1,362.90 | $1,622.50 | $1,845.52 | $2,433.16 | $1,079.70 | $1,399.48 | $1,666.16 | $1,896.26 | $2,499.24 |
| 94 | $1,023.06 | $1,316.88 | $1,558.78 | $1,762.92 | $2,337.58 | $1,124.54 | $1,457.30 | $1,733.42 | $1,971.78 | $2,600.72 | $1,152.86 | $1,493.88 | $1,777.08 | $2,022.52 | $2,666.80 |
| 95 | $1,102.12 | $1,420.72 | $1,680.32 | $1,900.98 | $2,520.48 | $1,203.60 | $1,561.14 | $1,854.96 | $2,109.84 | $2,783.62 | $1,231.92 | $1,597.72 | $1,898.62 | $2,160.58 | $2,849.70 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 30 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 31 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $80.02 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 32 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $82.37 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 33 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $35.51 | $44.84 | $50.74 | $57.82 | $87.08 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 34 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $35.51 | $44.84 | $51.75 | $57.82 | $91.79 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 35 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $37.73 | $46.11 | $51.75 | $57.82 | $94.14 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 36 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $39.95 | $48.41 | $54.00 | $59.87 | $98.85 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 37 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $42.17 | $50.72 | $58.50 | $62.17 | $103.55 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 38 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $42.17 | $53.02 | $60.75 | $64.48 | $108.26 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 39 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $44.39 | $55.33 | $63.00 | $69.08 | $115.32 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 40 | $23.60 | $30.68 | $35.40 | $38.94 | $51.92 | $46.71 | $57.63 | $65.35 | $71.39 | $120.13 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 41 | $23.60 | $30.68 | $35.40 | $38.94 | $51.92 | $49.15 | $60.18 | $67.87 | $73.99 | $125.14 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 42 | $25.61 | $31.22 | $35.43 | $38.94 | $51.92 | $49.37 | $62.75 | $70.42 | $78.93 | $130.17 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 43 | $25.79 | $31.42 | $37.90 | $39.99 | $54.06 | $51.84 | $65.33 | $75.27 | $81.58 | $135.22 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 44 | $25.98 | $33.89 | $38.15 | $40.25 | $56.55 | $54.33 | $67.94 | $77.87 | $84.25 | $138.00 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 45 | $26.17 | $32.80 | $39.31 | $42.69 | $58.98 | $56.89 | $67.28 | $80.59 | $87.70 | $145.50 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 46 | $28.55 | $35.22 | $39.57 | $45.23 | $61.50 | $57.14 | $72.06 | $85.54 | $90.37 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 47 | $28.76 | $35.45 | $42.05 | $47.81 | $64.03 | $59.69 | $74.61 | $88.21 | $95.39 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 48 | $28.96 | $37.92 | $44.55 | $48.12 | $66.58 | $62.26 | $77.18 | $93.23 | $100.45 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 49 | $31.41 | $38.17 | $44.85 | $50.74 | $71.52 | $64.00 | $82.00 | $95.95 | $103.20 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 50 | $33.01 | $42.04 | $48.80 | $53.23 | $75.36 | $69.56 | $86.94 | $103.10 | $108.52 | $164.00 | $100.00 | $128.00 | $146.00 | $164.00 | $222.00 |
| 51 | $35.53 | $43.21 | $52.84 | $57.26 | $78.85 | $72.27 | $87.92 | $108.36 | $115.59 | $168.00 | $102.00 | $128.00 | $152.00 | $170.00 | $226.00 |
| 52 | $35.69 | $43.48 | $50.30 | $58.49 | $83.78 | $77.41 | $94.91 | $105.69 | $119.13 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $232.00 |
| 53 | $36.83 | $46.05 | $52.92 | $58.83 | $88.73 | $78.22 | $98.23 | $112.77 | $124.48 | $180.00 | $104.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 54 | $37.05 | $47.70 | $54.63 | $61.51 | $93.71 | $79.09 | $103.05 | $120.05 | $129.91 | $186.00 | $106.00 | $140.00 | $162.00 | $182.00 | $240.00 |
| 55 | $39.61 | $50.36 | $57.33 | $64.25 | $98.70 | $84.00 | $108.34 | $125.46 | $133.50 | $192.00 | $108.00 | $142.00 | $164.00 | $186.00 | $246.00 |
| 56 | $43.60 | $52.93 | $62.31 | $69.26 | $106.10 | $90.00 | $113.68 | $130.89 | $141.38 | $202.00 | $114.00 | $148.00 | $174.00 | $194.00 | $258.00 |
| 57 | $44.71 | $57.91 | $64.92 | $74.29 | $115.10 | $92.35 | $119.09 | $136.92 | $149.41 | $216.00 | $118.00 | $156.00 | $180.00 | $206.00 | $272.00 |
| 58 | $47.30 | $59.13 | $69.98 | $80.81 | $122.51 | $97.77 | $120.84 | $142.46 | $159.26 | $232.00 | $126.00 | $162.00 | $190.00 | $218.00 | $288.00 |
| 59 | $53.74 | $65.57 | $75.06 | $84.50 | $132.37 | $105.05 | $132.49 | $150.56 | $163.85 | $250.00 | $136.00 | $174.00 | $204.00 | $229.22 | $306.00 |
| 60 | $54.94 | $70.67 | $80.19 | $89.68 | $142.27 | $108.61 | $136.22 | $158.70 | $172.06 | $266.00 | $140.00 | $184.00 | $214.00 | $235.35 | $324.00 |
| 61 | $61.42 | $75.79 | $89.21 | $98.70 | $152.46 | $116.41 | $146.54 | $169.10 | $184.25 | $276.90 | $148.20 | $191.10 | $226.20 | $247.91 | $335.40 |
| 62 | $65.10 | $83.40 | $91.61 | $105.02 | $165.19 | $124.18 | $156.90 | $180.21 | $196.50 | $288.80 | $153.90 | $199.50 | $229.90 | $261.00 | $347.70 |
| 63 | $72.67 | $88.62 | $100.72 | $112.79 | $173.85 | $133.20 | $165.55 | $190.72 | $208.51 | $301.55 | $157.25 | $207.20 | $240.50 | $271.73 | $360.75 |
| 64 | $77.87 | $94.90 | $110.94 | $120.62 | $189.16 | $140.40 | $176.05 | $206.25 | $221.65 | $315.00 | $165.60 | $214.20 | $252.00 | $284.40 | $376.20 |
| 65 | $85.57 | $101.26 | $117.35 | $132.39 | $200.48 | $143.50 | $187.25 | $217.70 | $238.96 | $329.00 | $169.75 | $222.25 | $260.75 | $297.50 | $390.25 |
| 66 | $91.38 | $111.02 | $129.58 | $143.22 | $217.59 | $149.60 | $195.50 | $231.20 | $253.36 | $345.10 | $175.10 | $231.20 | $272.00 | $307.70 | $408.00 |
| 67 | $101.13 | $123.20 | $141.80 | $156.47 | $235.53 | $156.75 | $202.95 | $239.25 | $270.25 | $356.40 | $181.50 | $237.60 | $278.85 | $316.80 | $419.10 |
| 68 | $110.90 | $137.84 | $155.00 | $171.14 | $252.80 | $163.20 | $212.80 | $248.00 | $284.80 | $374.40 | $190.40 | $248.00 | $289.60 | $329.60 | $433.60 |
| 69 | $119.15 | $148.58 | $171.14 | $188.25 | $269.70 | $170.50 | $221.65 | $263.80 | $299.15 | $395.25 | $195.30 | $255.75 | $302.25 | $345.65 | $454.15 |
| 70 | $129.00 | $166.50 | $188.25 | $209.25 | $292.50 | $181.50 | $238.50 | $280.50 | $319.50 | $423.00 | $207.00 | $271.50 | $319.50 | $366.00 | $483.00 |
| 71 | $140.65 | $182.70 | $211.70 | $235.13 | $317.55 | $195.75 | $259.55 | $303.05 | $345.10 | $455.30 | $221.85 | $292.90 | $343.65 | $390.05 | $514.75 |
| 72 | $154.00 | $197.40 | $229.60 | $257.60 | $345.80 | $214.20 | $279.60 | $327.60 | $372.40 | $492.80 | $238.00 | $312.20 | $368.20 | $417.20 | $553.00 |
| 73 | $166.05 | $216.00 | $249.75 | $280.80 | $375.30 | $228.15 | $302.40 | $353.70 | $402.30 | $531.90 | $253.80 | $336.15 | $394.20 | $448.20 | $592.65 |
| 74 | $180.70 | $234.00 | $273.00 | $305.50 | $409.50 | $245.70 | $325.00 | $382.20 | $434.20 | $574.60 | $273.00 | $358.80 | $423.80 | $479.70 | $634.40 |
| 75 | $197.50 | $256.25 | $297.50 | $335.00 | $446.25 | $265.00 | $350.00 | $411.25 | $468.75 | $617.50 | $291.25 | $383.75 | $451.25 | $515.00 | $676.25 |
| 76 | $214.80 | $279.60 | $325.20 | $367.20 | $488.40 | $284.40 | $376.80 | $444.00 | $506.40 | $666.00 | $308.40 | $409.20 | $482.40 | $550.80 | $723.60 |
| 77 | $239.54 | $311.52 | $364.62 | $411.82 | $548.70 | $312.70 | $413.00 | $489.70 | $560.50 | $736.32 | $336.30 | $446.04 | $527.46 | $602.98 | $792.96 |
| 78 | $270.22 | $351.64 | $414.18 | $467.28 | $620.68 | $346.92 | $460.20 | $547.52 | $625.40 | $821.28 | $371.70 | $492.06 | $585.28 | $669.06 | $877.92 |
| 79 | $299.72 | $392.94 | $463.74 | $523.92 | $695.02 | $381.14 | $507.40 | $605.34 | $692.66 | $907.42 | $403.56 | $538.08 | $641.92 | $735.14 | $964.06 |
| 80 | $330.40 | $433.06 | $510.94 | $578.20 | $765.82 | $414.18 | $552.24 | $659.62 | $755.20 | $987.66 | $437.78 | $584.10 | $696.20 | $797.68 | $1,043.12 |
| 81 | $357.54 | $472.00 | $554.60 | $627.76 | $823.00 | $444.86 | $595.90 | $706.82 | $810.66 | $1,062.00 | $468.46 | $627.76 | $745.76 | $854.32 | $1,118.64 |
| 82 | $385.86 | $507.40 | $598.26 | $676.14 | $896.80 | $475.54 | $632.48 | $755.20 | $863.76 | $1,131.62 | $499.14 | $665.52 | $794.14 | $907.42 | $1,189.44 |
| 83 | $414.18 | $543.98 | $640.74 | $725.70 | $961.70 | $505.04 | $672.60 | $800.04 | $916.86 | $1,200.06 | $529.82 | $705.64 | $838.98 | $961.70 | $1,260.24 |
| 84 | $444.86 | $584.10 | $687.94 | $778.80 | $1,032.50 | $535.72 | $713.90 | $849.60 | $971.14 | $1,274.40 | $561.68 | $748.12 | $889.72 | $1,017.16 | $1,335.76 |
| 85 | $477.90 | $628.94 | $739.86 | $837.80 | $1,110.38 | $569.94 | $759.92 | $902.70 | $1,032.50 | $1,354.64 | $595.90 | $794.14 | $944.00 | $1,079.70 | $1,416.00 |
| 86 | $515.66 | $677.32 | $798.86 | $902.70 | $1,197.70 | $607.70 | $808.30 | $961.70 | $1,097.40 | $1,441.96 | $633.66 | $842.52 | $1,003.00 | $1,144.60 | $1,503.32 |
| 87 | $554.60 | $729.24 | $859.04 | $972.32 | $1,288.56 | $646.64 | $860.22 | $1,021.88 | $1,167.02 | $1,532.82 | $672.60 | $894.44 | $1,063.18 | $1,214.22 | $1,594.18 |
| 88 | $598.26 | $785.88 | $925.12 | $1,046.66 | $1,387.68 | $690.30 | $916.86 | $1,087.96 | $1,241.36 | $1,631.94 | $716.26 | $951.08 | $1,129.26 | $1,288.56 | $1,693.30 |
| 89 | $643.10 | $846.06 | $995.94 | $1,128.90 | $1,493.88 | $735.14 | $977.04 | $1,158.76 | $1,321.60 | $1,738.14 | $761.10 | $1,011.26 | $1,200.06 | $1,368.80 | $1,799.50 |
| 90 | $693.84 | $912.14 | $1,073.80 | $1,214.22 | $1,610.70 | $785.88 | $1,043.12 | $1,236.64 | $1,408.92 | $1,854.96 | $811.84 | $1,077.34 | $1,277.94 | $1,456.12 | $1,916.32 |
| 91 | $746.94 | $981.76 | $1,157.58 | $1,309.80 | $1,735.78 | $838.98 | $1,112.74 | $1,320.42 | $1,504.50 | $1,980.04 | $864.94 | $1,146.96 | $1,361.72 | $1,551.70 | $2,041.40 |
| 92 | $804.76 | $1,057.28 | $1,246.08 | $1,408.92 | $1,869.12 | $896.80 | $1,188.26 | $1,408.92 | $1,603.62 | $2,113.38 | $922.76 | $1,222.48 | $1,450.22 | $1,650.82 | $2,174.74 |
| 93 | $866.12 | $1,138.70 | $1,340.48 | $1,517.48 | $2,010.72 | $958.16 | $1,269.68 | $1,503.32 | $1,712.18 | $2,254.98 | $984.12 | $1,303.90 | $1,544.62 | $1,759.38 | $2,316.34 |
| 94 | $933.38 | $1,226.02 | $1,444.32 | $1,634.30 | $2,165.30 | $1,025.42 | $1,357.00 | $1,607.16 | $1,829.00 | $2,409.56 | $1,051.38 | $1,391.22 | $1,648.46 | $1,876.20 | $2,470.92 |
| 95 | $1,006.54 | $1,321.60 | $1,556.42 | $1,761.74 | $2,335.22 | $1,098.58 | $1,452.58 | $1,719.26 | $1,956.44 | $2,579.48 | $1,124.54 | $1,486.80 | $1,760.56 | $2,003.64 | $2,640.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 30 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 31 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $114.49 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 32 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $117.85 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 33 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $52.66 | $63.72 | $73.16 | $81.42 | $124.59 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 34 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $52.66 | $63.72 | $74.61 | $81.42 | $131.32 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 35 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $55.95 | $65.52 | $74.61 | $81.42 | $134.69 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 36 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $59.24 | $68.80 | $77.86 | $84.31 | $141.43 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 37 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $62.53 | $72.07 | $84.35 | $87.55 | $148.16 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 38 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $62.53 | $75.35 | $87.59 | $90.80 | $154.90 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 39 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $65.82 | $78.63 | $90.83 | $97.28 | $165.00 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 40 | $35.40 | $43.66 | $50.74 | $55.46 | $75.52 | $69.31 | $82.13 | $95.18 | $101.59 | $174.11 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 41 | $35.40 | $43.66 | $50.74 | $55.46 | $75.52 | $72.93 | $85.76 | $98.86 | $105.29 | $181.36 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 42 | $38.42 | $44.42 | $50.78 | $55.46 | $75.52 | $73.25 | $89.41 | $102.57 | $112.32 | $188.65 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 43 | $38.69 | $44.72 | $54.32 | $56.96 | $78.63 | $76.92 | $93.10 | $109.63 | $116.10 | $195.97 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 44 | $38.97 | $48.23 | $54.68 | $57.33 | $82.26 | $80.61 | $96.81 | $113.41 | $119.90 | $200.00 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 45 | $39.87 | $47.38 | $57.06 | $60.99 | $85.33 | $87.12 | $98.46 | $115.12 | $124.37 | $211.28 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 46 | $43.51 | $50.87 | $57.44 | $64.62 | $88.98 | $87.50 | $105.45 | $122.20 | $128.16 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 47 | $43.82 | $51.21 | $61.03 | $68.29 | $92.64 | $91.40 | $109.18 | $126.01 | $135.28 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 48 | $44.13 | $54.77 | $64.67 | $68.74 | $96.32 | $95.33 | $112.94 | $133.18 | $142.46 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 49 | $47.87 | $55.13 | $65.11 | $72.49 | $103.47 | $98.00 | $120.00 | $137.07 | $146.36 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 50 | $48.15 | $59.67 | $69.72 | $76.44 | $106.65 | $101.53 | $125.79 | $146.21 | $156.56 | $234.00 | $144.00 | $182.00 | $210.00 | $236.00 | $314.00 |
| 51 | $52.58 | $62.72 | $74.26 | $81.00 | $113.89 | $106.50 | $128.21 | $153.99 | $164.36 | $242.00 | $150.00 | $186.00 | $214.00 | $240.00 | $322.00 |
| 52 | $52.16 | $63.86 | $73.41 | $83.56 | $119.69 | $112.25 | $136.67 | $155.76 | $169.66 | $250.00 | $152.00 | $190.00 | $220.00 | $246.00 | $328.00 |
| 53 | $55.24 | $66.98 | $76.60 | $84.83 | $126.98 | $115.37 | $142.53 | $164.38 | $177.57 | $258.00 | $156.00 | $194.00 | $224.00 | $252.00 | $338.00 |
| 54 | $54.89 | $68.14 | $77.85 | $87.48 | $134.31 | $117.68 | $146.95 | $172.33 | $182.97 | $266.00 | $158.00 | $200.00 | $230.00 | $258.00 | $346.00 |
| 55 | $59.41 | $72.74 | $82.50 | $92.18 | $141.69 | $128.00 | $157.59 | $178.38 | $190.98 | $276.00 | $164.00 | $206.00 | $236.00 | $264.00 | $354.00 |
| 56 | $63.95 | $76.61 | $89.21 | $98.94 | $153.44 | $134.00 | $164.64 | $186.71 | $202.77 | $290.00 | $170.00 | $214.00 | $248.00 | $276.00 | $370.00 |
| 57 | $67.79 | $83.33 | $92.55 | $105.12 | $163.74 | $139.51 | $172.88 | $195.87 | $211.36 | $310.00 | $178.00 | $226.00 | $260.00 | $292.00 | $390.00 |
| 58 | $70.95 | $86.64 | $102.18 | $114.84 | $175.71 | $145.69 | $176.62 | $208.07 | $224.41 | $332.00 | $188.00 | $238.00 | $276.00 | $308.00 | $412.00 |
| 59 | $79.88 | $94.86 | $108.42 | $120.51 | $188.87 | $156.62 | $190.34 | $218.49 | $234.33 | $356.00 | $200.00 | $252.00 | $292.00 | $326.88 | $438.00 |
| 60 | $83.11 | $103.18 | $116.14 | $128.31 | $202.09 | $162.92 | $197.97 | $229.03 | $246.79 | $380.00 | $212.00 | $268.00 | $310.00 | $335.66 | $464.00 |
| 61 | $89.99 | $109.47 | $127.44 | $139.02 | $217.33 | $171.84 | $211.66 | $242.08 | $261.02 | $397.80 | $220.35 | $276.90 | $321.75 | $350.10 | $481.65 |
| 62 | $96.92 | $119.35 | $131.86 | $148.42 | $236.22 | $185.34 | $225.42 | $258.72 | $277.10 | $414.20 | $228.00 | $286.90 | $332.50 | $369.90 | $499.70 |
| 63 | $107.48 | $125.79 | $143.28 | $159.32 | $246.96 | $196.10 | $236.76 | $273.71 | $296.66 | $431.05 | $234.95 | $296.00 | $344.10 | $383.73 | $516.15 |
| 64 | $113.81 | $136.60 | $157.05 | $169.71 | $268.11 | $203.40 | $253.50 | $294.40 | $311.64 | $450.00 | $243.00 | $309.60 | $358.20 | $401.40 | $536.40 |
| 65 | $125.30 | $146.90 | $166.84 | $184.51 | $286.17 | $211.75 | $271.25 | $309.27 | $333.55 | $472.50 | $252.00 | $322.00 | $372.75 | $418.25 | $558.25 |
| 66 | $135.55 | $160.04 | $184.29 | $201.36 | $309.47 | $222.70 | $282.20 | $328.10 | $357.01 | $493.00 | $261.80 | $333.20 | $387.60 | $435.20 | $581.40 |
| 67 | $150.91 | $178.13 | $203.20 | $221.07 | $337.86 | $232.65 | $293.70 | $343.20 | $383.95 | $513.15 | $272.25 | $343.20 | $400.95 | $450.45 | $600.60 |
| 68 | $164.01 | $198.43 | $222.90 | $241.61 | $363.20 | $241.60 | $307.20 | $356.80 | $403.20 | $537.60 | $281.60 | $356.80 | $416.00 | $467.20 | $624.00 |
| 69 | $177.95 | $216.12 | $246.38 | $267.29 | $387.50 | $254.20 | $322.40 | $378.20 | $426.25 | $567.30 | $292.95 | $372.00 | $435.55 | $491.35 | $652.55 |
| 70 | $193.50 | $241.50 | $272.90 | $298.10 | $420.00 | $273.00 | $345.00 | $405.00 | $456.00 | $607.50 | $310.50 | $394.50 | $462.00 | $520.50 | $693.00 |
| 71 | $210.25 | $263.90 | $304.50 | $335.49 | $456.75 | $292.90 | $374.10 | $436.45 | $491.55 | $653.95 | $332.05 | $423.40 | $494.45 | $556.80 | $740.95 |
| 72 | $229.60 | $287.00 | $330.40 | $369.60 | $497.00 | $317.80 | $403.20 | $470.40 | $532.00 | $707.00 | $357.00 | $453.60 | $529.20 | $597.80 | $795.20 |
| 73 | $249.75 | $311.85 | $360.45 | $400.95 | $540.00 | $342.90 | $436.05 | $510.30 | $573.75 | $764.10 | $382.05 | $486.00 | $568.35 | $639.90 | $851.85 |
| 74 | $271.70 | $339.30 | $392.60 | $436.80 | $588.90 | $369.20 | $469.30 | $549.90 | $620.10 | $825.50 | $408.20 | $520.00 | $608.40 | $685.10 | $912.60 |
| 75 | $295.00 | $370.00 | $428.75 | $477.50 | $642.50 | $396.25 | $505.00 | $592.50 | $668.75 | $888.75 | $435.00 | $555.00 | $650.00 | $733.75 | $975.00 |
| 76 | $321.60 | $405.60 | $470.40 | $524.40 | $704.40 | $426.00 | $546.00 | $640.80 | $723.60 | $960.00 | $463.20 | $594.00 | $696.00 | $786.00 | $1,044.00 |
| 77 | $358.72 | $454.30 | $528.64 | $591.18 | $792.96 | $458.45 | $601.80 | $709.18 | $803.58 | $1,064.36 | $503.86 | $649.00 | $764.64 | $864.94 | $1,145.78 |
| 78 | $404.74 | $513.30 | $599.44 | $671.42 | $899.16 | $520.88 | $671.42 | $792.96 | $900.34 | $1,189.44 | $555.78 | $717.44 | $847.24 | $961.70 | $1,272.04 |
| 79 | $451.94 | $574.66 | $671.42 | $752.84 | $1,007.72 | $573.48 | $741.04 | $876.74 | $995.92 | $1,315.70 | $608.88 | $787.06 | $931.02 | $1,057.28 | $1,397.12 |
| 80 | $496.78 | $632.48 | $741.04 | $831.90 | $1,112.74 | $624.22 | $805.94 | $955.80 | $1,086.78 | $1,436.06 | $659.62 | $853.14 | $1,011.26 | $1,149.32 | $1,517.48 |
| 81 | $540.44 | $687.94 | $805.94 | $905.06 | $1,209.50 | $671.42 | $867.30 | $1,027.78 | $1,168.20 | $1,543.44 | $706.82 | $914.50 | $1,083.24 | $1,231.92 | $1,626.04 |
| 82 | $581.74 | $741.04 | $868.48 | $973.50 | $1,301.54 | $716.26 | $925.12 | $1,096.22 | $1,243.72 | $1,642.56 | $752.84 | $972.32 | $1,152.86 | $1,307.44 | $1,727.52 |
| 83 | $624.22 | $794.14 | $931.02 | $1,044.30 | $1,397.12 | $761.10 | $980.58 | $1,162.30 | $1,319.24 | $1,744.04 | $797.68 | $1,030.14 | $1,220.12 | $1,384.14 | $1,831.36 |
| 84 | $670.24 | $853.14 | $999.46 | $1,121.00 | $1,498.60 | $808.30 | $1,043.12 | $1,234.28 | $1,399.48 | $1,850.24 | $847.24 | $1,092.68 | $1,293.28 | $1,465.56 | $1,938.74 |
| 85 | $720.98 | $918.04 | $1,074.98 | $1,205.66 | $1,613.06 | $860.22 | $1,109.20 | $1,312.16 | $1,486.80 | $1,968.24 | $899.16 | $1,159.94 | $1,372.34 | $1,555.24 | $2,057.92 |
| 86 | $777.62 | $988.84 | $1,158.76 | $1,300.36 | $1,738.14 | $916.86 | $1,180.00 | $1,395.94 | $1,581.20 | $2,093.32 | $955.80 | $1,230.74 | $1,456.12 | $1,649.64 | $2,183.00 |
| 87 | $836.62 | $1,064.36 | $1,247.26 | $1,399.48 | $1,871.48 | $975.86 | $1,255.52 | $1,484.44 | $1,680.32 | $2,226.66 | $1,014.80 | $1,306.26 | $1,544.62 | $1,748.76 | $2,316.34 |
| 88 | $900.34 | $1,145.78 | $1,342.84 | $1,506.86 | $2,014.26 | $1,039.58 | $1,336.94 | $1,580.02 | $1,787.70 | $2,369.44 | $1,078.52 | $1,387.68 | $1,640.20 | $1,856.14 | $2,459.12 |
| 89 | $969.96 | $1,234.28 | $1,445.50 | $1,622.50 | $2,168.84 | $1,109.20 | $1,425.44 | $1,682.68 | $1,903.34 | $2,524.02 | $1,148.14 | $1,476.18 | $1,742.86 | $1,971.78 | $2,613.70 |
| 90 | $1,045.48 | $1,331.04 | $1,558.78 | $1,748.76 | $2,338.76 | $1,184.72 | $1,522.20 | $1,795.96 | $2,029.60 | $2,693.94 | $1,223.66 | $1,572.94 | $1,856.14 | $2,098.04 | $2,783.62 |
| 91 | $1,126.90 | $1,434.88 | $1,680.32 | $1,885.64 | $2,520.48 | $1,266.14 | $1,626.04 | $1,917.50 | $2,166.48 | $2,875.66 | $1,305.08 | $1,676.78 | $1,977.68 | $2,234.92 | $2,965.34 |
| 92 | $1,213.04 | $1,544.62 | $1,808.94 | $2,029.60 | $2,712.82 | $1,352.28 | $1,735.78 | $2,046.12 | $2,310.44 | $3,068.00 | $1,391.22 | $1,786.52 | $2,106.30 | $2,378.88 | $3,157.68 |
| 93 | $1,305.08 | $1,661.44 | $1,947.00 | $2,184.18 | $2,920.50 | $1,444.32 | $1,852.60 | $2,184.18 | $2,465.02 | $3,275.68 | $1,483.26 | $1,903.34 | $2,244.36 | $2,533.46 | $3,365.36 |
| 94 | $1,405.38 | $1,790.06 | $2,096.86 | $2,351.74 | $3,144.70 | $1,544.62 | $1,981.22 | $2,334.04 | $2,632.58 | $3,499.88 | $1,583.56 | $2,031.96 | $2,394.22 | $2,701.02 | $3,589.56 |
| 95 | $1,516.30 | $1,929.30 | $2,260.88 | $2,535.82 | $3,391.32 | $1,655.54 | $2,120.46 | $2,498.06 | $2,816.66 | $3,746.50 | $1,694.48 | $2,171.20 | $2,558.24 | $2,885.10 | $3,836.18 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $102.18 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $105.18 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $46.53 | $56.64 | $66.08 | $74.34 | $111.19 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $46.53 | $56.64 | $67.39 | $74.34 | $117.20 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $49.44 | $58.24 | $67.39 | $74.34 | $120.21 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $52.35 | $61.15 | $70.32 | $76.98 | $126.22 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $55.26 | $64.07 | $76.18 | $79.94 | $132.23 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $55.26 | $66.98 | $79.11 | $82.90 | $138.24 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $58.17 | $69.89 | $82.04 | $88.82 | $147.26 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 40 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $61.78 | $73.48 | $83.81 | $90.61 | $154.95 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 41 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $65.01 | $76.73 | $87.06 | $93.91 | $161.41 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 42 | $34.57 | $39.62 | $44.88 | $49.56 | $67.26 | $65.29 | $80.00 | $90.32 | $100.18 | $167.90 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 43 | $34.82 | $39.88 | $48.00 | $50.90 | $70.03 | $68.56 | $83.30 | $96.54 | $103.55 | $174.41 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 44 | $35.07 | $43.01 | $48.32 | $51.23 | $73.26 | $71.85 | $86.62 | $99.87 | $106.94 | $178.00 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 45 | $34.89 | $42.52 | $50.72 | $54.89 | $75.29 | $76.45 | $88.61 | $101.97 | $111.62 | $185.37 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 46 | $38.07 | $45.66 | $51.06 | $58.16 | $78.51 | $76.79 | $94.90 | $108.23 | $115.02 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 47 | $38.34 | $45.96 | $54.25 | $61.46 | $81.74 | $80.21 | $98.26 | $111.61 | $121.41 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 48 | $38.62 | $49.15 | $57.49 | $61.87 | $84.99 | $83.66 | $101.65 | $117.96 | $127.85 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 49 | $41.88 | $49.48 | $57.87 | $65.24 | $91.30 | $86.00 | $108.00 | $121.40 | $131.35 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 50 | $42.64 | $52.89 | $62.74 | $66.88 | $95.27 | $90.25 | $110.99 | $131.22 | $136.99 | $208.00 | $126.00 | $162.00 | $188.00 | $208.00 | $280.00 |
| 51 | $46.90 | $55.75 | $65.69 | $71.23 | $100.75 | $95.09 | $113.56 | $136.88 | $144.49 | $214.00 | $132.00 | $164.00 | $190.00 | $214.00 | $286.00 |
| 52 | $46.67 | $57.06 | $65.26 | $73.81 | $107.72 | $100.64 | $123.39 | $137.21 | $149.81 | $224.00 | $136.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 53 | $49.57 | $60.01 | $68.25 | $75.25 | $113.21 | $103.64 | $127.12 | $145.27 | $157.43 | $230.00 | $138.00 | $174.00 | $200.00 | $224.00 | $300.00 |
| 54 | $49.40 | $61.33 | $69.65 | $77.91 | $118.70 | $106.10 | $131.68 | $152.96 | $162.84 | $236.00 | $142.00 | $178.00 | $206.00 | $230.00 | $306.00 |
| 55 | $52.34 | $64.34 | $74.11 | $82.41 | $125.77 | $112.00 | $139.86 | $160.74 | $170.58 | $244.00 | $144.00 | $182.00 | $210.00 | $236.00 | $316.00 |
| 56 | $56.68 | $68.25 | $79.30 | $87.63 | $137.12 | $118.00 | $147.00 | $165.54 | $180.45 | $260.00 | $150.00 | $190.00 | $220.00 | $246.00 | $330.00 |
| 57 | $60.58 | $73.44 | $82.88 | $93.91 | $145.91 | $123.79 | $151.75 | $174.96 | $187.68 | $276.00 | $158.00 | $200.00 | $232.00 | $260.00 | $348.00 |
| 58 | $62.60 | $77.01 | $90.98 | $102.08 | $156.36 | $128.44 | $158.03 | $185.58 | $200.88 | $296.00 | $168.00 | $210.00 | $246.00 | $274.00 | $368.00 |
| 59 | $71.17 | $85.10 | $97.30 | $106.66 | $167.88 | $139.43 | $171.68 | $194.62 | $207.90 | $316.00 | $178.00 | $226.00 | $260.00 | $289.01 | $388.00 |
| 60 | $73.25 | $91.88 | $103.70 | $114.51 | $181.07 | $144.19 | $177.99 | $203.78 | $220.72 | $340.00 | $188.00 | $238.00 | $276.00 | $299.01 | $414.00 |
| 61 | $79.99 | $96.84 | $113.28 | $123.73 | $194.63 | $153.36 | $188.15 | $215.38 | $232.01 | $354.90 | $195.00 | $245.70 | $286.65 | $312.25 | $429.00 |
| 62 | $85.35 | $106.41 | $117.98 | $131.62 | $209.79 | $163.10 | $201.98 | $230.17 | $246.50 | $368.60 | $201.40 | $254.60 | $296.40 | $328.59 | $442.70 |
| 63 | $95.37 | $112.92 | $127.68 | $140.99 | $219.34 | $173.90 | $211.84 | $243.69 | $262.76 | $382.95 | $209.05 | $264.55 | $307.10 | $341.50 | $458.80 |
| 64 | $101.83 | $120.79 | $139.76 | $151.48 | $238.51 | $181.80 | $223.58 | $260.90 | $278.31 | $399.60 | $217.80 | $273.60 | $318.60 | $358.20 | $477.00 |
| 65 | $111.55 | $129.78 | $148.46 | $164.79 | $253.83 | $189.00 | $239.75 | $274.72 | $298.70 | $418.25 | $224.00 | $283.50 | $330.75 | $372.75 | $495.25 |
| 66 | $121.84 | $142.74 | $164.13 | $180.09 | $275.62 | $200.60 | $251.60 | $292.30 | $319.17 | $438.60 | $234.60 | $295.80 | $345.10 | $387.60 | $516.80 |
| 67 | $133.80 | $158.83 | $179.81 | $196.67 | $300.50 | $206.25 | $260.70 | $303.60 | $342.75 | $457.05 | $240.90 | $305.25 | $356.40 | $400.95 | $534.60 |
| 68 | $145.27 | $177.23 | $197.80 | $215.72 | $323.20 | $214.40 | $273.60 | $316.80 | $358.40 | $478.40 | $249.60 | $318.40 | $369.60 | $416.00 | $555.20 |
| 69 | $159.38 | $192.10 | $218.35 | $237.11 | $344.10 | $227.85 | $286.75 | $330.35 | $378.20 | $503.75 | $261.95 | $331.70 | $387.50 | $435.55 | $579.70 |
| 70 | $172.50 | $216.00 | $242.25 | $265.14 | $373.50 | $243.00 | $309.00 | $360.00 | $406.50 | $540.00 | $277.50 | $352.50 | $411.00 | $463.50 | $616.50 |
| 71 | $187.05 | $234.90 | $271.15 | $299.65 | $406.00 | $261.00 | $332.05 | $388.60 | $439.35 | $581.45 | $295.80 | $377.00 | $439.35 | $495.90 | $659.75 |
| 72 | $204.40 | $254.80 | $294.00 | $329.00 | $442.40 | $282.80 | $356.40 | $418.60 | $474.60 | $630.00 | $317.80 | $403.20 | $470.40 | $532.00 | $707.00 |
| 73 | $221.40 | $278.10 | $319.95 | $356.40 | $480.60 | $305.10 | $388.80 | $452.25 | $510.30 | $680.40 | $338.85 | $433.35 | $504.90 | $568.35 | $757.35 |
| 74 | $241.80 | $302.90 | $349.70 | $388.70 | $523.90 | $328.90 | $418.60 | $490.10 | $551.20 | $734.50 | $364.00 | $464.10 | $542.10 | $609.70 | $812.50 |
| 75 | $262.50 | $330.00 | $381.25 | $425.00 | $571.25 | $352.50 | $451.25 | $527.50 | $595.00 | $790.00 | $387.50 | $495.00 | $578.75 | $652.50 | $867.50 |
| 76 | $286.80 | $360.00 | $417.60 | $466.80 | $627.60 | $379.20 | $484.80 | $568.80 | $644.40 | $854.40 | $412.80 | $526.80 | $619.20 | $699.60 | $928.80 |
| 77 | $319.78 | $403.56 | $470.82 | $526.28 | $705.64 | $416.50 | $534.54 | $631.30 | $715.08 | $946.36 | $449.58 | $577.02 | $680.86 | $770.54 | $1,019.52 |
| 78 | $359.90 | $456.66 | $533.36 | $597.08 | $800.04 | $462.56 | $597.08 | $705.64 | $800.04 | $1,058.46 | $494.42 | $638.38 | $754.02 | $855.50 | $1,131.62 |
| 79 | $402.38 | $510.94 | $598.26 | $670.24 | $896.80 | $510.94 | $659.62 | $781.16 | $886.18 | $1,171.74 | $542.80 | $699.74 | $829.54 | $941.64 | $1,243.72 |
| 80 | $442.50 | $562.86 | $659.62 | $739.86 | $990.02 | $555.78 | $717.44 | $850.78 | $966.42 | $1,276.76 | $586.46 | $758.74 | $899.16 | $1,021.88 | $1,349.92 |
| 81 | $480.26 | $612.42 | $717.44 | $804.76 | $1,076.16 | $597.08 | $771.72 | $915.68 | $1,039.58 | $1,373.52 | $628.94 | $814.20 | $965.24 | $1,095.04 | $1,446.68 |
| 82 | $518.02 | $659.62 | $772.90 | $867.30 | $1,158.76 | $637.20 | $823.64 | $975.86 | $1,108.02 | $1,463.20 | $670.24 | $866.12 | $1,025.42 | $1,164.66 | $1,538.72 |
| 83 | $555.78 | $706.82 | $828.36 | $929.84 | $1,242.54 | $677.32 | $873.20 | $1,034.86 | $1,174.10 | $1,551.70 | $710.36 | $916.86 | $1,085.60 | $1,233.10 | $1,629.58 |
| 84 | $595.90 | $758.74 | $888.54 | $997.10 | $1,333.40 | $718.62 | $927.48 | $1,097.40 | $1,244.90 | $1,646.10 | $752.84 | $972.32 | $1,149.32 | $1,303.90 | $1,725.16 |
| 85 | $641.92 | $816.56 | $956.98 | $1,073.60 | $1,434.88 | $765.82 | $986.48 | $1,168.20 | $1,323.96 | $1,751.12 | $801.22 | $1,032.50 | $1,221.30 | $1,384.14 | $1,831.36 |
| 86 | $691.48 | $880.28 | $1,031.32 | $1,157.58 | $1,546.98 | $815.38 | $1,050.20 | $1,242.54 | $1,407.74 | $1,863.22 | $850.78 | $1,096.22 | $1,295.64 | $1,467.92 | $1,943.46 |
| 87 | $744.58 | $947.54 | $1,110.38 | $1,246.08 | $1,664.98 | $868.48 | $1,117.46 | $1,321.60 | $1,496.24 | $1,981.22 | $903.88 | $1,163.48 | $1,374.70 | $1,556.42 | $2,061.46 |
| 88 | $801.22 | $1,019.52 | $1,195.24 | $1,340.48 | $1,792.42 | $925.12 | $1,189.44 | $1,406.56 | $1,590.64 | $2,108.66 | $960.52 | $1,235.46 | $1,459.66 | $1,650.82 | $2,188.90 |
| 89 | $862.58 | $1,098.58 | $1,287.38 | $1,444.32 | $1,930.48 | $986.48 | $1,268.50 | $1,498.60 | $1,694.48 | $2,246.72 | $1,021.88 | $1,314.52 | $1,551.70 | $1,754.66 | $2,326.96 |
| 90 | $929.84 | $1,184.72 | $1,387.68 | $1,556.42 | $2,081.52 | $1,053.74 | $1,354.64 | $1,598.90 | $1,806.58 | $2,397.76 | $1,089.14 | $1,400.66 | $1,652.00 | $1,866.76 | $2,478.00 |
| 91 | $1,003.00 | $1,276.76 | $1,495.06 | $1,677.96 | $2,243.18 | $1,126.90 | $1,446.68 | $1,706.28 | $1,928.12 | $2,559.42 | $1,162.30 | $1,492.70 | $1,759.38 | $1,988.30 | $2,639.66 |
| 92 | $1,079.70 | $1,374.70 | $1,609.52 | $1,806.58 | $2,414.28 | $1,203.60 | $1,544.62 | $1,820.74 | $2,056.74 | $2,730.52 | $1,239.00 | $1,590.64 | $1,873.84 | $2,116.92 | $2,810.76 |
| 93 | $1,162.30 | $1,478.54 | $1,732.24 | $1,943.46 | $2,598.36 | $1,286.20 | $1,648.46 | $1,943.46 | $2,193.62 | $2,914.60 | $1,321.60 | $1,694.48 | $1,996.56 | $2,253.80 | $2,994.84 |
| 94 | $1,250.80 | $1,593.00 | $1,865.58 | $2,093.32 | $2,798.96 | $1,374.70 | $1,762.92 | $2,076.80 | $2,343.48 | $3,115.20 | $1,410.10 | $1,808.94 | $2,129.90 | $2,403.66 | $3,195.44 |
| 95 | $1,348.74 | $1,716.90 | $2,011.90 | $2,257.34 | $3,018.44 | $1,472.64 | $1,886.82 | $2,223.12 | $2,507.50 | $3,334.68 | $1,508.04 | $1,932.84 | $2,276.22 | $2,567.68 | $3,414.92 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 30 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 31 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $93.56 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 32 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $96.31 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 33 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $42.86 | $50.74 | $59.00 | $66.08 | $101.82 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 34 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $42.86 | $50.74 | $60.17 | $66.08 | $107.32 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 35 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $45.54 | $52.17 | $60.17 | $66.08 | $110.07 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 36 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $48.22 | $54.78 | $62.79 | $68.43 | $115.57 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 37 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $50.90 | $57.39 | $68.02 | $71.06 | $121.08 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 38 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $50.90 | $60.00 | $70.64 | $73.69 | $126.58 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 39 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $53.58 | $62.61 | $73.25 | $78.95 | $134.84 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 40 | $28.32 | $35.40 | $40.12 | $44.84 | $61.36 | $55.75 | $66.28 | $75.29 | $82.37 | $141.03 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 41 | $28.32 | $35.40 | $40.12 | $44.84 | $61.36 | $58.66 | $69.21 | $78.20 | $85.37 | $146.90 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 42 | $30.73 | $36.02 | $40.15 | $44.84 | $61.36 | $58.92 | $72.16 | $81.14 | $91.07 | $152.80 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 43 | $30.95 | $36.26 | $42.95 | $46.05 | $63.89 | $61.87 | $75.13 | $86.72 | $94.13 | $158.73 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 44 | $31.18 | $39.10 | $43.23 | $46.35 | $66.84 | $64.84 | $78.13 | $89.72 | $97.21 | $162.00 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 45 | $32.40 | $38.88 | $45.65 | $50.01 | $69.02 | $71.12 | $80.41 | $92.10 | $102.05 | $169.42 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 46 | $35.35 | $41.74 | $45.95 | $52.99 | $71.97 | $71.43 | $86.11 | $97.76 | $105.16 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 47 | $35.60 | $42.02 | $48.83 | $56.00 | $74.93 | $74.61 | $89.16 | $100.81 | $111.00 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 48 | $35.86 | $44.94 | $51.74 | $56.37 | $77.91 | $77.82 | $92.23 | $106.55 | $116.89 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 49 | $38.89 | $45.24 | $52.08 | $59.44 | $83.69 | $80.00 | $98.00 | $109.65 | $120.09 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 50 | $39.89 | $47.46 | $57.17 | $61.42 | $86.74 | $82.72 | $99.89 | $119.97 | $126.31 | $190.00 | $116.00 | $146.00 | $170.00 | $190.00 | $254.00 |
| 51 | $42.63 | $51.57 | $59.98 | $65.64 | $91.99 | $87.48 | $104.40 | $123.57 | $131.85 | $196.00 | $120.00 | $152.00 | $174.00 | $196.00 | $260.00 |
| 52 | $42.55 | $51.63 | $58.46 | $66.85 | $97.25 | $90.96 | $112.00 | $124.23 | $135.37 | $202.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 53 | $45.33 | $54.42 | $62.67 | $68.41 | $102.50 | $95.82 | $115.57 | $133.80 | $142.79 | $208.00 | $126.00 | $158.00 | $182.00 | $204.00 | $272.00 |
| 54 | $45.29 | $55.88 | $62.82 | $71.08 | $109.33 | $96.46 | $120.23 | $139.41 | $148.20 | $216.00 | $128.00 | $162.00 | $186.00 | $210.00 | $280.00 |
| 55 | $48.10 | $58.75 | $67.12 | $74.03 | $114.62 | $104.00 | $126.07 | $145.06 | $153.89 | $222.00 | $132.00 | $166.00 | $192.00 | $214.00 | $288.00 |
| 56 | $52.32 | $61.29 | $72.22 | $80.57 | $124.06 | $108.00 | $133.28 | $152.06 | $163.71 | $234.00 | $138.00 | $172.00 | $200.00 | $224.00 | $300.00 |
| 57 | $54.81 | $67.79 | $75.98 | $85.50 | $132.94 | $112.00 | $140.22 | $159.74 | $171.28 | $252.00 | $144.00 | $182.00 | $212.00 | $236.00 | $316.00 |
| 58 | $57.04 | $70.13 | $82.58 | $92.15 | $141.85 | $116.94 | $143.15 | $168.71 | $180.98 | $268.00 | $152.00 | $192.00 | $224.00 | $250.00 | $334.00 |
| 59 | $63.91 | $76.73 | $87.57 | $96.96 | $153.35 | $126.06 | $154.88 | $176.26 | $188.52 | $288.00 | $162.00 | $204.00 | $236.00 | $263.10 | $354.00 |
| 60 | $66.21 | $83.40 | $94.02 | $103.48 | $164.91 | $131.08 | $161.64 | $185.75 | $199.86 | $308.00 | $170.00 | $216.00 | $252.00 | $270.07 | $376.00 |
| 61 | $72.85 | $88.42 | $103.37 | $112.60 | $176.79 | $140.43 | $171.86 | $197.58 | $211.54 | $321.75 | $177.45 | $224.25 | $261.30 | $283.86 | $390.00 |
| 62 | $78.11 | $96.35 | $106.87 | $120.42 | $191.62 | $148.27 | $182.14 | $208.76 | $224.40 | $336.30 | $184.30 | $231.80 | $269.80 | $298.55 | $404.70 |
| 63 | $87.80 | $102.92 | $116.33 | $128.30 | $199.85 | $159.10 | $194.03 | $222.50 | $230.02 | $347.80 | $190.55 | $240.50 | $279.35 | $310.29 | $418.10 |
| 64 | $92.85 | $110.72 | $126.79 | $137.45 | $217.12 | $165.60 | $204.21 | $237.98 | $253.31 | $363.60 | $198.00 | $250.20 | $289.80 | $325.80 | $433.80 |
| 65 | $102.38 | $118.37 | $134.32 | $149.30 | $231.20 | $173.25 | $217.00 | $250.53 | $270.49 | $379.75 | $204.75 | $259.00 | $301.00 | $337.75 | $451.50 |
| 66 | $109.66 | $129.77 | $149.73 | $163.07 | $249.83 | $180.20 | $227.80 | $266.90 | $289.56 | $397.80 | $212.50 | $270.30 | $314.50 | $351.90 | $469.20 |
| 67 | $121.35 | $145.47 | $163.73 | $179.44 | $272.89 | $188.10 | $239.25 | $277.20 | $311.44 | $415.80 | $219.45 | $278.85 | $323.40 | $364.65 | $485.10 |
| 68 | $132.77 | $160.56 | $180.09 | $195.59 | $294.40 | $196.80 | $248.00 | $289.60 | $326.40 | $435.20 | $227.20 | $288.00 | $336.00 | $379.20 | $505.60 |
| 69 | $143.91 | $175.59 | $199.17 | $217.00 | $313.10 | $206.15 | $261.95 | $305.35 | $345.65 | $458.80 | $237.15 | $302.25 | $353.40 | $398.35 | $528.55 |
| 70 | $156.00 | $196.50 | $220.36 | $242.21 | $340.50 | $220.50 | $280.50 | $327.00 | $370.50 | $492.00 | $250.50 | $321.00 | $373.50 | $423.00 | $561.00 |
| 71 | $171.10 | $213.15 | $246.50 | $272.41 | $369.75 | $237.80 | $301.60 | $353.80 | $398.75 | $529.25 | $269.70 | $342.20 | $400.20 | $450.95 | $600.30 |
| 72 | $184.80 | $232.40 | $268.80 | $298.20 | $401.80 | $256.20 | $327.60 | $382.20 | $429.80 | $572.60 | $288.40 | $368.20 | $429.80 | $483.00 | $642.60 |
| 73 | $202.50 | $252.45 | $291.60 | $325.35 | $437.40 | $278.10 | $352.35 | $413.10 | $465.75 | $618.30 | $309.15 | $394.20 | $460.35 | $518.40 | $689.85 |
| 74 | $219.70 | $275.60 | $317.20 | $353.60 | $477.10 | $299.00 | $380.90 | $444.60 | $501.80 | $668.20 | $330.20 | $422.50 | $491.40 | $555.10 | $739.70 |
| 75 | $238.75 | $300.00 | $347.50 | $386.25 | $520.00 | $321.25 | $410.00 | $480.00 | $541.25 | $720.00 | $352.50 | $450.00 | $527.50 | $593.75 | $788.75 |
| 76 | $260.40 | $327.60 | $380.40 | $424.80 | $571.20 | $344.40 | $440.40 | $518.40 | $585.60 | $777.60 | $374.40 | $480.00 | $564.00 | $637.20 | $846.00 |
| 77 | $291.46 | $368.16 | $428.34 | $479.08 | $641.92 | $379.96 | $487.34 | $574.66 | $651.36 | $861.40 | $409.46 | $526.28 | $619.50 | $700.92 | $927.48 |
| 78 | $328.04 | $415.36 | $486.16 | $543.98 | $728.06 | $422.44 | $542.80 | $643.10 | $729.24 | $962.88 | $450.76 | $580.56 | $686.76 | $778.80 | $1,030.14 |
| 79 | $365.80 | $464.92 | $543.98 | $610.06 | $816.56 | $464.92 | $599.44 | $710.36 | $807.12 | $1,066.72 | $493.24 | $637.20 | $754.02 | $856.68 | $1,132.80 |
| 80 | $402.38 | $512.12 | $600.62 | $673.78 | $900.24 | $505.04 | $652.54 | $775.26 | $880.28 | $1,162.30 | $533.36 | $690.30 | $818.92 | $931.02 | $1,228.38 |
| 81 | $437.78 | $556.96 | $652.54 | $732.78 | $979.40 | $543.98 | $702.10 | $833.08 | $946.36 | $1,249.62 | $572.30 | $739.86 | $877.92 | $997.10 | $1,316.88 |
| 82 | $470.82 | $599.44 | $703.28 | $789.42 | $1,054.92 | $579.38 | $748.12 | $887.36 | $1,007.72 | $1,331.04 | $608.88 | $787.06 | $933.38 | $1,059.64 | $1,400.66 |
| 83 | $505.04 | $643.10 | $754.02 | $846.06 | $1,131.62 | $615.96 | $794.14 | $941.64 | $1,067.90 | $1,412.46 | $645.46 | $834.26 | $988.84 | $1,122.18 | $1,483.26 |
| 84 | $542.80 | $690.30 | $809.48 | $907.42 | $1,213.04 | $654.90 | $843.70 | $999.46 | $1,132.80 | $1,497.42 | $685.58 | $883.82 | $1,047.84 | $1,187.08 | $1,569.40 |
| 85 | $584.10 | $743.40 | $870.84 | $977.04 | $1,306.26 | $697.38 | $897.98 | $1,062.00 | $1,204.78 | $1,594.18 | $729.24 | $939.28 | $1,111.56 | $1,259.06 | $1,667.34 |
| 86 | $628.94 | $801.22 | $938.10 | $1,052.56 | $1,407.74 | $742.22 | $955.80 | $1,129.26 | $1,280.30 | $1,695.66 | $774.08 | $997.10 | $1,178.82 | $1,334.58 | $1,768.82 |
| 87 | $677.32 | $862.58 | $1,010.08 | $1,133.98 | $1,515.12 | $790.60 | $1,017.16 | $1,201.24 | $1,361.72 | $1,803.04 | $822.46 | $1,058.46 | $1,250.80 | $1,416.00 | $1,876.20 |
| 88 | $729.24 | $928.66 | $1,087.96 | $1,220.12 | $1,630.76 | $842.52 | $1,083.24 | $1,279.12 | $1,447.86 | $1,918.68 | $874.38 | $1,124.54 | $1,328.68 | $1,502.14 | $1,991.84 |
| 89 | $784.70 | $999.46 | $1,170.56 | $1,313.34 | $1,757.02 | $897.98 | $1,154.04 | $1,361.72 | $1,541.08 | $2,044.94 | $929.84 | $1,195.34 | $1,411.28 | $1,595.36 | $2,118.10 |
| 90 | $847.24 | $1,077.34 | $1,262.60 | $1,416.00 | $1,893.90 | $960.52 | $1,231.92 | $1,453.76 | $1,643.74 | $2,181.82 | $992.38 | $1,273.22 | $1,503.32 | $1,698.02 | $2,254.98 |
| 91 | $912.14 | $1,162.30 | $1,360.54 | $1,526.92 | $2,041.40 | $1,025.42 | $1,316.88 | $1,551.70 | $1,754.66 | $2,329.32 | $1,057.28 | $1,358.18 | $1,601.26 | $1,808.94 | $2,402.48 |
| 92 | $981.76 | $1,250.80 | $1,464.38 | $1,643.74 | $2,197.16 | $1,095.04 | $1,405.38 | $1,655.54 | $1,871.48 | $2,485.08 | $1,126.90 | $1,446.68 | $1,705.10 | $1,925.76 | $2,558.24 |
| 93 | $1,057.28 | $1,346.38 | $1,576.48 | $1,768.82 | $2,364.72 | $1,170.56 | $1,500.96 | $1,767.64 | $1,996.56 | $2,652.64 | $1,202.42 | $1,542.26 | $1,817.20 | $2,050.84 | $2,725.80 |
| 94 | $1,138.70 | $1,449.04 | $1,698.02 | $1,904.52 | $2,546.44 | $1,251.98 | $1,603.62 | $1,889.18 | $2,132.26 | $2,834.36 | $1,283.84 | $1,644.92 | $1,938.74 | $2,186.54 | $2,907.52 |
| 95 | $1,227.20 | $1,562.32 | $1,831.36 | $2,054.38 | $2,745.86 | $1,340.48 | $1,716.90 | $2,022.52 | $2,282.12 | $3,033.78 | $1,372.34 | $1,758.20 | $2,072.08 | $2,336.40 | $3,106.94 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 30 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 31 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $86.17 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 32 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $88.71 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 33 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $39.19 | $47.20 | $55.46 | $61.36 | $93.78 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 34 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $39.19 | $47.20 | $56.56 | $61.36 | $98.85 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 35 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $41.64 | $48.53 | $56.56 | $61.36 | $101.38 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 36 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $44.09 | $50.96 | $59.02 | $63.54 | $106.45 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 37 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $46.53 | $53.39 | $63.94 | $65.98 | $111.52 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 38 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $46.53 | $55.81 | $66.40 | $68.43 | $116.59 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 39 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $48.98 | $58.24 | $68.86 | $73.31 | $124.19 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 40 | $25.96 | $33.04 | $37.76 | $41.30 | $56.64 | $51.23 | $61.96 | $71.03 | $75.50 | $130.58 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 41 | $25.96 | $33.04 | $37.76 | $41.30 | $56.64 | $53.91 | $64.69 | $73.78 | $78.26 | $136.02 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 42 | $28.17 | $33.62 | $37.79 | $41.30 | $56.64 | $54.14 | $67.45 | $76.54 | $83.48 | $141.48 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 43 | $28.37 | $33.84 | $40.42 | $42.41 | $58.97 | $56.85 | $70.23 | $81.81 | $86.29 | $146.98 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 44 | $28.58 | $36.50 | $40.69 | $42.69 | $61.70 | $59.58 | $73.03 | $84.64 | $89.11 | $150.00 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 45 | $29.90 | $36.45 | $43.11 | $45.13 | $64.00 | $64.01 | $75.49 | $87.17 | $92.48 | $157.46 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 46 | $32.63 | $39.13 | $43.40 | $47.82 | $66.73 | $64.29 | $80.84 | $92.52 | $95.30 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 47 | $32.86 | $39.39 | $46.11 | $50.54 | $69.48 | $67.15 | $83.70 | $95.41 | $100.59 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 48 | $33.10 | $42.13 | $48.86 | $50.87 | $72.24 | $70.04 | $86.59 | $100.84 | $105.93 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 49 | $35.90 | $42.41 | $49.19 | $53.64 | $77.60 | $72.00 | $92.00 | $103.78 | $108.83 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 50 | $35.77 | $44.75 | $51.59 | $57.33 | $79.63 | $75.20 | $94.34 | $108.72 | $117.42 | $174.00 | $106.00 | $136.00 | $156.00 | $176.00 | $234.00 |
| 51 | $38.37 | $47.39 | $55.69 | $60.06 | $84.69 | $77.97 | $97.07 | $115.97 | $122.82 | $180.00 | $110.00 | $140.00 | $162.00 | $180.00 | $240.00 |
| 52 | $38.43 | $47.55 | $54.38 | $62.67 | $89.77 | $83.22 | $102.51 | $114.96 | $126.35 | $186.00 | $112.00 | $142.00 | $164.00 | $186.00 | $246.00 |
| 53 | $41.08 | $50.24 | $58.50 | $62.94 | $94.85 | $86.04 | $107.86 | $124.24 | $131.80 | $192.00 | $116.00 | $146.00 | $170.00 | $188.00 | $252.00 |
| 54 | $41.17 | $51.79 | $58.73 | $65.61 | $99.96 | $88.74 | $110.69 | $129.73 | $137.23 | $198.00 | $118.00 | $152.00 | $174.00 | $194.00 | $258.00 |
| 55 | $43.85 | $54.55 | $61.53 | $68.44 | $105.07 | $94.00 | $118.19 | $133.30 | $142.77 | $204.00 | $120.00 | $154.00 | $176.00 | $198.00 | $264.00 |
| 56 | $47.96 | $57.11 | $66.56 | $73.50 | $115.90 | $100.00 | $123.48 | $140.52 | $150.68 | $218.00 | $126.00 | $160.00 | $186.00 | $206.00 | $278.00 |
| 57 | $50.48 | $62.14 | $69.07 | $78.49 | $123.21 | $104.14 | $128.70 | $146.43 | $158.52 | $232.00 | $132.00 | $168.00 | $194.00 | $218.00 | $294.00 |
| 58 | $52.86 | $64.63 | $75.58 | $85.06 | $130.57 | $109.27 | $132.00 | $155.59 | $168.31 | $248.00 | $140.00 | $178.00 | $206.00 | $230.00 | $308.00 |
| 59 | $58.10 | $71.15 | $80.62 | $90.04 | $142.05 | $114.60 | $143.69 | $161.57 | $176.19 | $268.00 | $146.00 | $190.00 | $218.00 | $245.16 | $328.00 |
| 60 | $60.57 | $77.74 | $85.72 | $96.58 | $151.97 | $119.85 | $150.75 | $169.52 | $185.96 | $286.00 | $156.00 | $202.00 | $230.00 | $252.71 | $348.00 |
| 61 | $65.71 | $82.81 | $94.87 | $104.26 | $163.81 | $127.49 | $161.01 | $181.56 | $196.19 | $298.35 | $161.85 | $208.65 | $239.85 | $263.05 | $362.70 |
| 62 | $70.88 | $89.16 | $98.55 | $110.62 | $176.75 | $135.30 | $169.52 | $194.49 | $207.49 | $309.70 | $167.20 | $214.70 | $248.90 | $276.02 | $374.30 |
| 63 | $80.24 | $95.77 | $107.81 | $119.84 | $185.22 | $146.15 | $179.79 | $204.84 | $222.07 | $323.75 | $173.90 | $225.70 | $259.00 | $290.09 | $388.50 |
| 64 | $85.36 | $102.09 | $118.15 | $127.64 | $200.67 | $153.00 | $190.13 | $220.36 | $234.98 | $336.60 | $181.80 | $232.20 | $270.00 | $302.40 | $403.20 |
| 65 | $93.21 | $109.82 | $125.84 | $138.03 | $215.03 | $157.50 | $203.00 | $233.25 | $250.58 | $353.50 | $187.25 | $241.50 | $281.75 | $313.25 | $420.00 |
| 66 | $100.52 | $121.11 | $138.22 | $151.73 | $232.10 | $164.90 | $212.50 | $246.50 | $269.82 | $370.60 | $193.80 | $251.60 | $290.70 | $328.10 | $436.90 |
| 67 | $112.02 | $135.08 | $152.04 | $166.52 | $253.39 | $173.25 | $222.75 | $257.40 | $290.02 | $386.10 | $201.30 | $260.70 | $300.30 | $338.25 | $452.10 |
| 68 | $121.84 | $149.96 | $166.80 | $182.65 | $272.00 | $179.20 | $232.00 | $268.80 | $304.00 | $403.20 | $208.00 | $270.40 | $312.00 | $353.60 | $468.80 |
| 69 | $131.53 | $163.59 | $184.42 | $201.19 | $291.40 | $187.55 | $244.90 | $283.85 | $320.85 | $426.25 | $217.00 | $282.10 | $327.05 | $368.90 | $491.35 |
| 70 | $144.00 | $183.00 | $204.31 | $223.58 | $315.00 | $202.50 | $261.00 | $304.50 | $342.00 | $456.00 | $231.00 | $298.50 | $348.00 | $391.50 | $520.50 |
| 71 | $156.60 | $198.65 | $229.10 | $252.33 | $343.65 | $218.95 | $281.30 | $329.15 | $369.75 | $493.00 | $246.50 | $319.00 | $372.65 | $419.05 | $558.25 |
| 72 | $170.80 | $217.00 | $249.20 | $278.60 | $373.80 | $236.60 | $305.20 | $355.60 | $401.80 | $532.00 | $264.60 | $343.00 | $399.00 | $450.80 | $599.20 |
| 73 | $184.95 | $236.25 | $271.35 | $302.40 | $407.70 | $253.80 | $330.75 | $383.40 | $433.35 | $576.45 | $283.50 | $368.55 | $427.95 | $483.30 | $642.60 |
| 74 | $201.50 | $257.40 | $296.40 | $330.20 | $443.30 | $274.30 | $356.20 | $414.70 | $468.00 | $621.40 | $302.90 | $395.20 | $458.90 | $518.70 | $687.70 |
| 75 | $220.00 | $281.25 | $323.75 | $360.00 | $485.00 | $295.00 | $383.75 | $447.50 | $505.00 | $671.25 | $323.75 | $422.50 | $491.25 | $553.75 | $736.25 |
| 76 | $240.00 | $307.20 | $354.00 | $396.00 | $531.60 | $316.00 | $414.00 | $482.40 | $546.00 | $724.80 | $344.40 | $450.00 | $525.60 | $594.00 | $788.40 |
| 77 | $266.68 | $344.56 | $398.84 | $446.04 | $598.26 | $348.10 | $456.66 | $535.72 | $606.52 | $803.58 | $375.24 | $493.24 | $577.02 | $653.72 | $866.12 |
| 78 | $300.90 | $389.40 | $451.94 | $506.22 | $678.50 | $387.04 | $509.76 | $598.26 | $678.50 | $897.98 | $414.18 | $545.16 | $639.56 | $725.70 | $960.52 |
| 79 | $336.30 | $435.42 | $506.22 | $567.58 | $759.92 | $427.16 | $561.68 | $661.98 | $751.66 | $993.56 | $453.12 | $597.08 | $703.28 | $797.68 | $1,054.92 |
| 80 | $369.34 | $480.26 | $559.32 | $626.58 | $838.98 | $463.74 | $612.42 | $722.16 | $818.92 | $1,083.24 | $490.88 | $647.82 | $763.46 | $866.12 | $1,145.78 |
| 81 | $401.20 | $521.56 | $607.70 | $682.04 | $910.96 | $499.14 | $658.44 | $776.44 | $881.46 | $1,163.48 | $525.10 | $693.84 | $817.74 | $928.66 | $1,226.02 |
| 82 | $433.06 | $561.68 | $653.72 | $733.96 | $981.76 | $533.36 | $702.10 | $826.00 | $938.10 | $1,240.18 | $560.50 | $738.68 | $868.48 | $986.48 | $1,305.08 |
| 83 | $463.74 | $602.98 | $702.10 | $787.06 | $1,052.56 | $565.22 | $745.76 | $876.74 | $994.74 | $1,315.70 | $593.54 | $783.52 | $921.58 | $1,044.30 | $1,381.78 |
| 84 | $497.96 | $646.64 | $752.84 | $844.88 | $1,129.26 | $600.62 | $790.60 | $929.84 | $1,054.92 | $1,394.76 | $630.12 | $829.54 | $974.68 | $1,105.66 | $1,463.20 |
| 85 | $535.72 | $696.20 | $810.66 | $908.60 | $1,215.40 | $639.56 | $841.34 | $990.02 | $1,121.00 | $1,484.44 | $669.06 | $881.46 | $1,034.86 | $1,172.92 | $1,552.88 |
| 86 | $578.20 | $750.48 | $873.20 | $979.40 | $1,309.80 | $682.04 | $895.62 | $1,052.56 | $1,191.80 | $1,578.84 | $711.54 | $935.74 | $1,097.40 | $1,243.72 | $1,647.28 |
| 87 | $621.86 | $807.12 | $940.46 | $1,054.92 | $1,410.10 | $725.70 | $952.26 | $1,119.82 | $1,267.32 | $1,679.14 | $755.20 | $992.38 | $1,164.66 | $1,319.24 | $1,747.58 |
| 88 | $669.06 | $868.48 | $1,012.44 | $1,135.16 | $1,517.48 | $772.90 | $1,013.62 | $1,191.80 | $1,347.56 | $1,786.52 | $802.40 | $1,053.74 | $1,236.64 | $1,399.48 | $1,854.96 |
| 89 | $720.98 | $935.74 | $1,090.32 | $1,222.48 | $1,634.30 | $824.82 | $1,080.88 | $1,269.68 | $1,434.88 | $1,903.34 | $854.32 | $1,121.00 | $1,314.52 | $1,486.80 | $1,971.78 |
| 90 | $777.62 | $1,008.90 | $1,175.28 | $1,318.06 | $1,762.92 | $881.46 | $1,154.04 | $1,354.64 | $1,530.46 | $2,031.96 | $910.96 | $1,194.16 | $1,399.48 | $1,582.38 | $2,100.40 |
| 91 | $837.80 | $1,087.96 | $1,266.14 | $1,420.72 | $1,899.80 | $941.64 | $1,233.10 | $1,445.50 | $1,633.12 | $2,168.84 | $971.14 | $1,273.22 | $1,490.34 | $1,685.04 | $2,237.28 |
| 92 | $901.52 | $1,170.56 | $1,362.90 | $1,529.28 | $2,044.94 | $1,005.36 | $1,315.70 | $1,542.26 | $1,741.68 | $2,313.98 | $1,034.86 | $1,355.82 | $1,587.10 | $1,793.60 | $2,382.42 |
| 93 | $971.14 | $1,260.24 | $1,467.92 | $1,646.10 | $2,200.70 | $1,074.98 | $1,405.38 | $1,647.28 | $1,858.50 | $2,469.74 | $1,104.48 | $1,445.50 | $1,692.12 | $1,910.42 | $2,538.18 |
| 94 | $1,045.48 | $1,357.00 | $1,580.02 | $1,772.36 | $2,370.62 | $1,149.32 | $1,502.14 | $1,759.38 | $1,984.76 | $2,639.66 | $1,178.82 | $1,542.26 | $1,804.22 | $2,036.68 | $2,708.10 |
| 95 | $1,126.90 | $1,463.20 | $1,703.92 | $1,911.60 | $2,555.88 | $1,230.74 | $1,608.34 | $1,883.28 | $2,124.00 | $2,824.92 | $1,260.24 | $1,648.46 | $1,928.12 | $2,175.92 | $2,893.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 30 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 31 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $97.25 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 32 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $100.11 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 33 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $45.31 | $54.28 | $62.54 | $68.44 | $105.83 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 34 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $45.31 | $54.28 | $63.78 | $68.44 | $111.55 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 35 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $48.14 | $55.81 | $63.78 | $68.44 | $114.42 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 36 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $50.97 | $58.61 | $66.56 | $70.87 | $120.14 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 37 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $53.81 | $61.40 | $72.10 | $73.59 | $125.86 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 38 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $53.81 | $64.19 | $74.88 | $76.32 | $131.58 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 39 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $56.64 | $66.98 | $77.65 | $81.77 | $140.16 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 40 | $30.68 | $36.58 | $43.66 | $47.20 | $63.72 | $60.27 | $69.16 | $80.97 | $86.49 | $147.99 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 41 | $30.68 | $36.58 | $43.66 | $47.20 | $63.72 | $63.42 | $72.22 | $84.10 | $89.64 | $154.16 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 42 | $33.29 | $37.22 | $43.70 | $47.20 | $63.72 | $63.70 | $75.30 | $87.26 | $95.63 | $160.35 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 43 | $33.53 | $37.46 | $46.74 | $48.47 | $66.34 | $66.89 | $78.40 | $93.27 | $98.84 | $166.57 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 44 | $33.77 | $40.41 | $47.05 | $48.79 | $69.41 | $70.10 | $81.53 | $96.49 | $102.07 | $170.00 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 45 | $33.64 | $40.09 | $48.18 | $52.45 | $72.78 | $72.90 | $83.69 | $97.03 | $106.83 | $179.39 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 46 | $36.71 | $43.05 | $48.50 | $55.57 | $75.89 | $73.21 | $89.63 | $103.00 | $110.09 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 47 | $36.97 | $43.33 | $51.54 | $58.73 | $79.02 | $76.48 | $92.80 | $106.21 | $116.20 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 48 | $37.24 | $46.34 | $54.61 | $59.12 | $82.16 | $79.77 | $96.00 | $112.25 | $122.37 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 49 | $40.39 | $46.65 | $54.98 | $62.34 | $88.26 | $82.00 | $102.00 | $115.53 | $125.72 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 50 | $41.27 | $50.17 | $59.96 | $65.52 | $91.00 | $86.49 | $105.44 | $125.59 | $133.43 | $200.00 | $122.00 | $154.00 | $180.00 | $202.00 | $268.00 |
| 51 | $44.05 | $52.97 | $62.83 | $68.44 | $96.37 | $89.38 | $108.06 | $131.18 | $139.07 | $206.00 | $126.00 | $158.00 | $182.00 | $204.00 | $274.00 |
| 52 | $43.92 | $54.35 | $62.54 | $71.03 | $101.73 | $94.83 | $115.79 | $133.51 | $144.39 | $212.00 | $128.00 | $162.00 | $188.00 | $210.00 | $278.00 |
| 53 | $46.74 | $57.21 | $65.46 | $72.51 | $108.62 | $97.77 | $121.35 | $139.53 | $151.94 | $220.00 | $132.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 54 | $46.66 | $58.60 | $65.55 | $73.81 | $114.01 | $100.32 | $125.95 | $145.22 | $155.52 | $226.00 | $134.00 | $172.00 | $194.00 | $218.00 | $294.00 |
| 55 | $50.93 | $61.55 | $69.92 | $78.22 | $120.99 | $110.00 | $133.95 | $150.94 | $161.31 | $236.00 | $140.00 | $174.00 | $200.00 | $224.00 | $302.00 |
| 56 | $53.77 | $65.47 | $76.47 | $84.81 | $130.59 | $114.00 | $141.12 | $159.76 | $173.01 | $246.00 | $144.00 | $182.00 | $212.00 | $236.00 | $314.00 |
| 57 | $57.69 | $70.62 | $78.74 | $89.71 | $139.42 | $117.89 | $145.98 | $167.35 | $180.39 | $264.00 | $152.00 | $192.00 | $222.00 | $248.00 | $332.00 |
| 58 | $59.82 | $74.26 | $86.78 | $97.82 | $149.91 | $122.69 | $150.59 | $176.21 | $191.84 | $282.00 | $160.00 | $204.00 | $234.00 | $262.00 | $350.00 |
| 59 | $68.26 | $80.91 | $91.74 | $102.51 | $159.81 | $133.70 | $162.35 | $185.44 | $199.09 | $302.00 | $170.00 | $214.00 | $248.00 | $277.05 | $372.00 |
| 60 | $70.43 | $87.64 | $98.17 | $109.00 | $171.37 | $138.57 | $168.91 | $194.76 | $210.29 | $322.00 | $180.00 | $226.00 | $262.00 | $283.58 | $394.00 |
| 61 | $77.13 | $92.63 | $109.03 | $118.16 | $184.90 | $147.82 | $179.10 | $206.48 | $221.78 | $339.30 | $189.15 | $234.00 | $274.95 | $297.11 | $409.50 |
| 62 | $82.45 | $102.10 | $112.43 | $126.02 | $201.53 | $157.54 | $192.96 | $221.25 | $234.60 | $353.40 | $193.80 | $245.10 | $283.10 | $313.57 | $425.60 |
| 63 | $90.83 | $107.21 | $122.00 | $135.35 | $209.59 | $166.50 | $201.15 | $233.10 | $252.59 | $366.30 | $199.80 | $251.60 | $292.30 | $326.81 | $438.45 |
| 64 | $97.34 | $116.47 | $134.00 | $144.47 | $228.64 | $172.80 | $216.54 | $250.32 | $264.98 | $383.40 | $207.00 | $262.80 | $306.00 | $342.00 | $457.20 |
| 65 | $106.96 | $125.50 | $141.39 | $156.34 | $242.51 | $180.25 | $231.00 | $262.62 | $283.76 | $399.00 | $213.50 | $274.75 | $316.75 | $355.25 | $474.25 |
| 66 | $115.75 | $135.53 | $156.93 | $171.58 | $262.72 | $190.40 | $239.70 | $278.00 | $304.36 | $418.20 | $222.70 | $282.20 | $329.80 | $370.60 | $494.70 |
| 67 | $127.58 | $151.41 | $172.50 | $188.05 | $287.51 | $196.35 | $249.15 | $292.05 | $326.27 | $437.25 | $231.00 | $292.05 | $339.90 | $382.80 | $511.50 |
| 68 | $139.02 | $168.14 | $188.95 | $205.66 | $308.80 | $204.80 | $260.80 | $302.40 | $342.40 | $457.60 | $238.40 | $302.40 | $353.60 | $396.80 | $531.20 |
| 69 | $151.64 | $183.10 | $209.50 | $227.05 | $330.15 | $217.00 | $272.80 | $320.85 | $362.70 | $483.60 | $249.55 | $316.20 | $370.45 | $416.95 | $554.90 |
| 70 | $165.00 | $205.50 | $232.03 | $253.68 | $357.00 | $232.50 | $294.00 | $345.00 | $388.50 | $516.00 | $264.00 | $336.00 | $393.00 | $442.50 | $589.50 |
| 71 | $178.35 | $224.75 | $259.55 | $285.31 | $388.60 | $247.95 | $319.00 | $371.20 | $417.60 | $556.80 | $281.30 | $361.05 | $420.50 | $474.15 | $630.75 |
| 72 | $194.60 | $243.60 | $281.40 | $313.60 | $422.80 | $270.20 | $343.00 | $400.40 | $452.20 | $602.00 | $302.40 | $385.00 | $450.80 | $508.20 | $676.20 |
| 73 | $211.95 | $264.60 | $306.45 | $340.20 | $459.00 | $291.60 | $369.90 | $433.35 | $487.35 | $649.35 | $324.00 | $413.10 | $483.30 | $542.70 | $723.60 |
| 74 | $231.40 | $288.60 | $334.10 | $371.80 | $500.50 | $314.60 | $398.10 | $468.00 | $527.80 | $702.00 | $347.10 | $442.00 | $517.40 | $582.40 | $776.10 |
| 75 | $251.25 | $315.00 | $365.00 | $406.25 | $546.25 | $337.50 | $430.00 | $503.75 | $568.75 | $755.00 | $370.00 | $472.50 | $552.50 | $623.75 | $828.75 |
| 76 | $273.60 | $344.40 | $399.60 | $445.20 | $598.80 | $362.40 | $463.20 | $544.80 | $614.40 | $816.00 | $393.60 | $504.00 | $591.60 | $667.20 | $888.00 |
| 77 | $304.44 | $385.86 | $449.58 | $502.68 | $673.78 | $397.60 | $510.94 | $602.98 | $683.22 | $905.06 | $428.34 | $551.06 | $650.18 | $735.14 | $973.50 |
| 78 | $344.56 | $436.60 | $509.76 | $571.12 | $764.64 | $442.50 | $571.12 | $673.78 | $765.82 | $1,011.26 | $473.18 | $610.06 | $720.98 | $817.74 | $1,082.06 |
| 79 | $384.68 | $488.52 | $571.12 | $639.56 | $856.68 | $488.52 | $630.12 | $745.76 | $846.06 | $1,118.64 | $518.02 | $669.06 | $791.78 | $897.98 | $1,188.26 |
| 80 | $422.44 | $538.08 | $630.12 | $706.82 | $946.26 | $531.00 | $685.58 | $813.02 | $923.94 | $1,221.30 | $560.50 | $725.70 | $860.22 | $977.04 | $1,290.92 |
| 81 | $459.02 | $585.28 | $685.58 | $769.36 | $1,027.78 | $569.94 | $737.50 | $874.38 | $993.56 | $1,312.16 | $600.62 | $777.62 | $921.58 | $1,046.66 | $1,381.78 |
| 82 | $494.42 | $630.12 | $738.68 | $827.18 | $1,106.84 | $608.88 | $787.06 | $932.20 | $1,057.28 | $1,397.12 | $639.56 | $827.18 | $980.58 | $1,111.56 | $1,469.10 |
| 83 | $531.00 | $674.96 | $791.78 | $887.36 | $1,187.08 | $647.82 | $833.08 | $988.84 | $1,121.00 | $1,482.08 | $678.50 | $875.56 | $1,037.22 | $1,176.46 | $1,556.42 |
| 84 | $569.94 | $725.70 | $849.60 | $953.44 | $1,274.40 | $686.76 | $887.36 | $1,049.02 | $1,190.62 | $1,572.94 | $720.98 | $929.84 | $1,099.76 | $1,246.08 | $1,648.46 |
| 85 | $612.42 | $779.98 | $913.32 | $1,025.42 | $1,371.16 | $730.42 | $942.82 | $1,115.10 | $1,263.78 | $1,673.24 | $763.46 | $985.30 | $1,165.84 | $1,322.78 | $1,748.76 |
| 86 | $660.80 | $840.16 | $985.30 | $1,105.66 | $1,477.36 | $778.80 | $1,003.00 | $1,187.08 | $1,344.02 | $1,779.44 | $811.84 | $1,045.48 | $1,237.82 | $1,403.02 | $1,854.96 |
| 87 | $711.54 | $905.06 | $1,059.64 | $1,189.44 | $1,590.64 | $829.54 | $1,067.90 | $1,261.42 | $1,427.80 | $1,892.72 | $862.58 | $1,110.38 | $1,312.16 | $1,486.80 | $1,968.24 |
| 88 | $765.82 | $973.50 | $1,141.06 | $1,280.30 | $1,712.18 | $883.82 | $1,136.34 | $1,342.84 | $1,518.66 | $2,014.26 | $916.86 | $1,178.82 | $1,393.58 | $1,577.66 | $2,089.78 |
| 89 | $824.82 | $1,049.02 | $1,228.38 | $1,379.42 | $1,843.16 | $942.82 | $1,211.86 | $1,430.16 | $1,617.78 | $2,145.24 | $975.86 | $1,254.34 | $1,480.90 | $1,676.78 | $2,220.76 |
| 90 | $888.54 | $1,131.62 | $1,325.14 | $1,486.80 | $1,988.30 | $1,006.54 | $1,294.46 | $1,526.92 | $1,725.16 | $2,290.38 | $1,039.58 | $1,336.94 | $1,577.66 | $1,784.16 | $2,365.90 |
| 91 | $958.16 | $1,220.12 | $1,427.80 | $1,602.44 | $2,142.88 | $1,076.16 | $1,382.96 | $1,629.58 | $1,840.80 | $2,444.96 | $1,109.20 | $1,425.44 | $1,680.32 | $1,899.80 | $2,520.48 |
| 92 | $1,031.32 | $1,313.34 | $1,537.54 | $1,725.16 | $2,305.72 | $1,149.32 | $1,476.18 | $1,739.32 | $1,963.52 | $2,607.80 | $1,182.36 | $1,518.66 | $1,790.06 | $2,022.52 | $2,683.32 |
| 93 | $1,109.20 | $1,412.46 | $1,655.54 | $1,856.14 | $2,482.72 | $1,227.20 | $1,575.30 | $1,857.32 | $2,094.50 | $2,784.80 | $1,260.24 | $1,617.78 | $1,908.06 | $2,153.50 | $2,860.32 |
| 94 | $1,194.16 | $1,521.02 | $1,781.80 | $1,998.92 | $2,672.70 | $1,312.16 | $1,683.86 | $1,983.58 | $2,237.28 | $2,974.78 | $1,345.20 | $1,726.34 | $2,034.32 | $2,296.28 | $3,050.30 |
| 95 | $1,288.56 | $1,640.20 | $1,922.22 | $2,155.86 | $2,882.74 | $1,406.56 | $1,803.04 | $2,124.00 | $2,394.22 | $3,184.82 | $1,439.60 | $1,845.52 | $2,174.74 | $2,453.22 | $3,260.34 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $87.40 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $89.98 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $39.19 | $47.20 | $56.64 | $63.72 | $95.12 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $39.19 | $47.20 | $57.77 | $63.72 | $100.26 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $41.64 | $48.53 | $57.77 | $63.72 | $102.83 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $44.09 | $50.96 | $60.28 | $65.98 | $107.97 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $46.53 | $53.39 | $65.30 | $68.52 | $113.11 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $46.53 | $55.81 | $67.81 | $71.06 | $118.25 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $48.98 | $58.24 | $70.32 | $76.13 | $125.97 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 40 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $52.74 | $61.96 | $71.03 | $76.88 | $130.58 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 41 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $55.49 | $64.69 | $73.78 | $79.68 | $136.02 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 42 | $29.45 | $33.62 | $37.79 | $42.48 | $56.64 | $55.74 | $67.45 | $76.54 | $85.00 | $141.48 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 43 | $29.66 | $33.84 | $40.42 | $43.63 | $58.97 | $58.52 | $70.23 | $81.81 | $87.86 | $146.98 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 44 | $29.88 | $36.50 | $40.69 | $43.91 | $61.70 | $61.34 | $73.03 | $84.64 | $90.73 | $150.00 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $46.35 | $64.00 | $65.78 | $75.49 | $87.17 | $94.08 | $157.46 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 46 | $32.63 | $39.13 | $43.40 | $49.11 | $66.73 | $66.07 | $80.84 | $92.52 | $96.94 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 47 | $32.86 | $39.39 | $46.11 | $51.90 | $69.48 | $69.02 | $83.70 | $95.41 | $102.33 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 48 | $33.10 | $42.13 | $48.86 | $52.24 | $72.24 | $71.98 | $86.59 | $100.84 | $107.76 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 49 | $35.90 | $42.41 | $49.19 | $55.09 | $77.60 | $74.00 | $92.00 | $103.78 | $110.71 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 50 | $35.77 | $44.75 | $52.98 | $57.33 | $81.05 | $75.20 | $94.34 | $110.60 | $117.42 | $176.00 | $106.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 51 | $39.79 | $47.39 | $55.69 | $60.06 | $86.15 | $79.88 | $97.07 | $115.97 | $122.82 | $182.00 | $112.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 52 | $39.81 | $48.91 | $55.74 | $62.67 | $91.26 | $85.16 | $106.30 | $116.82 | $128.15 | $190.00 | $116.00 | $146.00 | $168.00 | $186.00 | $250.00 |
| 53 | $42.49 | $51.63 | $58.50 | $64.30 | $96.38 | $87.99 | $109.79 | $124.24 | $133.63 | $196.00 | $118.00 | $148.00 | $170.00 | $190.00 | $256.00 |
| 54 | $42.54 | $51.79 | $58.73 | $65.61 | $101.52 | $90.67 | $110.69 | $129.73 | $137.23 | $202.00 | $122.00 | $150.00 | $174.00 | $194.00 | $260.00 |
| 55 | $43.85 | $54.55 | $62.93 | $69.84 | $106.66 | $94.00 | $118.19 | $137.22 | $144.62 | $208.00 | $122.00 | $154.00 | $178.00 | $200.00 | $268.00 |
| 56 | $47.96 | $58.50 | $67.97 | $74.91 | $115.90 | $100.00 | $125.44 | $142.44 | $154.40 | $220.00 | $128.00 | $162.00 | $188.00 | $210.00 | $280.00 |
| 57 | $51.92 | $62.14 | $70.45 | $79.89 | $124.83 | $106.10 | $128.70 | $148.33 | $160.35 | $236.00 | $134.00 | $170.00 | $198.00 | $222.00 | $296.00 |
| 58 | $52.86 | $66.01 | $76.98 | $86.48 | $132.18 | $109.27 | $135.72 | $157.46 | $170.12 | $250.00 | $142.00 | $180.00 | $208.00 | $232.00 | $312.00 |
| 59 | $61.00 | $72.54 | $83.40 | $90.04 | $142.05 | $118.42 | $145.55 | $167.08 | $176.19 | $268.00 | $152.00 | $192.00 | $222.00 | $245.16 | $330.00 |
| 60 | $61.98 | $77.74 | $88.49 | $96.58 | $153.59 | $121.72 | $150.75 | $174.93 | $185.96 | $288.00 | $160.00 | $202.00 | $236.00 | $252.71 | $352.00 |
| 61 | $68.56 | $82.81 | $96.29 | $105.65 | $165.43 | $131.19 | $161.01 | $183.34 | $197.09 | $302.25 | $165.75 | $208.65 | $243.75 | $266.83 | $364.65 |
| 62 | $72.33 | $90.59 | $99.93 | $112.02 | $178.40 | $139.00 | $171.32 | $194.49 | $209.19 | $313.50 | $171.00 | $216.60 | $250.80 | $279.77 | $376.20 |
| 63 | $81.75 | $95.77 | $109.23 | $119.84 | $186.85 | $148.00 | $179.79 | $208.37 | $223.77 | $325.60 | $179.45 | $223.85 | $262.70 | $290.09 | $390.35 |
| 64 | $86.86 | $102.09 | $118.15 | $129.04 | $202.32 | $154.80 | $190.13 | $220.36 | $236.65 | $338.40 | $185.40 | $232.20 | $270.00 | $304.20 | $405.00 |
| 65 | $94.74 | $109.82 | $125.84 | $139.44 | $215.03 | $161.00 | $203.00 | $233.20 | $252.23 | $353.50 | $190.75 | $241.50 | $281.75 | $315.00 | $421.75 |
| 66 | $103.57 | $121.11 | $139.66 | $153.15 | $233.71 | $170.00 | $214.20 | $248.20 | $271.46 | $372.30 | $198.90 | $251.60 | $294.10 | $329.80 | $438.60 |
| 67 | $113.57 | $135.08 | $153.50 | $166.52 | $255.02 | $174.90 | $221.10 | $259.05 | $290.02 | $387.75 | $204.60 | $259.05 | $303.60 | $339.90 | $453.75 |
| 68 | $123.40 | $149.96 | $168.28 | $184.08 | $275.20 | $182.40 | $232.00 | $268.80 | $305.60 | $406.40 | $212.80 | $270.40 | $313.60 | $355.20 | $472.00 |
| 69 | $136.17 | $163.59 | $185.89 | $201.19 | $292.95 | $193.75 | $243.35 | $288.75 | $320.85 | $429.35 | $223.20 | $282.10 | $330.15 | $370.45 | $492.90 |
| 70 | $147.00 | $183.00 | $205.77 | $225.01 | $318.00 | $207.00 | $261.00 | $306.00 | $345.00 | $459.00 | $237.00 | $298.50 | $349.50 | $393.00 | $525.00 |
| 71 | $159.50 | $200.10 | $230.55 | $255.20 | $345.10 | $221.85 | $282.75 | $330.60 | $374.10 | $494.45 | $252.30 | $320.45 | $374.10 | $421.95 | $561.15 |
| 72 | $173.60 | $217.00 | $250.60 | $280.00 | $376.60 | $240.80 | $305.20 | $357.00 | $403.20 | $536.20 | $270.20 | $343.00 | $400.40 | $452.20 | $602.00 |
| 73 | $187.65 | $236.25 | $271.35 | $302.40 | $409.05 | $259.20 | $330.75 | $383.40 | $433.35 | $579.15 | $287.55 | $368.55 | $427.95 | $481.95 | $643.95 |
| 74 | $205.40 | $257.40 | $297.70 | $330.20 | $445.90 | $279.50 | $356.20 | $417.30 | $468.00 | $625.30 | $309.40 | $393.90 | $461.50 | $518.70 | $691.60 |
| 75 | $223.75 | $280.00 | $323.75 | $361.25 | $485.00 | $300.00 | $382.50 | $447.50 | $506.25 | $671.25 | $330.00 | $420.00 | $491.25 | $555.00 | $736.25 |
| 76 | $243.60 | $306.00 | $355.20 | $397.20 | $534.00 | $321.60 | $411.60 | $483.60 | $548.40 | $727.20 | $350.40 | $447.60 | $526.80 | $595.20 | $789.60 |
| 77 | $271.40 | $343.38 | $400.02 | $447.22 | $599.44 | $354.00 | $454.30 | $536.90 | $607.70 | $803.58 | $382.32 | $490.88 | $578.20 | $654.90 | $866.12 |
| 78 | $305.62 | $388.22 | $453.12 | $507.40 | $679.68 | $392.94 | $507.40 | $599.44 | $679.68 | $899.16 | $420.08 | $542.80 | $640.74 | $726.88 | $961.70 |
| 79 | $342.20 | $434.24 | $508.58 | $569.94 | $762.28 | $434.24 | $560.50 | $664.34 | $754.02 | $995.92 | $461.38 | $594.72 | $705.64 | $801.22 | $1,057.28 |
| 80 | $376.42 | $477.90 | $560.50 | $628.94 | $841.22 | $473.18 | $608.88 | $723.34 | $821.28 | $1,085.60 | $499.14 | $644.28 | $764.64 | $868.48 | $1,146.96 |
| 81 | $408.28 | $520.38 | $610.06 | $684.40 | $914.50 | $507.40 | $656.08 | $778.80 | $883.82 | $1,167.02 | $534.54 | $691.48 | $821.28 | $931.02 | $1,229.56 |
| 82 | $440.14 | $560.50 | $657.26 | $737.50 | $985.00 | $541.62 | $699.74 | $829.54 | $941.64 | $1,243.72 | $569.94 | $736.32 | $872.02 | $990.02 | $1,308.62 |
| 83 | $472.00 | $600.62 | $704.46 | $790.60 | $1,056.10 | $575.84 | $742.22 | $880.28 | $998.28 | $1,319.24 | $602.98 | $778.80 | $922.76 | $1,047.84 | $1,385.32 |
| 84 | $506.22 | $645.46 | $755.20 | $847.24 | $1,133.98 | $610.06 | $789.42 | $932.20 | $1,058.46 | $1,399.48 | $639.56 | $827.18 | $977.04 | $1,108.02 | $1,466.74 |
| 85 | $545.16 | $693.84 | $813.02 | $913.32 | $1,220.12 | $650.18 | $837.80 | $992.38 | $1,125.72 | $1,489.16 | $680.86 | $877.92 | $1,037.22 | $1,177.64 | $1,557.60 |
| 86 | $587.64 | $748.12 | $876.74 | $984.11 | $1,314.52 | $692.66 | $892.08 | $1,056.10 | $1,196.52 | $1,583.56 | $723.34 | $932.20 | $1,100.94 | $1,248.44 | $1,652.00 |
| 87 | $632.48 | $805.94 | $944.00 | $1,059.64 | $1,414.82 | $737.50 | $949.90 | $1,123.36 | $1,272.04 | $1,683.86 | $768.18 | $990.02 | $1,168.20 | $1,323.96 | $1,752.30 |
| 88 | $680.86 | $866.12 | $1,015.98 | $1,139.88 | $1,523.38 | $785.88 | $1,010.08 | $1,195.34 | $1,352.28 | $1,792.42 | $816.56 | $1,050.20 | $1,240.18 | $1,404.20 | $1,860.86 |
| 89 | $732.78 | $933.38 | $1,093.86 | $1,227.20 | $1,641.38 | $837.80 | $1,077.34 | $1,273.22 | $1,439.60 | $1,910.42 | $868.48 | $1,117.46 | $1,318.06 | $1,491.52 | $1,978.86 |
| 90 | $790.60 | $1,006.54 | $1,180.00 | $1,322.78 | $1,768.82 | $895.62 | $1,150.50 | $1,359.36 | $1,535.18 | $2,037.86 | $926.30 | $1,190.62 | $1,404.20 | $1,587.10 | $2,106.30 |
| 91 | $853.14 | $1,085.60 | $1,270.86 | $1,426.62 | $1,906.88 | $958.16 | $1,229.56 | $1,450.22 | $1,639.02 | $2,175.92 | $988.84 | $1,269.68 | $1,495.06 | $1,690.94 | $2,244.36 |
| 92 | $918.04 | $1,168.20 | $1,367.62 | $1,535.18 | $2,052.02 | $1,023.06 | $1,312.16 | $1,546.98 | $1,747.58 | $2,321.06 | $1,053.74 | $1,352.28 | $1,591.82 | $1,799.50 | $2,389.50 |
| 93 | $987.66 | $1,256.70 | $1,472.64 | $1,652.00 | $2,208.96 | $1,092.68 | $1,400.66 | $1,652.00 | $1,864.40 | $2,478.00 | $1,123.36 | $1,440.78 | $1,696.84 | $1,916.32 | $2,546.44 |
| 94 | $1,063.18 | $1,354.64 | $1,585.92 | $1,779.44 | $2,378.88 | $1,168.20 | $1,498.60 | $1,765.28 | $1,991.84 | $2,647.92 | $1,198.88 | $1,538.72 | $1,810.12 | $2,043.76 | $2,716.36 |
| 95 | $1,146.96 | $1,459.66 | $1,709.82 | $1,918.68 | $2,565.32 | $1,251.98 | $1,603.62 | $1,889.18 | $2,131.08 | $2,834.36 | $1,282.66 | $1,643.74 | $1,934.02 | $2,183.00 | $2,902.80 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 30 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 31 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $80.02 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 32 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $82.37 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 33 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $36.74 | $43.66 | $49.56 | $56.64 | $87.08 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 34 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $36.74 | $43.66 | $50.55 | $56.64 | $91.79 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 35 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $39.03 | $44.89 | $50.55 | $56.64 | $94.14 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 36 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $41.33 | $47.14 | $52.74 | $58.65 | $98.85 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 37 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $43.63 | $49.38 | $57.14 | $60.91 | $103.55 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 38 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $43.63 | $51.63 | $59.34 | $63.16 | $108.26 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 39 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $45.92 | $53.87 | $61.53 | $67.67 | $115.32 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 40 | $23.60 | $30.68 | $34.22 | $37.76 | $51.92 | $46.71 | $57.63 | $63.92 | $70.01 | $120.13 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 41 | $23.60 | $30.68 | $34.22 | $37.76 | $51.92 | $49.15 | $60.18 | $66.40 | $72.56 | $125.14 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 42 | $25.61 | $31.22 | $34.25 | $37.76 | $51.92 | $49.37 | $62.75 | $68.89 | $77.41 | $130.17 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 43 | $25.79 | $31.42 | $36.63 | $38.78 | $54.06 | $51.84 | $65.33 | $73.63 | $80.01 | $135.22 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 44 | $25.98 | $33.89 | $36.88 | $39.03 | $56.55 | $54.33 | $67.94 | $76.17 | $82.63 | $138.00 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 45 | $27.41 | $32.80 | $39.31 | $42.69 | $58.98 | $60.45 | $67.28 | $78.94 | $87.70 | $145.50 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 46 | $29.91 | $35.22 | $39.57 | $45.23 | $61.50 | $60.71 | $72.06 | $83.79 | $90.37 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 47 | $30.12 | $35.45 | $42.05 | $47.81 | $64.03 | $63.42 | $74.61 | $86.41 | $95.39 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 48 | $30.34 | $37.92 | $44.55 | $48.12 | $66.58 | $66.15 | $77.18 | $91.33 | $100.45 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 49 | $32.91 | $38.17 | $44.85 | $50.74 | $71.52 | $68.00 | $82.00 | $93.99 | $103.20 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 50 | $34.39 | $40.68 | $48.80 | $51.87 | $73.94 | $71.44 | $85.09 | $103.10 | $106.74 | $162.00 | $102.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 51 | $36.95 | $43.21 | $51.41 | $55.87 | $78.85 | $76.07 | $87.92 | $106.46 | $111.98 | $168.00 | $104.00 | $128.00 | $148.00 | $166.00 | $222.00 |
| 52 | $35.69 | $43.48 | $50.30 | $57.10 | $82.28 | $77.41 | $94.91 | $105.69 | $115.52 | $172.00 | $104.00 | $130.00 | $152.00 | $168.00 | $226.00 |
| 53 | $38.24 | $46.05 | $52.92 | $58.83 | $87.20 | $80.17 | $98.23 | $112.77 | $122.65 | $176.00 | $106.00 | $134.00 | $154.00 | $174.00 | $232.00 |
| 54 | $38.42 | $47.70 | $53.26 | $60.14 | $93.71 | $81.02 | $103.05 | $118.11 | $126.25 | $184.00 | $110.00 | $138.00 | $158.00 | $178.00 | $240.00 |
| 55 | $41.02 | $50.36 | $57.33 | $62.85 | $97.11 | $88.00 | $108.34 | $123.49 | $131.64 | $188.00 | $112.00 | $142.00 | $164.00 | $182.00 | $244.00 |
| 56 | $45.05 | $51.54 | $60.89 | $67.84 | $106.10 | $92.00 | $111.72 | $128.97 | $137.66 | $200.00 | $118.00 | $146.00 | $170.00 | $190.00 | $256.00 |
| 57 | $46.15 | $57.91 | $64.92 | $72.89 | $113.48 | $94.31 | $119.09 | $136.92 | $145.77 | $214.00 | $122.00 | $156.00 | $180.00 | $200.00 | $270.00 |
| 58 | $48.69 | $59.13 | $69.98 | $77.97 | $120.90 | $99.68 | $120.84 | $142.46 | $153.83 | $228.00 | $130.00 | $162.00 | $190.00 | $212.00 | $284.00 |
| 59 | $53.74 | $65.57 | $75.06 | $83.11 | $130.75 | $106.96 | $132.49 | $150.56 | $160.33 | $246.00 | $136.00 | $174.00 | $202.00 | $225.23 | $302.00 |
| 60 | $56.35 | $70.67 | $80.19 | $88.30 | $140.66 | $112.36 | $136.22 | $158.70 | $170.32 | $264.00 | $144.00 | $184.00 | $214.00 | $229.56 | $320.00 |
| 61 | $61.42 | $75.79 | $87.79 | $95.92 | $150.84 | $118.26 | $146.54 | $167.32 | $180.03 | $274.95 | $150.15 | $191.10 | $222.30 | $242.23 | $331.50 |
| 62 | $66.54 | $81.97 | $90.22 | $102.22 | $163.54 | $126.03 | $155.09 | $176.64 | $190.40 | $286.90 | $157.70 | $197.60 | $228.00 | $253.49 | $343.90 |
| 63 | $74.18 | $87.19 | $99.30 | $108.56 | $170.60 | $135.05 | $163.77 | $188.95 | $203.43 | $296.00 | $160.95 | $203.50 | $238.65 | $262.55 | $357.05 |
| 64 | $79.37 | $93.47 | $108.06 | $116.42 | $184.23 | $142.20 | $172.52 | $202.73 | $214.98 | $309.60 | $169.20 | $212.40 | $246.60 | $277.20 | $369.00 |
| 65 | $87.10 | $101.26 | $114.53 | $126.76 | $197.25 | $147.00 | $185.50 | $212.52 | $230.66 | $323.75 | $175.00 | $220.50 | $255.50 | $287.00 | $385.00 |
| 66 | $92.90 | $111.02 | $126.70 | $138.97 | $212.76 | $153.00 | $193.80 | $226.10 | $246.78 | $338.30 | $180.20 | $231.20 | $266.90 | $299.20 | $399.50 |
| 67 | $102.68 | $123.20 | $138.88 | $152.16 | $232.28 | $160.05 | $202.95 | $235.95 | $263.66 | $353.10 | $186.45 | $235.95 | $273.90 | $310.20 | $412.50 |
| 68 | $112.46 | $136.33 | $153.52 | $166.83 | $249.60 | $166.40 | $211.20 | $246.40 | $278.40 | $369.60 | $192.00 | $244.80 | $286.40 | $323.20 | $428.80 |
| 69 | $122.24 | $148.58 | $169.66 | $183.94 | $266.60 | $175.15 | $221.65 | $260.40 | $292.95 | $390.60 | $201.50 | $255.75 | $300.70 | $337.90 | $449.50 |
| 70 | $132.00 | $166.50 | $186.80 | $206.38 | $289.50 | $186.00 | $238.50 | $277.50 | $315.00 | $418.50 | $213.00 | $273.00 | $316.50 | $360.00 | $477.00 |
| 71 | $145.00 | $181.25 | $210.25 | $232.26 | $314.65 | $201.55 | $258.65 | $301.60 | $339.30 | $450.95 | $229.10 | $291.45 | $340.75 | $384.25 | $510.40 |
| 72 | $156.80 | $197.40 | $228.20 | $253.40 | $341.60 | $217.00 | $278.60 | $324.80 | $365.40 | $487.20 | $245.00 | $312.20 | $365.40 | $410.20 | $546.00 |
| 73 | $172.80 | $214.65 | $248.40 | $276.75 | $371.25 | $237.60 | $299.70 | $352.35 | $395.55 | $525.15 | $263.25 | $334.80 | $391.50 | $441.45 | $585.90 |
| 74 | $187.20 | $234.00 | $269.10 | $300.30 | $405.60 | $254.80 | $323.70 | $377.00 | $426.40 | $568.10 | $280.80 | $358.80 | $417.30 | $471.90 | $629.20 |
| 75 | $202.50 | $255.00 | $295.00 | $328.75 | $442.50 | $272.50 | $348.75 | $407.50 | $460.00 | $612.50 | $298.75 | $382.50 | $447.50 | $505.00 | $671.25 |
| 76 | $220.80 | $278.40 | $322.80 | $361.20 | $486.00 | $292.80 | $374.40 | $440.40 | $498.00 | $661.20 | $318.00 | $408.00 | $478.80 | $541.20 | $720.00 |
| 77 | $247.80 | $312.70 | $364.62 | $407.10 | $545.16 | $323.32 | $414.18 | $488.52 | $553.42 | $731.60 | $348.10 | $447.22 | $527.46 | $595.90 | $788.24 |
| 78 | $278.48 | $352.82 | $413.00 | $462.56 | $618.32 | $358.72 | $461.38 | $546.34 | $619.50 | $817.74 | $382.32 | $493.24 | $584.10 | $661.98 | $875.56 |
| 79 | $311.52 | $395.30 | $462.56 | $518.02 | $693.84 | $395.30 | $509.76 | $604.16 | $685.58 | $906.24 | $420.08 | $541.62 | $640.74 | $728.06 | $962.88 |
| 80 | $342.20 | $435.42 | $510.94 | $572.30 | $765.82 | $429.52 | $554.60 | $659.62 | $748.12 | $988.84 | $453.12 | $586.46 | $696.20 | $790.60 | $1,044.30 |
| 81 | $371.70 | $473.18 | $554.60 | $623.04 | $823.00 | $462.56 | $597.08 | $708.00 | $804.76 | $1,063.18 | $486.16 | $628.94 | $745.76 | $847.24 | $1,119.82 |
| 82 | $400.02 | $509.76 | $598.26 | $671.42 | $896.80 | $492.06 | $636.02 | $755.20 | $856.68 | $1,131.62 | $516.84 | $669.06 | $794.14 | $901.52 | $1,190.62 |
| 83 | $429.52 | $546.34 | $640.74 | $718.62 | $961.70 | $523.92 | $674.96 | $800.04 | $907.42 | $1,200.06 | $548.70 | $709.18 | $840.16 | $953.44 | $1,260.24 |
| 84 | $461.38 | $586.46 | $687.94 | $771.72 | $1,031.32 | $556.96 | $717.44 | $849.60 | $962.88 | $1,273.22 | $582.92 | $750.48 | $890.90 | $1,008.90 | $1,334.58 |
| 85 | $496.78 | $632.48 | $739.86 | $830.72 | $1,110.38 | $593.54 | $763.46 | $902.70 | $1,024.24 | $1,354.64 | $620.68 | $798.86 | $944.00 | $1,070.26 | $1,417.18 |
| 86 | $534.54 | $680.86 | $797.68 | $894.44 | $1,196.52 | $631.30 | $811.84 | $960.52 | $1,087.96 | $1,440.78 | $658.44 | $847.24 | $1,001.82 | $1,133.98 | $1,503.32 |
| 87 | $575.84 | $732.78 | $859.04 | $964.06 | $1,287.38 | $672.60 | $863.76 | $1,021.88 | $1,157.58 | $1,531.64 | $699.74 | $899.16 | $1,063.18 | $1,203.60 | $1,594.18 |
| 88 | $619.50 | $789.42 | $925.12 | $1,037.22 | $1,386.50 | $716.26 | $920.40 | $1,087.96 | $1,230.74 | $1,630.76 | $743.40 | $955.80 | $1,129.26 | $1,276.76 | $1,693.30 |
| 89 | $666.70 | $849.60 | $994.74 | $1,118.28 | $1,493.88 | $763.46 | $980.58 | $1,157.58 | $1,309.80 | $1,738.14 | $790.60 | $1,015.98 | $1,198.88 | $1,355.82 | $1,800.68 |
| 90 | $719.80 | $915.68 | $1,073.80 | $1,203.60 | $1,609.52 | $816.56 | $1,046.66 | $1,236.64 | $1,397.12 | $1,853.78 | $843.70 | $1,082.06 | $1,277.94 | $1,443.14 | $1,916.32 |
| 91 | $775.26 | $987.66 | $1,156.40 | $1,298.00 | $1,735.78 | $872.02 | $1,118.64 | $1,319.24 | $1,491.52 | $1,980.04 | $899.16 | $1,154.04 | $1,360.54 | $1,537.54 | $2,042.58 |
| 92 | $834.26 | $1,063.18 | $1,244.90 | $1,397.12 | $1,867.94 | $931.02 | $1,194.16 | $1,407.74 | $1,590.64 | $2,112.20 | $958.16 | $1,229.56 | $1,449.04 | $1,636.66 | $2,174.74 |
| 93 | $899.16 | $1,144.60 | $1,340.48 | $1,503.32 | $2,009.54 | $995.92 | $1,275.58 | $1,503.32 | $1,696.84 | $2,253.80 | $1,023.06 | $1,310.98 | $1,544.62 | $1,742.86 | $2,316.34 |
| 94 | $967.60 | $1,231.92 | $1,443.14 | $1,618.96 | $2,164.12 | $1,064.36 | $1,362.90 | $1,605.98 | $1,812.48 | $2,408.38 | $1,091.50 | $1,398.30 | $1,647.28 | $1,858.50 | $2,470.92 |
| 95 | $1,043.12 | $1,327.50 | $1,556.42 | $1,746.40 | $2,334.04 | $1,139.88 | $1,458.48 | $1,719.26 | $1,939.92 | $2,578.30 | $1,167.02 | $1,493.88 | $1,760.56 | $1,985.94 | $2,640.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 30 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 31 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $72.63 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 32 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $74.77 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 33 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $33.06 | $40.12 | $47.20 | $51.92 | $79.04 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 34 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $33.06 | $40.12 | $48.14 | $51.92 | $83.31 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 35 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $35.13 | $41.25 | $48.14 | $51.92 | $85.45 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 36 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $37.20 | $43.32 | $50.23 | $53.76 | $89.72 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 37 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $39.26 | $45.38 | $54.42 | $55.83 | $93.99 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 38 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $39.26 | $47.44 | $56.51 | $57.90 | $98.27 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 39 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $41.33 | $49.51 | $58.60 | $62.03 | $104.68 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 40 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.70 | $53.31 | $59.66 | $64.52 | $111.43 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 41 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $45.98 | $55.67 | $61.97 | $66.87 | $116.07 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 42 | $24.33 | $28.81 | $31.89 | $35.40 | $48.38 | $46.18 | $58.04 | $64.30 | $71.34 | $120.73 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 43 | $24.51 | $29.00 | $34.11 | $36.36 | $50.37 | $48.49 | $60.43 | $68.72 | $73.74 | $125.42 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 44 | $24.68 | $31.28 | $34.33 | $36.59 | $52.70 | $50.82 | $62.84 | $71.09 | $76.15 | $128.00 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 45 | $24.92 | $31.59 | $36.77 | $37.81 | $53.96 | $53.34 | $65.64 | $74.01 | $78.13 | $133.54 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 46 | $27.19 | $33.92 | $37.02 | $40.06 | $56.26 | $53.57 | $70.30 | $78.56 | $80.51 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 47 | $27.39 | $34.14 | $39.33 | $42.34 | $58.58 | $55.96 | $72.79 | $81.01 | $84.98 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 48 | $27.58 | $36.51 | $41.68 | $42.62 | $60.91 | $58.37 | $75.29 | $85.62 | $89.49 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 49 | $29.92 | $36.76 | $41.96 | $44.94 | $65.43 | $60.00 | $80.00 | $88.12 | $91.94 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 50 | $30.26 | $37.97 | $43.22 | $49.14 | $68.25 | $63.92 | $79.54 | $91.85 | $99.63 | $148.00 | $90.00 | $116.00 | $132.00 | $150.00 | $200.00 |
| 51 | $32.68 | $40.42 | $47.13 | $51.68 | $71.55 | $66.56 | $82.42 | $98.86 | $104.76 | $152.00 | $94.00 | $120.00 | $138.00 | $154.00 | $204.00 |
| 52 | $32.94 | $40.76 | $46.22 | $52.92 | $76.30 | $71.61 | $87.32 | $98.27 | $106.49 | $158.00 | $96.00 | $122.00 | $140.00 | $158.00 | $210.00 |
| 53 | $35.41 | $43.26 | $50.14 | $53.36 | $81.08 | $74.31 | $92.45 | $107.04 | $111.67 | $164.00 | $100.00 | $124.00 | $146.00 | $160.00 | $214.00 |
| 54 | $35.68 | $43.61 | $50.53 | $56.04 | $84.34 | $77.17 | $93.51 | $110.37 | $117.10 | $168.00 | $102.00 | $128.00 | $148.00 | $166.00 | $218.00 |
| 55 | $36.78 | $46.16 | $51.74 | $58.66 | $89.15 | $80.00 | $100.46 | $111.73 | $122.37 | $174.00 | $102.00 | $130.00 | $148.00 | $170.00 | $224.00 |
| 56 | $40.69 | $48.75 | $56.64 | $62.19 | $97.94 | $84.00 | $105.84 | $119.34 | $128.36 | $184.00 | $108.00 | $136.00 | $158.00 | $174.00 | $236.00 |
| 57 | $43.27 | $52.26 | $59.40 | $67.28 | $105.38 | $88.42 | $109.49 | $125.51 | $134.84 | $198.00 | $112.00 | $142.00 | $166.00 | $186.00 | $250.00 |
| 58 | $44.52 | $55.01 | $64.39 | $72.30 | $111.23 | $92.01 | $111.55 | $133.09 | $142.97 | $212.00 | $118.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 59 | $49.38 | $59.99 | $68.11 | $76.19 | $121.07 | $97.41 | $121.29 | $137.70 | $149.76 | $228.00 | $124.00 | $160.00 | $184.00 | $207.29 | $280.00 |
| 60 | $50.71 | $65.02 | $73.28 | $81.40 | $129.34 | $101.12 | $127.14 | $144.27 | $156.41 | $242.00 | $130.00 | $170.00 | $196.00 | $212.20 | $296.00 |
| 61 | $55.71 | $70.17 | $80.71 | $88.97 | $139.48 | $109.02 | $137.49 | $154.86 | $167.19 | $253.50 | $136.50 | $177.45 | $204.75 | $223.31 | $308.10 |
| 62 | $60.76 | $76.21 | $83.28 | $93.81 | $150.32 | $114.91 | $144.27 | $164.15 | $176.80 | $264.10 | $142.50 | $182.40 | $210.90 | $234.71 | $319.20 |
| 63 | $68.12 | $81.48 | $92.21 | $101.51 | $157.60 | $123.95 | $153.09 | $174.82 | $188.17 | $275.65 | $148.00 | $192.40 | $220.15 | $246.03 | $331.15 |
| 64 | $71.88 | $86.28 | $100.86 | $108.00 | $171.07 | $129.60 | $160.20 | $188.62 | $199.98 | $286.20 | $153.00 | $196.20 | $230.40 | $255.60 | $343.80 |
| 65 | $79.46 | $92.70 | $107.46 | $116.90 | $182.69 | $134.75 | $171.50 | $198.70 | $212.41 | $301.00 | $159.25 | $203.00 | $239.75 | $266.00 | $357.00 |
| 66 | $85.29 | $102.37 | $118.06 | $129.04 | $196.64 | $139.40 | $180.20 | $210.00 | $228.68 | $314.50 | $164.90 | $212.50 | $248.20 | $278.80 | $370.60 |
| 67 | $94.91 | $114.30 | $128.65 | $142.12 | $216.04 | $146.85 | $188.10 | $217.80 | $247.18 | $328.35 | $171.60 | $221.10 | $254.10 | $288.75 | $384.45 |
| 68 | $103.09 | $127.24 | $141.71 | $155.32 | $232.00 | $152.00 | $196.80 | $228.80 | $259.20 | $344.00 | $176.00 | $230.40 | $265.60 | $300.80 | $400.00 |
| 69 | $111.41 | $139.57 | $156.39 | $171.01 | $248.00 | $159.65 | $209.25 | $240.25 | $272.80 | $362.70 | $184.45 | $240.25 | $277.45 | $313.10 | $418.50 |
| 70 | $123.00 | $156.00 | $173.66 | $190.61 | $268.50 | $172.50 | $222.00 | $259.50 | $291.00 | $388.50 | $196.50 | $253.50 | $295.50 | $333.00 | $442.50 |
| 71 | $133.40 | $168.20 | $194.30 | $215.06 | $291.45 | $187.05 | $237.80 | $279.85 | $314.65 | $419.05 | $210.25 | $271.15 | $316.10 | $356.70 | $474.15 |
| 72 | $145.60 | $184.80 | $211.40 | $236.60 | $317.80 | $201.60 | $260.40 | $302.40 | $341.60 | $452.20 | $225.40 | $292.60 | $338.80 | $383.60 | $509.60 |
| 73 | $156.60 | $201.15 | $230.85 | $256.50 | $346.95 | $214.65 | $282.15 | $326.70 | $367.20 | $490.05 | $240.30 | $313.20 | $364.50 | $410.40 | $546.75 |
| 74 | $171.60 | $218.40 | $252.20 | $280.80 | $377.00 | $234.00 | $303.90 | $352.30 | $397.80 | $527.80 | $257.40 | $335.40 | $390.00 | $440.70 | $585.00 |
| 75 | $187.50 | $238.75 | $275.00 | $306.25 | $412.50 | $251.25 | $326.25 | $380.00 | $430.00 | $571.25 | $276.25 | $358.75 | $417.50 | $471.25 | $626.25 |
| 76 | $204.00 | $261.60 | $301.20 | $337.20 | $452.40 | $270.00 | $352.80 | $410.40 | $464.40 | $616.80 | $292.80 | $382.80 | $447.60 | $505.20 | $670.80 |
| 77 | $226.56 | $292.64 | $338.66 | $378.78 | $508.58 | $296.10 | $388.22 | $455.48 | $515.66 | $683.22 | $318.60 | $418.90 | $489.70 | $555.78 | $736.32 |
| 78 | $256.06 | $331.58 | $384.68 | $430.70 | $577.02 | $329.22 | $434.24 | $508.58 | $577.02 | $763.46 | $352.82 | $463.74 | $543.98 | $617.14 | $816.56 |
| 79 | $285.56 | $370.52 | $430.70 | $482.62 | $645.46 | $362.26 | $477.90 | $562.86 | $639.56 | $843.70 | $384.68 | $507.40 | $598.26 | $678.50 | $896.80 |
| 80 | $313.88 | $408.28 | $475.54 | $532.18 | $712.72 | $394.12 | $520.38 | $613.60 | $696.20 | $920.40 | $417.72 | $551.06 | $649.00 | $736.32 | $973.50 |
| 81 | $341.02 | $443.68 | $516.84 | $579.38 | $774.00 | $424.80 | $560.50 | $660.80 | $749.30 | $988.84 | $446.04 | $590.00 | $695.02 | $789.42 | $1,041.94 |
| 82 | $368.16 | $477.90 | $555.78 | $624.22 | $834.26 | $453.12 | $597.08 | $702.10 | $797.68 | $1,053.74 | $476.72 | $628.94 | $738.68 | $838.98 | $1,109.20 |
| 83 | $394.12 | $512.12 | $597.08 | $669.06 | $894.44 | $480.26 | $633.66 | $745.76 | $846.06 | $1,118.64 | $505.04 | $665.52 | $783.52 | $887.36 | $1,174.10 |
| 84 | $423.62 | $549.88 | $639.56 | $718.62 | $959.34 | $510.94 | $672.60 | $790.60 | $896.80 | $1,184.72 | $535.72 | $705.64 | $828.36 | $940.46 | $1,243.72 |
| 85 | $455.48 | $592.36 | $689.12 | $772.90 | $1,033.68 | $543.98 | $716.26 | $841.34 | $953.44 | $1,262.60 | $568.76 | $749.30 | $880.28 | $997.10 | $1,320.42 |
| 86 | $492.06 | $638.38 | $742.22 | $833.00 | $1,113.92 | $580.56 | $762.28 | $894.44 | $1,013.62 | $1,342.84 | $605.34 | $795.32 | $933.38 | $1,057.28 | $1,400.66 |
| 87 | $528.64 | $685.58 | $798.86 | $896.80 | $1,198.88 | $617.14 | $809.48 | $951.08 | $1,077.34 | $1,427.80 | $641.92 | $842.52 | $990.02 | $1,121.00 | $1,485.62 |
| 88 | $568.76 | $738.68 | $860.22 | $965.24 | $1,289.74 | $657.26 | $862.58 | $1,012.44 | $1,145.78 | $1,518.66 | $682.04 | $895.62 | $1,051.38 | $1,189.44 | $1,576.48 |
| 89 | $612.42 | $795.32 | $926.34 | $1,039.58 | $1,388.86 | $700.92 | $919.22 | $1,078.52 | $1,220.12 | $1,617.78 | $725.70 | $952.26 | $1,117.46 | $1,263.78 | $1,675.60 |
| 90 | $660.80 | $857.86 | $999.46 | $1,119.82 | $1,498.60 | $749.30 | $981.76 | $1,151.68 | $1,300.36 | $1,727.52 | $774.08 | $1,014.80 | $1,190.62 | $1,344.02 | $1,785.34 |
| 91 | $712.72 | $925.12 | $1,076.16 | $1,207.14 | $1,615.42 | $801.22 | $1,049.02 | $1,228.38 | $1,387.68 | $1,844.34 | $826.00 | $1,082.06 | $1,267.32 | $1,431.34 | $1,902.16 |
| 92 | $765.82 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 | $854.32 | $1,118.64 | $1,310.98 | $1,480.90 | $1,967.06 | $879.10 | $1,151.68 | $1,349.92 | $1,524.56 | $2,024.88 |
| 93 | $826.00 | $1,071.44 | $1,247.26 | $1,399.48 | $1,870.30 | $914.50 | $1,195.34 | $1,399.48 | $1,580.02 | $2,099.22 | $939.28 | $1,228.38 | $1,438.42 | $1,623.68 | $2,157.04 |
| 94 | $888.54 | $1,154.04 | $1,342.84 | $1,506.86 | $2,015.44 | $977.04 | $1,277.94 | $1,495.06 | $1,687.40 | $2,244.36 | $1,001.82 | $1,310.98 | $1,534.00 | $1,731.06 | $2,302.18 |
| 95 | $958.16 | $1,243.72 | $1,447.86 | $1,624.86 | $2,172.38 | $1,046.66 | $1,367.62 | $1,600.08 | $1,805.40 | $2,401.30 | $1,071.44 | $1,400.66 | $1,639.02 | $1,849.06 | $2,459.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 30 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 31 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 32 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 33 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 34 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 35 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 36 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 37 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 38 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 39 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 40 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 41 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 42 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 43 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 44 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 45 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 46 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 47 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 48 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 49 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 50 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $92.04 | $118.00 | $136.88 | $154.58 | $205.32 |
| 51 | $70.80 | $89.68 | $105.02 | $118.00 | $158.12 | $94.40 | $119.18 | $139.24 | $158.12 | $210.04 |
| 52 | $73.16 | $93.22 | $108.56 | $121.54 | $162.84 | $96.76 | $122.72 | $142.78 | $161.66 | $214.76 |
| 53 | $75.52 | $95.58 | $112.10 | $126.26 | $168.74 | $99.12 | $126.26 | $146.32 | $165.20 | $219.48 |
| 54 | $77.88 | $99.12 | $115.64 | $130.98 | $173.46 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 |
| 55 | $80.24 | $101.48 | $119.18 | $134.52 | $179.36 | $103.84 | $130.98 | $153.40 | $172.28 | $230.10 |
| 56 | $84.96 | $108.56 | $125.08 | $142.78 | $188.80 | $108.56 | $136.88 | $159.30 | $181.72 | $240.72 |
| 57 | $90.86 | $114.46 | $134.52 | $151.04 | $200.60 | $113.28 | $143.96 | $168.74 | $189.98 | $252.52 |
| 58 | $96.76 | $122.72 | $143.96 | $162.84 | $215.94 | $120.36 | $152.22 | $178.18 | $201.78 | $267.86 |
| 59 | $103.84 | $130.98 | $153.40 | $173.46 | $231.28 | $127.44 | $161.66 | $188.80 | $213.58 | $283.20 |
| 60 | $110.92 | $140.42 | $164.02 | $186.44 | $246.62 | $134.52 | $171.10 | $200.60 | $226.56 | $300.90 |
| 61 | $118.00 | $151.04 | $177.00 | $200.60 | $264.32 | $141.60 | $182.90 | $213.58 | $241.90 | $319.78 |
| 62 | $126.26 | $161.66 | $188.80 | $213.58 | $283.20 | $152.22 | $194.70 | $226.56 | $257.24 | $341.02 |
| 63 | $135.70 | $172.28 | $201.78 | $228.92 | $303.26 | $161.66 | $206.50 | $241.90 | $273.76 | $362.26 |
| 64 | $145.14 | $185.26 | $217.12 | $245.44 | $325.68 | $172.28 | $220.66 | $258.42 | $292.64 | $388.22 |
| 65 | $154.58 | $199.42 | $233.64 | $264.32 | $350.46 | $182.90 | $236.00 | $276.12 | $312.70 | $415.36 |
| 66 | $167.56 | $214.76 | $252.52 | $285.56 | $376.42 | $197.06 | $252.52 | $296.18 | $335.12 | $443.68 |
| 67 | $178.18 | $227.74 | $269.04 | $305.62 | $403.56 | $208.86 | $266.68 | $315.06 | $357.54 | $472.00 |
| 68 | $192.34 | $246.62 | $289.10 | $329.22 | $434.44 | $221.84 | $285.56 | $336.30 | $381.14 | $503.86 |
| 69 | $207.68 | $267.86 | $315.06 | $357.54 | $472.00 | $239.54 | $307.98 | $363.44 | $411.82 | $543.98 |
| 70 | $228.92 | $295.00 | $348.10 | $395.30 | $521.56 | $261.96 | $336.30 | $396.48 | $450.76 | $594.72 |
| 71 | $254.88 | $329.22 | $387.04 | $441.32 | $581.74 | $289.10 | $372.88 | $437.78 | $499.14 | $658.44 |
| 72 | $285.56 | $366.98 | $433.06 | $493.24 | $650.18 | $320.96 | $413.00 | $486.16 | $553.42 | $730.42 |
| 73 | $319.78 | $411.82 | $484.98 | $552.24 | $728.06 | $356.36 | $459.02 | $540.44 | $614.78 | $810.66 |
| 74 | $357.54 | $460.20 | $543.98 | $617.14 | $815.38 | $395.30 | $509.76 | $600.62 | $682.04 | $901.52 |
| 75 | $397.66 | $514.48 | $608.88 | $692.66 | $913.32 | $436.60 | $564.04 | $667.88 | $758.74 | $1,001.82 |
| 76 | $444.86 | $575.84 | $683.22 | $778.80 | $1,025.42 | $483.80 | $626.58 | $742.22 | $846.06 | $1,113.92 |
| 77 | $496.78 | $645.46 | $767.00 | $876.74 | $1,151.68 | $535.72 | $696.20 | $826.00 | $944.00 | $1,240.18 |
| 78 | $551.06 | $717.44 | $857.86 | $980.58 | $1,286.20 | $588.82 | $768.18 | $916.86 | $1,047.84 | $1,374.70 |
| 79 | $606.52 | $790.60 | $946.36 | $1,084.42 | $1,420.72 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,508.04 |
| 80 | $658.44 | $861.40 | $1,032.50 | $1,182.36 | $1,548.16 | $696.20 | $909.78 | $1,090.32 | $1,248.44 | $1,635.48 |
| 81 | $708.00 | $926.30 | $1,108.02 | $1,269.68 | $1,662.62 | $744.58 | $975.86 | $1,167.02 | $1,336.94 | $1,751.12 |
| 82 | $755.20 | $986.48 | $1,181.18 | $1,352.28 | $1,771.18 | $794.14 | $1,038.40 | $1,241.36 | $1,421.90 | $1,862.04 |
| 83 | $803.58 | $1,047.84 | $1,253.16 | $1,434.88 | $1,880.92 | $842.52 | $1,099.76 | $1,315.70 | $1,505.68 | $1,974.14 |
| 84 | $853.14 | $1,112.74 | $1,329.86 | $1,521.02 | $1,995.38 | $893.26 | $1,165.84 | $1,393.58 | $1,593.00 | $2,089.78 |
| 85 | $908.60 | $1,183.54 | $1,414.82 | $1,616.60 | $2,122.82 | $949.90 | $1,237.82 | $1,479.72 | $1,690.94 | $2,219.58 |
| 86 | $967.60 | $1,260.24 | $1,504.50 | $1,719.26 | $2,258.52 | $1,008.90 | $1,314.52 | $1,569.40 | $1,793.60 | $2,355.28 |
| 87 | $1,030.14 | $1,340.48 | $1,601.26 | $1,826.64 | $2,401.30 | $1,071.44 | $1,394.76 | $1,666.16 | $1,900.98 | $2,498.06 |
| 88 | $1,097.40 | $1,427.80 | $1,703.92 | $1,943.46 | $2,555.88 | $1,138.70 | $1,482.08 | $1,768.82 | $2,017.80 | $2,652.64 |
| 89 | $1,170.56 | $1,522.20 | $1,814.84 | $2,069.72 | $2,723.44 | $1,211.86 | $1,576.48 | $1,879.74 | $2,144.06 | $2,820.20 |
| 90 | $1,250.80 | $1,624.86 | $1,937.56 | $2,207.78 | $2,906.34 | $1,292.10 | $1,679.14 | $2,002.46 | $2,282.12 | $3,003.10 |
| 91 | $1,336.94 | $1,735.78 | $2,068.54 | $2,356.46 | $3,102.22 | $1,378.24 | $1,790.06 | $2,133.44 | $2,430.80 | $3,198.98 |
| 92 | $1,427.80 | $1,852.60 | $2,206.60 | $2,512.22 | $3,311.08 | $1,469.10 | $1,906.88 | $2,271.50 | $2,586.56 | $3,407.84 |
| 93 | $1,525.74 | $1,978.86 | $2,355.28 | $2,680.96 | $3,534.10 | $1,567.04 | $2,033.14 | $2,420.18 | $2,755.30 | $3,630.86 |
| 94 | $1,631.94 | $2,115.74 | $2,518.12 | $2,863.86 | $3,777.18 | $1,673.24 | $2,170.02 | $2,583.02 | $2,938.20 | $3,873.94 |
| 95 | $1,747.58 | $2,265.60 | $2,695.12 | $3,064.46 | $4,042.68 | $1,788.88 | $2,319.88 | $2,760.02 | $3,138.80 | $4,139.44 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 30 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 31 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 32 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 33 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 34 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 35 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 36 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 37 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 38 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 39 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 40 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 41 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 42 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 43 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 44 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 45 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 46 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 47 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 48 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 49 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 50 | $61.36 | $76.70 | $89.68 | $101.48 | $135.70 | $82.60 | $103.84 | $121.54 | $136.88 | $182.90 |
| 51 | $63.72 | $80.24 | $93.22 | $105.02 | $139.24 | $83.78 | $107.38 | $125.08 | $140.42 | $186.44 |
| 52 | $64.90 | $83.78 | $96.76 | $108.56 | $145.14 | $86.14 | $109.74 | $127.44 | $143.96 | $191.16 |
| 53 | $67.26 | $84.96 | $99.12 | $112.10 | $149.86 | $87.32 | $112.10 | $129.80 | $147.50 | $195.88 |
| 54 | $69.62 | $88.50 | $102.66 | $115.64 | $153.40 | $89.68 | $114.46 | $133.34 | $151.04 | $199.42 |
| 55 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 | $92.04 | $116.82 | $135.70 | $153.40 | $204.14 |
| 56 | $75.52 | $95.58 | $112.10 | $126.26 | $167.56 | $95.58 | $121.54 | $142.78 | $160.48 | $213.58 |
| 57 | $80.24 | $102.66 | $119.18 | $134.52 | $179.36 | $100.30 | $126.62 | $149.86 | $169.92 | $225.38 |
| 58 | $86.14 | $108.56 | $127.44 | $145.14 | $192.34 | $106.20 | $135.70 | $158.12 | $179.36 | $238.36 |
| 59 | $92.04 | $116.82 | $136.88 | $155.76 | $205.32 | $112.10 | $143.96 | $167.56 | $189.98 | $252.52 |
| 60 | $97.94 | $125.08 | $146.32 | $166.38 | $219.48 | $119.18 | $153.40 | $178.18 | $201.78 | $267.86 |
| 61 | $105.02 | $134.52 | $156.94 | $178.18 | $236.00 | $127.44 | $162.84 | $189.98 | $215.94 | $285.56 |
| 62 | $112.10 | $143.96 | $168.74 | $189.98 | $251.34 | $134.52 | $173.46 | $202.96 | $228.92 | $303.26 |
| 63 | $119.18 | $153.40 | $180.54 | $204.14 | $270.22 | $142.78 | $184.08 | $215.94 | $244.26 | $323.32 |
| 64 | $129.80 | $165.20 | $192.34 | $218.30 | $290.28 | $153.40 | $197.06 | $230.10 | $259.60 | $344.56 |
| 65 | $139.24 | $177.00 | $207.68 | $234.82 | $311.52 | $164.02 | $210.04 | $246.62 | $277.30 | $368.16 |
| 66 | $148.68 | $191.16 | $224.20 | $253.70 | $330.80 | $174.64 | $225.38 | $263.14 | $297.36 | $395.30 |
| 67 | $159.30 | $204.14 | $239.54 | $272.58 | $358.72 | $186.44 | $238.36 | $279.66 | $317.42 | $420.08 |
| 68 | $169.92 | $218.30 | $257.24 | $292.64 | $387.04 | $197.06 | $253.70 | $299.72 | $338.66 | $448.40 |
| 69 | $185.26 | $237.18 | $280.84 | $318.60 | $420.08 | $212.40 | $273.76 | $323.32 | $366.98 | $483.80 |
| 70 | $204.14 | $261.96 | $310.34 | $351.64 | $463.74 | $232.46 | $298.54 | $354.00 | $401.20 | $529.82 |
| 71 | $226.56 | $292.64 | $344.56 | $392.94 | $516.84 | $257.24 | $331.58 | $390.58 | $443.68 | $585.28 |
| 72 | $253.70 | $326.86 | $385.86 | $438.96 | $579.38 | $284.38 | $366.98 | $433.06 | $492.06 | $650.18 |
| 73 | $284.38 | $365.80 | $431.88 | $490.88 | $647.82 | $316.24 | $408.28 | $481.44 | $547.52 | $722.16 |
| 74 | $318.60 | $409.46 | $483.80 | $549.88 | $725.70 | $351.64 | $453.12 | $535.72 | $607.70 | $802.40 |
| 75 | $355.18 | $457.84 | $541.62 | $615.96 | $813.02 | $389.40 | $502.68 | $593.54 | $674.96 | $890.90 |
| 76 | $396.48 | $512.12 | $608.38 | $692.66 | $912.14 | $430.70 | $558.14 | $661.98 | $752.84 | $991.20 |
| 77 | $441.32 | $573.48 | $683.22 | $779.98 | $1,025.42 | $475.54 | $618.32 | $736.32 | $840.16 | $1,104.48 |
| 78 | $489.70 | $639.56 | $762.28 | $873.20 | $1,144.60 | $523.92 | $683.22 | $815.38 | $932.20 | $1,222.48 |
| 79 | $539.26 | $704.46 | $843.70 | $965.24 | $1,263.78 | $572.30 | $748.12 | $895.62 | $1,024.24 | $1,341.66 |
| 80 | $586.46 | $765.82 | $918.04 | $1,051.38 | $1,377.06 | $619.50 | $809.48 | $969.96 | $1,111.56 | $1,454.94 |
| 81 | $630.12 | $823.64 | $986.48 | $1,130.44 | $1,479.72 | $663.16 | $867.30 | $1,039.58 | $1,190.62 | $1,558.78 |
| 82 | $671.42 | $877.92 | $1,051.38 | $1,203.60 | $1,576.48 | $705.64 | $923.94 | $1,105.66 | $1,266.14 | $1,657.90 |
| 83 | $713.90 | $932.20 | $1,115.10 | $1,276.76 | $1,673.24 | $749.30 | $978.22 | $1,170.56 | $1,339.30 | $1,755.84 |
| 84 | $759.92 | $990.02 | $1,183.54 | $1,353.46 | $1,775.90 | $795.32 | $1,037.22 | $1,239.00 | $1,417.18 | $1,859.68 |
| 85 | $809.48 | $1,053.74 | $1,260.24 | $1,439.60 | $1,888.00 | $844.88 | $1,102.12 | $1,316.88 | $1,504.50 | $1,974.14 |
| 86 | $861.40 | $1,121.00 | $1,340.48 | $1,530.46 | $2,009.54 | $896.80 | $1,169.38 | $1,397.12 | $1,595.36 | $2,095.68 |
| 87 | $918.04 | $1,192.98 | $1,425.44 | $1,626.04 | $2,136.98 | $953.44 | $1,241.36 | $1,482.08 | $1,690.94 | $2,223.12 |
| 88 | $977.04 | $1,270.86 | $1,516.30 | $1,729.88 | $2,273.86 | $1,012.44 | $1,319.24 | $1,572.94 | $1,794.78 | $2,360.00 |
| 89 | $1,043.12 | $1,354.64 | $1,616.60 | $1,841.98 | $2,422.54 | $1,078.52 | $1,403.02 | $1,673.24 | $1,906.88 | $2,508.68 |
| 90 | $1,113.92 | $1,446.68 | $1,725.16 | $1,964.70 | $2,586.56 | $1,149.32 | $1,495.06 | $1,781.80 | $2,029.60 | $2,672.70 |
| 91 | $1,190.62 | $1,544.62 | $1,841.98 | $2,096.86 | $2,761.20 | $1,226.02 | $1,593.00 | $1,898.62 | $2,161.76 | $2,847.34 |
| 92 | $1,272.04 | $1,649.64 | $1,964.70 | $2,237.28 | $2,946.46 | $1,307.44 | $1,698.02 | $2,021.34 | $2,302.18 | $3,032.60 |
| 93 | $1,358.18 | $1,761.74 | $2,096.86 | $2,387.14 | $3,144.70 | $1,393.58 | $1,810.12 | $2,153.50 | $2,452.04 | $3,230.84 |
| 94 | $1,452.58 | $1,883.28 | $2,242.00 | $2,549.98 | $3,360.64 | $1,487.98 | $1,931.66 | $2,298.64 | $2,614.88 | $3,446.78 |
| 95 | $1,556.42 | $2,015.44 | $2,398.94 | $2,728.16 | $3,597.82 | $1,591.82 | $2,063.82 | $2,455.58 | $2,793.06 | $3,683.96 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 30 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 31 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 32 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 33 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 34 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 35 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 36 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 37 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 38 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 39 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 40 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 41 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 42 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 43 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 44 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 45 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 46 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 47 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 48 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 49 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 50 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 |
| 51 | $57.82 | $73.16 | $84.96 | $95.58 | $126.26 | $76.70 | $96.76 | $113.28 | $127.44 | $169.92 |
| 52 | $59.00 | $74.34 | $87.32 | $99.12 | $132.16 | $77.88 | $99.12 | $115.64 | $130.98 | $174.64 |
| 53 | $61.36 | $77.88 | $89.68 | $101.48 | $135.70 | $80.24 | $101.48 | $118.00 | $133.34 | $177.00 |
| 54 | $62.54 | $80.24 | $93.22 | $105.02 | $140.42 | $81.42 | $103.84 | $121.54 | $136.88 | $181.72 |
| 55 | $64.90 | $82.60 | $96.76 | $108.56 | $143.96 | $82.60 | $106.20 | $123.90 | $140.42 | $185.26 |
| 56 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 | $87.32 | $110.92 | $129.80 | $146.32 | $194.70 |
| 57 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 | $90.86 | $116.82 | $136.88 | $153.40 | $204.14 |
| 58 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 | $96.76 | $123.90 | $145.14 | $164.02 | $215.94 |
| 59 | $83.78 | $106.20 | $125.08 | $141.60 | $186.44 | $102.66 | $130.98 | $153.40 | $173.46 | $228.92 |
| 60 | $89.68 | $113.28 | $133.34 | $151.04 | $200.60 | $108.56 | $138.06 | $162.84 | $184.08 | $244.26 |
| 61 | $96.76 | $122.72 | $142.78 | $162.84 | $214.76 | $115.64 | $147.50 | $173.46 | $195.88 | $259.60 |
| 62 | $101.48 | $130.98 | $152.22 | $173.46 | $230.10 | $122.72 | $158.12 | $184.08 | $208.86 | $276.12 |
| 63 | $108.56 | $140.42 | $164.02 | $185.26 | $245.44 | $130.98 | $167.56 | $195.88 | $221.84 | $293.82 |
| 64 | $118.00 | $149.86 | $175.82 | $198.24 | $263.14 | $139.24 | $178.18 | $210.04 | $236.00 | $313.88 |
| 65 | $126.26 | $160.48 | $188.80 | $213.58 | $284.38 | $148.68 | $191.16 | $224.20 | $252.52 | $336.30 |
| 66 | $135.70 | $173.46 | $204.14 | $230.10 | $305.62 | $159.30 | $204.14 | $239.54 | $270.22 | $359.90 |
| 67 | $143.96 | $185.26 | $218.30 | $247.80 | $326.86 | $168.74 | $215.94 | $254.88 | $289.10 | $382.32 |
| 68 | $154.58 | $198.24 | $233.64 | $266.68 | $351.64 | $179.36 | $230.10 | $271.40 | $309.16 | $408.28 |
| 69 | $167.56 | $215.94 | $254.88 | $289.10 | $382.32 | $193.52 | $248.98 | $293.82 | $332.76 | $440.14 |
| 70 | $186.44 | $239.54 | $280.84 | $320.96 | $422.44 | $212.40 | $272.58 | $320.96 | $365.80 | $482.62 |
| 71 | $207.68 | $265.50 | $313.88 | $357.54 | $470.82 | $234.82 | $300.90 | $355.18 | $403.56 | $533.36 |
| 72 | $230.10 | $297.36 | $351.64 | $398.84 | $527.46 | $259.60 | $333.94 | $394.12 | $448.40 | $592.36 |
| 73 | $259.60 | $332.76 | $394.12 | $447.22 | $588.82 | $289.10 | $371.70 | $438.96 | $497.96 | $656.08 |
| 74 | $289.10 | $372.88 | $440.14 | $500.32 | $660.80 | $319.78 | $411.82 | $486.16 | $553.42 | $730.42 |
| 75 | $323.32 | $417.72 | $493.24 | $561.68 | $738.68 | $354.00 | $457.84 | $540.44 | $614.78 | $810.66 |
| 76 | $361.08 | $466.10 | $554.60 | $631.30 | $830.72 | $391.76 | $507.40 | $601.80 | $685.58 | $902.70 |
| 77 | $401.20 | $521.56 | $621.86 | $710.36 | $933.38 | $433.06 | $562.86 | $670.24 | $764.64 | $1,005.36 |
| 78 | $446.04 | $581.74 | $693.84 | $794.14 | $1,041.94 | $476.72 | $621.86 | $741.04 | $848.42 | $1,112.74 |
| 79 | $490.88 | $641.92 | $767.00 | $877.92 | $1,149.32 | $521.56 | $680.86 | $814.20 | $931.02 | $1,220.12 |
| 80 | $534.54 | $697.38 | $835.44 | $956.98 | $1,253.16 | $564.04 | $737.50 | $883.82 | $1,011.26 | $1,323.96 |
| 81 | $573.48 | $749.30 | $897.98 | $1,028.96 | $1,346.38 | $604.16 | $789.42 | $945.18 | $1,083.24 | $1,419.54 |
| 82 | $612.42 | $798.86 | $956.98 | $1,095.04 | $1,434.88 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,509.22 |
| 83 | $649.00 | $848.42 | $1,014.80 | $1,162.30 | $1,523.38 | $680.86 | $890.90 | $1,065.54 | $1,220.12 | $1,598.90 |
| 84 | $691.48 | $900.34 | $1,077.34 | $1,230.74 | $1,615.42 | $723.34 | $944.00 | $1,128.08 | $1,289.74 | $1,692.12 |
| 85 | $736.32 | $959.34 | $1,145.78 | $1,308.62 | $1,719.26 | $769.36 | $1,003.00 | $1,197.70 | $1,368.80 | $1,797.14 |
| 86 | $784.70 | $1,021.88 | $1,218.94 | $1,392.40 | $1,829.00 | $817.74 | $1,065.54 | $1,270.86 | $1,452.58 | $1,906.88 |
| 87 | $835.44 | $1,086.78 | $1,296.82 | $1,479.72 | $1,945.82 | $868.48 | $1,130.44 | $1,348.74 | $1,539.90 | $2,023.70 |
| 88 | $889.72 | $1,157.58 | $1,379.42 | $1,574.12 | $2,070.90 | $922.76 | $1,201.24 | $1,431.34 | $1,634.30 | $2,148.78 |
| 89 | $948.72 | $1,233.10 | $1,470.28 | $1,675.60 | $2,205.42 | $981.76 | $1,276.76 | $1,522.20 | $1,735.78 | $2,283.30 |
| 90 | $1,013.62 | $1,316.88 | $1,568.22 | $1,787.70 | $2,354.10 | $1,046.66 | $1,360.54 | $1,620.14 | $1,847.88 | $2,431.98 |
| 91 | $1,083.24 | $1,406.56 | $1,674.42 | $1,908.06 | $2,513.40 | $1,116.28 | $1,450.22 | $1,726.34 | $1,968.24 | $2,591.28 |
| 92 | $1,157.58 | $1,502.14 | $1,787.70 | $2,035.50 | $2,682.14 | $1,190.62 | $1,545.80 | $1,839.62 | $2,095.68 | $2,760.02 |
| 93 | $1,236.64 | $1,603.62 | $1,908.06 | $2,171.20 | $2,862.68 | $1,269.68 | $1,647.28 | $1,959.98 | $2,231.38 | $2,940.56 |
| 94 | $1,322.78 | $1,714.54 | $2,039.04 | $2,319.88 | $3,059.74 | $1,355.82 | $1,758.20 | $2,090.96 | $2,380.06 | $3,137.62 |
| 95 | $1,416.00 | $1,836.08 | $2,181.82 | $2,481.54 | $3,274.50 | $1,449.04 | $1,879.74 | $2,233.74 | $2,541.72 | $3,352.38 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 30 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 31 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 32 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 33 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 34 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 35 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 36 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 37 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 38 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 39 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 40 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 41 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 42 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 43 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 44 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 45 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 46 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 47 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 48 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 49 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 50 | $50.74 | $64.90 | $75.52 | $84.96 | $113.28 | $68.44 | $88.50 | $101.48 | $114.46 | $153.40 |
| 51 | $51.92 | $67.26 | $79.06 | $88.50 | $116.82 | $69.62 | $89.68 | $105.02 | $118.00 | $156.94 |
| 52 | $54.28 | $69.62 | $80.24 | $90.86 | $121.54 | $70.80 | $92.04 | $106.20 | $120.36 | $160.48 |
| 53 | $55.46 | $70.80 | $82.60 | $94.40 | $125.08 | $73.16 | $93.22 | $108.56 | $123.90 | $164.02 |
| 54 | $57.82 | $74.34 | $86.14 | $97.94 | $128.62 | $74.34 | $96.76 | $112.10 | $126.26 | $166.38 |
| 55 | $59.00 | $75.52 | $88.50 | $100.30 | $133.34 | $75.52 | $97.94 | $113.28 | $128.62 | $171.10 |
| 56 | $62.54 | $81.42 | $94.40 | $106.20 | $140.42 | $79.06 | $102.66 | $120.36 | $135.70 | $179.36 |
| 57 | $66.08 | $86.14 | $99.12 | $113.28 | $149.86 | $82.60 | $106.56 | $125.08 | $142.78 | $188.80 |
| 58 | $70.80 | $90.86 | $106.20 | $121.54 | $160.48 | $87.32 | $113.28 | $132.16 | $151.04 | $199.42 |
| 59 | $75.52 | $97.94 | $114.46 | $129.80 | $172.28 | $93.22 | $120.36 | $141.60 | $159.30 | $211.22 |
| 60 | $80.24 | $105.02 | $122.72 | $139.24 | $184.08 | $97.94 | $127.44 | $149.86 | $168.74 | $224.20 |
| 61 | $87.32 | $113.28 | $132.16 | $149.86 | $197.06 | $105.02 | $136.88 | $160.48 | $180.54 | $238.36 |
| 62 | $93.22 | $120.36 | $140.42 | $159.30 | $211.22 | $112.10 | $145.14 | $168.74 | $192.34 | $254.88 |
| 63 | $100.30 | $129.80 | $151.04 | $171.10 | $226.56 | $119.18 | $155.76 | $180.54 | $205.32 | $271.40 |
| 64 | $107.38 | $139.24 | $161.66 | $184.08 | $243.08 | $127.44 | $165.20 | $193.52 | $219.48 | $290.28 |
| 65 | $114.46 | $148.68 | $174.64 | $199.42 | $261.96 | $135.70 | $175.82 | $207.68 | $236.00 | $310.34 |
| 66 | $122.72 | $160.48 | $188.80 | $213.58 | $282.02 | $143.96 | $188.80 | $221.84 | $251.34 | $332.76 |
| 67 | $132.16 | $171.10 | $200.60 | $227.74 | $300.90 | $153.40 | $200.60 | $234.82 | $266.68 | $352.82 |
| 68 | $140.42 | $184.08 | $215.94 | $246.62 | $324.50 | $164.02 | $214.76 | $251.34 | $285.56 | $376.42 |
| 69 | $153.40 | $199.42 | $234.82 | $267.86 | $354.00 | $175.82 | $230.10 | $270.22 | $309.16 | $407.10 |
| 70 | $167.56 | $220.66 | $259.60 | $296.18 | $390.58 | $192.34 | $252.52 | $296.18 | $338.66 | $446.04 |
| 71 | $187.62 | $247.80 | $290.28 | $330.40 | $436.60 | $212.40 | $279.66 | $329.22 | $374.06 | $493.24 |
| 72 | $211.22 | $276.12 | $324.50 | $369.34 | $487.34 | $236.00 | $310.34 | $364.62 | $414.18 | $547.52 |
| 73 | $234.82 | $310.34 | $363.44 | $414.18 | $546.34 | $261.96 | $345.74 | $405.92 | $461.38 | $608.88 |
| 74 | $263.14 | $346.92 | $408.28 | $463.74 | $612.42 | $291.46 | $383.50 | $451.94 | $513.30 | $677.32 |
| 75 | $295.00 | $388.22 | $456.66 | $520.38 | $685.58 | $323.32 | $425.98 | $501.50 | $571.12 | $751.66 |
| 76 | $329.22 | $435.42 | $513.30 | $586.46 | $770.54 | $357.54 | $473.18 | $558.14 | $637.20 | $836.62 |
| 77 | $368.16 | $486.16 | $577.02 | $659.62 | $866.12 | $396.48 | $525.10 | $620.68 | $710.36 | $933.38 |
| 78 | $408.28 | $541.62 | $644.28 | $736.32 | $966.42 | $436.60 | $579.38 | $689.12 | $787.06 | $1,032.50 |
| 79 | $448.40 | $597.08 | $711.54 | $814.20 | $1,067.90 | $475.54 | $633.66 | $755.20 | $864.94 | $1,133.98 |
| 80 | $487.34 | $650.18 | $775.26 | $887.36 | $1,162.30 | $514.48 | $686.76 | $818.92 | $938.10 | $1,228.38 |
| 81 | $523.92 | $699.74 | $831.90 | $953.44 | $1,248.44 | $551.06 | $737.50 | $876.74 | $1,005.36 | $1,315.70 |
| 82 | $559.32 | $744.58 | $887.36 | $1,015.98 | $1,331.04 | $587.64 | $783.52 | $933.38 | $1,067.90 | $1,399.48 |
| 83 | $593.54 | $790.60 | $941.64 | $1,077.34 | $1,412.46 | $623.04 | $829.54 | $987.66 | $1,130.44 | $1,483.26 |
| 84 | $630.12 | $838.98 | $999.46 | $1,142.24 | $1,498.60 | $660.80 | $880.28 | $1,046.66 | $1,196.52 | $1,570.58 |
| 85 | $671.42 | $894.44 | $1,062.00 | $1,214.22 | $1,593.00 | $702.10 | $934.56 | $1,110.38 | $1,269.68 | $1,666.16 |
| 86 | $715.08 | $951.08 | $1,130.44 | $1,290.92 | $1,695.66 | $745.76 | $991.20 | $1,178.82 | $1,346.38 | $1,768.82 |
| 87 | $761.10 | $1,012.44 | $1,202.42 | $1,372.34 | $1,803.04 | $791.78 | $1,052.56 | $1,250.80 | $1,427.80 | $1,876.20 |
| 88 | $811.84 | $1,078.52 | $1,279.12 | $1,459.66 | $1,918.68 | $842.52 | $1,118.64 | $1,327.50 | $1,515.12 | $1,991.84 |
| 89 | $864.94 | $1,149.32 | $1,362.90 | $1,554.06 | $2,043.76 | $895.62 | $1,189.44 | $1,411.28 | $1,609.52 | $2,116.92 |
| 90 | $925.12 | $1,227.20 | $1,454.94 | $1,657.90 | $2,181.82 | $955.80 | $1,267.32 | $1,503.32 | $1,713.36 | $2,254.98 |
| 91 | $987.66 | $1,309.80 | $1,552.88 | $1,770.00 | $2,329.32 | $1,018.34 | $1,349.92 | $1,601.26 | $1,825.46 | $2,402.48 |
| 92 | $1,054.92 | $1,398.30 | $1,656.72 | $1,886.82 | $2,485.08 | $1,085.60 | $1,438.42 | $1,705.10 | $1,942.28 | $2,558.24 |
| 93 | $1,128.08 | $1,493.88 | $1,768.82 | $2,014.26 | $2,652.64 | $1,158.76 | $1,534.00 | $1,817.20 | $2,069.72 | $2,725.80 |
| 94 | $1,205.96 | $1,596.54 | $1,890.36 | $2,151.14 | $2,834.36 | $1,236.64 | $1,636.66 | $1,938.74 | $2,206.60 | $2,907.52 |
| 95 | $1,292.10 | $1,709.82 | $2,022.52 | $2,301.00 | $3,033.78 | $1,322.78 | $1,749.94 | $2,070.90 | $2,356.46 | $3,106.94 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 30 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 31 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 32 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 33 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 34 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 35 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 36 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 37 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 38 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 39 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 40 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 41 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 43 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 44 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 45 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 46 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 47 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 48 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 49 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 50 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 | $77.88 | $100.30 | $116.62 | $132.16 | $174.64 |
| 51 | $60.18 | $76.70 | $88.50 | $100.30 | $134.52 | $80.24 | $101.48 | $118.00 | $134.52 | $178.18 |
| 52 | $62.54 | $79.06 | $92.04 | $102.66 | $139.24 | $82.60 | $103.84 | $121.54 | $136.88 | $182.90 |
| 53 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $107.38 | $125.08 | $140.42 | $186.44 |
| 54 | $67.26 | $84.96 | $99.12 | $110.92 | $147.50 | $86.14 | $109.74 | $127.44 | $143.96 | $192.34 |
| 55 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $88.50 | $112.10 | $129.80 | $146.32 | $194.70 |
| 56 | $71.98 | $92.04 | $106.20 | $121.54 | $160.48 | $92.04 | $116.62 | $135.70 | $154.58 | $204.14 |
| 57 | $76.70 | $96.76 | $114.46 | $128.62 | $169.92 | $95.58 | $120.54 | $143.96 | $161.66 | $214.76 |
| 58 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 | $102.66 | $129.80 | $151.04 | $172.28 | $227.74 |
| 59 | $88.50 | $110.92 | $129.80 | $147.50 | $197.06 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 |
| 60 | $93.22 | $119.18 | $139.24 | $158.12 | $210.04 | $113.28 | $145.14 | $169.92 | $193.52 | $256.06 |
| 61 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 | $120.66 | $155.76 | $181.72 | $205.32 | $272.58 |
| 62 | $107.38 | $136.88 | $160.48 | $181.72 | $240.72 | $128.62 | $165.20 | $192.34 | $218.30 | $289.10 |
| 63 | $114.46 | $146.32 | $171.10 | $194.70 | $258.42 | $136.88 | $174.64 | $205.32 | $232.46 | $307.98 |
| 64 | $123.90 | $156.94 | $185.26 | $208.86 | $277.30 | $147.50 | $187.62 | $219.48 | $248.98 | $330.40 |
| 65 | $132.16 | $169.92 | $198.24 | $224.20 | $298.54 | $156.94 | $200.60 | $234.82 | $265.50 | $354.00 |
| 66 | $141.60 | $182.90 | $214.76 | $243.08 | $319.78 | $167.56 | $214.76 | $252.52 | $284.38 | $376.42 |
| 67 | $151.04 | $193.52 | $228.92 | $259.60 | $343.36 | $177.00 | $226.56 | $267.86 | $303.26 | $401.20 |
| 68 | $164.02 | $210.04 | $245.44 | $279.66 | $369.44 | $188.80 | $243.08 | $285.56 | $324.50 | $428.34 |
| 69 | $175.82 | $227.74 | $267.86 | $303.26 | $401.20 | $202.96 | $260.78 | $309.16 | $349.28 | $462.56 |
| 70 | $194.70 | $251.34 | $295.00 | $336.30 | $443.68 | $221.84 | $286.74 | $336.30 | $383.50 | $505.04 |
| 71 | $217.12 | $279.66 | $329.22 | $375.24 | $494.42 | $246.62 | $316.24 | $372.88 | $423.62 | $559.32 |
| 72 | $243.08 | $312.70 | $368.16 | $420.08 | $552.24 | $272.58 | $351.64 | $413.00 | $470.82 | $620.68 |
| 73 | $271.40 | $350.46 | $411.82 | $469.64 | $619.50 | $302.08 | $390.58 | $459.02 | $522.74 | $689.12 |
| 74 | $304.44 | $391.76 | $462.56 | $525.10 | $692.66 | $336.30 | $434.24 | $510.94 | $580.56 | $765.82 |
| 75 | $337.48 | $436.60 | $516.02 | $588.82 | $776.44 | $370.52 | $479.08 | $567.58 | $644.28 | $851.96 |
| 76 | $377.60 | $489.70 | $580.56 | $661.98 | $870.84 | $410.64 | $533.36 | $630.12 | $718.62 | $946.36 |
| 77 | $422.44 | $548.70 | $651.36 | $745.76 | $979.40 | $455.48 | $591.18 | $702.10 | $802.40 | $1,054.92 |
| 78 | $468.46 | $610.06 | $729.24 | $834.26 | $1,092.68 | $501.50 | $652.54 | $779.98 | $890.90 | $1,168.20 |
| 79 | $515.66 | $672.60 | $804.76 | $922.76 | $1,208.32 | $546.34 | $713.90 | $854.32 | $979.40 | $1,282.66 |
| 80 | $559.32 | $731.60 | $877.92 | $1,005.36 | $1,315.70 | $591.18 | $772.90 | $926.30 | $1,062.00 | $1,390.04 |
| 81 | $601.80 | $788.24 | $941.64 | $1,079.70 | $1,413.64 | $633.66 | $829.54 | $991.20 | $1,136.34 | $1,487.98 |
| 82 | $641.92 | $837.80 | $1,004.18 | $1,149.32 | $1,505.68 | $674.96 | $882.64 | $1,054.92 | $1,208.32 | $1,582.38 |
| 83 | $683.22 | $890.90 | $1,065.54 | $1,218.94 | $1,598.90 | $716.26 | $934.56 | $1,118.64 | $1,279.12 | $1,677.96 |
| 84 | $725.70 | $945.18 | $1,130.44 | $1,293.28 | $1,695.66 | $758.74 | $991.20 | $1,184.72 | $1,354.64 | $1,775.90 |
| 85 | $771.72 | $1,005.36 | $1,202.42 | $1,373.52 | $1,805.40 | $807.12 | $1,051.38 | $1,257.88 | $1,437.24 | $1,886.82 |
| 86 | $822.46 | $1,071.44 | $1,279.12 | $1,460.84 | $1,919.86 | $857.86 | $1,117.46 | $1,334.58 | $1,524.56 | $2,001.28 |
| 87 | $875.56 | $1,138.70 | $1,361.72 | $1,551.70 | $2,041.40 | $910.96 | $1,184.72 | $1,417.18 | $1,615.42 | $2,122.82 |
| 88 | $932.20 | $1,213.04 | $1,449.04 | $1,652.00 | $2,173.56 | $967.60 | $1,259.06 | $1,504.50 | $1,715.72 | $2,254.98 |
| 89 | $994.74 | $1,293.28 | $1,543.44 | $1,758.20 | $2,315.16 | $1,030.14 | $1,339.30 | $1,598.90 | $1,821.92 | $2,396.58 |
| 90 | $1,063.18 | $1,380.60 | $1,647.28 | $1,876.20 | $2,470.92 | $1,098.58 | $1,426.62 | $1,702.74 | $1,939.92 | $2,552.34 |
| 91 | $1,136.34 | $1,475.00 | $1,758.20 | $2,002.46 | $2,637.30 | $1,171.74 | $1,521.02 | $1,813.66 | $2,066.18 | $2,718.72 |
| 92 | $1,213.04 | $1,574.12 | $1,876.20 | $2,134.62 | $2,815.48 | $1,248.44 | $1,620.14 | $1,931.66 | $2,198.34 | $2,896.90 |
| 93 | $1,296.82 | $1,681.50 | $2,002.46 | $2,278.58 | $3,004.28 | $1,332.22 | $1,727.52 | $2,057.92 | $2,342.30 | $3,085.70 |
| 94 | $1,386.50 | $1,798.32 | $2,140.52 | $2,434.34 | $3,210.78 | $1,421.90 | $1,844.34 | $2,195.98 | $2,498.06 | $3,292.20 |
| 95 | $1,484.44 | $1,925.76 | $2,291.56 | $2,604.26 | $3,437.34 | $1,519.84 | $1,971.78 | $2,347.02 | $2,667.98 | $3,518.76 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 30 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 31 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 32 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 33 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 34 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 35 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 36 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 37 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 38 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 39 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 40 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 41 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 42 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 43 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 44 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 45 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 46 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 47 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 48 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 49 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $86.14 | $115.64 | $70.80 | $88.50 | $103.84 | $116.82 | $155.76 |
| 51 | $54.28 | $67.26 | $79.06 | $88.50 | $119.18 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 |
| 52 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 |
| 53 | $56.64 | $71.98 | $84.96 | $95.58 | $127.44 | $73.16 | $95.58 | $110.92 | $125.08 | $166.38 |
| 54 | $59.00 | $75.52 | $87.32 | $99.12 | $129.80 | $75.52 | $97.94 | $113.28 | $128.62 | $168.74 |
| 55 | $61.36 | $77.88 | $89.68 | $101.48 | $135.70 | $77.88 | $100.30 | $114.46 | $129.80 | $173.46 |
| 56 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $81.42 | $103.84 | $121.54 | $136.88 | $181.72 |
| 57 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $84.96 | $106.56 | $127.44 | $145.14 | $191.16 |
| 58 | $73.16 | $92.04 | $107.38 | $123.90 | $164.02 | $90.86 | $115.64 | $134.52 | $152.22 | $202.96 |
| 59 | $77.88 | $99.12 | $116.82 | $132.16 | $174.64 | $95.58 | $122.72 | $142.78 | $161.66 | $214.76 |
| 60 | $82.60 | $106.20 | $125.08 | $140.42 | $187.62 | $100.30 | $129.80 | $152.22 | $171.10 | $227.74 |
| 61 | $89.68 | $114.46 | $133.34 | $151.04 | $200.60 | $108.56 | $139.24 | $161.66 | $182.90 | $243.08 |
| 62 | $94.40 | $122.72 | $143.96 | $161.66 | $213.58 | $114.46 | $147.50 | $172.28 | $194.70 | $257.24 |
| 63 | $101.48 | $129.80 | $153.40 | $173.46 | $230.10 | $121.54 | $156.94 | $184.08 | $207.68 | $274.94 |
| 64 | $110.92 | $140.42 | $164.02 | $185.26 | $246.62 | $130.98 | $167.56 | $195.88 | $220.66 | $292.64 |
| 65 | $118.00 | $149.86 | $177.00 | $200.60 | $265.50 | $139.24 | $178.18 | $208.86 | $236.00 | $312.70 |
| 66 | $126.26 | $162.84 | $189.98 | $215.94 | $286.74 | $148.68 | $192.34 | $223.02 | $252.52 | $336.30 |
| 67 | $135.70 | $173.46 | $204.14 | $231.28 | $304.44 | $158.12 | $201.78 | $238.36 | $270.22 | $356.36 |
| 68 | $143.96 | $185.26 | $219.48 | $248.98 | $329.22 | $167.56 | $215.94 | $254.88 | $287.92 | $381.14 |
| 69 | $158.12 | $201.78 | $239.54 | $271.40 | $356.36 | $181.72 | $232.46 | $274.94 | $312.70 | $410.64 |
| 70 | $174.64 | $223.02 | $264.32 | $298.54 | $394.12 | $198.24 | $253.70 | $300.90 | $341.02 | $449.58 |
| 71 | $192.34 | $248.98 | $292.64 | $335.12 | $438.96 | $218.30 | $282.02 | $331.58 | $377.60 | $497.96 |
| 72 | $215.94 | $277.30 | $328.04 | $372.88 | $492.06 | $241.90 | $311.52 | $368.16 | $417.72 | $552.24 |
| 73 | $241.90 | $311.52 | $366.98 | $416.54 | $551.06 | $269.04 | $346.92 | $409.46 | $464.92 | $613.60 |
| 74 | $270.22 | $348.10 | $410.64 | $467.28 | $617.14 | $298.54 | $384.68 | $455.48 | $516.84 | $682.04 |
| 75 | $300.90 | $388.22 | $460.20 | $523.92 | $690.30 | $330.40 | $427.16 | $503.86 | $573.48 | $756.38 |
| 76 | $337.48 | $435.42 | $516.84 | $588.82 | $775.26 | $365.80 | $475.54 | $562.86 | $639.56 | $842.52 |
| 77 | $375.24 | $487.34 | $580.56 | $663.16 | $872.02 | $404.74 | $525.10 | $625.40 | $713.90 | $939.28 |
| 78 | $416.54 | $543.98 | $647.82 | $742.22 | $973.50 | $446.04 | $580.56 | $693.84 | $791.78 | $1,039.58 |
| 79 | $457.84 | $599.44 | $717.44 | $820.10 | $1,074.98 | $486.16 | $636.02 | $761.10 | $870.84 | $1,141.06 |
| 80 | $499.14 | $651.36 | $779.98 | $894.44 | $1,170.56 | $527.46 | $689.12 | $823.64 | $945.18 | $1,236.64 |
| 81 | $535.72 | $699.74 | $838.98 | $961.70 | $1,257.88 | $564.04 | $737.50 | $883.82 | $1,012.44 | $1,323.96 |
| 82 | $571.12 | $745.76 | $893.26 | $1,023.06 | $1,340.48 | $600.62 | $784.70 | $940.46 | $1,076.16 | $1,408.92 |
| 83 | $606.52 | $792.96 | $947.54 | $1,084.42 | $1,421.90 | $636.02 | $831.90 | $994.74 | $1,137.52 | $1,491.52 |
| 84 | $646.64 | $841.34 | $1,006.54 | $1,150.50 | $1,509.22 | $676.14 | $881.46 | $1,052.56 | $1,204.78 | $1,581.20 |
| 85 | $687.94 | $895.62 | $1,071.44 | $1,223.66 | $1,604.80 | $718.62 | $936.92 | $1,119.82 | $1,277.94 | $1,677.96 |
| 86 | $731.60 | $952.26 | $1,138.70 | $1,301.54 | $1,708.64 | $762.28 | $993.56 | $1,187.08 | $1,355.82 | $1,781.80 |
| 87 | $779.98 | $1,013.62 | $1,211.86 | $1,382.96 | $1,816.02 | $810.66 | $1,054.92 | $1,260.24 | $1,437.24 | $1,889.18 |
| 88 | $829.54 | $1,079.70 | $1,288.56 | $1,470.28 | $1,932.84 | $860.22 | $1,121.00 | $1,336.94 | $1,524.56 | $2,006.00 |
| 89 | $886.18 | $1,151.68 | $1,373.52 | $1,565.86 | $2,059.10 | $916.86 | $1,192.98 | $1,421.90 | $1,620.14 | $2,132.26 |
| 90 | $946.36 | $1,229.56 | $1,466.74 | $1,670.88 | $2,198.34 | $977.04 | $1,270.86 | $1,515.12 | $1,725.16 | $2,271.50 |
| 91 | $1,011.26 | $1,313.34 | $1,565.86 | $1,782.98 | $2,347.02 | $1,041.94 | $1,354.64 | $1,614.24 | $1,837.26 | $2,420.18 |
| 92 | $1,080.88 | $1,401.84 | $1,669.70 | $1,902.16 | $2,505.14 | $1,111.56 | $1,443.14 | $1,718.08 | $1,956.44 | $2,578.30 |
| 93 | $1,154.04 | $1,497.42 | $1,781.80 | $2,029.60 | $2,672.70 | $1,184.72 | $1,538.72 | $1,830.18 | $2,083.88 | $2,745.86 |
| 94 | $1,234.28 | $1,601.26 | $1,905.70 | $2,167.66 | $2,856.78 | $1,264.96 | $1,642.56 | $1,954.08 | $2,221.94 | $2,929.94 |
| 95 | $1,322.78 | $1,713.36 | $2,039.04 | $2,319.88 | $3,058.56 | $1,353.46 | $1,754.66 | $2,087.42 | $2,374.16 | $3,131.72 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 30 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 31 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 32 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 33 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 34 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 35 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 36 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 37 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 38 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 39 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 40 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 41 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 42 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 43 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 44 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 45 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 46 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 47 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 48 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 49 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 50 | $47.20 | $60.18 | $69.62 | $79.06 | $103.84 | $63.72 | $81.42 | $94.40 | $107.38 | $141.60 |
| 51 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 | $64.90 | $82.60 | $96.76 | $108.56 | $145.14 |
| 52 | $49.56 | $63.72 | $74.34 | $84.96 | $112.10 | $66.08 | $84.96 | $99.12 | $110.92 | $148.68 |
| 53 | $51.92 | $67.26 | $76.70 | $86.14 | $115.64 | $68.44 | $87.32 | $100.30 | $113.28 | $151.04 |
| 54 | $53.10 | $67.26 | $79.06 | $88.50 | $119.18 | $69.62 | $87.32 | $102.66 | $115.64 | $153.40 |
| 55 | $55.46 | $69.62 | $82.60 | $92.04 | $122.72 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 56 | $59.00 | $74.34 | $87.32 | $99.12 | $129.80 | $74.34 | $94.40 | $110.92 | $125.08 | $165.20 |
| 57 | $62.54 | $79.06 | $92.04 | $103.84 | $139.24 | $77.88 | $99.12 | $116.82 | $130.98 | $174.64 |
| 58 | $66.08 | $86.14 | $99.12 | $112.10 | $147.50 | $81.42 | $106.20 | $122.72 | $139.24 | $182.90 |
| 59 | $71.98 | $90.86 | $107.38 | $120.36 | $158.12 | $87.32 | $110.92 | $130.98 | $147.50 | $194.70 |
| 60 | $75.52 | $96.76 | $113.28 | $127.44 | $169.92 | $92.04 | $118.00 | $139.24 | $155.76 | $207.68 |
| 61 | $82.60 | $105.02 | $121.54 | $139.24 | $182.90 | $99.12 | $126.26 | $147.50 | $167.56 | $220.66 |
| 62 | $86.14 | $110.92 | $128.62 | $147.50 | $195.88 | $103.84 | $134.52 | $155.76 | $178.18 | $234.82 |
| 63 | $93.22 | $119.18 | $139.24 | $158.12 | $208.86 | $112.10 | $142.78 | $166.38 | $188.80 | $250.16 |
| 64 | $100.30 | $127.44 | $148.68 | $168.74 | $223.02 | $118.00 | $151.04 | $178.18 | $200.60 | $266.68 |
| 65 | $106.20 | $136.88 | $160.48 | $181.72 | $240.72 | $125.08 | $161.66 | $189.98 | $214.76 | $285.56 |
| 66 | $114.46 | $147.50 | $173.46 | $195.88 | $259.60 | $134.52 | $173.46 | $204.14 | $230.10 | $305.62 |
| 67 | $121.54 | $156.94 | $185.26 | $210.04 | $277.30 | $142.78 | $182.90 | $215.94 | $245.44 | $324.50 |
| 68 | $130.98 | $168.74 | $198.24 | $226.56 | $299.72 | $152.22 | $195.88 | $231.28 | $261.96 | $346.92 |
| 69 | $142.78 | $184.08 | $217.12 | $245.44 | $325.68 | $164.02 | $211.22 | $250.16 | $283.20 | $374.06 |
| 70 | $158.12 | $204.14 | $238.36 | $272.58 | $359.90 | $180.54 | $232.46 | $272.58 | $310.34 | $410.64 |
| 71 | $177.00 | $225.38 | $266.68 | $304.44 | $400.02 | $199.42 | $256.06 | $302.08 | $343.38 | $453.12 |
| 72 | $195.88 | $252.52 | $299.72 | $339.84 | $448.40 | $220.66 | $283.20 | $335.12 | $381.14 | $503.86 |
| 73 | $220.66 | $283.20 | $335.12 | $379.96 | $500.32 | $245.44 | $316.24 | $374.06 | $422.44 | $558.14 |
| 74 | $245.44 | $317.42 | $374.06 | $424.80 | $561.68 | $271.40 | $350.46 | $413.00 | $470.82 | $620.68 |
| 75 | $274.94 | $355.18 | $420.08 | $477.90 | $627.76 | $300.90 | $389.40 | $460.20 | $522.74 | $689.12 |
| 76 | $306.80 | $396.48 | $470.82 | $536.90 | $705.64 | $332.76 | $431.88 | $510.94 | $582.92 | $767.00 |
| 77 | $341.02 | $443.68 | $528.64 | $604.16 | $794.14 | $368.16 | $479.08 | $569.94 | $650.18 | $855.50 |
| 78 | $378.78 | $494.42 | $590.00 | $676.14 | $886.18 | $405.92 | $528.64 | $630.12 | $722.16 | $946.36 |
| 79 | $417.72 | $546.34 | $651.36 | $746.94 | $977.04 | $443.68 | $579.38 | $691.48 | $791.78 | $1,037.22 |
| 80 | $454.30 | $592.36 | $710.36 | $814.20 | $1,064.36 | $479.08 | $626.58 | $751.66 | $860.22 | $1,124.54 |
| 81 | $487.34 | $636.02 | $762.28 | $875.56 | $1,144.60 | $513.30 | $670.24 | $802.40 | $921.58 | $1,207.14 |
| 82 | $520.38 | $679.68 | $814.20 | $931.02 | $1,218.94 | $547.52 | $715.08 | $855.50 | $979.40 | $1,282.66 |
| 83 | $551.06 | $722.16 | $863.76 | $987.66 | $1,295.64 | $578.20 | $757.56 | $906.24 | $1,037.22 | $1,359.36 |
| 84 | $587.64 | $764.64 | $915.68 | $1,045.48 | $1,373.52 | $614.78 | $802.40 | $959.34 | $1,096.22 | $1,438.42 |
| 85 | $626.58 | $815.38 | $973.50 | $1,112.74 | $1,462.02 | $654.90 | $851.96 | $1,017.16 | $1,163.48 | $1,528.10 |
| 86 | $666.70 | $868.48 | $1,036.04 | $1,183.54 | $1,555.24 | $695.02 | $905.06 | $1,079.70 | $1,234.28 | $1,621.32 |
| 87 | $710.36 | $923.94 | $1,102.12 | $1,257.88 | $1,654.36 | $738.68 | $960.52 | $1,145.78 | $1,308.62 | $1,720.44 |
| 88 | $756.38 | $984.12 | $1,172.92 | $1,338.12 | $1,760.56 | $784.70 | $1,020.70 | $1,216.58 | $1,388.86 | $1,826.64 |
| 89 | $807.12 | $1,047.84 | $1,249.62 | $1,424.26 | $1,875.02 | $835.44 | $1,084.42 | $1,293.28 | $1,475.00 | $1,941.10 |
| 90 | $861.40 | $1,119.82 | $1,333.40 | $1,519.84 | $2,001.28 | $889.72 | $1,156.40 | $1,377.06 | $1,570.58 | $2,067.36 |
| 91 | $920.40 | $1,195.34 | $1,423.08 | $1,622.50 | $2,136.98 | $948.72 | $1,231.92 | $1,466.74 | $1,673.24 | $2,203.06 |
| 92 | $984.12 | $1,276.76 | $1,519.84 | $1,729.88 | $2,279.76 | $1,012.44 | $1,313.34 | $1,563.50 | $1,780.62 | $2,345.84 |
| 93 | $1,051.38 | $1,362.90 | $1,622.50 | $1,845.52 | $2,433.16 | $1,079.70 | $1,399.48 | $1,666.16 | $1,896.26 | $2,499.24 |
| 94 | $1,124.54 | $1,457.30 | $1,733.42 | $1,971.78 | $2,600.72 | $1,152.86 | $1,493.88 | $1,777.08 | $2,022.52 | $2,666.80 |
| 95 | $1,203.60 | $1,561.14 | $1,854.96 | $2,109.84 | $2,783.62 | $1,231.92 | $1,597.72 | $1,898.62 | $2,160.58 | $2,849.70 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Midnight Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 30 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 31 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 32 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 33 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 34 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 35 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 36 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 37 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 38 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 39 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 40 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 41 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 42 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 43 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 44 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 45 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 46 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 47 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 48 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 49 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $55.46 | $64.90 | $71.98 | $96.76 | $59.00 | $75.52 | $86.14 | $96.76 | $130.98 |
| 51 | $44.84 | $56.64 | $67.26 | $75.52 | $99.12 | $60.18 | $75.52 | $89.68 | $100.30 | $133.34 |
| 52 | $47.20 | $59.00 | $67.26 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $136.88 |
| 53 | $47.20 | $60.18 | $69.62 | $80.24 | $106.20 | $61.36 | $79.06 | $92.04 | $105.02 | $139.24 |
| 54 | $48.38 | $63.72 | $73.16 | $83.78 | $109.74 | $62.54 | $82.60 | $95.58 | $107.38 | $141.60 |
| 55 | $49.56 | $64.90 | $75.52 | $84.96 | $113.28 | $63.72 | $83.78 | $96.76 | $109.74 | $145.14 |
| 56 | $53.10 | $68.44 | $80.24 | $89.68 | $119.18 | $67.26 | $87.32 | $102.66 | $114.46 | $152.22 |
| 57 | $55.46 | $73.16 | $84.96 | $96.76 | $127.44 | $69.62 | $92.04 | $106.20 | $121.54 | $160.48 |
| 58 | $60.18 | $76.70 | $89.68 | $103.84 | $136.88 | $74.34 | $95.58 | $112.10 | $128.62 | $169.92 |
| 59 | $64.90 | $83.78 | $96.76 | $109.74 | $147.50 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 |
| 60 | $68.44 | $88.50 | $103.84 | $116.82 | $156.94 | $82.60 | $108.56 | $126.26 | $143.96 | $191.16 |
| 61 | $74.34 | $95.58 | $112.10 | $127.44 | $167.56 | $89.68 | $115.64 | $136.88 | $154.58 | $202.96 |
| 62 | $79.06 | $102.66 | $119.18 | $135.70 | $179.36 | $95.58 | $123.90 | $142.78 | $164.02 | $215.94 |
| 63 | $84.96 | $109.74 | $127.44 | $145.14 | $192.34 | $100.30 | $132.16 | $153.40 | $174.64 | $230.10 |
| 64 | $92.04 | $118.00 | $138.06 | $156.94 | $206.50 | $108.56 | $140.42 | $165.20 | $186.44 | $246.62 |
| 65 | $96.76 | $126.26 | $148.68 | $169.92 | $221.84 | $114.46 | $149.86 | $175.82 | $200.60 | $263.14 |
| 66 | $103.84 | $135.70 | $160.48 | $181.72 | $239.54 | $121.54 | $160.48 | $188.80 | $213.58 | $283.20 |
| 67 | $112.10 | $145.14 | $171.10 | $193.52 | $254.88 | $129.80 | $169.92 | $199.42 | $226.56 | $299.72 |
| 68 | $120.36 | $156.94 | $182.90 | $210.04 | $276.12 | $140.42 | $182.90 | $213.58 | $243.08 | $319.78 |
| 69 | $129.80 | $168.74 | $200.60 | $227.74 | $300.90 | $148.68 | $194.70 | $230.10 | $263.14 | $345.74 |
| 70 | $142.78 | $187.62 | $220.66 | $251.34 | $332.76 | $162.84 | $213.58 | $251.34 | $287.92 | $379.96 |
| 71 | $159.30 | $211.22 | $246.62 | $280.84 | $370.52 | $180.54 | $238.36 | $279.66 | $317.42 | $418.90 |
| 72 | $180.54 | $234.82 | $276.12 | $313.88 | $415.36 | $200.60 | $263.14 | $310.34 | $351.64 | $466.10 |
| 73 | $199.42 | $264.32 | $309.16 | $351.64 | $464.92 | $221.84 | $293.82 | $344.56 | $391.76 | $518.02 |
| 74 | $223.02 | $295.00 | $346.92 | $394.12 | $521.56 | $247.80 | $325.68 | $384.68 | $435.42 | $575.84 |
| 75 | $250.16 | $330.40 | $388.22 | $442.50 | $582.92 | $274.94 | $362.26 | $425.98 | $486.16 | $638.38 |
| 76 | $279.66 | $370.52 | $436.60 | $497.96 | $654.90 | $303.26 | $402.38 | $474.36 | $541.62 | $711.54 |
| 77 | $312.70 | $413.00 | $489.70 | $560.50 | $736.32 | $336.30 | $446.04 | $527.46 | $602.98 | $792.96 |
| 78 | $346.92 | $460.20 | $547.52 | $625.40 | $821.28 | $371.70 | $492.06 | $585.28 | $669.06 | $877.92 |
| 79 | $381.14 | $507.40 | $605.34 | $692.66 | $907.42 | $403.56 | $538.08 | $641.92 | $735.14 | $964.06 |
| 80 | $414.18 | $552.24 | $659.62 | $755.20 | $987.66 | $437.78 | $584.10 | $696.20 | $797.68 | $1,043.12 |
| 81 | $444.86 | $595.90 | $706.82 | $810.66 | $1,062.00 | $468.46 | $627.76 | $745.76 | $854.32 | $1,118.64 |
| 82 | $475.54 | $632.48 | $755.20 | $863.76 | $1,131.62 | $499.14 | $665.52 | $794.14 | $907.42 | $1,189.44 |
| 83 | $505.04 | $672.60 | $800.04 | $916.86 | $1,200.06 | $529.82 | $705.64 | $838.98 | $961.70 | $1,260.24 |
| 84 | $535.72 | $713.90 | $849.60 | $971.14 | $1,274.40 | $561.68 | $748.12 | $889.72 | $1,017.16 | $1,335.76 |
| 85 | $569.94 | $759.92 | $902.70 | $1,032.50 | $1,354.64 | $595.90 | $794.14 | $944.00 | $1,079.70 | $1,416.00 |
| 86 | $607.70 | $808.30 | $961.70 | $1,097.40 | $1,441.96 | $633.66 | $842.52 | $1,003.00 | $1,144.60 | $1,503.32 |
| 87 | $646.64 | $860.22 | $1,021.88 | $1,167.02 | $1,532.82 | $672.60 | $894.44 | $1,063.18 | $1,214.22 | $1,594.18 |
| 88 | $690.30 | $916.86 | $1,087.96 | $1,241.36 | $1,631.94 | $716.26 | $951.08 | $1,129.26 | $1,288.56 | $1,693.30 |
| 89 | $735.14 | $977.04 | $1,158.76 | $1,321.60 | $1,738.14 | $761.10 | $1,011.26 | $1,200.06 | $1,368.80 | $1,799.50 |
| 90 | $785.88 | $1,043.12 | $1,236.64 | $1,408.92 | $1,854.96 | $811.84 | $1,077.34 | $1,277.94 | $1,456.12 | $1,916.32 |
| 91 | $838.98 | $1,112.74 | $1,320.42 | $1,504.50 | $1,980.04 | $864.94 | $1,146.96 | $1,361.72 | $1,551.70 | $2,041.40 |
| 92 | $896.80 | $1,188.26 | $1,408.92 | $1,603.62 | $2,113.38 | $922.76 | $1,222.48 | $1,450.22 | $1,650.82 | $2,174.74 |
| 93 | $958.16 | $1,269.68 | $1,503.32 | $1,712.18 | $2,254.98 | $984.12 | $1,303.90 | $1,544.62 | $1,759.38 | $2,316.34 |
| 94 | $1,025.42 | $1,357.00 | $1,607.16 | $1,829.00 | $2,409.56 | $1,051.38 | $1,391.22 | $1,648.46 | $1,876.20 | $2,470.92 |
| 95 | $1,098.58 | $1,452.58 | $1,719.26 | $1,956.44 | $2,579.48 | $1,124.54 | $1,486.80 | $1,760.56 | $2,003.64 | $2,640.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 30 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 31 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 32 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 33 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 34 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 35 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 36 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 37 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 38 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 39 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 40 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 41 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 42 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 43 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 44 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 45 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 46 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 47 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 48 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 49 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 50 | $63.72 | $80.24 | $92.04 | $103.84 | $138.06 | $84.96 | $107.38 | $123.90 | $139.24 | $185.26 |
| 51 | $66.08 | $82.60 | $95.58 | $107.38 | $142.78 | $88.50 | $109.74 | $126.26 | $141.60 | $189.98 |
| 52 | $68.44 | $84.96 | $99.12 | $110.92 | $147.50 | $89.68 | $112.10 | $129.80 | $145.14 | $193.52 |
| 53 | $69.62 | $87.32 | $101.48 | $114.46 | $152.22 | $92.04 | $114.46 | $132.16 | $148.68 | $199.42 |
| 54 | $71.98 | $90.86 | $105.02 | $118.00 | $156.94 | $93.22 | $118.00 | $135.70 | $152.22 | $204.14 |
| 55 | $75.52 | $94.40 | $107.38 | $121.54 | $162.84 | $96.76 | $121.54 | $139.24 | $155.76 | $208.86 |
| 56 | $79.06 | $99.12 | $114.46 | $128.62 | $171.10 | $100.30 | $126.26 | $146.32 | $162.84 | $218.30 |
| 57 | $83.78 | $106.20 | $121.54 | $136.88 | $182.90 | $105.02 | $130.34 | $153.40 | $172.28 | $230.10 |
| 58 | $89.68 | $112.10 | $130.98 | $146.32 | $195.88 | $110.92 | $140.42 | $162.84 | $181.72 | $243.08 |
| 59 | $96.76 | $120.36 | $140.42 | $156.94 | $210.04 | $118.00 | $148.68 | $172.28 | $193.52 | $258.42 |
| 60 | $102.66 | $128.62 | $149.86 | $167.56 | $224.20 | $125.08 | $158.12 | $182.90 | $205.32 | $273.76 |
| 61 | $109.74 | $138.06 | $160.48 | $180.54 | $240.72 | $133.84 | $167.56 | $194.70 | $218.30 | $291.46 |
| 62 | $118.00 | $147.50 | $171.10 | $192.34 | $257.24 | $141.60 | $178.18 | $206.50 | $232.46 | $310.34 |
| 63 | $125.08 | $156.94 | $182.90 | $206.50 | $274.94 | $149.86 | $188.80 | $219.48 | $246.62 | $329.22 |
| 64 | $133.34 | $169.92 | $197.06 | $220.66 | $295.00 | $159.30 | $202.96 | $234.82 | $263.14 | $351.64 |
| 65 | $142.78 | $182.90 | $211.22 | $237.18 | $318.60 | $169.92 | $217.12 | $251.34 | $282.02 | $376.42 |
| 66 | $154.58 | $195.88 | $227.74 | $256.06 | $342.20 | $181.72 | $231.28 | $269.04 | $302.08 | $403.56 |
| 67 | $166.38 | $210.04 | $245.44 | $274.94 | $366.98 | $194.70 | $245.44 | $286.74 | $322.14 | $429.52 |
| 68 | $178.18 | $226.56 | $263.14 | $297.36 | $396.48 | $207.68 | $263.14 | $306.80 | $344.56 | $460.20 |
| 69 | $193.52 | $245.44 | $287.92 | $324.50 | $431.88 | $223.02 | $283.20 | $331.58 | $374.06 | $496.78 |
| 70 | $214.76 | $271.40 | $318.60 | $358.72 | $477.90 | $244.26 | $310.34 | $363.44 | $409.46 | $545.16 |
| 71 | $238.36 | $304.44 | $355.18 | $400.02 | $532.18 | $270.22 | $344.56 | $402.38 | $453.12 | $602.98 |
| 72 | $267.86 | $339.84 | $396.48 | $448.40 | $595.90 | $300.90 | $382.32 | $446.04 | $503.86 | $670.24 |
| 73 | $299.72 | $381.14 | $446.04 | $501.50 | $667.88 | $333.94 | $424.80 | $496.78 | $559.32 | $744.58 |
| 74 | $335.12 | $425.98 | $499.14 | $562.86 | $749.30 | $370.52 | $472.00 | $552.24 | $621.86 | $828.36 |
| 75 | $374.06 | $476.72 | $559.32 | $631.30 | $838.98 | $410.64 | $523.92 | $613.60 | $692.66 | $920.40 |
| 76 | $418.90 | $536.90 | $630.12 | $711.54 | $944.00 | $455.48 | $584.10 | $684.40 | $772.90 | $1,026.60 |
| 77 | $468.46 | $601.80 | $709.18 | $803.58 | $1,064.36 | $503.86 | $649.00 | $764.64 | $864.94 | $1,145.78 |
| 78 | $520.38 | $671.42 | $792.96 | $900.34 | $1,189.44 | $555.78 | $717.44 | $847.24 | $961.70 | $1,272.04 |
| 79 | $573.48 | $741.04 | $876.74 | $995.92 | $1,315.70 | $608.88 | $787.06 | $931.02 | $1,057.28 | $1,397.12 |
| 80 | $624.22 | $805.94 | $955.80 | $1,086.78 | $1,436.06 | $659.62 | $853.14 | $1,011.26 | $1,149.32 | $1,517.48 |
| 81 | $671.42 | $867.30 | $1,027.78 | $1,168.20 | $1,543.44 | $706.82 | $914.50 | $1,083.24 | $1,231.92 | $1,626.04 |
| 82 | $716.26 | $925.12 | $1,096.22 | $1,243.72 | $1,642.56 | $752.84 | $972.32 | $1,152.86 | $1,307.44 | $1,727.52 |
| 83 | $761.10 | $980.58 | $1,162.30 | $1,319.24 | $1,744.04 | $797.68 | $1,030.14 | $1,220.12 | $1,384.14 | $1,831.36 |
| 84 | $808.30 | $1,043.12 | $1,234.28 | $1,399.48 | $1,850.24 | $847.24 | $1,092.68 | $1,293.28 | $1,465.56 | $1,938.74 |
| 85 | $860.22 | $1,109.20 | $1,312.16 | $1,486.80 | $1,968.24 | $899.16 | $1,159.94 | $1,372.34 | $1,555.24 | $2,057.92 |
| 86 | $916.86 | $1,180.00 | $1,395.94 | $1,581.20 | $2,093.32 | $955.80 | $1,230.74 | $1,456.12 | $1,649.64 | $2,183.00 |
| 87 | $975.86 | $1,255.52 | $1,484.44 | $1,680.32 | $2,226.66 | $1,014.80 | $1,306.26 | $1,544.62 | $1,748.76 | $2,316.34 |
| 88 | $1,039.58 | $1,336.94 | $1,580.02 | $1,787.70 | $2,369.44 | $1,078.52 | $1,387.68 | $1,640.20 | $1,856.14 | $2,459.12 |
| 89 | $1,109.20 | $1,425.44 | $1,682.68 | $1,903.34 | $2,524.02 | $1,148.14 | $1,476.18 | $1,742.86 | $1,971.78 | $2,613.70 |
| 90 | $1,184.72 | $1,522.20 | $1,795.96 | $2,029.60 | $2,693.94 | $1,223.66 | $1,572.94 | $1,856.14 | $2,098.04 | $2,783.62 |
| 91 | $1,266.14 | $1,626.04 | $1,917.50 | $2,166.48 | $2,875.66 | $1,305.08 | $1,676.78 | $1,977.68 | $2,234.92 | $2,965.34 |
| 92 | $1,352.28 | $1,735.78 | $2,046.12 | $2,310.44 | $3,068.00 | $1,391.22 | $1,786.52 | $2,106.30 | $2,378.88 | $3,157.68 |
| 93 | $1,444.32 | $1,852.60 | $2,184.18 | $2,465.02 | $3,275.68 | $1,483.26 | $1,903.34 | $2,244.36 | $2,533.46 | $3,365.36 |
| 94 | $1,544.62 | $1,981.22 | $2,334.04 | $2,632.58 | $3,499.88 | $1,583.56 | $2,031.96 | $2,394.22 | $2,701.02 | $3,589.56 |
| 95 | $1,655.54 | $2,120.46 | $2,498.06 | $2,816.66 | $3,746.50 | $1,694.48 | $2,171.20 | $2,558.24 | $2,885.10 | $3,836.18 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 30 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 31 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 32 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 33 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 34 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 35 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 36 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 37 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 38 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 39 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 40 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 41 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 42 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 43 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 44 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 45 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 46 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 47 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 48 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 49 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 50 | $56.64 | $70.80 | $82.60 | $90.86 | $122.72 | $75.52 | $95.58 | $110.92 | $122.72 | $165.20 |
| 51 | $59.00 | $73.16 | $84.96 | $94.40 | $126.26 | $77.88 | $96.76 | $112.10 | $126.26 | $168.74 |
| 52 | $61.36 | $76.70 | $87.32 | $97.94 | $132.16 | $80.24 | $100.30 | $115.64 | $129.80 | $173.46 |
| 53 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 | $81.42 | $102.66 | $118.00 | $132.16 | $177.00 |
| 54 | $64.90 | $81.42 | $93.22 | $105.02 | $139.24 | $83.78 | $105.02 | $121.54 | $135.70 | $180.54 |
| 55 | $66.08 | $83.78 | $96.76 | $108.56 | $143.96 | $84.96 | $107.38 | $123.90 | $139.24 | $186.44 |
| 56 | $69.62 | $88.50 | $101.48 | $114.46 | $153.40 | $88.50 | $112.10 | $129.80 | $145.14 | $194.70 |
| 57 | $74.34 | $93.22 | $108.56 | $121.54 | $162.84 | $93.22 | $116.82 | $136.88 | $153.40 | $205.32 |
| 58 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 | $99.12 | $123.90 | $145.14 | $161.66 | $217.12 |
| 59 | $86.14 | $108.56 | $125.08 | $139.24 | $186.44 | $105.02 | $133.34 | $153.40 | $171.10 | $228.92 |
| 60 | $90.86 | $115.64 | $133.34 | $149.86 | $200.60 | $110.92 | $140.42 | $162.84 | $182.90 | $244.26 |
| 61 | $97.94 | $122.72 | $142.78 | $160.48 | $214.76 | $118.00 | $148.68 | $173.46 | $194.70 | $259.60 |
| 62 | $103.84 | $132.16 | $152.22 | $171.10 | $228.92 | $125.08 | $158.12 | $184.08 | $206.50 | $274.94 |
| 63 | $110.92 | $140.42 | $162.84 | $182.90 | $244.26 | $133.34 | $168.74 | $195.88 | $219.48 | $292.64 |
| 64 | $119.18 | $149.86 | $174.64 | $197.06 | $261.96 | $142.78 | $179.36 | $208.86 | $234.82 | $312.70 |
| 65 | $127.44 | $161.66 | $187.62 | $212.40 | $282.02 | $151.04 | $191.16 | $223.02 | $251.34 | $333.94 |
| 66 | $139.24 | $174.64 | $202.96 | $228.92 | $304.44 | $162.84 | $205.32 | $239.54 | $269.04 | $358.72 |
| 67 | $147.50 | $186.44 | $217.12 | $245.44 | $326.86 | $172.28 | $218.30 | $254.88 | $286.74 | $382.32 |
| 68 | $158.12 | $201.78 | $233.64 | $264.32 | $352.62 | $184.08 | $234.82 | $272.58 | $306.80 | $409.46 |
| 69 | $173.46 | $218.30 | $256.06 | $287.92 | $383.50 | $199.42 | $252.52 | $295.00 | $331.58 | $441.32 |
| 70 | $191.16 | $243.08 | $283.20 | $319.78 | $424.80 | $218.30 | $277.30 | $323.32 | $364.62 | $484.98 |
| 71 | $212.40 | $270.22 | $316.24 | $357.54 | $473.18 | $240.72 | $306.80 | $357.54 | $403.56 | $536.90 |
| 72 | $238.36 | $302.08 | $352.82 | $400.02 | $531.00 | $267.86 | $339.84 | $396.48 | $448.40 | $595.90 |
| 73 | $266.68 | $339.84 | $395.30 | $446.04 | $594.72 | $296.18 | $378.78 | $441.32 | $496.78 | $661.98 |
| 74 | $298.54 | $379.96 | $444.86 | $500.32 | $666.70 | $330.40 | $421.26 | $492.06 | $553.42 | $737.50 |
| 75 | $332.76 | $425.98 | $497.96 | $561.68 | $745.76 | $365.80 | $467.28 | $546.34 | $615.96 | $818.92 |
| 76 | $372.88 | $476.72 | $559.32 | $633.66 | $840.16 | $405.92 | $518.02 | $608.88 | $687.94 | $913.32 |
| 77 | $416.54 | $534.54 | $631.30 | $715.08 | $946.36 | $449.58 | $577.02 | $680.86 | $770.54 | $1,019.52 |
| 78 | $462.56 | $597.08 | $705.64 | $800.04 | $1,058.46 | $494.42 | $638.38 | $754.02 | $855.50 | $1,131.62 |
| 79 | $510.94 | $659.62 | $781.16 | $886.18 | $1,171.74 | $542.80 | $699.74 | $829.54 | $941.64 | $1,243.72 |
| 80 | $555.78 | $717.44 | $850.78 | $966.42 | $1,276.76 | $586.46 | $758.74 | $899.16 | $1,021.88 | $1,349.92 |
| 81 | $597.08 | $771.72 | $915.68 | $1,039.58 | $1,373.52 | $628.94 | $814.20 | $965.24 | $1,095.04 | $1,446.68 |
| 82 | $637.20 | $823.64 | $975.86 | $1,108.02 | $1,463.20 | $670.24 | $866.12 | $1,025.42 | $1,164.66 | $1,538.72 |
| 83 | $677.32 | $873.20 | $1,034.86 | $1,174.10 | $1,551.70 | $710.36 | $916.86 | $1,085.60 | $1,233.10 | $1,629.58 |
| 84 | $718.62 | $927.48 | $1,097.40 | $1,244.90 | $1,646.10 | $752.84 | $972.32 | $1,149.32 | $1,303.90 | $1,725.16 |
| 85 | $765.82 | $986.48 | $1,168.20 | $1,323.96 | $1,751.12 | $801.22 | $1,032.50 | $1,221.30 | $1,384.14 | $1,831.36 |
| 86 | $815.38 | $1,050.20 | $1,242.54 | $1,407.74 | $1,863.22 | $850.78 | $1,096.22 | $1,295.64 | $1,467.92 | $1,943.46 |
| 87 | $868.48 | $1,117.46 | $1,321.60 | $1,496.24 | $1,981.22 | $903.88 | $1,163.48 | $1,374.70 | $1,556.42 | $2,061.46 |
| 88 | $925.12 | $1,189.44 | $1,406.56 | $1,590.64 | $2,108.66 | $960.52 | $1,235.46 | $1,459.66 | $1,650.82 | $2,188.90 |
| 89 | $986.48 | $1,268.50 | $1,498.60 | $1,694.48 | $2,246.72 | $1,021.88 | $1,314.52 | $1,551.70 | $1,754.66 | $2,326.96 |
| 90 | $1,053.74 | $1,354.64 | $1,598.90 | $1,806.58 | $2,397.76 | $1,089.14 | $1,400.66 | $1,652.00 | $1,866.76 | $2,478.00 |
| 91 | $1,126.90 | $1,446.68 | $1,706.28 | $1,928.12 | $2,559.42 | $1,162.30 | $1,492.70 | $1,759.38 | $1,988.30 | $2,639.66 |
| 92 | $1,203.60 | $1,544.62 | $1,820.74 | $2,056.74 | $2,730.52 | $1,239.00 | $1,590.64 | $1,873.84 | $2,116.92 | $2,810.76 |
| 93 | $1,286.20 | $1,648.46 | $1,943.46 | $2,193.62 | $2,914.60 | $1,321.60 | $1,694.48 | $1,996.56 | $2,253.80 | $2,994.84 |
| 94 | $1,374.70 | $1,762.92 | $2,076.80 | $2,343.48 | $3,115.20 | $1,410.10 | $1,808.94 | $2,129.90 | $2,403.66 | $3,195.44 |
| 95 | $1,472.64 | $1,886.82 | $2,223.12 | $2,507.50 | $3,334.68 | $1,508.04 | $1,932.84 | $2,276.22 | $2,567.68 | $3,414.92 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 30 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 31 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 32 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 33 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 34 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 35 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 36 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 37 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 38 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 39 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 40 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 41 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 42 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 43 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 44 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 45 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 46 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 47 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 48 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 49 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 50 | $51.92 | $63.72 | $75.52 | $83.78 | $112.10 | $69.62 | $86.14 | $100.30 | $112.10 | $149.86 |
| 51 | $54.28 | $67.26 | $76.70 | $86.14 | $115.64 | $70.80 | $89.68 | $102.66 | $115.64 | $153.40 |
| 52 | $55.46 | $69.62 | $79.06 | $88.50 | $119.18 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 53 | $57.82 | $70.80 | $82.60 | $92.04 | $122.72 | $74.34 | $93.22 | $107.38 | $120.36 | $160.48 |
| 54 | $59.00 | $74.34 | $84.96 | $95.58 | $127.44 | $76.70 | $95.58 | $109.74 | $123.90 | $165.20 |
| 55 | $61.36 | $75.52 | $87.32 | $97.94 | $130.98 | $77.88 | $97.94 | $113.28 | $126.26 | $169.92 |
| 56 | $63.72 | $80.24 | $93.22 | $103.84 | $138.06 | $81.42 | $101.48 | $118.00 | $132.16 | $177.00 |
| 57 | $67.26 | $86.14 | $99.12 | $110.92 | $148.68 | $84.96 | $107.38 | $125.08 | $139.24 | $186.44 |
| 58 | $71.98 | $90.86 | $106.20 | $118.00 | $158.12 | $89.68 | $113.28 | $132.16 | $147.50 | $197.06 |
| 59 | $77.88 | $97.94 | $113.28 | $126.26 | $169.92 | $95.58 | $120.36 | $139.24 | $155.76 | $208.86 |
| 60 | $82.60 | $105.02 | $121.54 | $135.70 | $181.72 | $100.30 | $127.44 | $148.68 | $165.20 | $221.84 |
| 61 | $89.68 | $112.10 | $130.98 | $146.32 | $194.70 | $107.38 | $135.70 | $158.12 | $177.00 | $236.00 |
| 62 | $94.40 | $119.18 | $138.06 | $155.76 | $208.86 | $114.46 | $143.96 | $167.56 | $187.62 | $251.34 |
| 63 | $101.48 | $128.62 | $148.68 | $166.38 | $221.84 | $121.54 | $153.40 | $178.18 | $199.42 | $266.68 |
| 64 | $108.56 | $136.88 | $159.30 | $179.36 | $238.36 | $129.80 | $164.02 | $189.98 | $213.58 | $284.38 |
| 65 | $116.82 | $146.32 | $171.10 | $192.34 | $256.06 | $138.06 | $174.64 | $202.96 | $227.74 | $304.44 |
| 66 | $125.08 | $158.12 | $185.26 | $207.68 | $276.12 | $147.50 | $187.62 | $218.30 | $244.26 | $325.68 |
| 67 | $134.52 | $171.10 | $198.24 | $223.02 | $297.36 | $156.94 | $199.42 | $231.28 | $260.78 | $346.92 |
| 68 | $145.14 | $182.90 | $213.58 | $240.72 | $320.96 | $167.56 | $212.40 | $247.80 | $279.66 | $372.88 |
| 69 | $156.94 | $199.42 | $232.46 | $263.14 | $349.28 | $180.54 | $230.10 | $269.04 | $303.26 | $402.38 |
| 70 | $173.46 | $220.66 | $257.24 | $291.46 | $387.04 | $197.06 | $252.52 | $293.82 | $332.76 | $441.32 |
| 71 | $193.52 | $245.44 | $287.92 | $324.50 | $430.70 | $219.48 | $278.48 | $325.68 | $366.98 | $488.52 |
| 72 | $215.94 | $276.12 | $322.14 | $362.26 | $482.62 | $243.08 | $310.34 | $362.26 | $407.10 | $541.62 |
| 73 | $243.08 | $307.98 | $361.08 | $407.10 | $540.44 | $270.22 | $344.56 | $402.38 | $453.12 | $602.98 |
| 74 | $271.40 | $345.74 | $403.56 | $455.48 | $606.52 | $299.72 | $383.50 | $446.04 | $503.86 | $671.42 |
| 75 | $303.26 | $387.04 | $453.12 | $510.94 | $679.68 | $332.76 | $424.80 | $497.96 | $560.50 | $744.58 |
| 76 | $338.66 | $433.06 | $509.76 | $575.84 | $764.64 | $368.16 | $472.00 | $554.60 | $626.58 | $831.90 |
| 77 | $379.96 | $487.34 | $574.66 | $651.36 | $861.40 | $409.46 | $526.28 | $619.50 | $700.92 | $927.48 |
| 78 | $422.44 | $542.80 | $643.10 | $729.24 | $962.88 | $450.76 | $580.56 | $686.76 | $778.80 | $1,030.14 |
| 79 | $464.92 | $599.44 | $710.36 | $807.12 | $1,066.72 | $493.24 | $637.20 | $754.02 | $856.68 | $1,132.80 |
| 80 | $505.04 | $652.54 | $775.26 | $880.28 | $1,162.30 | $533.36 | $690.30 | $818.92 | $931.02 | $1,228.38 |
| 81 | $543.98 | $702.10 | $833.08 | $946.36 | $1,249.62 | $572.30 | $739.86 | $877.92 | $997.10 | $1,316.88 |
| 82 | $579.38 | $748.12 | $887.36 | $1,007.72 | $1,331.04 | $608.88 | $787.06 | $933.38 | $1,059.64 | $1,400.66 |
| 83 | $615.96 | $794.14 | $941.64 | $1,067.90 | $1,412.46 | $645.46 | $834.26 | $988.84 | $1,122.18 | $1,483.26 |
| 84 | $654.90 | $843.70 | $999.46 | $1,132.80 | $1,497.42 | $685.58 | $883.82 | $1,047.84 | $1,187.08 | $1,569.40 |
| 85 | $697.38 | $897.98 | $1,062.00 | $1,204.78 | $1,594.18 | $729.24 | $939.28 | $1,111.56 | $1,259.06 | $1,667.34 |
| 86 | $742.22 | $955.80 | $1,129.26 | $1,280.30 | $1,695.66 | $774.08 | $997.10 | $1,178.82 | $1,334.58 | $1,768.82 |
| 87 | $790.60 | $1,017.16 | $1,201.24 | $1,361.72 | $1,803.04 | $822.46 | $1,058.46 | $1,250.80 | $1,416.00 | $1,876.20 |
| 88 | $842.52 | $1,083.24 | $1,279.12 | $1,447.86 | $1,918.68 | $874.38 | $1,124.54 | $1,328.68 | $1,502.14 | $1,991.84 |
| 89 | $897.98 | $1,154.04 | $1,361.72 | $1,541.08 | $2,044.94 | $929.84 | $1,195.34 | $1,411.28 | $1,595.36 | $2,118.10 |
| 90 | $960.52 | $1,231.92 | $1,453.76 | $1,643.74 | $2,181.82 | $992.38 | $1,273.22 | $1,503.32 | $1,698.02 | $2,254.98 |
| 91 | $1,025.42 | $1,316.88 | $1,551.70 | $1,754.66 | $2,329.32 | $1,057.28 | $1,358.18 | $1,601.26 | $1,808.94 | $2,402.48 |
| 92 | $1,095.04 | $1,405.38 | $1,655.54 | $1,871.48 | $2,485.08 | $1,126.90 | $1,446.68 | $1,705.10 | $1,925.76 | $2,558.24 |
| 93 | $1,170.56 | $1,500.96 | $1,767.64 | $1,996.56 | $2,652.64 | $1,202.42 | $1,542.26 | $1,817.20 | $2,050.84 | $2,725.80 |
| 94 | $1,251.98 | $1,603.62 | $1,889.18 | $2,132.26 | $2,834.36 | $1,283.84 | $1,644.92 | $1,938.74 | $2,186.54 | $2,907.52 |
| 95 | $1,340.48 | $1,716.90 | $2,022.52 | $2,282.12 | $3,033.78 | $1,372.34 | $1,758.20 | $2,072.08 | $2,336.40 | $3,106.94 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Midnight Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 30 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 31 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 32 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 33 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 34 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 35 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 36 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 37 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 38 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 39 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 40 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 41 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 42 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 43 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 44 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 45 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 46 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 47 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 48 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 49 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 50 | $47.20 | $60.18 | $68.44 | $77.88 | $102.66 | $62.54 | $80.24 | $92.04 | $103.84 | $138.06 |
| 51 | $48.38 | $62.54 | $71.98 | $80.24 | $106.20 | $64.90 | $82.60 | $95.58 | $106.20 | $141.60 |
| 52 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $83.78 | $96.76 | $109.74 | $145.14 |
| 53 | $51.92 | $66.08 | $76.70 | $84.96 | $113.28 | $68.44 | $86.14 | $100.30 | $110.92 | $148.68 |
| 54 | $54.28 | $68.44 | $79.06 | $88.50 | $116.82 | $69.62 | $89.68 | $102.66 | $114.46 | $152.22 |
| 55 | $55.46 | $70.80 | $80.24 | $90.86 | $120.36 | $70.80 | $90.86 | $103.84 | $116.82 | $155.76 |
| 56 | $59.00 | $74.34 | $86.14 | $95.58 | $128.62 | $74.34 | $94.40 | $109.74 | $121.54 | $164.02 |
| 57 | $62.54 | $79.06 | $90.86 | $102.66 | $136.88 | $77.88 | $99.12 | $114.46 | $128.62 | $173.46 |
| 58 | $67.26 | $83.78 | $97.94 | $109.74 | $146.32 | $82.60 | $105.02 | $121.54 | $135.70 | $181.72 |
| 59 | $70.80 | $90.86 | $103.84 | $118.00 | $158.12 | $86.14 | $112.10 | $128.62 | $145.14 | $193.52 |
| 60 | $75.52 | $97.94 | $110.92 | $126.26 | $168.74 | $92.04 | $119.18 | $135.70 | $154.58 | $205.32 |
| 61 | $81.42 | $105.02 | $120.36 | $135.70 | $180.54 | $97.94 | $126.26 | $145.14 | $164.02 | $219.48 |
| 62 | $86.14 | $110.92 | $128.62 | $143.96 | $192.34 | $103.84 | $133.34 | $154.58 | $173.46 | $232.46 |
| 63 | $93.22 | $119.18 | $136.88 | $154.58 | $206.50 | $110.92 | $143.96 | $165.20 | $186.44 | $247.80 |
| 64 | $100.30 | $127.44 | $147.50 | $166.38 | $220.66 | $119.18 | $152.22 | $177.00 | $198.24 | $264.32 |
| 65 | $106.20 | $136.88 | $159.30 | $178.18 | $238.36 | $126.26 | $162.84 | $189.98 | $211.22 | $283.20 |
| 66 | $114.46 | $147.50 | $171.10 | $193.52 | $257.24 | $134.52 | $174.64 | $201.78 | $227.74 | $303.26 |
| 67 | $123.90 | $159.30 | $184.08 | $207.68 | $276.12 | $143.96 | $186.44 | $214.76 | $241.90 | $323.32 |
| 68 | $132.16 | $171.10 | $198.24 | $224.20 | $297.46 | $153.40 | $199.42 | $230.10 | $260.78 | $345.74 |
| 69 | $142.78 | $186.44 | $215.94 | $244.26 | $324.50 | $165.20 | $214.76 | $248.98 | $280.84 | $374.06 |
| 70 | $159.30 | $205.32 | $239.54 | $269.04 | $358.72 | $181.72 | $234.82 | $273.76 | $307.98 | $409.46 |
| 71 | $178.18 | $228.92 | $267.86 | $300.90 | $401.20 | $200.60 | $259.60 | $303.26 | $341.02 | $454.30 |
| 72 | $199.42 | $257.24 | $299.72 | $338.66 | $448.40 | $223.02 | $289.10 | $336.30 | $379.96 | $505.04 |
| 73 | $221.84 | $289.10 | $335.12 | $378.78 | $503.86 | $247.80 | $322.14 | $374.06 | $422.44 | $561.68 |
| 74 | $248.98 | $323.32 | $376.42 | $424.80 | $564.04 | $274.94 | $358.72 | $416.54 | $470.82 | $624.22 |
| 75 | $278.48 | $362.26 | $422.44 | $476.72 | $633.66 | $305.62 | $398.84 | $463.74 | $522.74 | $695.02 |
| 76 | $312.70 | $407.10 | $474.36 | $536.90 | $712.72 | $338.66 | $442.50 | $516.84 | $584.10 | $775.26 |
| 77 | $348.10 | $456.66 | $535.72 | $606.52 | $803.58 | $375.24 | $493.24 | $577.02 | $653.72 | $866.12 |
| 78 | $387.04 | $509.76 | $598.26 | $678.50 | $897.98 | $414.18 | $545.16 | $639.56 | $725.70 | $960.52 |
| 79 | $427.16 | $561.68 | $661.98 | $751.66 | $993.56 | $453.12 | $597.08 | $703.28 | $797.68 | $1,054.92 |
| 80 | $463.74 | $612.42 | $722.16 | $818.92 | $1,083.24 | $490.88 | $647.82 | $763.46 | $866.12 | $1,145.78 |
| 81 | $499.14 | $658.44 | $776.44 | $881.46 | $1,163.48 | $525.10 | $693.84 | $817.74 | $928.66 | $1,226.02 |
| 82 | $533.36 | $702.10 | $826.00 | $938.10 | $1,240.18 | $560.50 | $738.68 | $868.48 | $986.48 | $1,305.08 |
| 83 | $565.22 | $745.76 | $876.74 | $994.74 | $1,315.70 | $593.54 | $783.52 | $921.58 | $1,044.30 | $1,381.78 |
| 84 | $600.62 | $790.60 | $929.84 | $1,054.92 | $1,394.76 | $630.12 | $829.54 | $974.68 | $1,105.66 | $1,463.20 |
| 85 | $639.56 | $841.34 | $990.02 | $1,121.00 | $1,484.44 | $669.06 | $881.46 | $1,034.86 | $1,172.92 | $1,552.88 |
| 86 | $682.04 | $895.62 | $1,052.56 | $1,191.80 | $1,578.84 | $711.54 | $935.74 | $1,097.40 | $1,243.72 | $1,647.28 |
| 87 | $725.70 | $952.26 | $1,119.82 | $1,267.32 | $1,679.14 | $755.20 | $992.38 | $1,164.66 | $1,319.24 | $1,747.58 |
| 88 | $772.90 | $1,013.62 | $1,191.80 | $1,347.56 | $1,786.52 | $802.40 | $1,053.74 | $1,236.64 | $1,399.48 | $1,854.96 |
| 89 | $824.82 | $1,080.88 | $1,269.68 | $1,434.88 | $1,903.34 | $854.32 | $1,121.00 | $1,314.52 | $1,486.80 | $1,971.78 |
| 90 | $881.46 | $1,154.04 | $1,354.64 | $1,530.46 | $2,031.96 | $910.96 | $1,194.16 | $1,399.48 | $1,582.38 | $2,100.40 |
| 91 | $941.64 | $1,233.10 | $1,445.50 | $1,633.12 | $2,168.84 | $971.14 | $1,273.22 | $1,490.34 | $1,685.04 | $2,237.28 |
| 92 | $1,005.36 | $1,315.70 | $1,542.26 | $1,741.68 | $2,313.98 | $1,034.86 | $1,355.82 | $1,587.10 | $1,793.60 | $2,382.42 |
| 93 | $1,074.98 | $1,405.38 | $1,647.28 | $1,858.50 | $2,469.74 | $1,104.48 | $1,445.50 | $1,692.12 | $1,910.42 | $2,538.18 |
| 94 | $1,149.32 | $1,502.14 | $1,759.38 | $1,984.76 | $2,639.66 | $1,178.82 | $1,542.26 | $1,804.22 | $2,036.68 | $2,708.10 |
| 95 | $1,230.74 | $1,608.34 | $1,883.28 | $2,124.00 | $2,824.92 | $1,260.24 | $1,648.46 | $1,928.12 | $2,175.92 | $2,893.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 30 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 31 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 32 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 33 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 34 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 35 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 36 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 37 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 38 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 39 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 40 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 41 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 42 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 43 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 44 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 45 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 46 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 47 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 48 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 49 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 50 | $54.28 | $67.26 | $79.06 | $88.50 | $118.00 | $71.98 | $90.86 | $106.20 | $119.18 | $158.12 |
| 51 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $107.38 | $120.36 | $161.66 |
| 52 | $57.82 | $71.98 | $84.96 | $94.40 | $125.08 | $75.52 | $95.58 | $110.92 | $123.90 | $164.02 |
| 53 | $59.00 | $74.34 | $86.14 | $97.94 | $129.80 | $77.88 | $97.94 | $112.10 | $126.26 | $169.92 |
| 54 | $61.36 | $77.88 | $88.50 | $100.30 | $133.34 | $79.06 | $101.48 | $114.46 | $128.62 | $173.46 |
| 55 | $64.90 | $80.24 | $90.86 | $102.66 | $139.24 | $82.60 | $102.66 | $118.00 | $132.16 | $178.18 |
| 56 | $67.26 | $84.96 | $97.94 | $109.74 | $145.14 | $84.96 | $107.38 | $125.08 | $139.24 | $185.26 |
| 57 | $70.80 | $89.68 | $103.84 | $116.82 | $155.76 | $89.68 | $110.28 | $130.98 | $146.32 | $195.88 |
| 58 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 | $94.40 | $120.36 | $138.06 | $154.58 | $206.50 |
| 59 | $82.60 | $102.66 | $119.18 | $133.34 | $178.18 | $100.30 | $126.26 | $146.32 | $164.02 | $219.48 |
| 60 | $87.32 | $109.74 | $127.44 | $142.78 | $189.98 | $106.20 | $133.34 | $154.58 | $173.46 | $232.46 |
| 61 | $94.40 | $116.82 | $136.88 | $153.40 | $205.32 | $114.46 | $141.60 | $166.38 | $185.26 | $247.80 |
| 62 | $100.30 | $126.26 | $146.32 | $162.84 | $219.48 | $120.36 | $152.22 | $175.82 | $197.06 | $264.32 |
| 63 | $106.20 | $133.34 | $155.76 | $175.82 | $233.64 | $127.44 | $160.48 | $186.44 | $210.04 | $279.66 |
| 64 | $113.28 | $145.14 | $167.56 | $187.62 | $251.34 | $135.70 | $172.28 | $200.60 | $224.20 | $299.72 |
| 65 | $121.54 | $155.76 | $179.36 | $201.78 | $269.04 | $143.96 | $185.26 | $213.58 | $239.54 | $319.78 |
| 66 | $132.16 | $166.38 | $193.52 | $218.30 | $290.28 | $154.58 | $195.88 | $228.92 | $257.24 | $343.38 |
| 67 | $140.42 | $178.18 | $208.86 | $233.64 | $312.70 | $165.20 | $208.86 | $243.08 | $273.76 | $365.80 |
| 68 | $151.04 | $192.34 | $223.02 | $252.52 | $337.48 | $175.82 | $223.02 | $260.78 | $292.64 | $391.76 |
| 69 | $165.20 | $207.68 | $244.26 | $276.12 | $369.16 | $189.98 | $240.72 | $282.02 | $317.42 | $422.44 |
| 70 | $182.90 | $231.28 | $271.40 | $305.62 | $405.92 | $207.68 | $264.32 | $309.16 | $348.10 | $463.74 |
| 71 | $201.78 | $259.60 | $302.08 | $339.84 | $453.12 | $228.92 | $293.82 | $342.20 | $385.86 | $513.30 |
| 72 | $227.74 | $289.10 | $337.48 | $381.14 | $507.40 | $254.88 | $324.50 | $379.96 | $428.34 | $569.94 |
| 73 | $254.88 | $323.32 | $378.78 | $425.98 | $567.58 | $283.20 | $361.08 | $422.44 | $474.36 | $632.48 |
| 74 | $285.56 | $362.26 | $424.80 | $479.08 | $637.20 | $315.06 | $401.20 | $469.64 | $528.64 | $704.46 |
| 75 | $318.60 | $405.92 | $476.54 | $536.90 | $712.72 | $349.28 | $446.04 | $521.56 | $588.82 | $782.34 |
| 76 | $356.36 | $455.48 | $535.72 | $604.16 | $802.40 | $387.04 | $495.60 | $581.74 | $656.08 | $873.20 |
| 77 | $397.66 | $510.94 | $602.98 | $683.22 | $905.06 | $428.34 | $551.06 | $650.18 | $735.14 | $973.50 |
| 78 | $442.50 | $571.12 | $673.78 | $765.82 | $1,011.26 | $473.18 | $610.06 | $720.98 | $817.74 | $1,082.06 |
| 79 | $488.52 | $630.12 | $745.76 | $846.06 | $1,118.64 | $518.02 | $669.06 | $791.78 | $897.98 | $1,188.26 |
| 80 | $531.00 | $685.58 | $813.02 | $923.94 | $1,221.30 | $560.50 | $725.70 | $860.22 | $977.04 | $1,290.92 |
| 81 | $569.94 | $737.50 | $874.38 | $993.56 | $1,312.16 | $600.62 | $777.62 | $921.58 | $1,046.66 | $1,381.78 |
| 82 | $608.88 | $787.06 | $932.20 | $1,057.28 | $1,397.12 | $639.56 | $827.18 | $980.58 | $1,111.56 | $1,469.10 |
| 83 | $647.82 | $833.08 | $988.84 | $1,121.00 | $1,482.08 | $678.50 | $875.56 | $1,037.22 | $1,176.46 | $1,556.42 |
| 84 | $686.76 | $887.36 | $1,049.02 | $1,190.62 | $1,572.94 | $720.98 | $929.84 | $1,099.76 | $1,246.08 | $1,648.46 |
| 85 | $730.42 | $942.82 | $1,115.10 | $1,263.78 | $1,673.24 | $763.46 | $985.30 | $1,165.84 | $1,322.78 | $1,748.76 |
| 86 | $778.80 | $1,003.00 | $1,187.08 | $1,344.02 | $1,779.44 | $811.84 | $1,045.48 | $1,237.82 | $1,403.02 | $1,854.96 |
| 87 | $829.54 | $1,067.90 | $1,261.42 | $1,427.80 | $1,892.72 | $862.58 | $1,110.38 | $1,312.16 | $1,486.80 | $1,968.24 |
| 88 | $883.82 | $1,136.34 | $1,342.84 | $1,518.66 | $2,014.26 | $916.86 | $1,178.82 | $1,393.58 | $1,577.66 | $2,089.78 |
| 89 | $942.82 | $1,211.86 | $1,430.16 | $1,617.78 | $2,145.24 | $975.86 | $1,254.34 | $1,480.90 | $1,676.78 | $2,220.76 |
| 90 | $1,006.54 | $1,294.46 | $1,526.92 | $1,725.16 | $2,290.38 | $1,039.58 | $1,336.94 | $1,577.66 | $1,784.16 | $2,365.90 |
| 91 | $1,076.16 | $1,382.96 | $1,629.58 | $1,840.80 | $2,444.96 | $1,109.20 | $1,425.44 | $1,680.32 | $1,899.80 | $2,520.48 |
| 92 | $1,149.32 | $1,476.18 | $1,739.32 | $1,963.52 | $2,607.80 | $1,182.36 | $1,518.66 | $1,790.06 | $2,022.52 | $2,683.32 |
| 93 | $1,227.20 | $1,575.30 | $1,857.32 | $2,094.50 | $2,784.80 | $1,260.24 | $1,617.78 | $1,908.06 | $2,153.50 | $2,860.32 |
| 94 | $1,312.16 | $1,683.86 | $1,983.58 | $2,237.28 | $2,974.78 | $1,345.20 | $1,726.34 | $2,034.32 | $2,296.28 | $3,050.30 |
| 95 | $1,406.56 | $1,803.04 | $2,124.00 | $2,394.22 | $3,184.82 | $1,439.60 | $1,845.52 | $2,174.74 | $2,453.22 | $3,260.34 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 30 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 31 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 32 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 33 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 34 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 35 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 36 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 37 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 38 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 39 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 40 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 41 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 42 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 43 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 44 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 45 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 46 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 47 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 48 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 49 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 50 | $47.20 | $60.18 | $69.62 | $77.88 | $103.84 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 51 | $49.56 | $62.54 | $71.98 | $80.24 | $107.38 | $66.08 | $82.60 | $95.58 | $107.38 | $143.96 |
| 52 | $51.92 | $66.08 | $74.34 | $83.78 | $112.10 | $68.44 | $86.14 | $99.12 | $109.74 | $147.50 |
| 53 | $53.10 | $67.26 | $76.70 | $86.14 | $115.64 | $69.62 | $87.32 | $100.30 | $112.10 | $151.04 |
| 54 | $55.46 | $68.44 | $79.06 | $88.50 | $119.18 | $71.98 | $88.50 | $102.66 | $114.46 | $153.40 |
| 55 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $71.98 | $90.86 | $105.02 | $118.00 | $158.12 |
| 56 | $59.00 | $75.52 | $87.32 | $97.94 | $129.80 | $75.52 | $95.58 | $110.92 | $123.90 | $165.20 |
| 57 | $63.72 | $79.06 | $92.04 | $103.84 | $139.24 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 |
| 58 | $67.26 | $86.14 | $99.12 | $110.92 | $147.50 | $83.78 | $106.20 | $122.72 | $136.88 | $184.08 |
| 59 | $73.16 | $92.04 | $107.38 | $118.00 | $158.12 | $89.68 | $113.28 | $130.98 | $145.14 | $194.70 |
| 60 | $76.70 | $97.94 | $114.46 | $126.26 | $169.92 | $94.40 | $119.18 | $139.24 | $154.58 | $207.68 |
| 61 | $83.78 | $105.02 | $121.54 | $136.88 | $182.90 | $100.60 | $126.26 | $147.50 | $166.38 | $220.66 |
| 62 | $88.50 | $112.10 | $128.62 | $145.14 | $194.70 | $106.20 | $134.52 | $155.76 | $175.82 | $233.64 |
| 63 | $94.40 | $119.18 | $139.24 | $155.76 | $207.68 | $114.46 | $142.78 | $167.56 | $186.44 | $248.98 |
| 64 | $101.48 | $127.44 | $147.50 | $167.56 | $221.84 | $121.54 | $152.22 | $177.00 | $199.42 | $265.50 |
| 65 | $108.56 | $136.88 | $159.30 | $179.36 | $238.36 | $128.62 | $162.84 | $189.98 | $212.40 | $284.38 |
| 66 | $118.00 | $148.68 | $172.28 | $194.70 | $258.42 | $138.06 | $174.64 | $204.14 | $228.92 | $304.44 |
| 67 | $125.08 | $158.12 | $185.26 | $207.68 | $277.30 | $146.32 | $185.26 | $217.12 | $243.08 | $324.50 |
| 68 | $134.52 | $171.10 | $198.24 | $225.38 | $299.72 | $156.94 | $199.42 | $231.28 | $261.96 | $348.10 |
| 69 | $147.50 | $185.26 | $218.30 | $244.26 | $326.86 | $169.92 | $214.76 | $251.34 | $282.02 | $375.24 |
| 70 | $162.84 | $205.32 | $240.72 | $271.40 | $361.08 | $186.44 | $234.82 | $274.94 | $309.16 | $413.00 |
| 71 | $180.54 | $230.10 | $269.04 | $304.44 | $402.38 | $205.32 | $260.78 | $304.44 | $343.38 | $456.66 |
| 72 | $202.96 | $257.24 | $300.90 | $339.84 | $451.94 | $227.74 | $289.10 | $337.48 | $381.14 | $507.40 |
| 73 | $226.56 | $289.10 | $335.12 | $378.78 | $506.22 | $251.34 | $322.14 | $374.06 | $421.26 | $562.86 |
| 74 | $253.70 | $323.32 | $378.78 | $424.80 | $567.58 | $280.84 | $357.54 | $418.90 | $470.82 | $627.76 |
| 75 | $283.20 | $361.08 | $422.44 | $477.90 | $633.66 | $311.52 | $396.48 | $463.74 | $523.92 | $695.02 |
| 76 | $316.24 | $404.74 | $475.54 | $539.26 | $715.08 | $344.56 | $440.14 | $518.02 | $585.28 | $776.44 |
| 77 | $354.00 | $454.30 | $536.90 | $607.70 | $803.58 | $382.32 | $490.88 | $578.20 | $654.90 | $866.12 |
| 78 | $392.94 | $507.40 | $599.44 | $679.68 | $899.16 | $420.08 | $542.80 | $640.74 | $726.88 | $961.70 |
| 79 | $434.24 | $560.50 | $664.34 | $754.02 | $995.92 | $461.38 | $594.72 | $705.64 | $801.22 | $1,057.28 |
| 80 | $473.18 | $608.88 | $723.34 | $821.28 | $1,085.60 | $499.14 | $644.28 | $764.64 | $868.48 | $1,146.96 |
| 81 | $507.40 | $656.08 | $778.80 | $883.82 | $1,167.02 | $534.54 | $691.48 | $821.28 | $931.02 | $1,229.56 |
| 82 | $541.62 | $699.74 | $829.54 | $941.64 | $1,243.72 | $569.94 | $736.32 | $872.02 | $990.02 | $1,308.62 |
| 83 | $575.84 | $742.22 | $880.28 | $998.28 | $1,319.24 | $602.98 | $778.80 | $922.76 | $1,047.84 | $1,385.32 |
| 84 | $610.06 | $789.42 | $932.20 | $1,058.46 | $1,399.48 | $639.56 | $827.18 | $977.04 | $1,108.02 | $1,466.74 |
| 85 | $650.18 | $837.80 | $992.38 | $1,125.72 | $1,489.16 | $680.86 | $877.92 | $1,037.22 | $1,177.64 | $1,557.60 |
| 86 | $692.66 | $892.08 | $1,056.10 | $1,196.52 | $1,583.56 | $723.34 | $932.20 | $1,100.94 | $1,248.44 | $1,652.00 |
| 87 | $737.50 | $949.90 | $1,123.36 | $1,272.04 | $1,683.86 | $768.18 | $990.02 | $1,168.20 | $1,323.96 | $1,752.30 |
| 88 | $785.88 | $1,010.08 | $1,195.34 | $1,352.28 | $1,792.42 | $816.56 | $1,050.20 | $1,240.18 | $1,404.20 | $1,860.86 |
| 89 | $837.80 | $1,077.34 | $1,273.22 | $1,439.60 | $1,910.42 | $868.48 | $1,117.46 | $1,318.06 | $1,491.52 | $1,978.86 |
| 90 | $895.62 | $1,150.50 | $1,359.36 | $1,535.18 | $2,037.86 | $926.30 | $1,190.62 | $1,404.20 | $1,587.10 | $2,106.30 |
| 91 | $958.16 | $1,229.56 | $1,450.22 | $1,639.02 | $2,175.92 | $988.84 | $1,269.68 | $1,495.06 | $1,690.94 | $2,244.36 |
| 92 | $1,023.06 | $1,312.16 | $1,546.98 | $1,747.58 | $2,321.06 | $1,053.74 | $1,352.28 | $1,591.82 | $1,799.50 | $2,389.50 |
| 93 | $1,092.68 | $1,400.66 | $1,652.00 | $1,864.40 | $2,478.00 | $1,123.36 | $1,440.78 | $1,696.84 | $1,916.32 | $2,546.44 |
| 94 | $1,168.20 | $1,498.60 | $1,765.28 | $1,991.84 | $2,647.92 | $1,198.88 | $1,538.72 | $1,810.12 | $2,043.76 | $2,716.36 |
| 95 | $1,251.98 | $1,603.62 | $1,889.18 | $2,131.08 | $2,834.36 | $1,282.66 | $1,643.74 | $1,934.02 | $2,183.00 | $2,902.80 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 30 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 31 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 32 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 33 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 34 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 35 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 36 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 37 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 38 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 39 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 40 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 41 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 42 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 43 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 44 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 45 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 46 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 47 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 48 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 49 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 50 | $44.84 | $54.28 | $64.90 | $70.80 | $95.58 | $60.18 | $73.16 | $84.96 | $95.58 | $127.44 |
| 51 | $47.20 | $56.64 | $66.08 | $73.16 | $99.12 | $61.36 | $75.52 | $87.32 | $97.94 | $130.98 |
| 52 | $47.20 | $59.00 | $67.26 | $75.52 | $101.48 | $61.36 | $76.70 | $89.68 | $99.12 | $133.34 |
| 53 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 | $62.54 | $79.06 | $90.86 | $102.66 | $136.88 |
| 54 | $49.56 | $63.72 | $71.98 | $81.42 | $108.56 | $64.90 | $81.42 | $93.22 | $105.02 | $141.60 |
| 55 | $51.92 | $64.90 | $74.34 | $83.78 | $110.92 | $66.08 | $83.78 | $96.76 | $107.38 | $143.96 |
| 56 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $69.62 | $86.14 | $100.30 | $112.10 | $151.04 |
| 57 | $56.64 | $73.16 | $84.96 | $94.40 | $126.26 | $71.98 | $92.04 | $106.20 | $118.00 | $159.30 |
| 58 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $76.70 | $95.58 | $112.10 | $125.08 | $167.56 |
| 59 | $66.08 | $83.78 | $96.76 | $107.38 | $145.14 | $80.24 | $102.66 | $119.18 | $133.34 | $178.18 |
| 60 | $70.80 | $88.50 | $103.84 | $115.64 | $155.76 | $84.96 | $108.56 | $126.26 | $140.42 | $188.80 |
| 61 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 | $90.86 | $115.64 | $134.52 | $151.04 | $200.60 |
| 62 | $80.24 | $101.48 | $116.82 | $132.16 | $178.18 | $97.94 | $122.72 | $141.60 | $159.30 | $213.58 |
| 63 | $86.14 | $108.56 | $126.26 | $141.60 | $188.80 | $102.66 | $129.80 | $152.22 | $168.74 | $227.74 |
| 64 | $93.22 | $115.64 | $135.70 | $152.22 | $202.96 | $110.92 | $139.24 | $161.66 | $181.72 | $241.90 |
| 65 | $99.12 | $125.08 | $145.14 | $164.02 | $218.38 | $118.00 | $148.68 | $172.28 | $193.52 | $259.60 |
| 66 | $106.20 | $134.52 | $156.94 | $177.00 | $234.82 | $125.08 | $160.48 | $185.26 | $207.68 | $277.30 |
| 67 | $114.46 | $145.14 | $168.74 | $188.80 | $252.52 | $133.34 | $168.74 | $195.88 | $221.84 | $295.00 |
| 68 | $122.72 | $155.76 | $181.72 | $205.32 | $272.58 | $141.60 | $180.54 | $211.22 | $238.36 | $316.24 |
| 69 | $133.34 | $168.74 | $198.24 | $223.02 | $297.36 | $153.40 | $194.70 | $228.92 | $257.24 | $342.20 |
| 70 | $146.32 | $187.62 | $218.30 | $247.80 | $329.22 | $167.56 | $214.76 | $248.98 | $283.20 | $375.24 |
| 71 | $164.02 | $208.86 | $245.44 | $276.12 | $366.98 | $186.44 | $237.18 | $277.30 | $312.70 | $415.36 |
| 72 | $182.90 | $234.82 | $273.76 | $307.98 | $410.64 | $206.50 | $263.14 | $307.98 | $345.74 | $460.20 |
| 73 | $207.68 | $261.96 | $307.98 | $345.74 | $459.02 | $230.10 | $292.64 | $342.20 | $385.86 | $512.12 |
| 74 | $231.28 | $293.82 | $342.20 | $387.04 | $515.66 | $254.88 | $325.68 | $378.78 | $428.34 | $571.12 |
| 75 | $257.24 | $329.22 | $384.68 | $434.24 | $578.20 | $282.02 | $361.08 | $422.44 | $476.72 | $633.66 |
| 76 | $287.92 | $368.16 | $433.06 | $489.70 | $650.18 | $312.70 | $401.20 | $470.82 | $532.18 | $708.00 |
| 77 | $323.32 | $414.18 | $488.52 | $553.42 | $731.60 | $348.10 | $447.22 | $527.46 | $595.90 | $788.24 |
| 78 | $358.72 | $461.38 | $546.34 | $619.50 | $817.74 | $382.32 | $493.24 | $584.10 | $661.98 | $875.56 |
| 79 | $395.30 | $509.76 | $604.16 | $685.58 | $906.24 | $420.08 | $541.62 | $640.74 | $728.06 | $962.88 |
| 80 | $429.52 | $554.60 | $659.62 | $748.12 | $988.84 | $453.12 | $586.46 | $696.20 | $790.60 | $1,044.30 |
| 81 | $462.56 | $597.08 | $708.00 | $804.76 | $1,063.18 | $486.16 | $628.94 | $745.76 | $847.24 | $1,119.82 |
| 82 | $492.06 | $636.02 | $755.20 | $856.68 | $1,131.62 | $516.84 | $669.06 | $794.14 | $901.52 | $1,190.62 |
| 83 | $523.92 | $674.96 | $800.04 | $907.42 | $1,200.06 | $548.70 | $709.18 | $840.16 | $953.44 | $1,260.24 |
| 84 | $556.96 | $717.44 | $849.60 | $962.88 | $1,273.22 | $582.92 | $750.48 | $890.90 | $1,008.90 | $1,334.58 |
| 85 | $593.54 | $763.46 | $902.70 | $1,024.24 | $1,354.64 | $620.68 | $798.86 | $944.00 | $1,070.26 | $1,417.18 |
| 86 | $631.30 | $811.84 | $960.52 | $1,087.96 | $1,440.78 | $658.44 | $847.24 | $1,001.82 | $1,133.98 | $1,503.32 |
| 87 | $672.60 | $863.76 | $1,021.88 | $1,157.58 | $1,531.64 | $699.74 | $899.16 | $1,063.18 | $1,203.60 | $1,594.18 |
| 88 | $716.26 | $920.40 | $1,087.96 | $1,230.74 | $1,630.76 | $743.40 | $955.80 | $1,129.26 | $1,276.76 | $1,693.30 |
| 89 | $763.46 | $980.58 | $1,157.58 | $1,309.80 | $1,738.14 | $790.60 | $1,015.98 | $1,198.88 | $1,355.82 | $1,800.68 |
| 90 | $816.56 | $1,046.66 | $1,236.64 | $1,397.12 | $1,853.78 | $843.70 | $1,082.06 | $1,277.94 | $1,443.14 | $1,916.32 |
| 91 | $872.02 | $1,118.64 | $1,319.24 | $1,491.52 | $1,980.04 | $899.16 | $1,154.04 | $1,360.54 | $1,537.54 | $2,042.58 |
| 92 | $931.02 | $1,194.16 | $1,407.74 | $1,590.64 | $2,112.20 | $958.16 | $1,229.56 | $1,449.04 | $1,636.66 | $2,174.74 |
| 93 | $995.92 | $1,275.58 | $1,503.32 | $1,696.84 | $2,253.80 | $1,023.06 | $1,310.98 | $1,544.62 | $1,742.86 | $2,316.34 |
| 94 | $1,064.36 | $1,362.90 | $1,605.98 | $1,812.48 | $2,408.38 | $1,091.50 | $1,398.30 | $1,647.28 | $1,858.50 | $2,470.92 |
| 95 | $1,139.88 | $1,458.48 | $1,719.26 | $1,939.92 | $2,578.30 | $1,167.02 | $1,493.88 | $1,760.56 | $1,985.94 | $2,640.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 30 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 31 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 32 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 33 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 34 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 35 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 36 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 37 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 38 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 39 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 40 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 41 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 42 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 43 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 44 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 45 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 46 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 47 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 48 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 49 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 50 | $40.12 | $50.74 | $57.82 | $66.08 | $87.32 | $53.10 | $68.44 | $77.68 | $88.50 | $118.00 |
| 51 | $41.30 | $53.10 | $61.36 | $68.44 | $89.68 | $55.46 | $70.80 | $81.42 | $90.86 | $120.36 |
| 52 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $56.64 | $71.98 | $82.60 | $93.22 | $123.90 |
| 53 | $44.84 | $56.64 | $66.08 | $71.98 | $96.76 | $59.00 | $73.16 | $86.14 | $94.40 | $126.26 |
| 54 | $47.20 | $57.82 | $67.26 | $75.52 | $99.12 | $60.18 | $75.52 | $87.32 | $97.94 | $128.62 |
| 55 | $47.20 | $60.18 | $67.26 | $77.88 | $102.66 | $60.18 | $76.70 | $87.32 | $100.30 | $132.16 |
| 56 | $49.56 | $63.72 | $73.16 | $81.42 | $108.56 | $63.72 | $80.24 | $93.22 | $102.66 | $139.24 |
| 57 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 | $66.08 | $83.78 | $97.94 | $109.74 | $147.50 |
| 58 | $56.64 | $70.80 | $83.78 | $93.22 | $125.08 | $69.62 | $88.68 | $103.84 | $115.64 | $154.58 |
| 59 | $60.18 | $76.70 | $88.50 | $100.30 | $134.52 | $73.16 | $94.40 | $108.56 | $122.72 | $165.20 |
| 60 | $63.72 | $82.60 | $94.40 | $106.20 | $142.78 | $76.70 | $100.30 | $115.64 | $129.80 | $174.64 |
| 61 | $69.62 | $89.68 | $102.66 | $115.64 | $153.40 | $82.60 | $107.38 | $123.90 | $139.24 | $186.44 |
| 62 | $73.16 | $94.40 | $108.56 | $122.72 | $164.02 | $88.50 | $113.28 | $130.98 | $147.50 | $198.24 |
| 63 | $79.06 | $101.48 | $116.82 | $130.98 | $175.82 | $94.40 | $122.72 | $140.42 | $158.12 | $211.22 |
| 64 | $84.96 | $107.38 | $126.26 | $141.60 | $187.62 | $100.30 | $128.62 | $151.04 | $167.56 | $225.38 |
| 65 | $90.86 | $115.64 | $135.70 | $151.04 | $202.96 | $107.38 | $136.88 | $161.66 | $179.36 | $240.72 |
| 66 | $96.76 | $125.08 | $146.32 | $164.02 | $218.30 | $114.46 | $147.50 | $172.28 | $193.52 | $257.24 |
| 67 | $105.02 | $134.52 | $155.76 | $177.00 | $234.82 | $122.72 | $158.12 | $181.72 | $206.50 | $274.94 |
| 68 | $112.10 | $145.14 | $168.74 | $191.16 | $253.70 | $129.80 | $169.92 | $195.88 | $221.84 | $295.00 |
| 69 | $121.54 | $159.30 | $182.90 | $207.68 | $276.12 | $140.42 | $182.90 | $211.22 | $238.36 | $318.60 |
| 70 | $135.70 | $174.64 | $204.14 | $228.92 | $305.62 | $154.58 | $199.42 | $232.46 | $261.96 | $348.10 |
| 71 | $152.22 | $193.52 | $227.74 | $256.06 | $341.02 | $171.10 | $220.66 | $257.24 | $290.28 | $385.86 |
| 72 | $169.92 | $219.48 | $254.88 | $287.92 | $381.14 | $189.98 | $246.62 | $285.56 | $323.32 | $429.52 |
| 73 | $187.62 | $246.62 | $285.56 | $320.96 | $428.34 | $210.04 | $273.76 | $318.60 | $358.72 | $477.90 |
| 74 | $212.40 | $274.94 | $319.78 | $361.08 | $479.08 | $233.64 | $304.44 | $354.00 | $400.02 | $531.00 |
| 75 | $237.18 | $307.98 | $358.72 | $405.92 | $539.26 | $260.78 | $338.66 | $394.12 | $444.86 | $591.18 |
| 76 | $265.50 | $346.92 | $403.56 | $456.66 | $606.52 | $287.92 | $376.42 | $440.14 | $496.78 | $659.62 |
| 77 | $296.18 | $388.22 | $455.48 | $515.66 | $683.22 | $318.60 | $418.90 | $489.70 | $555.78 | $736.32 |
| 78 | $329.22 | $434.24 | $508.58 | $577.02 | $763.46 | $352.82 | $463.74 | $543.98 | $617.14 | $816.56 |
| 79 | $362.26 | $477.90 | $562.86 | $639.56 | $843.70 | $384.68 | $507.40 | $598.26 | $678.50 | $896.80 |
| 80 | $394.12 | $520.38 | $613.60 | $696.20 | $920.40 | $417.72 | $551.06 | $649.00 | $736.32 | $973.50 |
| 81 | $424.80 | $560.50 | $660.80 | $749.30 | $988.84 | $446.04 | $590.00 | $695.02 | $789.42 | $1,041.94 |
| 82 | $453.12 | $597.08 | $702.10 | $797.68 | $1,053.74 | $476.72 | $628.94 | $738.68 | $838.98 | $1,109.20 |
| 83 | $480.26 | $633.66 | $745.76 | $846.06 | $1,118.64 | $505.04 | $665.52 | $783.52 | $887.36 | $1,174.10 |
| 84 | $510.94 | $672.60 | $790.60 | $896.80 | $1,184.72 | $535.72 | $705.64 | $828.36 | $940.46 | $1,243.72 |
| 85 | $543.98 | $716.26 | $841.34 | $953.44 | $1,262.60 | $568.76 | $749.30 | $880.28 | $997.10 | $1,320.42 |
| 86 | $580.56 | $762.28 | $894.44 | $1,013.62 | $1,342.84 | $605.34 | $795.32 | $933.38 | $1,057.28 | $1,400.66 |
| 87 | $617.14 | $809.48 | $951.08 | $1,077.34 | $1,427.80 | $641.92 | $842.52 | $990.02 | $1,121.00 | $1,485.62 |
| 88 | $657.26 | $862.58 | $1,012.44 | $1,145.78 | $1,518.66 | $682.04 | $895.62 | $1,051.38 | $1,189.44 | $1,576.48 |
| 89 | $700.92 | $919.22 | $1,078.52 | $1,220.12 | $1,617.78 | $725.70 | $952.26 | $1,117.46 | $1,263.78 | $1,675.60 |
| 90 | $749.30 | $981.76 | $1,151.68 | $1,300.36 | $1,727.52 | $774.08 | $1,014.80 | $1,190.62 | $1,344.02 | $1,785.34 |
| 91 | $801.22 | $1,049.02 | $1,228.38 | $1,387.68 | $1,844.34 | $826.00 | $1,082.06 | $1,267.32 | $1,431.34 | $1,902.16 |
| 92 | $854.32 | $1,118.64 | $1,310.98 | $1,480.90 | $1,967.06 | $879.10 | $1,151.68 | $1,349.92 | $1,524.56 | $2,024.88 |
| 93 | $914.50 | $1,195.34 | $1,399.48 | $1,580.02 | $2,099.22 | $939.28 | $1,228.38 | $1,438.42 | $1,623.68 | $2,157.04 |
| 94 | $977.04 | $1,277.94 | $1,495.06 | $1,687.40 | $2,244.36 | $1,001.82 | $1,310.98 | $1,534.00 | $1,731.06 | $2,302.18 |
| 95 | $1,046.66 | $1,367.62 | $1,600.08 | $1,805.40 | $2,401.30 | $1,071.44 | $1,400.66 | $1,639.02 | $1,849.06 | $2,459.12 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 30 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 31 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $140.34 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 32 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $144.47 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 33 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $63.68 | $76.70 | $89.68 | $100.30 | $152.72 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 34 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $63.68 | $76.70 | $91.46 | $100.30 | $160.98 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 35 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $67.66 | $78.87 | $91.46 | $100.30 | $165.11 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 36 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $71.64 | $82.81 | $95.44 | $103.86 | $173.36 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 37 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $75.62 | $86.76 | $103.39 | $107.85 | $181.62 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 38 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $75.62 | $90.70 | $107.37 | $111.85 | $189.87 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 39 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $79.60 | $94.64 | $111.35 | $119.84 | $202.25 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 40 | $41.30 | $53.10 | $61.36 | $67.26 | $90.86 | $81.37 | $99.42 | $115.06 | $123.55 | $208.93 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 41 | $41.30 | $53.10 | $61.36 | $67.26 | $90.86 | $85.62 | $103.81 | $119.52 | $128.06 | $217.63 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 42 | $44.82 | $54.03 | $61.41 | $67.26 | $90.86 | $85.99 | $108.24 | $124.00 | $136.61 | $226.38 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 43 | $45.14 | $54.38 | $65.69 | $69.08 | $94.60 | $90.29 | $112.70 | $132.54 | $141.20 | $235.16 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 44 | $45.46 | $58.65 | $66.12 | $69.53 | $98.97 | $94.63 | $117.19 | $137.11 | $145.82 | $240.00 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 45 | $46.10 | $57.10 | $69.74 | $75.63 | $101.64 | $101.34 | $118.15 | $141.44 | $154.67 | $251.14 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 46 | $50.30 | $61.31 | $70.20 | $80.13 | $105.99 | $101.79 | $126.54 | $150.13 | $159.38 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 47 | $50.66 | $61.71 | $74.60 | $84.68 | $110.35 | $106.32 | $131.01 | $154.81 | $168.24 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 48 | $51.03 | $66.01 | $79.05 | $85.24 | $114.74 | $110.90 | $135.53 | $163.62 | $177.16 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 49 | $55.35 | $66.44 | $79.57 | $89.88 | $123.25 | $114.00 | $144.00 | $168.40 | $182.01 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 50 | $57.77 | $71.87 | $85.05 | $92.82 | $129.40 | $120.33 | $151.69 | $178.08 | $190.36 | $284.00 | $172.00 | $220.00 | $256.00 | $288.00 | $382.00 |
| 51 | $61.11 | $75.27 | $89.97 | $97.76 | $138.72 | $125.52 | $153.85 | $186.31 | $198.68 | $296.00 | $176.00 | $222.00 | $260.00 | $294.00 | $392.00 |
| 52 | $61.77 | $76.09 | $88.37 | $101.66 | $146.62 | $131.60 | $165.15 | $187.28 | $205.76 | $304.00 | $180.00 | $228.00 | $266.00 | $302.00 | $400.00 |
| 53 | $65.15 | $80.94 | $93.31 | $102.61 | $154.52 | $136.88 | $171.43 | $198.79 | $216.01 | $314.00 | $184.00 | $234.00 | $272.00 | $308.00 | $408.00 |
| 54 | $64.50 | $83.13 | $94.24 | $106.62 | $163.99 | $138.90 | $177.48 | $209.12 | $223.22 | $324.00 | $186.00 | $240.00 | $278.00 | $316.00 | $422.00 |
| 55 | $70.73 | $86.72 | $100.68 | $111.74 | $171.94 | $150.00 | $187.14 | $219.55 | $231.77 | $334.00 | $194.00 | $246.00 | $288.00 | $320.00 | $430.00 |
| 56 | $77.03 | $91.93 | $107.62 | $121.56 | $186.09 | $158.00 | $197.97 | $225.21 | $247.42 | $352.00 | $202.00 | $256.00 | $298.00 | $340.00 | $448.00 |
| 57 | $80.77 | $98.86 | $111.89 | $127.55 | $197.78 | $167.02 | $203.61 | $237.71 | $256.92 | $374.00 | $212.00 | $268.00 | $314.00 | $354.00 | $470.00 |
| 58 | $84.86 | $104.51 | $123.17 | $140.35 | $212.78 | $174.44 | $213.80 | $251.19 | $275.08 | $402.00 | $226.00 | $284.00 | $332.00 | $376.00 | $500.00 |
| 59 | $94.41 | $113.00 | $132.05 | $146.83 | $229.22 | $185.27 | $227.66 | $262.56 | $285.42 | $432.00 | $238.00 | $300.00 | $352.00 | $398.64 | $528.00 |
| 60 | $97.20 | $122.97 | $139.64 | $155.90 | $245.74 | $192.88 | $237.93 | $275.91 | $302.40 | $460.00 | $250.00 | $320.00 | $374.00 | $407.04 | $562.00 |
| 61 | $105.70 | $131.93 | $154.35 | $169.60 | $264.37 | $203.25 | $255.08 | $293.70 | $319.02 | $481.65 | $257.40 | $333.45 | $388.05 | $425.79 | $581.10 |
| 62 | $114.28 | $143.80 | $161.00 | $182.03 | $287.43 | $218.70 | $272.31 | $315.82 | $338.30 | $501.60 | $269.80 | $343.90 | $402.80 | $450.64 | $604.20 |
| 63 | $128.68 | $152.95 | $174.49 | $195.98 | $300.58 | $234.95 | $286.60 | $331.99 | $361.78 | $523.55 | $279.35 | $357.05 | $416.25 | $470.02 | $625.30 |
| 64 | $136.28 | $163.93 | $191.63 | $208.99 | $327.33 | $243.00 | $302.80 | $356.09 | $381.63 | $547.20 | $288.00 | $369.00 | $433.80 | $491.40 | $651.60 |
| 65 | $149.75 | $176.85 | $203.60 | $226.76 | $349.22 | $252.00 | $325.50 | $376.66 | $409.88 | $572.25 | $299.25 | $385.00 | $449.75 | $511.00 | $679.00 |
| 66 | $162.96 | $193.21 | $224.60 | $248.15 | $375.55 | $266.90 | $340.00 | $399.50 | $437.63 | $596.70 | $312.80 | $399.50 | $469.20 | $532.10 | $702.10 |
| 67 | $177.36 | $213.75 | $245.60 | $271.31 | $409.33 | $273.90 | $349.80 | $411.15 | $469.64 | $620.40 | $320.10 | $410.85 | $483.45 | $549.45 | $726.00 |
| 68 | $193.69 | $237.82 | $270.13 | $296.26 | $438.40 | $286.40 | $368.00 | $432.00 | $491.20 | $648.00 | $331.20 | $425.60 | $502.40 | $569.60 | $752.00 |
| 69 | $210.44 | $259.64 | $296.54 | $324.77 | $466.55 | $299.15 | $387.50 | $454.15 | $517.70 | $682.00 | $345.65 | $444.85 | $525.45 | $595.20 | $785.85 |
| 70 | $228.00 | $289.50 | $326.89 | $361.17 | $505.50 | $321.00 | $414.00 | $486.00 | $553.50 | $730.50 | $366.00 | $471.00 | $553.50 | $630.00 | $832.50 |
| 71 | $247.95 | $314.65 | $365.40 | $407.18 | $548.10 | $345.10 | $445.15 | $523.45 | $597.40 | $785.90 | $391.50 | $504.60 | $591.60 | $675.70 | $888.85 |
| 72 | $270.20 | $340.20 | $397.60 | $446.60 | $596.40 | $373.80 | $478.90 | $565.60 | $644.00 | $848.40 | $420.00 | $539.00 | $634.20 | $722.40 | $953.40 |
| 73 | $292.95 | $371.25 | $432.00 | $486.00 | $648.00 | $402.30 | $518.40 | $610.20 | $695.25 | $916.65 | $449.55 | $577.80 | $680.40 | $773.55 | $1,020.60 |
| 74 | $318.50 | $403.00 | $470.60 | $527.80 | $704.60 | $432.90 | $557.70 | $659.10 | $747.50 | $988.00 | $478.40 | $617.50 | $728.00 | $826.80 | $1,092.00 |
| 75 | $345.00 | $438.75 | $512.50 | $576.25 | $770.00 | $463.75 | $600.00 | $708.75 | $807.50 | $1,063.75 | $508.75 | $657.50 | $777.50 | $883.75 | $1,167.50 |
| 76 | $376.80 | $478.80 | $561.60 | $632.40 | $842.40 | $498.00 | $644.40 | $764.40 | $871.20 | $1,147.20 | $542.40 | $700.80 | $830.40 | $946.80 | $1,246.80 |
| 77 | $418.90 | $535.72 | $630.12 | $710.36 | $945.18 | $536.34 | $709.18 | $844.88 | $965.24 | $1,267.32 | $588.82 | $765.82 | $909.78 | $1,038.40 | $1,364.08 |
| 78 | $470.82 | $605.34 | $713.90 | $805.94 | $1,071.44 | $605.34 | $789.42 | $944.00 | $1,078.52 | $1,416.00 | $647.82 | $846.06 | $1,008.90 | $1,152.86 | $1,512.76 |
| 79 | $526.28 | $674.96 | $798.86 | $903.88 | $1,197.70 | $667.68 | $869.66 | $1,041.94 | $1,192.98 | $1,562.32 | $708.00 | $923.94 | $1,106.84 | $1,267.32 | $1,659.08 |
| 80 | $578.20 | $743.40 | $881.46 | $997.10 | $1,321.60 | $724.52 | $947.54 | $1,136.34 | $1,300.36 | $1,702.74 | $767.00 | $1,000.64 | $1,200.06 | $1,373.52 | $1,799.50 |
| 81 | $626.58 | $808.30 | $956.98 | $1,082.06 | $1,436.05 | $778.80 | $1,018.34 | $1,218.94 | $1,395.94 | $1,829.00 | $818.92 | $1,072.62 | $1,283.84 | $1,470.28 | $1,926.94 |
| 82 | $676.14 | $870.84 | $1,030.14 | $1,167.02 | $1,545.80 | $830.72 | $1,085.60 | $1,299.18 | $1,487.98 | $1,948.18 | $873.20 | $1,142.24 | $1,365.26 | $1,564.68 | $2,048.48 |
| 83 | $725.70 | $934.56 | $1,105.66 | $1,250.80 | $1,659.08 | $883.82 | $1,152.86 | $1,378.24 | $1,577.66 | $2,069.72 | $927.48 | $1,209.50 | $1,446.68 | $1,655.54 | $2,172.38 |
| 84 | $778.80 | $1,001.82 | $1,185.90 | $1,341.66 | $1,779.44 | $938.10 | $1,223.66 | $1,462.02 | $1,673.24 | $2,194.80 | $982.94 | $1,282.66 | $1,532.82 | $1,752.30 | $2,298.64 |
| 85 | $838.98 | $1,078.52 | $1,276.76 | $1,444.22 | $1,916.32 | $999.46 | $1,301.54 | $1,556.42 | $1,778.26 | $2,335.22 | $1,045.48 | $1,361.72 | $1,627.22 | $1,859.68 | $2,442.60 |
| 86 | $903.88 | $1,163.48 | $1,375.88 | $1,557.60 | $2,065.00 | $1,064.36 | $1,386.50 | $1,655.54 | $1,891.54 | $2,483.90 | $1,110.38 | $1,446.68 | $1,726.34 | $1,972.96 | $2,591.28 |
| 87 | $972.32 | $1,250.80 | $1,482.08 | $1,675.60 | $2,221.94 | $1,132.80 | $1,473.82 | $1,761.74 | $2,009.54 | $2,640.84 | $1,178.82 | $1,534.00 | $1,832.54 | $2,090.96 | $2,748.22 |
| 88 | $1,046.66 | $1,347.56 | $1,595.36 | $1,804.22 | $2,391.86 | $1,207.14 | $1,570.58 | $1,875.02 | $2,138.16 | $2,810.76 | $1,253.16 | $1,630.76 | $1,945.82 | $2,219.58 | $2,918.14 |
| 89 | $1,126.90 | $1,451.40 | $1,716.90 | $1,943.46 | $2,577.12 | $1,287.38 | $1,674.42 | $1,996.56 | $2,277.40 | $2,996.02 | $1,333.40 | $1,734.60 | $2,067.36 | $2,358.82 | $3,103.40 |
| 90 | $1,215.40 | $1,564.68 | $1,852.60 | $2,094.50 | $2,777.72 | $1,375.88 | $1,787.70 | $2,132.26 | $2,428.44 | $3,196.62 | $1,421.90 | $1,847.88 | $2,203.06 | $2,509.86 | $3,304.00 |
| 91 | $1,309.80 | $1,686.22 | $1,996.56 | $2,258.52 | $2,993.66 | $1,470.28 | $1,909.24 | $2,276.22 | $2,592.46 | $3,412.56 | $1,516.30 | $1,969.42 | $2,347.02 | $2,673.88 | $3,519.94 |
| 92 | $1,410.10 | $1,814.84 | $2,148.78 | $2,429.62 | $3,222.58 | $1,570.58 | $2,037.86 | $2,428.44 | $2,763.56 | $3,641.48 | $1,616.60 | $2,098.04 | $2,499.24 | $2,844.98 | $3,748.86 |
| 93 | $1,517.48 | $1,954.08 | $2,311.62 | $2,616.06 | $3,468.02 | $1,677.96 | $2,177.10 | $2,591.28 | $2,950.00 | $3,886.92 | $1,723.98 | $2,237.28 | $2,662.08 | $3,031.42 | $3,994.30 |
| 94 | $1,634.30 | $2,103.94 | $2,490.98 | $2,816.66 | $3,735.88 | $1,794.78 | $2,326.96 | $2,770.64 | $3,150.60 | $4,154.78 | $1,840.80 | $2,387.14 | $2,841.44 | $3,232.02 | $4,262.16 |
| 95 | $1,761.74 | $2,269.14 | $2,685.68 | $3,037.32 | $4,027.34 | $1,922.22 | $2,492.16 | $2,965.34 | $3,371.26 | $4,446.24 | $1,968.24 | $2,552.34 | $3,036.14 | $3,452.68 | $4,553.62 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Under Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 30 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 31 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $124.34 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 32 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $127.99 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 33 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $55.11 | $68.44 | $79.06 | $89.68 | $135.31 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 34 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $55.11 | $68.44 | $80.63 | $89.68 | $142.62 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 35 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $58.55 | $70.38 | $80.63 | $89.68 | $146.28 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 36 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $62.00 | $73.89 | $84.14 | $92.86 | $153.59 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 37 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $65.44 | $77.41 | $91.15 | $96.43 | $160.91 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 38 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $65.44 | $80.93 | $94.65 | $100.01 | $168.22 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 39 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $68.88 | $84.45 | $98.16 | $107.15 | $179.19 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 40 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $73.83 | $89.33 | $100.86 | $112.57 | $188.03 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 41 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $77.69 | $93.28 | $104.76 | $116.67 | $195.87 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 42 | $40.98 | $48.02 | $54.33 | $61.36 | $81.42 | $78.03 | $97.26 | $108.69 | $124.47 | $203.74 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 43 | $41.27 | $48.34 | $58.11 | $63.02 | $84.77 | $81.93 | $101.27 | $116.18 | $128.65 | $211.64 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 44 | $41.57 | $52.14 | $58.49 | $63.43 | $88.69 | $85.87 | $105.30 | $120.18 | $132.86 | $216.00 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 45 | $42.36 | $51.02 | $60.86 | $65.87 | $91.60 | $92.45 | $106.67 | $124.99 | $135.53 | $227.22 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 46 | $46.22 | $54.79 | $61.27 | $69.79 | $95.52 | $92.86 | $114.23 | $132.67 | $139.67 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 47 | $46.56 | $55.15 | $65.10 | $73.76 | $99.45 | $97.00 | $118.28 | $136.81 | $147.42 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 48 | $46.89 | $58.98 | $68.99 | $74.24 | $103.41 | $101.17 | $122.35 | $144.60 | $155.24 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 49 | $50.86 | $59.37 | $69.45 | $78.29 | $111.08 | $104.00 | $130.00 | $148.82 | $159.49 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 50 | $50.90 | $62.38 | $75.29 | $83.26 | $115.18 | $107.17 | $131.34 | $157.46 | $169.01 | $252.00 | $154.00 | $194.00 | $226.00 | $256.00 | $340.00 |
| 51 | $55.42 | $66.90 | $79.97 | $87.99 | $122.66 | $114.11 | $135.54 | $165.40 | $177.00 | $260.00 | $158.00 | $200.00 | $234.00 | $262.00 | $348.00 |
| 52 | $54.90 | $69.29 | $78.85 | $90.52 | $130.16 | $118.06 | $149.96 | $166.88 | $182.30 | $270.00 | $162.00 | $206.00 | $238.00 | $268.00 | $356.00 |
| 53 | $58.07 | $72.56 | $82.17 | $91.67 | $137.69 | $123.19 | $154.09 | $175.85 | $190.38 | $280.00 | $164.00 | $210.00 | $242.00 | $274.00 | $364.00 |
| 54 | $59.01 | $73.59 | $84.68 | $94.31 | $143.69 | $125.39 | $158.40 | $185.88 | $197.60 | $286.00 | $168.00 | $214.00 | $250.00 | $282.00 | $372.00 |
| 55 | $62.24 | $76.93 | $89.50 | $100.56 | $152.83 | $134.00 | $167.44 | $194.06 | $207.66 | $298.00 | $172.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 56 | $66.86 | $80.79 | $96.29 | $107.42 | $164.87 | $140.00 | $174.44 | $200.19 | $219.51 | $312.00 | $178.00 | $226.00 | $266.00 | $300.00 | $398.00 |
| 57 | $72.11 | $88.98 | $100.84 | $113.53 | $176.71 | $147.37 | $184.40 | $212.99 | $227.76 | $334.00 | $188.00 | $240.00 | $280.00 | $316.00 | $420.00 |
| 58 | $75.12 | $92.14 | $109.17 | $124.76 | $190.21 | $153.36 | $187.77 | $223.07 | $244.32 | $360.00 | $198.00 | $252.00 | $294.00 | $334.00 | $446.00 |
| 59 | $82.79 | $101.84 | $116.76 | $131.59 | $205.01 | $164.26 | $203.40 | $235.01 | $257.23 | $384.00 | $208.00 | $270.00 | $314.00 | $354.79 | $472.00 |
| 60 | $87.34 | $110.25 | $124.44 | $139.35 | $218.26 | $172.28 | $212.50 | $245.26 | $269.38 | $408.00 | $224.00 | $286.00 | $332.00 | $362.67 | $498.00 |
| 61 | $94.27 | $117.89 | $137.36 | $151.53 | $235.17 | $181.08 | $227.95 | $261.66 | $283.19 | $429.00 | $232.05 | $296.40 | $345.15 | $380.38 | $518.70 |
| 62 | $101.26 | $127.98 | $142.96 | $162.42 | $254.39 | $192.75 | $241.65 | $280.13 | $302.60 | $444.60 | $237.50 | $307.80 | $359.10 | $401.82 | $537.70 |
| 63 | $113.54 | $135.80 | $156.05 | $173.42 | $268.09 | $205.35 | $254.56 | $296.67 | $322.09 | $466.20 | $246.05 | $318.20 | $371.85 | $418.61 | $556.85 |
| 64 | $121.30 | $146.67 | $170.02 | $185.14 | $291.14 | $217.80 | $271.11 | $317.31 | $339.07 | $487.80 | $257.40 | $329.40 | $387.00 | $435.60 | $577.80 |
| 65 | $134.47 | $156.88 | $180.98 | $201.41 | $308.80 | $227.50 | $288.75 | $335.19 | $363.42 | $507.50 | $267.75 | $343.00 | $402.50 | $453.25 | $600.25 |
| 66 | $144.69 | $173.02 | $200.13 | $219.79 | $335.25 | $236.30 | $302.60 | $355.00 | $388.27 | $533.80 | $277.10 | $357.00 | $418.20 | $470.90 | $627.30 |
| 67 | $158.69 | $191.49 | $219.28 | $241.17 | $363.85 | $244.20 | $315.15 | $369.60 | $418.55 | $551.10 | $287.10 | $367.95 | $430.65 | $488.40 | $645.15 |
| 68 | $171.82 | $212.07 | $240.61 | $263.18 | $390.40 | $252.80 | $326.40 | $384.00 | $436.80 | $577.60 | $294.40 | $379.20 | $448.00 | $505.60 | $668.80 |
| 69 | $187.23 | $229.62 | $264.09 | $288.85 | $415.40 | $268.15 | $342.55 | $406.50 | $460.35 | $606.05 | $306.90 | $395.25 | $466.55 | $530.10 | $699.05 |
| 70 | $202.50 | $256.50 | $291.87 | $321.04 | $448.50 | $285.00 | $367.50 | $433.50 | $490.50 | $648.00 | $324.00 | $418.50 | $495.00 | $561.00 | $741.00 |
| 71 | $220.40 | $279.85 | $324.80 | $362.73 | $488.65 | $305.95 | $395.25 | $465.45 | $530.70 | $698.90 | $348.00 | $449.50 | $527.80 | $600.30 | $791.70 |
| 72 | $239.40 | $303.80 | $354.20 | $397.60 | $532.00 | $331.80 | $427.00 | $504.00 | $572.60 | $757.40 | $372.40 | $478.80 | $565.60 | $642.60 | $849.80 |
| 73 | $260.55 | $329.40 | $384.75 | $432.00 | $576.45 | $359.10 | $460.35 | $544.05 | $618.30 | $815.40 | $398.25 | $513.00 | $606.15 | $688.50 | $908.55 |
| 74 | $283.40 | $358.80 | $418.60 | $470.60 | $627.90 | $386.10 | $496.60 | $586.30 | $666.90 | $880.10 | $426.40 | $548.60 | $648.70 | $737.10 | $972.40 |
| 75 | $307.50 | $390.00 | $456.25 | $512.50 | $685.00 | $413.75 | $532.50 | $631.25 | $717.50 | $947.50 | $453.75 | $585.00 | $691.25 | $786.25 | $1,038.75 |
| 76 | $334.80 | $426.00 | $500.40 | $562.80 | $750.00 | $442.80 | $572.40 | $681.60 | $775.20 | $1,021.20 | $481.20 | $624.00 | $740.40 | $842.40 | $1,108.80 |
| 77 | $372.88 | $476.72 | $560.50 | $632.48 | $841.34 | $486.16 | $631.30 | $751.66 | $857.86 | $1,128.08 | $523.92 | $680.86 | $809.48 | $925.12 | $1,215.40 |
| 78 | $418.90 | $539.26 | $634.84 | $717.44 | $952.26 | $538.08 | $704.46 | $838.98 | $960.52 | $1,259.06 | $575.84 | $751.66 | $896.80 | $1,025.42 | $1,344.02 |
| 79 | $467.28 | $600.62 | $711.54 | $803.58 | $1,065.54 | $593.54 | $774.08 | $928.66 | $1,062.00 | $1,390.04 | $630.12 | $822.46 | $985.30 | $1,126.90 | $1,476.18 |
| 80 | $514.48 | $661.98 | $783.52 | $886.18 | $1,176.46 | $645.46 | $842.52 | $1,008.90 | $1,156.40 | $1,515.12 | $682.04 | $890.90 | $1,066.72 | $1,222.48 | $1,601.26 |
| 81 | $558.14 | $718.62 | $851.96 | $964.06 | $1,276.75 | $692.66 | $905.06 | $1,085.60 | $1,243.72 | $1,627.22 | $729.24 | $953.44 | $1,144.60 | $1,309.80 | $1,714.54 |
| 82 | $600.62 | $775.26 | $918.04 | $1,038.40 | $1,375.88 | $738.68 | $966.42 | $1,156.40 | $1,323.96 | $1,734.60 | $776.44 | $1,017.16 | $1,216.58 | $1,392.40 | $1,824.28 |
| 83 | $645.46 | $830.72 | $984.12 | $1,113.92 | $1,475.18 | $785.88 | $1,025.42 | $1,227.20 | $1,404.20 | $1,840.80 | $824.82 | $1,076.16 | $1,287.38 | $1,473.82 | $1,931.66 |
| 84 | $692.66 | $892.08 | $1,054.92 | $1,194.16 | $1,583.56 | $835.44 | $1,089.14 | $1,301.54 | $1,489.16 | $1,954.08 | $874.38 | $1,141.06 | $1,362.90 | $1,558.78 | $2,046.12 |
| 85 | $746.94 | $960.52 | $1,137.52 | $1,286.20 | $1,703.92 | $890.90 | $1,158.76 | $1,386.50 | $1,583.56 | $2,076.80 | $929.84 | $1,211.86 | $1,449.04 | $1,654.36 | $2,171.20 |
| 86 | $803.58 | $1,034.86 | $1,224.84 | $1,386.50 | $1,838.44 | $947.54 | $1,233.10 | $1,473.82 | $1,683.86 | $2,211.32 | $986.48 | $1,286.20 | $1,536.36 | $1,754.66 | $2,305.72 |
| 87 | $866.12 | $1,113.92 | $1,319.24 | $1,491.52 | $1,977.68 | $1,010.08 | $1,312.16 | $1,568.22 | $1,788.88 | $2,350.56 | $1,049.02 | $1,365.26 | $1,630.76 | $1,859.68 | $2,444.96 |
| 88 | $931.02 | $1,198.88 | $1,418.36 | $1,605.98 | $2,128.72 | $1,074.98 | $1,397.12 | $1,667.34 | $1,903.34 | $2,501.60 | $1,113.92 | $1,450.22 | $1,729.88 | $1,974.14 | $2,596.00 |
| 89 | $1,003.00 | $1,292.10 | $1,529.28 | $1,728.70 | $2,292.74 | $1,146.96 | $1,490.34 | $1,778.26 | $2,026.06 | $2,665.62 | $1,185.90 | $1,543.44 | $1,840.80 | $2,096.86 | $2,760.02 |
| 90 | $1,080.88 | $1,392.40 | $1,648.46 | $1,864.40 | $2,473.28 | $1,224.84 | $1,590.64 | $1,897.44 | $2,161.76 | $2,846.16 | $1,263.78 | $1,643.74 | $1,959.98 | $2,232.56 | $2,940.56 |
| 91 | $1,165.84 | $1,500.96 | $1,777.08 | $2,009.54 | $2,664.44 | $1,309.80 | $1,699.20 | $2,026.06 | $2,306.90 | $3,037.32 | $1,348.74 | $1,752.30 | $2,088.60 | $2,377.70 | $3,131.72 |
| 92 | $1,255.52 | $1,616.60 | $1,911.60 | $2,164.12 | $2,868.58 | $1,399.48 | $1,814.84 | $2,160.58 | $2,461.48 | $3,241.46 | $1,438.42 | $1,867.94 | $2,223.12 | $2,532.28 | $3,335.86 |
| 93 | $1,349.92 | $1,739.32 | $2,057.92 | $2,328.14 | $3,086.88 | $1,493.88 | $1,937.56 | $2,306.90 | $2,625.50 | $3,459.76 | $1,532.82 | $1,990.66 | $2,369.44 | $2,696.30 | $3,554.16 |
| 94 | $1,453.76 | $1,872.66 | $2,217.22 | $2,507.50 | $3,324.06 | $1,597.72 | $2,070.90 | $2,466.20 | $2,804.86 | $3,696.94 | $1,636.66 | $2,124.00 | $2,528.74 | $2,875.66 | $3,791.34 |
| 95 | $1,568.22 | $2,018.98 | $2,389.50 | $2,703.38 | $3,584.84 | $1,712.18 | $2,217.22 | $2,638.48 | $3,000.74 | $3,957.72 | $1,751.12 | $2,270.32 | $2,701.02 | $3,071.54 | $4,052.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nelson Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 30 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 31 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $113.26 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 32 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $116.59 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 33 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $51.43 | $62.54 | $73.16 | $81.42 | $123.25 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 34 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $51.43 | $62.54 | $74.61 | $81.42 | $129.91 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 35 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $54.65 | $64.31 | $74.61 | $81.42 | $133.24 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 36 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $57.86 | $67.52 | $77.86 | $84.31 | $139.91 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 37 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $61.08 | $70.74 | $84.35 | $87.55 | $146.57 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 38 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $61.08 | $73.95 | $87.59 | $90.80 | $153.23 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 39 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $64.29 | $77.17 | $90.83 | $97.28 | $163.22 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 40 | $34.22 | $42.48 | $49.56 | $54.28 | $74.34 | $66.30 | $80.69 | $92.34 | $98.84 | $170.62 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 41 | $34.22 | $42.48 | $49.56 | $54.28 | $74.34 | $69.76 | $84.25 | $95.91 | $102.44 | $177.73 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 42 | $37.14 | $43.22 | $49.60 | $54.28 | $74.34 | $70.07 | $87.85 | $99.51 | $109.29 | $184.87 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 43 | $37.40 | $43.51 | $53.05 | $55.75 | $77.40 | $73.57 | $91.47 | $106.36 | $112.96 | $192.05 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 44 | $37.67 | $46.92 | $53.41 | $56.11 | $80.98 | $77.11 | $95.11 | $110.03 | $116.66 | $196.00 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 45 | $38.63 | $47.38 | $55.79 | $60.99 | $82.82 | $85.34 | $98.46 | $111.84 | $125.97 | $205.30 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 46 | $42.15 | $50.87 | $56.16 | $64.62 | $86.36 | $85.71 | $105.45 | $118.71 | $129.81 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 47 | $42.45 | $51.21 | $59.68 | $68.29 | $89.92 | $89.53 | $109.18 | $122.41 | $137.02 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 48 | $42.75 | $54.77 | $63.24 | $68.74 | $93.49 | $93.39 | $112.94 | $129.38 | $144.28 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 49 | $46.37 | $55.13 | $63.66 | $72.49 | $100.43 | $96.00 | $120.00 | $133.15 | $148.24 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 50 | $46.77 | $58.31 | $69.72 | $75.07 | $105.22 | $97.77 | $122.09 | $146.21 | $153.00 | $230.00 | $140.00 | $178.00 | $208.00 | $234.00 | $310.00 |
| 51 | $49.74 | $61.33 | $72.83 | $79.61 | $110.97 | $102.70 | $124.55 | $152.09 | $160.75 | $236.00 | $142.00 | $180.00 | $212.00 | $238.00 | $318.00 |
| 52 | $49.41 | $61.14 | $72.05 | $82.17 | $118.19 | $106.44 | $130.98 | $152.05 | $166.05 | $246.00 | $144.00 | $184.00 | $216.00 | $244.00 | $326.00 |
| 53 | $52.41 | $65.59 | $75.21 | $83.46 | $123.92 | $111.46 | $138.68 | $160.56 | $173.91 | $252.00 | $148.00 | $188.00 | $220.00 | $250.00 | $330.00 |
| 54 | $53.52 | $65.42 | $76.48 | $86.11 | $132.75 | $113.82 | $141.22 | $168.45 | $179.31 | $262.00 | $152.00 | $192.00 | $226.00 | $256.00 | $340.00 |
| 55 | $56.58 | $71.34 | $81.11 | $90.79 | $138.51 | $122.00 | $151.68 | $176.42 | $187.27 | $268.00 | $154.00 | $198.00 | $230.00 | $262.00 | $346.00 |
| 56 | $62.50 | $73.82 | $87.80 | $97.53 | $150.17 | $130.00 | $160.72 | $182.86 | $200.91 | $286.00 | $164.00 | $208.00 | $242.00 | $272.00 | $362.00 |
| 57 | $64.90 | $80.50 | $91.17 | $103.72 | $160.50 | $133.61 | $167.11 | $192.07 | $209.54 | $304.00 | $170.00 | $218.00 | $256.00 | $286.00 | $380.00 |
| 58 | $66.77 | $85.26 | $100.78 | $113.42 | $172.48 | $138.02 | $174.76 | $204.32 | $222.60 | $326.00 | $180.00 | $232.00 | $272.00 | $306.00 | $404.00 |
| 59 | $76.98 | $92.07 | $107.03 | $119.13 | $184.02 | $148.98 | $184.74 | $214.82 | $232.57 | $346.00 | $192.00 | $244.00 | $286.00 | $322.90 | $426.00 |
| 60 | $78.88 | $98.94 | $114.76 | $126.93 | $198.86 | $157.30 | $190.70 | $225.42 | $243.31 | $374.00 | $202.00 | $256.00 | $304.00 | $329.87 | $456.00 |
| 61 | $87.13 | $106.67 | $124.61 | $137.63 | $214.09 | $168.15 | $208.05 | $236.74 | $259.31 | $390.00 | $210.60 | $269.10 | $315.90 | $346.31 | $471.90 |
| 62 | $92.58 | $116.48 | $130.47 | $148.42 | $232.91 | $176.07 | $220.01 | $253.37 | $275.40 | $408.50 | $218.50 | $279.30 | $326.80 | $366.15 | $490.20 |
| 63 | $102.94 | $124.36 | $141.86 | $157.91 | $243.71 | $186.85 | $233.20 | $270.18 | $291.27 | $423.65 | $225.70 | $288.60 | $338.55 | $380.06 | $506.90 |
| 64 | $110.82 | $132.29 | $155.61 | $168.31 | $264.82 | $198.00 | $244.70 | $289.11 | $308.31 | $442.80 | $234.00 | $298.80 | $352.80 | $396.00 | $527.40 |
| 65 | $120.72 | $142.62 | $165.43 | $183.10 | $282.93 | $206.50 | $262.50 | $304.09 | $330.23 | $463.75 | $241.50 | $311.50 | $365.75 | $413.00 | $549.50 |
| 66 | $130.98 | $157.16 | $182.85 | $199.94 | $304.63 | $215.90 | $275.40 | $324.70 | $353.72 | $484.50 | $253.30 | $323.00 | $380.80 | $428.40 | $569.50 |
| 67 | $143.14 | $173.67 | $198.82 | $219.63 | $332.99 | $221.10 | $285.45 | $339.95 | $380.65 | $503.25 | $259.05 | $333.30 | $391.05 | $445.50 | $589.05 |
| 68 | $156.20 | $192.37 | $216.99 | $238.73 | $355.20 | $230.40 | $296.00 | $347.20 | $398.40 | $524.80 | $267.20 | $344.00 | $404.80 | $460.80 | $608.00 |
| 69 | $170.21 | $210.11 | $240.48 | $262.98 | $378.20 | $241.80 | $313.10 | $368.90 | $418.50 | $551.80 | $279.00 | $359.60 | $424.70 | $482.05 | $635.50 |
| 70 | $184.50 | $234.00 | $265.60 | $293.80 | $409.50 | $261.00 | $334.50 | $393.00 | $450.00 | $591.00 | $297.00 | $381.00 | $450.00 | $511.50 | $675.00 |
| 71 | $201.55 | $253.75 | $297.25 | $329.75 | $445.15 | $281.30 | $359.60 | $424.85 | $482.85 | $636.55 | $317.55 | $407.45 | $481.40 | $545.20 | $720.65 |
| 72 | $217.00 | $275.80 | $322.00 | $362.60 | $483.00 | $299.60 | $387.90 | $459.20 | $520.80 | $687.40 | $338.80 | $435.40 | $515.20 | $586.60 | $772.80 |
| 73 | $237.60 | $299.70 | $351.00 | $394.20 | $523.80 | $326.70 | $418.50 | $496.80 | $562.95 | $741.15 | $364.50 | $467.10 | $553.50 | $627.75 | $824.85 |
| 74 | $257.40 | $326.30 | $380.90 | $427.70 | $572.00 | $351.00 | $452.40 | $534.30 | $607.10 | $800.80 | $387.40 | $499.20 | $590.20 | $670.80 | $885.30 |
| 75 | $280.00 | $356.25 | $415.00 | $467.50 | $622.50 | $376.25 | $487.50 | $575.00 | $655.00 | $860.00 | $412.50 | $533.75 | $630.00 | $716.25 | $943.75 |
| 76 | $304.80 | $387.60 | $456.00 | $512.40 | $682.80 | $404.40 | $520.80 | $621.60 | $706.80 | $930.00 | $438.00 | $567.60 | $674.40 | $766.80 | $1,010.40 |
| 77 | $338.66 | $433.06 | $509.76 | $574.66 | $765.82 | $441.32 | $573.48 | $683.22 | $781.16 | $1,026.60 | $476.72 | $618.32 | $737.50 | $841.34 | $1,105.66 |
| 78 | $381.14 | $490.88 | $578.20 | $652.54 | $867.30 | $489.70 | $640.74 | $763.46 | $873.20 | $1,146.96 | $523.92 | $684.40 | $815.38 | $933.38 | $1,224.84 |
| 79 | $425.98 | $547.52 | $646.64 | $730.42 | $969.96 | $540.44 | $705.64 | $843.70 | $965.24 | $1,264.96 | $573.48 | $749.30 | $895.62 | $1,024.24 | $1,342.84 |
| 80 | $468.46 | $601.80 | $713.90 | $807.12 | $1,069.08 | $587.64 | $767.00 | $919.22 | $1,052.56 | $1,378.24 | $620.68 | $810.66 | $972.32 | $1,112.74 | $1,456.12 |
| 81 | $508.58 | $653.72 | $775.26 | $877.92 | $1,163.48 | $630.12 | $823.64 | $987.66 | $1,132.80 | $1,482.08 | $664.34 | $868.48 | $1,039.58 | $1,191.80 | $1,562.32 |
| 82 | $547.52 | $704.46 | $834.26 | $945.18 | $1,253.16 | $673.78 | $877.92 | $1,052.56 | $1,204.78 | $1,578.84 | $706.82 | $923.94 | $1,105.66 | $1,267.32 | $1,660.26 |
| 83 | $586.46 | $756.38 | $895.62 | $1,013.62 | $1,344.02 | $713.90 | $933.38 | $1,116.28 | $1,277.94 | $1,676.78 | $749.30 | $979.40 | $1,171.74 | $1,341.66 | $1,759.38 |
| 84 | $631.30 | $811.84 | $960.52 | $1,086.78 | $1,440.78 | $761.10 | $991.20 | $1,184.72 | $1,354.64 | $1,777.08 | $796.50 | $1,039.58 | $1,241.36 | $1,419.54 | $1,860.86 |
| 85 | $678.50 | $873.20 | $1,034.86 | $1,169.18 | $1,551.70 | $809.48 | $1,054.92 | $1,260.24 | $1,439.60 | $1,891.54 | $846.06 | $1,103.30 | $1,318.06 | $1,505.68 | $1,977.68 |
| 86 | $731.60 | $942.82 | $1,115.10 | $1,261.42 | $1,672.06 | $862.58 | $1,124.54 | $1,340.48 | $1,531.64 | $2,011.90 | $899.16 | $1,172.92 | $1,398.30 | $1,597.72 | $2,098.04 |
| 87 | $788.24 | $1,013.62 | $1,201.24 | $1,358.18 | $1,800.68 | $919.22 | $1,195.34 | $1,426.62 | $1,628.40 | $2,140.52 | $955.80 | $1,243.72 | $1,484.44 | $1,694.48 | $2,226.66 |
| 88 | $847.24 | $1,091.50 | $1,292.10 | $1,462.02 | $1,937.56 | $978.22 | $1,273.22 | $1,517.48 | $1,732.24 | $2,277.40 | $1,014.80 | $1,321.60 | $1,575.30 | $1,798.32 | $2,363.54 |
| 89 | $912.14 | $1,175.28 | $1,391.22 | $1,572.94 | $2,086.24 | $1,043.12 | $1,357.00 | $1,616.60 | $1,843.16 | $2,426.08 | $1,079.70 | $1,405.38 | $1,674.42 | $1,909.24 | $2,512.22 |
| 90 | $984.12 | $1,267.32 | $1,499.78 | $1,696.84 | $2,249.08 | $1,115.10 | $1,449.04 | $1,725.16 | $1,967.06 | $2,588.92 | $1,151.68 | $1,497.42 | $1,782.98 | $2,033.14 | $2,675.06 |
| 91 | $1,060.82 | $1,365.26 | $1,616.60 | $1,829.00 | $2,424.90 | $1,191.80 | $1,546.98 | $1,841.98 | $2,099.22 | $2,764.74 | $1,228.38 | $1,595.36 | $1,899.80 | $2,165.30 | $2,850.88 |
| 92 | $1,142.24 | $1,470.28 | $1,740.50 | $1,969.42 | $2,610.16 | $1,273.22 | $1,652.00 | $1,965.88 | $2,239.64 | $2,950.00 | $1,309.80 | $1,700.38 | $2,023.70 | $2,305.72 | $3,036.14 |
| 93 | $1,229.56 | $1,582.38 | $1,872.66 | $2,118.10 | $2,808.40 | $1,360.54 | $1,764.10 | $2,098.04 | $2,388.32 | $3,148.24 | $1,397.12 | $1,812.48 | $2,155.86 | $2,454.40 | $3,234.38 |
| 94 | $1,323.96 | $1,703.92 | $2,016.62 | $2,282.12 | $3,025.52 | $1,454.94 | $1,885.64 | $2,242.00 | $2,552.34 | $3,365.36 | $1,491.52 | $1,934.02 | $2,299.82 | $2,618.42 | $3,451.50 |
| 95 | $1,426.62 | $1,838.44 | $2,174.74 | $2,460.30 | $3,261.52 | $1,557.60 | $2,020.16 | $2,400.12 | $2,730.52 | $3,601.36 | $1,594.18 | $2,068.54 | $2,457.94 | $2,796.60 | $3,687.50 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 30 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 31 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $103.41 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 32 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $106.45 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 33 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $45.31 | $57.82 | $66.08 | $75.52 | $112.53 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 34 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $45.31 | $57.82 | $67.39 | $75.52 | $118.62 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 35 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $48.14 | $59.45 | $67.39 | $75.52 | $121.66 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 36 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $50.97 | $62.43 | $70.32 | $78.20 | $127.74 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 37 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $53.81 | $65.40 | $76.18 | $81.21 | $133.82 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 38 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $53.81 | $68.37 | $79.11 | $84.22 | $139.91 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 39 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $56.64 | $71.35 | $82.04 | $90.23 | $149.03 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 40 | $30.68 | $38.94 | $46.02 | $50.74 | $67.26 | $60.27 | $74.93 | $85.23 | $91.98 | $154.95 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 41 | $30.68 | $38.94 | $46.02 | $50.74 | $67.26 | $63.42 | $78.24 | $88.53 | $95.33 | $161.41 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 42 | $33.29 | $39.62 | $46.06 | $50.74 | $67.26 | $63.70 | $81.57 | $91.85 | $101.70 | $167.90 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 43 | $33.53 | $39.88 | $49.26 | $52.11 | $70.03 | $66.89 | $84.93 | $98.18 | $105.11 | $174.41 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 44 | $33.77 | $43.01 | $49.59 | $52.45 | $73.26 | $70.10 | $88.32 | $101.56 | $108.56 | $178.00 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 45 | $34.89 | $42.52 | $51.99 | $54.89 | $76.55 | $74.67 | $88.61 | $105.26 | $113.21 | $189.35 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 46 | $38.07 | $45.66 | $52.33 | $58.16 | $79.82 | $75.00 | $94.90 | $111.72 | $116.66 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 47 | $38.34 | $45.96 | $55.61 | $61.46 | $83.10 | $78.34 | $98.26 | $115.21 | $123.14 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 48 | $38.62 | $49.15 | $58.93 | $61.87 | $86.41 | $81.71 | $101.65 | $121.77 | $129.67 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 49 | $41.88 | $49.48 | $59.32 | $65.24 | $92.82 | $84.00 | $108.00 | $125.32 | $133.23 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 50 | $42.64 | $54.24 | $62.74 | $69.61 | $96.69 | $90.25 | $112.84 | $131.22 | $142.32 | $210.00 | $126.00 | $166.00 | $190.00 | $214.00 | $286.00 |
| 51 | $45.47 | $57.15 | $67.12 | $74.02 | $102.21 | $93.19 | $115.39 | $138.78 | $149.91 | $218.00 | $130.00 | $168.00 | $196.00 | $220.00 | $292.00 |
| 52 | $45.30 | $57.06 | $65.26 | $75.20 | $109.21 | $98.70 | $123.39 | $137.21 | $153.42 | $228.00 | $132.00 | $172.00 | $198.00 | $224.00 | $300.00 |
| 53 | $48.16 | $60.01 | $69.64 | $76.62 | $114.74 | $101.68 | $127.12 | $149.09 | $161.09 | $234.00 | $136.00 | $174.00 | $204.00 | $230.00 | $306.00 |
| 54 | $48.03 | $61.33 | $71.02 | $79.28 | $120.26 | $104.17 | $131.68 | $156.84 | $166.50 | $240.00 | $138.00 | $180.00 | $210.00 | $234.00 | $310.00 |
| 55 | $50.93 | $64.34 | $74.11 | $82.41 | $127.36 | $110.00 | $137.89 | $162.70 | $172.43 | $248.00 | $140.00 | $182.00 | $212.00 | $240.00 | $318.00 |
| 56 | $56.68 | $69.64 | $80.72 | $90.46 | $138.75 | $118.00 | $148.96 | $169.39 | $184.17 | $262.00 | $148.00 | $192.00 | $224.00 | $254.00 | $336.00 |
| 57 | $59.13 | $74.85 | $84.26 | $95.31 | $147.53 | $121.82 | $155.59 | $176.86 | $191.32 | $278.00 | $154.00 | $202.00 | $234.00 | $266.00 | $352.00 |
| 58 | $61.21 | $77.01 | $90.98 | $104.91 | $157.97 | $126.52 | $158.03 | $185.58 | $206.31 | $300.00 | $162.00 | $212.00 | $246.00 | $282.00 | $372.00 |
| 59 | $68.26 | $85.10 | $97.30 | $109.43 | $171.11 | $133.70 | $171.68 | $194.62 | $213.19 | $322.00 | $174.00 | $226.00 | $264.00 | $294.99 | $394.00 |
| 60 | $71.84 | $91.88 | $105.08 | $117.27 | $182.69 | $140.45 | $177.99 | $207.39 | $225.93 | $342.00 | $184.00 | $238.00 | $280.00 | $304.79 | $418.00 |
| 61 | $78.56 | $98.24 | $114.70 | $126.51 | $196.25 | $149.67 | $189.95 | $218.94 | $237.18 | $358.80 | $191.10 | $247.65 | $290.55 | $317.93 | $432.90 |
| 62 | $83.90 | $107.85 | $119.37 | $135.82 | $214.74 | $161.25 | $201.98 | $233.74 | $253.30 | $374.30 | $197.60 | $258.40 | $300.20 | $337.98 | $452.20 |
| 63 | $95.37 | $114.35 | $130.51 | $145.22 | $225.84 | $173.90 | $215.40 | $247.22 | $261.54 | $392.20 | $205.35 | $268.25 | $310.80 | $350.68 | $468.05 |
| 64 | $100.34 | $123.66 | $142.64 | $155.69 | $245.09 | $180.00 | $228.86 | $266.19 | $286.84 | $408.60 | $214.20 | $277.20 | $324.00 | $369.00 | $487.80 |
| 65 | $111.55 | $131.21 | $152.70 | $170.42 | $260.30 | $187.25 | $241.50 | $281.63 | $308.66 | $428.75 | $222.25 | $287.00 | $339.50 | $385.00 | $507.50 |
| 66 | $118.80 | $144.18 | $168.45 | $185.76 | $282.06 | $193.80 | $255.00 | $299.20 | $327.40 | $447.10 | $227.80 | $299.20 | $351.90 | $397.80 | $527.00 |
| 67 | $132.24 | $160.31 | $182.73 | $202.41 | $305.37 | $204.60 | $264.00 | $300.55 | $350.99 | $462.00 | $235.95 | $308.55 | $361.35 | $410.85 | $542.85 |
| 68 | $142.14 | $178.74 | $200.76 | $221.48 | $328.00 | $209.60 | $275.20 | $321.50 | $368.00 | $484.80 | $244.80 | $321.60 | $374.40 | $425.60 | $561.60 |
| 69 | $154.74 | $193.60 | $221.30 | $242.86 | $350.30 | $221.65 | $288.30 | $339.45 | $385.95 | $513.05 | $254.20 | $333.25 | $390.60 | $446.40 | $589.00 |
| 70 | $166.50 | $216.00 | $243.71 | $270.87 | $378.00 | $234.00 | $300.00 | $363.00 | $414.00 | $546.00 | $268.50 | $352.50 | $414.00 | $474.00 | $624.00 |
| 71 | $181.25 | $236.35 | $274.05 | $303.95 | $411.80 | $253.75 | $334.95 | $391.50 | $446.60 | $590.15 | $287.10 | $378.45 | $445.15 | $504.60 | $667.00 |
| 72 | $198.80 | $256.20 | $296.80 | $334.60 | $446.60 | $275.80 | $361.20 | $422.80 | $483.00 | $635.60 | $308.00 | $406.00 | $476.00 | $540.40 | $714.00 |
| 73 | $216.00 | $279.45 | $324.00 | $364.50 | $486.00 | $295.65 | $391.50 | $457.65 | $522.45 | $688.50 | $330.75 | $436.05 | $511.65 | $581.85 | $766.80 |
| 74 | $234.00 | $302.90 | $353.60 | $396.50 | $529.10 | $318.50 | $419.90 | $495.30 | $562.90 | $742.30 | $352.30 | $464.10 | $548.60 | $622.70 | $820.30 |
| 75 | $256.25 | $331.25 | $385.00 | $433.75 | $577.50 | $343.75 | $452.50 | $532.50 | $607.50 | $798.75 | $377.50 | $496.25 | $585.00 | $666.25 | $876.25 |
| 76 | $278.40 | $361.20 | $421.20 | $475.20 | $632.40 | $368.40 | $487.20 | $574.80 | $656.40 | $861.60 | $399.60 | $529.20 | $624.00 | $712.80 | $936.00 |
| 77 | $310.34 | $403.56 | $472.00 | $533.36 | $710.36 | $404.74 | $534.54 | $634.84 | $725.70 | $953.44 | $436.60 | $577.02 | $682.04 | $781.16 | $1,026.60 |
| 78 | $349.28 | $455.48 | $535.72 | $605.34 | $803.58 | $449.58 | $595.90 | $708.00 | $810.66 | $1,063.18 | $480.26 | $637.20 | $757.56 | $866.12 | $1,136.34 |
| 79 | $388.22 | $508.58 | $599.44 | $677.32 | $899.16 | $493.24 | $656.08 | $782.34 | $895.62 | $1,174.10 | $522.74 | $697.38 | $830.72 | $951.08 | $1,247.26 |
| 80 | $427.16 | $560.50 | $660.80 | $748.12 | $991.20 | $535.72 | $715.08 | $853.14 | $977.04 | $1,277.94 | $566.40 | $755.20 | $901.52 | $1,032.50 | $1,351.10 |
| 81 | $463.74 | $610.06 | $717.44 | $813.02 | $1,077.34 | $577.02 | $769.36 | $914.50 | $1,049.02 | $1,373.52 | $606.52 | $811.84 | $964.06 | $1,106.84 | $1,447.86 |
| 82 | $500.32 | $657.26 | $774.08 | $874.38 | $1,159.94 | $615.96 | $820.10 | $977.04 | $1,117.46 | $1,463.20 | $646.64 | $862.58 | $1,027.78 | $1,174.10 | $1,538.72 |
| 83 | $535.72 | $703.28 | $829.54 | $938.10 | $1,244.90 | $652.54 | $869.66 | $1,036.04 | $1,184.72 | $1,554.06 | $685.58 | $912.14 | $1,086.78 | $1,243.72 | $1,631.94 |
| 84 | $574.66 | $755.20 | $890.90 | $1,007.72 | $1,335.76 | $692.66 | $922.76 | $1,099.76 | $1,256.70 | $1,648.46 | $726.88 | $967.60 | $1,151.68 | $1,316.88 | $1,727.52 |
| 85 | $619.50 | $814.20 | $958.16 | $1,084.42 | $1,437.24 | $738.68 | $984.12 | $1,168.20 | $1,335.76 | $1,752.30 | $772.90 | $1,028.96 | $1,221.30 | $1,397.12 | $1,833.72 |
| 86 | $666.70 | $876.74 | $1,033.68 | $1,168.22 | $1,549.34 | $785.88 | $1,046.66 | $1,243.72 | $1,419.54 | $1,864.40 | $820.10 | $1,091.50 | $1,296.82 | $1,480.90 | $1,945.82 |
| 87 | $717.44 | $944.00 | $1,112.74 | $1,257.88 | $1,668.52 | $836.62 | $1,113.92 | $1,322.78 | $1,509.22 | $1,983.58 | $870.84 | $1,158.76 | $1,375.88 | $1,570.58 | $2,065.00 |
| 88 | $774.08 | $1,015.98 | $1,196.52 | $1,353.46 | $1,794.78 | $893.26 | $1,185.90 | $1,406.56 | $1,604.80 | $2,109.84 | $927.48 | $1,230.74 | $1,459.66 | $1,666.16 | $2,191.26 |
| 89 | $831.90 | $1,093.86 | $1,288.56 | $1,457.30 | $1,932.84 | $951.08 | $1,263.78 | $1,498.60 | $1,708.64 | $2,247.90 | $985.30 | $1,308.62 | $1,551.70 | $1,770.00 | $2,329.32 |
| 90 | $897.98 | $1,180.00 | $1,390.04 | $1,571.76 | $2,085.06 | $1,017.16 | $1,349.92 | $1,600.08 | $1,823.10 | $2,400.12 | $1,051.38 | $1,394.76 | $1,653.18 | $1,884.46 | $2,481.54 |
| 91 | $967.60 | $1,270.86 | $1,497.42 | $1,695.66 | $2,246.72 | $1,086.78 | $1,440.78 | $1,707.46 | $1,947.00 | $2,561.78 | $1,121.00 | $1,485.62 | $1,760.56 | $2,008.36 | $2,643.20 |
| 92 | $1,040.76 | $1,367.62 | $1,611.88 | $1,824.28 | $2,417.82 | $1,159.94 | $1,537.54 | $1,821.92 | $2,075.62 | $2,732.88 | $1,194.16 | $1,582.38 | $1,875.02 | $2,136.98 | $2,814.30 |
| 93 | $1,121.00 | $1,473.82 | $1,735.78 | $1,963.52 | $2,603.08 | $1,240.18 | $1,643.74 | $1,945.82 | $2,214.86 | $2,918.14 | $1,274.40 | $1,688.58 | $1,998.92 | $2,276.22 | $2,999.56 |
| 94 | $1,207.14 | $1,585.92 | $1,869.12 | $2,114.56 | $2,802.50 | $1,326.32 | $1,755.84 | $2,079.16 | $2,365.90 | $3,117.56 | $1,360.54 | $1,800.68 | $2,132.26 | $2,427.26 | $3,198.98 |
| 95 | $1,301.54 | $1,711.00 | $2,014.26 | $2,279.76 | $3,021.98 | $1,420.72 | $1,880.92 | $2,224.30 | $2,531.10 | $3,337.04 | $1,454.94 | $1,925.76 | $2,277.40 | $2,592.46 | $3,418.46 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 30 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 31 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $118.18 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 32 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $121.66 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 33 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $53.88 | $64.90 | $75.52 | $84.96 | $128.61 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 34 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $53.88 | $64.90 | $77.02 | $84.96 | $135.56 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 35 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $57.25 | $66.74 | $77.02 | $84.96 | $139.04 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 36 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $60.62 | $70.07 | $80.37 | $87.98 | $145.99 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 37 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $63.98 | $73.41 | $87.07 | $91.36 | $152.94 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 38 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $63.98 | $76.75 | $90.42 | $94.74 | $159.89 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 39 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $67.35 | $80.08 | $93.77 | $101.51 | $170.32 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 40 | $35.40 | $46.02 | $51.92 | $56.64 | $77.88 | $67.81 | $86.45 | $96.60 | $105.71 | $177.59 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 41 | $35.40 | $46.02 | $51.92 | $56.64 | $77.88 | $71.35 | $90.27 | $100.33 | $109.56 | $184.99 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 42 | $38.42 | $46.82 | $51.96 | $56.64 | $77.88 | $71.66 | $94.12 | $104.10 | $116.88 | $192.42 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 43 | $38.69 | $47.13 | $55.58 | $58.17 | $81.09 | $75.25 | $98.00 | $111.27 | $120.80 | $199.89 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 44 | $38.97 | $50.83 | $55.95 | $58.55 | $84.83 | $78.86 | $101.91 | $115.11 | $124.76 | $204.00 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 45 | $39.87 | $49.81 | $59.59 | $64.65 | $86.58 | $87.12 | $103.38 | $120.06 | $132.35 | $215.26 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 46 | $43.51 | $53.48 | $59.99 | $68.50 | $90.28 | $87.50 | $110.72 | $127.44 | $136.38 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 47 | $43.82 | $53.84 | $63.75 | $72.39 | $94.00 | $91.40 | $114.64 | $131.41 | $143.95 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 48 | $44.13 | $57.58 | $67.55 | $72.87 | $97.74 | $95.33 | $118.59 | $138.89 | $151.59 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 49 | $47.87 | $57.96 | $68.00 | $76.84 | $104.99 | $98.00 | $126.00 | $142.94 | $155.74 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 50 | $48.15 | $61.02 | $72.50 | $79.17 | $110.91 | $101.53 | $127.64 | $151.84 | $161.89 | $242.00 | $144.00 | $186.00 | $218.00 | $246.00 | $326.00 |
| 51 | $51.16 | $64.12 | $75.69 | $82.40 | $116.82 | $106.50 | $130.04 | $157.79 | $167.97 | $250.00 | $150.00 | $188.00 | $220.00 | $250.00 | $332.00 |
| 52 | $53.53 | $63.86 | $74.77 | $86.35 | $125.67 | $114.19 | $138.57 | $159.46 | $173.27 | $260.00 | $156.00 | $194.00 | $226.00 | $256.00 | $342.00 |
| 53 | $56.66 | $69.77 | $79.39 | $87.56 | $131.57 | $119.28 | $146.39 | $170.12 | $183.06 | $266.00 | $160.00 | $202.00 | $232.00 | $262.00 | $348.00 |
| 54 | $56.26 | $70.87 | $80.58 | $90.21 | $139.00 | $121.54 | $152.67 | $178.14 | $188.46 | $274.00 | $162.00 | $206.00 | $236.00 | $268.00 | $358.00 |
| 55 | $59.41 | $74.13 | $85.30 | $94.98 | $144.87 | $128.00 | $161.53 | $186.22 | $198.39 | $284.00 | $166.00 | $210.00 | $244.00 | $272.00 | $362.00 |
| 56 | $65.40 | $78.00 | $92.05 | $103.18 | $158.34 | $134.00 | $168.56 | $190.56 | $212.07 | $300.00 | $172.00 | $218.00 | $254.00 | $290.00 | $382.00 |
| 57 | $67.79 | $83.33 | $95.32 | $109.33 | $166.98 | $139.51 | $172.88 | $201.58 | $218.65 | $316.00 | $178.00 | $226.00 | $268.00 | $302.00 | $400.00 |
| 58 | $72.34 | $89.39 | $104.98 | $120.51 | $180.54 | $147.61 | $182.19 | $215.57 | $235.27 | $342.00 | $192.00 | $242.00 | $282.00 | $322.00 | $424.00 |
| 59 | $79.88 | $96.26 | $111.20 | $124.67 | $195.32 | $158.53 | $192.20 | $222.16 | $241.38 | $368.00 | $202.00 | $256.00 | $298.00 | $336.85 | $448.00 |
| 60 | $81.70 | $104.60 | $118.91 | $133.83 | $210.18 | $162.92 | $201.60 | $234.44 | $257.21 | $392.00 | $210.00 | $272.00 | $318.00 | $349.16 | $478.00 |
| 61 | $89.99 | $110.88 | $130.28 | $143.19 | $225.44 | $173.69 | $217.09 | $247.42 | $269.55 | $411.45 | $220.35 | $282.75 | $329.55 | $361.45 | $497.25 |
| 62 | $96.92 | $122.23 | $136.02 | $154.02 | $242.83 | $185.34 | $230.83 | $267.64 | $287.30 | $425.60 | $228.00 | $292.60 | $340.10 | $383.05 | $511.10 |
| 63 | $109.00 | $128.65 | $148.95 | $166.37 | $255.09 | $197.95 | $242.10 | $282.54 | $300.53 | $445.85 | $236.80 | $301.55 | $355.20 | $398.42 | $530.95 |
| 64 | $116.81 | $139.48 | $162.81 | $178.13 | $277.98 | $207.00 | $258.79 | $303.21 | $324.07 | $464.40 | $246.60 | $315.00 | $367.20 | $419.40 | $554.40 |
| 65 | $128.36 | $151.17 | $172.50 | $191.55 | $297.48 | $217.00 | $278.25 | $319.64 | $346.82 | $488.25 | $257.25 | $327.25 | $383.25 | $432.25 | $577.50 |
| 66 | $137.07 | $164.37 | $191.49 | $211.28 | $319.14 | $224.40 | $289.00 | $340.00 | $373.46 | $506.60 | $265.20 | $340.00 | $399.50 | $452.20 | $596.70 |
| 67 | $150.91 | $181.09 | $209.05 | $231.12 | $349.23 | $232.65 | $297.00 | $351.45 | $398.78 | $529.65 | $272.25 | $348.15 | $412.50 | $466.95 | $618.75 |
| 68 | $165.57 | $202.98 | $228.80 | $251.68 | $372.80 | $244.80 | $313.60 | $366.40 | $417.60 | $550.40 | $281.60 | $361.60 | $425.60 | $484.80 | $638.40 |
| 69 | $179.50 | $219.12 | $253.76 | $274.48 | $396.80 | $254.20 | $328.60 | $387.90 | $437.10 | $579.70 | $294.50 | $376.65 | $447.95 | $503.75 | $668.05 |
| 70 | $193.50 | $246.00 | $277.27 | $308.14 | $429.00 | $273.00 | $351.00 | $412.50 | $471.00 | $621.00 | $310.50 | $400.50 | $469.50 | $537.00 | $706.50 |
| 71 | $210.25 | $266.80 | $311.75 | $345.53 | $465.45 | $292.90 | $378.25 | $445.15 | $507.50 | $668.45 | $333.50 | $427.75 | $504.60 | $572.75 | $755.45 |
| 72 | $229.60 | $289.80 | $337.40 | $380.80 | $506.80 | $317.80 | $408.80 | $480.20 | $548.80 | $721.00 | $355.60 | $459.20 | $539.00 | $614.60 | $810.60 |
| 73 | $248.40 | $315.90 | $367.20 | $413.10 | $550.80 | $341.55 | $440.10 | $518.40 | $591.30 | $778.95 | $380.70 | $491.40 | $577.80 | $658.80 | $866.70 |
| 74 | $271.70 | $343.20 | $400.40 | $448.50 | $599.30 | $369.20 | $474.50 | $560.30 | $635.70 | $839.80 | $408.20 | $526.50 | $618.80 | $703.30 | $928.20 |
| 75 | $292.50 | $372.50 | $436.25 | $490.00 | $655.00 | $392.50 | $508.75 | $603.75 | $686.25 | $905.00 | $431.25 | $558.75 | $661.25 | $751.25 | $993.75 |
| 76 | $319.20 | $408.00 | $476.40 | $537.60 | $715.20 | $422.40 | $548.40 | $649.20 | $740.40 | $974.40 | $459.60 | $596.40 | $704.40 | $804.00 | $1,058.40 |
| 77 | $357.54 | $455.48 | $534.54 | $604.16 | $803.58 | $454.92 | $602.98 | $716.26 | $821.28 | $1,077.34 | $501.50 | $650.18 | $771.72 | $883.82 | $1,161.12 |
| 78 | $401.20 | $514.48 | $607.70 | $685.58 | $909.78 | $515.56 | $671.42 | $802.40 | $918.04 | $1,202.42 | $552.24 | $718.62 | $857.86 | $980.58 | $1,285.02 |
| 79 | $446.04 | $573.48 | $678.50 | $768.18 | $1,019.52 | $566.40 | $739.86 | $885.00 | $1,014.80 | $1,329.86 | $600.62 | $784.70 | $939.28 | $1,077.34 | $1,411.28 |
| 80 | $490.88 | $632.48 | $749.30 | $847.24 | $1,123.86 | $615.96 | $804.76 | $966.42 | $1,105.66 | $1,447.86 | $650.18 | $850.78 | $1,019.52 | $1,168.20 | $1,529.28 |
| 81 | $533.36 | $687.94 | $813.02 | $920.40 | $1,220.12 | $661.98 | $867.30 | $1,036.04 | $1,188.26 | $1,555.24 | $697.38 | $912.14 | $1,090.32 | $1,249.62 | $1,636.66 |
| 82 | $574.66 | $739.86 | $876.74 | $991.20 | $1,313.34 | $705.64 | $921.58 | $1,105.66 | $1,263.78 | $1,655.54 | $742.22 | $971.14 | $1,161.12 | $1,328.68 | $1,740.50 |
| 83 | $617.14 | $794.14 | $939.28 | $1,063.18 | $1,410.10 | $751.66 | $979.40 | $1,171.74 | $1,340.48 | $1,759.38 | $788.24 | $1,027.78 | $1,229.56 | $1,407.74 | $1,846.70 |
| 84 | $661.98 | $851.96 | $1,008.90 | $1,141.06 | $1,512.76 | $798.86 | $1,040.76 | $1,243.72 | $1,423.08 | $1,865.58 | $834.26 | $1,090.32 | $1,303.90 | $1,490.34 | $1,954.08 |
| 85 | $712.72 | $916.86 | $1,085.60 | $1,228.18 | $1,629.58 | $849.60 | $1,106.84 | $1,322.78 | $1,511.58 | $1,987.12 | $888.54 | $1,157.58 | $1,384.14 | $1,581.20 | $2,075.62 |
| 86 | $768.18 | $988.84 | $1,169.38 | $1,323.94 | $1,754.66 | $905.06 | $1,178.82 | $1,406.56 | $1,607.16 | $2,112.20 | $944.00 | $1,229.56 | $1,467.92 | $1,676.78 | $2,200.70 |
| 87 | $827.18 | $1,063.18 | $1,260.24 | $1,424.26 | $1,889.18 | $964.06 | $1,253.16 | $1,497.42 | $1,707.46 | $2,246.72 | $1,003.00 | $1,303.90 | $1,558.78 | $1,777.08 | $2,335.22 |
| 88 | $889.72 | $1,144.60 | $1,357.00 | $1,534.00 | $2,034.32 | $1,026.60 | $1,334.58 | $1,594.18 | $1,817.20 | $2,391.86 | $1,065.54 | $1,385.32 | $1,655.54 | $1,886.82 | $2,480.36 |
| 89 | $958.16 | $1,233.10 | $1,460.84 | $1,650.82 | $2,190.08 | $1,095.04 | $1,423.08 | $1,698.02 | $1,934.02 | $2,547.62 | $1,133.98 | $1,473.82 | $1,759.38 | $2,003.64 | $2,636.12 |
| 90 | $1,033.68 | $1,328.68 | $1,574.12 | $1,780.62 | $2,361.18 | $1,170.56 | $1,518.66 | $1,811.30 | $2,063.82 | $2,718.72 | $1,209.50 | $1,569.40 | $1,872.66 | $2,133.44 | $2,807.22 |
| 91 | $1,113.92 | $1,432.52 | $1,696.84 | $1,919.86 | $2,544.08 | $1,250.80 | $1,622.50 | $1,934.02 | $2,203.06 | $2,901.62 | $1,289.74 | $1,673.24 | $1,995.38 | $2,272.68 | $2,990.12 |
| 92 | $1,197.70 | $1,542.26 | $1,826.64 | $2,065.00 | $2,739.96 | $1,334.58 | $1,732.24 | $2,063.82 | $2,348.20 | $3,097.50 | $1,373.52 | $1,782.98 | $2,125.18 | $2,417.82 | $3,186.00 |
| 93 | $1,289.74 | $1,660.26 | $1,964.70 | $2,223.12 | $2,947.64 | $1,426.62 | $1,850.24 | $2,201.88 | $2,506.32 | $3,305.18 | $1,465.56 | $1,900.98 | $2,263.24 | $2,575.94 | $3,393.68 |
| 94 | $1,388.86 | $1,788.88 | $2,116.92 | $2,395.40 | $3,175.38 | $1,525.74 | $1,978.86 | $2,354.10 | $2,678.60 | $3,532.92 | $1,564.68 | $2,029.60 | $2,415.46 | $2,748.22 | $3,621.42 |
| 95 | $1,496.24 | $1,929.30 | $2,283.30 | $2,581.84 | $3,424.36 | $1,633.12 | $2,119.28 | $2,520.48 | $2,865.04 | $3,781.90 | $1,672.06 | $2,170.02 | $2,581.84 | $2,934.66 | $3,870.40 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nelson Review Pending

## Appendix B

**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 30 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 31 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $105.87 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 32 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $108.98 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 33 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $46.53 | $59.00 | $67.26 | $75.52 | $115.21 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 34 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $46.53 | $59.00 | $68.60 | $75.52 | $121.44 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 35 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $49.44 | $60.67 | $68.60 | $75.52 | $124.55 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 36 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $52.35 | $63.70 | $71.58 | $78.20 | $130.78 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 37 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $55.26 | $66.74 | $77.54 | $81.21 | $137.01 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 38 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $55.26 | $69.77 | $80.53 | $84.22 | $143.24 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 39 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $58.17 | $72.80 | $83.51 | $90.23 | $152.58 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 40 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $63.29 | $76.37 | $88.07 | $94.72 | $160.18 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 41 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $66.59 | $79.74 | $91.48 | $98.18 | $166.85 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 42 | $35.86 | $40.82 | $47.24 | $51.92 | $69.62 | $66.88 | $83.14 | $94.92 | $104.73 | $173.55 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 43 | $36.11 | $41.09 | $50.53 | $53.32 | $72.49 | $70.23 | $86.57 | $101.45 | $108.25 | $180.29 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 44 | $36.37 | $44.32 | $50.86 | $53.67 | $75.83 | $73.60 | $90.02 | $104.95 | $111.80 | $184.00 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 45 | $36.13 | $42.52 | $51.99 | $56.11 | $77.80 | $78.23 | $90.26 | $105.26 | $114.81 | $191.35 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 46 | $39.43 | $45.66 | $52.33 | $59.45 | $81.12 | $78.57 | $96.66 | $111.72 | $118.30 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 47 | $39.71 | $45.96 | $55.61 | $62.83 | $84.47 | $82.07 | $100.08 | $115.21 | $124.88 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 48 | $39.99 | $49.15 | $58.93 | $63.24 | $87.82 | $85.60 | $103.53 | $121.77 | $131.50 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 49 | $43.38 | $49.48 | $59.32 | $66.69 | $94.34 | $88.00 | $110.00 | $125.32 | $135.10 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 50 | $44.02 | $54.24 | $64.14 | $70.98 | $98.11 | $92.13 | $114.69 | $133.09 | $144.10 | $216.00 | $132.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 51 | $46.90 | $57.15 | $67.12 | $74.02 | $105.13 | $96.99 | $115.39 | $138.78 | $149.91 | $224.00 | $134.00 | $170.00 | $198.00 | $222.00 | $298.00 |
| 52 | $46.67 | $58.42 | $67.98 | $76.60 | $110.71 | $100.64 | $125.29 | $144.63 | $155.22 | $230.00 | $136.00 | $174.00 | $204.00 | $228.00 | $304.00 |
| 53 | $48.16 | $61.40 | $71.03 | $77.99 | $117.80 | $103.64 | $129.05 | $152.91 | $162.92 | $238.00 | $136.00 | $178.00 | $208.00 | $232.00 | $310.00 |
| 54 | $49.40 | $62.69 | $72.38 | $80.64 | $121.82 | $106.10 | $133.59 | $158.77 | $168.33 | $242.00 | $140.00 | $182.00 | $212.00 | $240.00 | $314.00 |
| 55 | $52.34 | $65.74 | $75.51 | $85.20 | $128.95 | $114.00 | $141.83 | $164.66 | $176.14 | $252.00 | $144.00 | $186.00 | $214.00 | $244.00 | $322.00 |
| 56 | $58.14 | $69.64 | $82.13 | $91.87 | $140.38 | $122.00 | $148.96 | $171.31 | $186.03 | $266.00 | $152.00 | $194.00 | $226.00 | $256.00 | $340.00 |
| 57 | $60.58 | $74.85 | $85.65 | $96.71 | $149.15 | $125.75 | $157.51 | $180.66 | $193.14 | $284.00 | $158.00 | $202.00 | $238.00 | $270.00 | $356.00 |
| 58 | $63.99 | $78.39 | $92.38 | $106.33 | $161.20 | $130.35 | $159.88 | $187.45 | $209.93 | $306.00 | $170.00 | $216.00 | $250.00 | $284.00 | $378.00 |
| 59 | $69.72 | $86.49 | $100.08 | $110.82 | $174.34 | $137.52 | $173.54 | $200.13 | $216.71 | $326.00 | $178.00 | $230.00 | $268.00 | $298.98 | $400.00 |
| 60 | $73.25 | $93.29 | $106.46 | $118.65 | $187.54 | $144.19 | $179.81 | $210.99 | $227.67 | $350.00 | $188.00 | $242.00 | $284.00 | $308.65 | $426.00 |
| 61 | $79.99 | $101.05 | $117.53 | $127.90 | $199.49 | $155.21 | $193.57 | $222.50 | $238.84 | $364.65 | $196.95 | $253.50 | $294.45 | $321.71 | $440.70 |
| 62 | $85.35 | $109.29 | $122.14 | $137.22 | $216.40 | $163.10 | $207.39 | $239.09 | $265.70 | $378.10 | $201.40 | $262.20 | $305.90 | $341.74 | $456.00 |
| 63 | $96.89 | $114.35 | $133.35 | $148.04 | $229.09 | $175.75 | $215.40 | $254.29 | $274.62 | $397.75 | $210.90 | $270.10 | $318.20 | $356.19 | $475.45 |
| 64 | $103.33 | $125.10 | $144.08 | $157.09 | $248.38 | $185.40 | $230.62 | $269.72 | $288.31 | $414.00 | $219.60 | $280.80 | $329.40 | $370.80 | $491.40 |
| 65 | $114.60 | $134.06 | $154.11 | $171.83 | $263.53 | $192.50 | $245.00 | $285.08 | $310.31 | $434.00 | $227.50 | $292.25 | $341.25 | $385.00 | $511.00 |
| 66 | $121.84 | $147.07 | $169.89 | $187.18 | $285.29 | $198.90 | $258.40 | $300.00 | $330.69 | $453.90 | $234.60 | $304.30 | $353.60 | $399.50 | $532.10 |
| 67 | $135.36 | $161.80 | $187.12 | $205.28 | $308.62 | $209.55 | $267.30 | $315.15 | $355.93 | $468.60 | $244.20 | $310.20 | $367.95 | $415.80 | $547.80 |
| 68 | $146.83 | $180.26 | $205.18 | $222.91 | $332.80 | $216.00 | $276.80 | $328.00 | $371.20 | $491.20 | $251.20 | $323.20 | $380.80 | $428.80 | $568.00 |
| 69 | $159.38 | $195.10 | $225.73 | $247.17 | $353.40 | $227.85 | $291.40 | $345.85 | $392.15 | $516.15 | $261.95 | $336.35 | $396.80 | $452.60 | $593.65 |
| 70 | $174.00 | $217.50 | $249.55 | $272.31 | $381.00 | $244.50 | $312.00 | $370.50 | $417.00 | $550.50 | $277.50 | $354.00 | $421.50 | $477.00 | $628.50 |
| 71 | $187.05 | $237.80 | $275.50 | $309.68 | $414.70 | $261.00 | $336.40 | $395.85 | $453.85 | $593.05 | $295.80 | $381.35 | $448.05 | $510.40 | $672.80 |
| 72 | $203.00 | $257.60 | $302.40 | $337.40 | $450.80 | $281.40 | $362.60 | $428.40 | $487.20 | $641.20 | $315.00 | $407.40 | $481.60 | $546.00 | $721.00 |
| 73 | $221.40 | $280.80 | $326.70 | $367.20 | $490.05 | $305.10 | $392.85 | $461.70 | $525.15 | $693.90 | $338.85 | $437.40 | $515.70 | $585.90 | $772.20 |
| 74 | $240.50 | $304.20 | $356.20 | $400.40 | $533.00 | $327.60 | $421.20 | $497.90 | $566.80 | $747.50 | $362.70 | $465.40 | $552.50 | $626.60 | $826.80 |
| 75 | $261.25 | $331.25 | $387.50 | $436.25 | $581.25 | $351.25 | $452.50 | $536.25 | $611.25 | $803.75 | $385.00 | $497.50 | $587.50 | $668.75 | $881.25 |
| 76 | $285.60 | $363.60 | $424.80 | $477.60 | $637.20 | $378.00 | $487.20 | $578.40 | $658.80 | $866.40 | $409.20 | $532.80 | $630.00 | $715.20 | $942.00 |
| 77 | $316.24 | $404.74 | $476.72 | $536.90 | $715.08 | $411.82 | $535.72 | $639.56 | $729.24 | $959.34 | $444.86 | $577.02 | $687.94 | $784.70 | $1,033.68 |
| 78 | $357.54 | $457.84 | $540.44 | $610.06 | $809.48 | $459.02 | $598.26 | $712.72 | $816.56 | $1,070.26 | $490.88 | $638.38 | $763.46 | $870.84 | $1,143.42 |
| 79 | $397.66 | $510.94 | $605.34 | $683.22 | $906.24 | $503.66 | $658.44 | $789.42 | $902.70 | $1,182.36 | $535.72 | $699.74 | $837.80 | $958.16 | $1,255.52 |
| 80 | $437.78 | $562.86 | $665.52 | $754.02 | $999.46 | $549.88 | $716.26 | $857.86 | $984.12 | $1,287.38 | $580.56 | $757.56 | $906.24 | $1,039.58 | $1,360.54 |
| 81 | $475.54 | $611.24 | $724.52 | $820.10 | $1,085.60 | $590.00 | $769.36 | $922.76 | $1,057.28 | $1,384.14 | $620.68 | $810.66 | $972.32 | $1,113.92 | $1,457.30 |
| 82 | $510.94 | $658.44 | $779.98 | $882.64 | $1,169.38 | $627.76 | $821.28 | $982.94 | $1,125.72 | $1,475.00 | $660.80 | $863.76 | $1,034.86 | $1,183.54 | $1,549.34 |
| 83 | $547.52 | $705.64 | $835.44 | $946.36 | $1,254.34 | $666.70 | $872.02 | $1,041.94 | $1,192.98 | $1,564.68 | $699.74 | $914.50 | $1,093.86 | $1,251.98 | $1,641.38 |
| 84 | $588.82 | $757.56 | $896.80 | $1,014.80 | $1,346.38 | $710.36 | $925.12 | $1,106.84 | $1,264.96 | $1,660.26 | $743.40 | $968.78 | $1,157.58 | $1,325.14 | $1,739.32 |
| 85 | $634.84 | $816.56 | $967.60 | $1,092.68 | $1,449.04 | $756.38 | $985.30 | $1,178.82 | $1,346.38 | $1,765.28 | $790.60 | $1,031.32 | $1,231.92 | $1,405.38 | $1,846.70 |
| 86 | $683.22 | $879.10 | $1,040.76 | $1,178.82 | $1,562.32 | $804.76 | $1,047.84 | $1,251.98 | $1,432.52 | $1,878.56 | $838.98 | $1,093.86 | $1,305.08 | $1,491.52 | $1,959.98 |
| 87 | $736.32 | $946.36 | $1,121.00 | $1,268.50 | $1,681.50 | $857.86 | $1,115.10 | $1,332.22 | $1,522.20 | $1,997.74 | $892.08 | $1,161.12 | $1,385.32 | $1,581.20 | $2,079.16 |
| 88 | $790.60 | $1,019.52 | $1,205.96 | $1,364.08 | $1,808.94 | $912.14 | $1,188.26 | $1,417.18 | $1,617.78 | $2,125.18 | $946.36 | $1,234.28 | $1,470.28 | $1,676.78 | $2,206.60 |
| 89 | $853.14 | $1,098.58 | $1,299.16 | $1,469.10 | $1,948.18 | $974.68 | $1,267.32 | $1,510.40 | $1,722.80 | $2,264.42 | $1,008.90 | $1,313.34 | $1,563.50 | $1,781.80 | $2,345.84 |
| 90 | $919.22 | $1,183.54 | $1,401.84 | $1,584.74 | $2,101.58 | $1,040.76 | $1,352.28 | $1,613.06 | $1,838.44 | $2,417.82 | $1,074.98 | $1,398.30 | $1,666.16 | $1,897.44 | $2,499.24 |
| 91 | $990.02 | $1,275.58 | $1,510.40 | $1,708.64 | $2,265.60 | $1,111.56 | $1,444.32 | $1,721.62 | $1,962.34 | $2,581.84 | $1,145.78 | $1,490.34 | $1,774.72 | $2,021.34 | $2,663.26 |
| 92 | $1,066.72 | $1,373.52 | $1,624.86 | $1,839.62 | $2,439.06 | $1,188.26 | $1,542.26 | $1,836.08 | $2,093.32 | $2,755.30 | $1,222.48 | $1,588.28 | $1,889.18 | $2,152.32 | $2,836.72 |
| 93 | $1,146.96 | $1,478.54 | $1,748.76 | $1,980.04 | $2,623.14 | $1,268.50 | $1,647.28 | $1,959.98 | $2,233.74 | $2,939.38 | $1,302.72 | $1,693.30 | $2,013.08 | $2,292.74 | $3,020.80 |
| 94 | $1,235.46 | $1,593.00 | $1,884.46 | $2,131.08 | $2,826.10 | $1,357.00 | $1,761.74 | $2,095.68 | $2,384.78 | $3,142.34 | $1,391.22 | $1,807.76 | $2,148.78 | $2,443.78 | $3,223.76 |
| 95 | $1,333.40 | $1,715.72 | $2,031.96 | $2,298.64 | $3,047.94 | $1,454.94 | $1,884.46 | $2,243.18 | $2,552.34 | $3,364.18 | $1,489.16 | $1,930.48 | $2,296.28 | $2,611.34 | $3,445.60 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 30 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 31 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $98.48 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 32 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $101.38 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 33 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $42.86 | $51.92 | $62.54 | $69.62 | $107.17 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 34 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $42.86 | $51.92 | $63.78 | $69.62 | $112.97 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 35 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $45.54 | $53.39 | $63.78 | $69.62 | $115.86 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 36 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $48.22 | $56.06 | $66.56 | $72.09 | $121.66 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 37 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $50.90 | $58.73 | $72.10 | $74.86 | $127.45 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 38 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $50.90 | $61.40 | $74.88 | $77.64 | $133.24 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 39 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $53.58 | $64.07 | $77.65 | $83.18 | $141.93 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 40 | $28.32 | $36.58 | $41.30 | $47.20 | $62.54 | $55.75 | $69.16 | $78.13 | $85.11 | $144.51 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 41 | $28.32 | $36.58 | $41.30 | $47.20 | $62.54 | $58.66 | $72.22 | $81.15 | $88.22 | $150.53 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 42 | $30.73 | $37.22 | $41.34 | $47.20 | $62.54 | $58.92 | $75.30 | $84.20 | $94.11 | $156.58 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 43 | $30.95 | $37.46 | $44.21 | $48.47 | $65.11 | $61.87 | $78.40 | $90.00 | $97.27 | $162.65 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 44 | $31.18 | $40.41 | $44.51 | $48.79 | $68.12 | $64.84 | $81.53 | $93.10 | $100.45 | $166.00 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 45 | $32.40 | $40.09 | $46.91 | $51.23 | $70.27 | $71.12 | $83.69 | $95.39 | $105.24 | $175.40 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 46 | $35.35 | $43.05 | $47.23 | $54.28 | $73.27 | $71.43 | $89.63 | $101.25 | $108.45 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 47 | $35.60 | $43.33 | $50.18 | $57.37 | $76.29 | $74.61 | $92.80 | $104.41 | $114.47 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 48 | $35.86 | $46.34 | $53.18 | $57.74 | $79.32 | $77.82 | $96.00 | $110.35 | $120.54 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 49 | $38.89 | $46.65 | $53.53 | $60.89 | $85.21 | $80.00 | $102.00 | $113.57 | $123.84 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $64.15 | $89.58 | $82.72 | $103.59 | $121.84 | $129.87 | $194.00 | $120.00 | $152.00 | $176.00 | $200.00 | $264.00 |
| 51 | $42.63 | $51.57 | $61.41 | $67.04 | $94.91 | $85.58 | $106.23 | $127.38 | $137.27 | $200.00 | $122.00 | $154.00 | $180.00 | $202.00 | $270.00 |
| 52 | $42.55 | $52.99 | $61.18 | $71.03 | $100.24 | $89.03 | $113.90 | $127.94 | $144.39 | $208.00 | $124.00 | $160.00 | $184.00 | $208.00 | $278.00 |
| 53 | $45.33 | $57.21 | $64.07 | $71.14 | $105.56 | $95.82 | $121.35 | $135.71 | $148.28 | $216.00 | $128.00 | $164.00 | $186.00 | $212.00 | $282.00 |
| 54 | $45.29 | $55.88 | $64.19 | $72.44 | $112.45 | $96.46 | $120.23 | $141.35 | $151.86 | $224.00 | $130.00 | $164.00 | $190.00 | $216.00 | $288.00 |
| 55 | $48.10 | $60.15 | $69.92 | $76.82 | $117.81 | $104.00 | $128.04 | $152.90 | $159.46 | $230.00 | $132.00 | $168.00 | $196.00 | $222.00 | $294.00 |
| 56 | $52.32 | $62.68 | $75.05 | $83.39 | $127.32 | $110.00 | $135.24 | $157.84 | $171.15 | $242.00 | $138.00 | $176.00 | $208.00 | $232.00 | $308.00 |
| 57 | $56.25 | $67.79 | $77.36 | $88.30 | $137.80 | $115.93 | $140.22 | $163.55 | $176.74 | $260.00 | $146.00 | $184.00 | $218.00 | $244.00 | $326.00 |
| 58 | $57.04 | $72.89 | $85.38 | $96.40 | $145.08 | $118.85 | $150.59 | $174.33 | $188.22 | $274.00 | $152.00 | $198.00 | $230.00 | $260.00 | $340.00 |
| 59 | $65.36 | $78.12 | $91.74 | $101.12 | $156.58 | $127.97 | $158.61 | $183.61 | $199.09 | $296.00 | $162.00 | $206.00 | $244.00 | $275.06 | $364.00 |
| 60 | $66.21 | $86.22 | $96.78 | $107.62 | $169.76 | $131.08 | $165.28 | $189.35 | $206.81 | $318.00 | $172.00 | $222.00 | $258.00 | $279.72 | $388.00 |
| 61 | $74.28 | $91.23 | $106.20 | $118.16 | $181.65 | $142.28 | $177.29 | $202.92 | $221.78 | $331.50 | $181.35 | $230.10 | $269.10 | $297.11 | $401.70 |
| 62 | $78.11 | $99.22 | $109.65 | $126.02 | $198.22 | $148.27 | $185.75 | $214.11 | $232.90 | $347.70 | $184.30 | $237.50 | $275.50 | $311.70 | $416.10 |
| 63 | $87.80 | $105.78 | $120.58 | $135.35 | $207.97 | $160.95 | $197.59 | $229.56 | $250.89 | $360.75 | $192.40 | $246.05 | $286.75 | $323.14 | $432.90 |
| 64 | $94.34 | $112.16 | $131.12 | $143.06 | $223.70 | $169.20 | $209.49 | $243.27 | $261.64 | $374.40 | $198.00 | $253.80 | $298.80 | $336.60 | $446.40 |
| 65 | $102.38 | $121.22 | $139.98 | $156.34 | $240.90 | $173.25 | $224.00 | $259.17 | $280.45 | $393.75 | $204.75 | $264.25 | $309.75 | $350.00 | $467.25 |
| 66 | $111.18 | $132.65 | $155.49 | $170.16 | $259.50 | $181.90 | $232.90 | $275.00 | $301.07 | $411.40 | $214.20 | $273.70 | $324.70 | $365.50 | $484.50 |
| 67 | $121.35 | $146.95 | $169.58 | $186.62 | $282.63 | $186.45 | $240.90 | $285.45 | $322.98 | $427.35 | $219.45 | $282.15 | $333.30 | $377.85 | $499.95 |
| 68 | $132.77 | $163.59 | $184.52 | $202.78 | $302.40 | $195.20 | $252.80 | $294.40 | $337.60 | $446.40 | $227.20 | $292.80 | $344.00 | $390.40 | $516.80 |
| 69 | $145.45 | $178.60 | $205.07 | $222.74 | $322.40 | $207.70 | $266.60 | $314.65 | $354.95 | $471.20 | $237.15 | $305.35 | $362.70 | $409.20 | $540.95 |
| 70 | $157.50 | $199.50 | $224.74 | $249.38 | $348.00 | $222.00 | $285.00 | $333.00 | $381.00 | $502.50 | $253.50 | $325.50 | $381.00 | $435.00 | $574.50 |
| 71 | $171.10 | $216.05 | $252.30 | $281.01 | $378.45 | $239.25 | $305.95 | $361.05 | $411.80 | $540.85 | $269.70 | $346.55 | $408.90 | $464.00 | $613.35 |
| 72 | $184.80 | $233.80 | $274.40 | $308.00 | $411.60 | $256.20 | $328.00 | $392.00 | $443.80 | $585.20 | $288.40 | $369.60 | $438.20 | $497.00 | $658.00 |
| 73 | $202.50 | $255.15 | $298.35 | $334.80 | $445.50 | $278.10 | $356.40 | $421.20 | $479.25 | $629.10 | $309.15 | $398.25 | $471.15 | $531.90 | $702.00 |
| 74 | $218.40 | $276.90 | $323.70 | $362.70 | $486.20 | $297.70 | $384.80 | $453.70 | $514.80 | $681.20 | $328.90 | $423.80 | $500.50 | $570.70 | $752.70 |
| 75 | $237.50 | $302.50 | $353.75 | $397.50 | $530.00 | $320.00 | $413.75 | $490.00 | $557.50 | $732.50 | $350.00 | $453.75 | $536.25 | $608.75 | $803.75 |
| 76 | $259.20 | $330.00 | $386.40 | $435.60 | $579.60 | $343.20 | $444.00 | $526.80 | $601.20 | $789.60 | $373.20 | $483.60 | $571.20 | $651.60 | $858.00 |
| 77 | $287.92 | $368.16 | $433.06 | $489.70 | $651.36 | $375.24 | $487.34 | $580.56 | $665.52 | $873.20 | $404.74 | $526.28 | $626.58 | $715.08 | $940.46 |
| 78 | $324.50 | $416.54 | $490.88 | $555.78 | $737.50 | $416.54 | $543.98 | $649.00 | $744.58 | $974.68 | $446.04 | $581.74 | $693.84 | $794.14 | $1,040.76 |
| 79 | $362.26 | $466.10 | $548.70 | $621.86 | $824.82 | $460.20 | $600.62 | $716.26 | $821.28 | $1,074.98 | $488.52 | $637.20 | $759.92 | $870.84 | $1,141.06 |
| 80 | $398.84 | $510.94 | $607.70 | $686.76 | $908.60 | $500.32 | $651.36 | $781.16 | $895.62 | $1,170.56 | $527.46 | $689.12 | $827.18 | $946.36 | $1,236.64 |
| 81 | $431.88 | $555.78 | $658.44 | $746.94 | $988.84 | $535.72 | $699.74 | $838.98 | $964.06 | $1,259.06 | $564.04 | $737.50 | $882.64 | $1,014.80 | $1,327.50 |
| 82 | $466.10 | $599.44 | $710.36 | $803.58 | $1,064.36 | $572.30 | $746.94 | $895.62 | $1,024.24 | $1,340.48 | $602.98 | $785.88 | $941.64 | $1,077.34 | $1,411.28 |
| 83 | $497.96 | $644.28 | $762.28 | $861.40 | $1,142.24 | $605.34 | $795.32 | $951.08 | $1,085.60 | $1,425.44 | $636.02 | $834.26 | $997.10 | $1,141.06 | $1,495.06 |
| 84 | $535.72 | $689.12 | $816.56 | $922.76 | $1,224.84 | $646.64 | $841.34 | $1,007.72 | $1,150.50 | $1,510.40 | $676.14 | $882.64 | $1,054.92 | $1,205.96 | $1,582.38 |
| 85 | $578.20 | $742.22 | $879.10 | $994.76 | $1,319.24 | $690.30 | $896.80 | $1,071.44 | $1,224.84 | $1,608.34 | $720.98 | $936.92 | $1,119.82 | $1,280.30 | $1,681.50 |
| 86 | $621.86 | $801.22 | $947.54 | $1,072.62 | $1,421.90 | $733.96 | $955.80 | $1,139.88 | $1,302.72 | $1,711.00 | $764.64 | $995.92 | $1,188.26 | $1,358.18 | $1,784.16 |
| 87 | $670.24 | $861.40 | $1,020.70 | $1,154.04 | $1,530.46 | $782.34 | $1,015.98 | $1,213.04 | $1,384.14 | $1,819.56 | $813.02 | $1,056.10 | $1,261.42 | $1,439.60 | $1,892.72 |
| 88 | $720.98 | $928.66 | $1,098.58 | $1,242.54 | $1,647.28 | $833.08 | $1,083.24 | $1,290.92 | $1,472.64 | $1,936.38 | $863.76 | $1,123.36 | $1,339.30 | $1,528.10 | $2,009.54 |
| 89 | $776.44 | $998.28 | $1,182.36 | $1,336.94 | $1,773.54 | $888.54 | $1,152.86 | $1,374.70 | $1,567.04 | $2,062.64 | $919.22 | $1,192.98 | $1,423.08 | $1,622.50 | $2,135.80 |
| 90 | $835.44 | $1,077.34 | $1,274.40 | $1,441.96 | $1,911.60 | $947.54 | $1,231.92 | $1,466.74 | $1,672.06 | $2,200.70 | $978.22 | $1,272.04 | $1,515.12 | $1,727.52 | $2,273.86 |
| 91 | $900.34 | $1,159.94 | $1,373.52 | $1,555.24 | $2,061.46 | $1,012.44 | $1,314.52 | $1,565.86 | $1,785.34 | $2,350.56 | $1,043.12 | $1,354.64 | $1,614.24 | $1,840.80 | $2,423.72 |
| 92 | $971.14 | $1,249.62 | $1,479.72 | $1,673.24 | $2,218.40 | $1,083.24 | $1,404.20 | $1,672.06 | $1,903.34 | $2,507.50 | $1,113.92 | $1,444.32 | $1,720.44 | $1,958.80 | $2,580.66 |
| 93 | $1,045.48 | $1,345.20 | $1,593.00 | $1,800.68 | $2,387.14 | $1,157.58 | $1,499.78 | $1,785.34 | $2,030.78 | $2,676.24 | $1,188.26 | $1,539.90 | $1,833.72 | $2,086.24 | $2,749.40 |
| 94 | $1,125.72 | $1,449.04 | $1,714.54 | $1,938.74 | $2,571.22 | $1,237.82 | $1,603.62 | $1,906.88 | $2,168.84 | $2,860.32 | $1,268.50 | $1,643.74 | $1,955.26 | $2,224.30 | $2,933.48 |
| 95 | $1,211.86 | $1,562.32 | $1,847.88 | $2,090.96 | $2,773.00 | $1,323.96 | $1,716.90 | $2,040.22 | $2,321.06 | $3,062.10 | $1,354.64 | $1,757.02 | $2,088.60 | $2,376.52 | $3,135.26 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
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Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $87.40 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $89.98 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $48.38 | $56.64 | $63.72 | $95.12 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $48.38 | $57.77 | $63.72 | $100.26 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $41.64 | $49.75 | $57.77 | $63.72 | $102.83 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $44.09 | $52.24 | $60.28 | $65.98 | $107.97 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $54.72 | $65.30 | $68.52 | $113.11 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $57.21 | $67.81 | $71.06 | $118.25 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $48.98 | $59.70 | $70.32 | $76.13 | $125.97 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 40 | $25.96 | $34.22 | $38.94 | $42.48 | $56.64 | $51.23 | $63.40 | $72.45 | $78.25 | $132.32 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 41 | $25.96 | $34.22 | $38.94 | $42.48 | $56.64 | $53.91 | $66.20 | $75.25 | $81.10 | $137.83 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 42 | $28.17 | $34.82 | $38.97 | $42.48 | $56.64 | $54.14 | $69.02 | $78.08 | $86.52 | $143.37 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 43 | $28.37 | $35.05 | $41.69 | $43.63 | $58.97 | $56.85 | $71.87 | $83.45 | $89.43 | $148.93 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 44 | $28.58 | $37.80 | $41.96 | $43.91 | $61.70 | $59.58 | $74.73 | $86.33 | $92.35 | $152.00 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 45 | $28.66 | $36.45 | $43.11 | $47.57 | $65.25 | $62.23 | $73.85 | $88.81 | $97.27 | $161.45 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 46 | $31.27 | $39.13 | $43.40 | $50.40 | $68.04 | $62.50 | $79.08 | $94.27 | $100.23 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 47 | $31.49 | $39.39 | $46.11 | $53.27 | $70.84 | $65.29 | $81.88 | $97.21 | $105.80 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 48 | $31.72 | $42.13 | $48.86 | $53.62 | $73.66 | $68.09 | $84.70 | $102.74 | $111.41 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 49 | $34.40 | $42.41 | $49.19 | $56.54 | $79.13 | $70.00 | $90.00 | $105.74 | $114.46 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 50 | $35.77 | $46.11 | $54.38 | $58.69 | $82.47 | $75.20 | $96.19 | $114.35 | $119.20 | $180.00 | $110.00 | $140.00 | $162.00 | $180.00 | $244.00 |
| 51 | $39.79 | $47.39 | $58.55 | $62.85 | $86.15 | $79.88 | $97.07 | $119.77 | $126.43 | $184.00 | $114.00 | $140.00 | $168.00 | $186.00 | $248.00 |
| 52 | $39.81 | $47.55 | $55.74 | $64.06 | $92.76 | $85.16 | $104.40 | $116.82 | $129.96 | $192.00 | $116.00 | $144.00 | $168.00 | $192.00 | $256.00 |
| 53 | $41.08 | $50.24 | $58.50 | $64.30 | $97.91 | $86.04 | $107.86 | $124.24 | $137.30 | $198.00 | $116.00 | $146.00 | $172.00 | $196.00 | $260.00 |
| 54 | $41.17 | $53.15 | $60.09 | $68.34 | $103.08 | $86.81 | $114.50 | $131.67 | $144.54 | $204.00 | $118.00 | $156.00 | $178.00 | $202.00 | $264.00 |
| 55 | $43.85 | $55.95 | $62.93 | $71.23 | $108.26 | $92.00 | $120.16 | $137.22 | $148.33 | $210.00 | $120.00 | $158.00 | $180.00 | $206.00 | $270.00 |
| 56 | $47.96 | $58.50 | $67.97 | $76.33 | $117.53 | $100.00 | $125.44 | $142.44 | $156.26 | $224.00 | $126.00 | $164.00 | $190.00 | $214.00 | $284.00 |
| 57 | $49.04 | $63.56 | $71.83 | $81.30 | $126.45 | $102.17 | $130.62 | $152.13 | $163.99 | $238.00 | $130.00 | $172.00 | $198.00 | $226.00 | $300.00 |
| 58 | $51.47 | $64.63 | $76.98 | $89.32 | $135.41 | $107.35 | $132.00 | $157.46 | $175.55 | $256.00 | $138.00 | $178.00 | $210.00 | $240.00 | $318.00 |
| 59 | $59.55 | $72.54 | $82.01 | $92.81 | $145.28 | $116.51 | $145.55 | $165.24 | $179.71 | $274.00 | $150.00 | $192.00 | $224.00 | $251.14 | $336.00 |
| 60 | $60.57 | $77.74 | $88.49 | $99.34 | $156.82 | $119.85 | $150.75 | $174.93 | $189.43 | $294.00 | $154.00 | $202.00 | $236.00 | $260.43 | $356.00 |
| 61 | $67.14 | $82.81 | $97.71 | $108.43 | $167.05 | $127.49 | $161.01 | $185.12 | $203.01 | $304.20 | $161.85 | $208.65 | $247.65 | $272.51 | $368.55 |
| 62 | $72.33 | $92.03 | $101.32 | $116.22 | $181.71 | $137.15 | $173.13 | $199.84 | $215.90 | $317.30 | $171.00 | $220.40 | $254.60 | $287.29 | $381.90 |
| 63 | $80.24 | $97.20 | $110.65 | $124.07 | $191.72 | $146.15 | $181.57 | $210.14 | $221.85 | $333.00 | $173.90 | $227.55 | $264.55 | $299.27 | $397.75 |
| 64 | $85.36 | $104.97 | $122.47 | $133.25 | $208.90 | $154.80 | $193.65 | $227.41 | $244.08 | $347.40 | $181.80 | $235.80 | $277.20 | $313.20 | $414.00 |
| 65 | $94.74 | $111.24 | $128.66 | $145.07 | $219.88 | $159.25 | $206.50 | $238.43 | $262.19 | $360.50 | $187.25 | $245.00 | $287.00 | $327.25 | $428.75 |
| 66 | $100.52 | $122.56 | $142.54 | $157.40 | $240.16 | $164.90 | $215.90 | $255.00 | $278.04 | $380.80 | $192.10 | $255.00 | $299.20 | $338.30 | $450.50 |
| 67 | $112.02 | $135.08 | $156.42 | $172.26 | $259.89 | $173.25 | $222.75 | $261.00 | $298.26 | $392.70 | $201.30 | $260.70 | $306.90 | $348.15 | $462.00 |
| 68 | $121.84 | $151.48 | $171.23 | $188.40 | $278.40 | $179.20 | $233.60 | $273.50 | $313.60 | $412.80 | $209.60 | $272.00 | $320.00 | $363.20 | $476.80 |
| 69 | $131.53 | $163.59 | $188.84 | $206.94 | $296.05 | $187.55 | $243.35 | $289.85 | $328.60 | $434.00 | $215.45 | $282.10 | $333.25 | $379.75 | $499.10 |
| 70 | $142.50 | $183.00 | $207.23 | $230.74 | $322.50 | $201.00 | $262.50 | $309.00 | $352.50 | $466.50 | $228.00 | $298.50 | $351.00 | $403.50 | $532.50 |
| 71 | $155.15 | $201.55 | $233.45 | $258.07 | $349.45 | $216.05 | $285.65 | $333.50 | $378.45 | $501.70 | $245.05 | $323.35 | $378.45 | $429.20 | $566.95 |
| 72 | $169.40 | $217.00 | $252.00 | $282.80 | $380.80 | $235.20 | $306.60 | $359.80 | $408.80 | $543.20 | $261.80 | $343.00 | $404.60 | $457.80 | $609.00 |
| 73 | $182.25 | $237.60 | $275.40 | $309.15 | $413.10 | $251.10 | $332.10 | $390.15 | $442.80 | $585.90 | $279.45 | $369.90 | $434.70 | $492.75 | $652.05 |
| 74 | $198.90 | $257.40 | $300.30 | $336.70 | $451.10 | $270.40 | $357.50 | $419.90 | $478.40 | $633.10 | $300.30 | $395.20 | $466.70 | $527.80 | $698.10 |
| 75 | $217.50 | $282.50 | $327.50 | $368.75 | $491.25 | $291.25 | $386.25 | $452.50 | $516.25 | $680.00 | $321.25 | $422.50 | $496.25 | $566.25 | $743.75 |
| 76 | $236.40 | $307.20 | $357.60 | $404.40 | $537.60 | $313.20 | $414.00 | $488.40 | $558.00 | $733.20 | $339.60 | $450.00 | $530.40 | $606.00 | $796.80 |
| 77 | $263.14 | $342.20 | $401.20 | $453.12 | $604.16 | $343.38 | $454.30 | $539.26 | $617.14 | $810.66 | $369.34 | $489.70 | $580.56 | $663.16 | $873.20 |
| 78 | $297.36 | $387.04 | $455.48 | $514.48 | $683.22 | $382.32 | $506.22 | $601.80 | $687.94 | $903.88 | $409.46 | $541.62 | $644.28 | $736.32 | $966.42 |
| 79 | $329.22 | $431.88 | $509.76 | $575.84 | $764.64 | $418.90 | $558.14 | $665.52 | $761.10 | $998.28 | $443.68 | $591.18 | $705.64 | $808.30 | $1,060.82 |
| 80 | $363.44 | $476.72 | $561.68 | $636.02 | $842.52 | $455.48 | $607.70 | $725.70 | $830.72 | $1,086.78 | $481.44 | $643.10 | $765.82 | $877.92 | $1,148.14 |
| 81 | $392.94 | $519.20 | $610.06 | $690.30 | $916.86 | $488.52 | $656.08 | $777.62 | $892.08 | $1,168.20 | $514.48 | $690.30 | $820.10 | $939.28 | $1,230.74 |
| 82 | $424.80 | $558.14 | $658.44 | $743.40 | $986.48 | $523.92 | $696.20 | $830.72 | $949.90 | $1,244.90 | $549.88 | $731.60 | $874.38 | $998.28 | $1,308.62 |
| 83 | $455.48 | $598.26 | $704.46 | $798.86 | $1,058.46 | $555.78 | $739.86 | $880.28 | $1,008.90 | $1,320.42 | $582.92 | $776.44 | $922.76 | $1,058.46 | $1,386.50 |
| 84 | $489.70 | $643.10 | $756.38 | $856.68 | $1,136.34 | $590.00 | $785.88 | $934.56 | $1,067.90 | $1,403.02 | $618.32 | $823.64 | $978.22 | $1,118.64 | $1,470.28 |
| 85 | $526.28 | $691.48 | $814.20 | $921.56 | $1,221.30 | $627.76 | $835.44 | $993.56 | $1,136.34 | $1,490.34 | $656.08 | $873.20 | $1,038.40 | $1,188.26 | $1,557.60 |
| 86 | $567.58 | $744.58 | $879.10 | $998.56 | $1,318.06 | $669.06 | $888.54 | $1,058.46 | $1,208.32 | $1,587.10 | $697.38 | $926.30 | $1,103.30 | $1,260.24 | $1,654.36 |
| 87 | $610.06 | $802.40 | $945.18 | $1,069.08 | $1,417.18 | $711.54 | $946.36 | $1,124.54 | $1,283.84 | $1,686.22 | $739.86 | $984.12 | $1,169.38 | $1,335.76 | $1,753.48 |
| 88 | $658.44 | $864.94 | $1,017.16 | $1,151.68 | $1,526.92 | $759.92 | $1,008.90 | $1,196.52 | $1,366.44 | $1,795.96 | $788.24 | $1,046.66 | $1,241.36 | $1,418.36 | $1,863.22 |
| 89 | $708.00 | $931.02 | $1,095.04 | $1,240.18 | $1,643.74 | $809.48 | $1,074.98 | $1,274.40 | $1,454.94 | $1,912.78 | $837.80 | $1,112.74 | $1,319.24 | $1,506.86 | $1,980.04 |
| 90 | $763.46 | $1,003.00 | $1,181.18 | $1,335.76 | $1,772.36 | $864.94 | $1,146.96 | $1,360.54 | $1,550.52 | $2,041.40 | $893.26 | $1,184.72 | $1,405.38 | $1,602.44 | $2,108.66 |
| 91 | $821.28 | $1,079.70 | $1,273.22 | $1,440.78 | $1,909.24 | $922.76 | $1,223.66 | $1,452.58 | $1,655.54 | $2,178.28 | $951.08 | $1,261.42 | $1,497.42 | $1,707.46 | $2,245.54 |
| 92 | $885.00 | $1,163.48 | $1,371.16 | $1,549.34 | $2,055.56 | $986.48 | $1,307.44 | $1,550.52 | $1,764.10 | $2,324.60 | $1,014.80 | $1,345.20 | $1,595.36 | $1,816.02 | $2,391.86 |
| 93 | $952.26 | $1,253.16 | $1,475.00 | $1,669.70 | $2,211.32 | $1,053.74 | $1,397.12 | $1,654.36 | $1,884.46 | $2,480.36 | $1,082.06 | $1,434.88 | $1,699.20 | $1,936.38 | $2,547.62 |
| 94 | $1,026.60 | $1,348.74 | $1,588.28 | $1,798.32 | $2,382.42 | $1,128.08 | $1,492.70 | $1,767.64 | $2,013.08 | $2,651.46 | $1,156.40 | $1,530.46 | $1,812.48 | $2,065.00 | $2,718.72 |
| 95 | $1,106.84 | $1,453.76 | $1,712.18 | $1,937.56 | $2,568.86 | $1,208.32 | $1,597.72 | $1,891.54 | $2,152.32 | $2,837.90 | $1,236.64 | $1,635.48 | $1,936.38 | $2,204.24 | $2,905.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 30 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 31 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $125.57 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 32 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $129.26 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 33 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $58.78 | $70.80 | $80.24 | $89.68 | $136.65 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 34 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $58.78 | $70.80 | $81.84 | $89.68 | $144.03 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 35 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $62.45 | $72.80 | $81.84 | $89.68 | $147.73 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 36 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $66.13 | $76.44 | $85.39 | $92.86 | $155.11 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 37 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $69.80 | $80.08 | $92.51 | $96.43 | $162.50 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 38 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $69.80 | $83.72 | $96.07 | $100.01 | $169.88 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 39 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $73.48 | $87.36 | $99.63 | $107.15 | $180.96 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 40 | $38.94 | $48.38 | $55.46 | $61.36 | $82.60 | $76.85 | $90.77 | $103.70 | $112.57 | $191.52 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 41 | $38.94 | $48.38 | $55.46 | $61.36 | $82.60 | $80.86 | $94.79 | $107.71 | $116.67 | $199.50 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 42 | $42.26 | $49.22 | $55.51 | $61.36 | $82.60 | $81.21 | $98.83 | $111.76 | $124.47 | $207.51 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 43 | $42.56 | $49.55 | $59.37 | $63.02 | $86.00 | $85.28 | $102.90 | $119.45 | $128.65 | $215.56 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 44 | $42.87 | $53.44 | $59.77 | $63.43 | $89.97 | $89.38 | $107.00 | $123.57 | $132.86 | $220.00 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 45 | $43.61 | $52.24 | $63.40 | $67.09 | $94.11 | $96.01 | $108.31 | $128.28 | $137.13 | $233.20 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 46 | $47.58 | $56.09 | $63.82 | $71.08 | $98.13 | $96.43 | $115.99 | $136.16 | $141.31 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 47 | $47.93 | $56.46 | $67.81 | $75.12 | $102.18 | $100.73 | $120.10 | $140.41 | $149.16 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 48 | $48.27 | $60.39 | $71.86 | $75.62 | $106.24 | $105.06 | $124.23 | $148.40 | $157.07 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 49 | $52.35 | $60.79 | $72.34 | $79.74 | $114.12 | $108.00 | $132.00 | $152.73 | $161.37 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 50 | $53.65 | $65.09 | $76.69 | $84.63 | $118.02 | $112.81 | $136.89 | $161.21 | $172.57 | $258.00 | $160.00 | $200.00 | $232.00 | $260.00 | $346.00 |
| 51 | $58.26 | $69.69 | $81.40 | $89.38 | $125.58 | $117.91 | $142.87 | $169.20 | $180.62 | $266.00 | $166.00 | $206.00 | $236.00 | $264.00 | $354.00 |
| 52 | $57.65 | $70.65 | $80.21 | $91.92 | $131.66 | $123.86 | $151.86 | $170.59 | $185.91 | $276.00 | $168.00 | $210.00 | $242.00 | $270.00 | $360.00 |
| 53 | $60.91 | $73.96 | $84.96 | $93.04 | $139.22 | $127.10 | $157.94 | $181.59 | $195.87 | $284.00 | $172.00 | $214.00 | $248.00 | $276.00 | $372.00 |
| 54 | $60.38 | $74.96 | $86.04 | $95.68 | $148.37 | $129.25 | $162.21 | $189.75 | $201.26 | $294.00 | $174.00 | $220.00 | $254.00 | $284.00 | $382.00 |
| 55 | $65.07 | $79.73 | $90.89 | $101.96 | $156.02 | $140.00 | $173.35 | $196.02 | $211.37 | $304.00 | $180.00 | $226.00 | $260.00 | $292.00 | $390.00 |
| 56 | $69.76 | $84.97 | $97.71 | $108.83 | $168.13 | $146.00 | $182.28 | $204.04 | $223.23 | $318.00 | $186.00 | $236.00 | $272.00 | $304.00 | $406.00 |
| 57 | $75.00 | $91.80 | $102.22 | $116.34 | $179.95 | $153.26 | $190.16 | $216.79 | $233.23 | $340.00 | $196.00 | $248.00 | $286.00 | $322.00 | $428.00 |
| 58 | $77.90 | $94.89 | $111.97 | $126.18 | $193.44 | $161.03 | $193.35 | $228.69 | $246.13 | $356.00 | $206.00 | $262.00 | $304.00 | $338.00 | $454.00 |
| 59 | $88.60 | $104.63 | $119.54 | $132.98 | $208.24 | $173.81 | $209.00 | $240.52 | $259.00 | $392.00 | $222.00 | $278.00 | $322.00 | $360.77 | $482.00 |
| 60 | $91.56 | $113.08 | $127.20 | $140.73 | $223.11 | $179.77 | $217.95 | $250.67 | $271.12 | $420.00 | $234.00 | $294.00 | $340.00 | $368.45 | $512.00 |
| 61 | $98.56 | $120.70 | $140.19 | $152.92 | $238.42 | $188.47 | $233.37 | $267.00 | $286.61 | $436.80 | $241.80 | $304.20 | $354.90 | $386.05 | $528.45 |
| 62 | $107.05 | $130.86 | $145.74 | $163.82 | $259.34 | $203.87 | $247.07 | $285.48 | $305.00 | $456.00 | $250.80 | $315.40 | $366.70 | $407.46 | $549.10 |
| 63 | $118.08 | $138.65 | $157.47 | $174.83 | $271.33 | $216.45 | $261.68 | $300.20 | $325.48 | $473.60 | $259.00 | $325.60 | $379.25 | $422.28 | $567.95 |
| 64 | $125.79 | $150.98 | $172.90 | $186.55 | $294.43 | $225.00 | $279.91 | $324.36 | $343.80 | $495.00 | $268.20 | $342.00 | $394.20 | $441.00 | $590.40 |
| 65 | $137.52 | $161.16 | $183.81 | $202.82 | $315.27 | $232.75 | $297.50 | $340.37 | $366.74 | $519.75 | $276.50 | $353.50 | $411.25 | $460.25 | $614.25 |
| 66 | $149.26 | $175.90 | $203.01 | $221.21 | $340.09 | $244.80 | $311.10 | $362.10 | $393.21 | $542.30 | $289.00 | $367.20 | $426.70 | $477.70 | $639.20 |
| 67 | $166.47 | $195.94 | $223.67 | $242.60 | $371.97 | $255.75 | $323.40 | $377.85 | $421.85 | $564.30 | $300.30 | $377.85 | $440.55 | $495.00 | $661.65 |
| 68 | $181.19 | $218.12 | $245.04 | $266.06 | $400.00 | $267.20 | $337.60 | $392.00 | $443.20 | $592.00 | $310.40 | $392.00 | $457.60 | $513.60 | $686.40 |
| 69 | $196.52 | $237.13 | $271.46 | $294.60 | $426.25 | $280.55 | $353.40 | $416.95 | $469.65 | $624.65 | $322.40 | $409.20 | $478.95 | $540.95 | $717.65 |
| 70 | $213.00 | $265.50 | $300.62 | $328.20 | $462.00 | $300.00 | $379.50 | $445.50 | $502.50 | $669.00 | $342.00 | $433.50 | $508.50 | $573.00 | $762.00 |
| 71 | $232.00 | $290.00 | $334.95 | $368.46 | $503.15 | $323.35 | $411.30 | $479.95 | $540.85 | $720.65 | $365.40 | $465.45 | $543.75 | $611.90 | $816.35 |
| 72 | $252.00 | $316.40 | $364.00 | $406.00 | $547.40 | $348.60 | $443.90 | $518.00 | $585.20 | $778.40 | $392.00 | $499.80 | $582.40 | $656.60 | $875.00 |
| 73 | $275.40 | $342.90 | $396.90 | $441.45 | $594.00 | $378.00 | $479.25 | $561.60 | $631.80 | $841.05 | $421.20 | $534.60 | $625.05 | $704.70 | $936.90 |
| 74 | $299.00 | $373.10 | $431.60 | $481.00 | $647.40 | $406.90 | $518.10 | $604.50 | $682.50 | $907.40 | $449.80 | $572.00 | $669.50 | $754.00 | $1,003.60 |
| 75 | $325.00 | $407.50 | $471.25 | $525.00 | $706.25 | $436.25 | $556.25 | $651.25 | $735.00 | $977.50 | $478.75 | $611.25 | $715.00 | $807.50 | $1,072.50 |
| 76 | $354.00 | $446.40 | $517.20 | $577.20 | $775.20 | $469.20 | $601.20 | $704.40 | $796.80 | $1,056.00 | $510.00 | $654.00 | $765.60 | $865.20 | $1,148.40 |
| 77 | $394.12 | $500.32 | $581.74 | $650.18 | $872.02 | $514.48 | $663.16 | $779.98 | $883.82 | $1,170.56 | $553.42 | $715.08 | $841.34 | $951.08 | $1,260.24 |
| 78 | $444.86 | $565.22 | $659.62 | $738.68 | $988.84 | $572.30 | $738.68 | $872.02 | $990.02 | $1,308.62 | $611.24 | $789.42 | $932.20 | $1,058.46 | $1,399.48 |
| 79 | $496.78 | $632.48 | $738.68 | $828.36 | $1,108.02 | $630.12 | $815.38 | $964.06 | $1,096.22 | $1,446.68 | $669.06 | $866.12 | $1,024.24 | $1,163.48 | $1,536.36 |
| 80 | $546.34 | $696.20 | $815.38 | $915.68 | $1,223.66 | $686.76 | $887.36 | $1,051.38 | $1,196.52 | $1,578.84 | $725.70 | $939.28 | $1,112.74 | $1,264.96 | $1,668.52 |
| 81 | $594.72 | $756.38 | $886.18 | $995.92 | $1,331.04 | $738.68 | $953.44 | $1,130.44 | $1,285.02 | $1,698.02 | $777.62 | $1,005.36 | $1,191.80 | $1,355.82 | $1,788.88 |
| 82 | $639.56 | $815.38 | $955.80 | $1,071.44 | $1,431.34 | $787.06 | $1,018.34 | $1,205.96 | $1,368.80 | $1,806.58 | $828.36 | $1,070.26 | $1,268.50 | $1,438.42 | $1,899.80 |
| 83 | $686.76 | $873.20 | $1,024.24 | $1,149.32 | $1,535.36 | $837.80 | $1,078.52 | $1,279.12 | $1,451.40 | $1,917.50 | $877.92 | $1,132.80 | $1,342.84 | $1,523.38 | $2,014.26 |
| 84 | $737.50 | $938.10 | $1,099.76 | $1,233.10 | $1,648.46 | $889.72 | $1,146.96 | $1,358.18 | $1,539.90 | $2,035.50 | $932.20 | $1,201.24 | $1,423.08 | $1,611.88 | $2,132.26 |
| 85 | $792.96 | $1,010.08 | $1,182.36 | $1,326.12 | $1,774.72 | $946.36 | $1,220.12 | $1,443.14 | $1,635.48 | $2,165.30 | $988.84 | $1,276.76 | $1,509.22 | $1,711.00 | $2,264.42 |
| 86 | $855.50 | $1,087.96 | $1,274.40 | $1,430.14 | $1,911.60 | $1,008.90 | $1,298.00 | $1,535.18 | $1,739.32 | $2,302.18 | $1,051.38 | $1,354.64 | $1,601.26 | $1,814.84 | $2,401.30 |
| 87 | $920.40 | $1,170.56 | $1,372.34 | $1,539.90 | $2,059.10 | $1,073.80 | $1,380.60 | $1,633.12 | $1,849.06 | $2,449.68 | $1,116.28 | $1,437.24 | $1,699.20 | $1,924.58 | $2,548.80 |
| 88 | $990.02 | $1,260.24 | $1,477.36 | $1,657.90 | $2,216.04 | $1,143.42 | $1,470.28 | $1,738.14 | $1,967.06 | $2,606.62 | $1,185.90 | $1,526.92 | $1,804.22 | $2,042.58 | $2,705.74 |
| 89 | $1,066.72 | $1,358.18 | $1,590.64 | $1,785.34 | $2,385.96 | $1,220.12 | $1,568.22 | $1,851.42 | $2,094.50 | $2,776.54 | $1,262.60 | $1,624.86 | $1,917.50 | $2,170.02 | $2,875.66 |
| 90 | $1,150.50 | $1,464.38 | $1,714.54 | $1,923.40 | $2,572.40 | $1,303.90 | $1,674.42 | $1,975.32 | $2,232.56 | $2,962.98 | $1,346.38 | $1,731.06 | $2,041.40 | $2,308.08 | $3,062.10 |
| 91 | $1,240.18 | $1,578.84 | $1,847.88 | $2,074.44 | $2,773.00 | $1,393.58 | $1,788.88 | $2,108.66 | $2,383.60 | $3,163.58 | $1,436.06 | $1,845.52 | $2,174.74 | $2,459.12 | $3,262.70 |
| 92 | $1,334.58 | $1,699.20 | $1,989.48 | $2,232.56 | $2,984.22 | $1,487.98 | $1,909.24 | $2,250.26 | $2,541.72 | $3,374.80 | $1,530.46 | $1,965.88 | $2,316.34 | $2,617.24 | $3,473.92 |
| 93 | $1,436.06 | $1,827.82 | $2,141.70 | $2,402.48 | $3,213.14 | $1,589.46 | $2,037.86 | $2,402.48 | $2,711.64 | $3,603.72 | $1,631.94 | $2,094.50 | $2,468.56 | $2,787.16 | $3,702.84 |
| 94 | $1,545.80 | $1,969.42 | $2,306.90 | $2,586.56 | $3,459.76 | $1,699.20 | $2,179.46 | $2,567.68 | $2,895.72 | $3,850.34 | $1,741.68 | $2,236.10 | $2,633.76 | $2,971.24 | $3,949.46 |
| 95 | $1,668.52 | $2,122.82 | $2,487.44 | $2,789.52 | $3,729.98 | $1,821.92 | $2,332.86 | $2,748.22 | $3,098.68 | $4,120.56 | $1,864.40 | $2,389.50 | $2,814.30 | $3,174.20 | $4,219.68 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nielsen Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 30 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 31 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $112.03 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 32 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $115.32 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 33 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $51.43 | $62.54 | $73.16 | $81.42 | $121.91 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 34 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $51.43 | $62.54 | $74.61 | $81.42 | $128.50 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 35 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $54.65 | $64.31 | $74.61 | $81.42 | $131.79 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 36 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $57.86 | $67.52 | $77.86 | $84.31 | $138.38 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 37 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $61.08 | $70.74 | $84.35 | $87.55 | $144.97 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 38 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $61.08 | $73.95 | $87.59 | $90.80 | $151.56 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 39 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $64.29 | $77.17 | $90.83 | $97.28 | $161.45 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 40 | $35.40 | $42.48 | $49.56 | $54.28 | $74.34 | $67.81 | $80.69 | $92.34 | $98.84 | $170.62 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 41 | $35.40 | $42.48 | $49.56 | $54.28 | $74.34 | $71.35 | $84.25 | $95.91 | $102.44 | $177.73 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 42 | $38.42 | $43.22 | $49.60 | $54.28 | $74.34 | $71.66 | $87.85 | $99.51 | $109.29 | $184.87 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 43 | $38.69 | $43.51 | $53.05 | $55.75 | $77.40 | $75.25 | $91.47 | $106.36 | $112.96 | $192.05 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 44 | $38.97 | $46.92 | $53.41 | $56.11 | $80.98 | $78.86 | $95.11 | $110.03 | $116.66 | $196.00 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 45 | $38.63 | $47.38 | $55.79 | $60.99 | $82.82 | $85.34 | $98.46 | $111.84 | $124.37 | $203.30 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 46 | $42.15 | $50.87 | $56.16 | $64.62 | $86.36 | $85.71 | $105.45 | $118.71 | $128.16 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 47 | $42.45 | $51.21 | $59.68 | $68.29 | $89.92 | $89.53 | $109.18 | $122.41 | $135.28 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 48 | $42.75 | $54.77 | $63.24 | $68.74 | $93.49 | $93.39 | $112.94 | $129.38 | $142.46 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 49 | $46.37 | $55.13 | $63.66 | $72.49 | $100.43 | $96.00 | $120.00 | $133.15 | $146.36 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 50 | $46.77 | $58.31 | $69.72 | $73.71 | $105.22 | $99.65 | $122.09 | $146.21 | $151.22 | $230.00 | $140.00 | $178.00 | $208.00 | $230.00 | $308.00 |
| 51 | $51.16 | $61.33 | $72.83 | $78.21 | $110.97 | $104.60 | $124.55 | $152.09 | $158.94 | $236.00 | $144.00 | $180.00 | $210.00 | $236.00 | $314.00 |
| 52 | $50.79 | $62.50 | $72.05 | $80.77 | $118.19 | $110.32 | $134.78 | $152.05 | $164.25 | $246.00 | $148.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 53 | $55.24 | $65.59 | $75.21 | $83.46 | $123.92 | $115.37 | $138.68 | $160.56 | $173.91 | $252.00 | $152.00 | $190.00 | $220.00 | $248.00 | $330.00 |
| 54 | $54.89 | $68.14 | $76.48 | $86.11 | $131.19 | $117.68 | $145.04 | $168.45 | $179.31 | $260.00 | $158.00 | $196.00 | $226.00 | $254.00 | $338.00 |
| 55 | $58.00 | $71.34 | $81.11 | $90.79 | $138.51 | $124.00 | $155.62 | $176.42 | $187.27 | $268.00 | $160.00 | $202.00 | $230.00 | $260.00 | $348.00 |
| 56 | $62.50 | $75.22 | $87.80 | $96.11 | $150.17 | $130.00 | $162.68 | $182.86 | $199.05 | $286.00 | $166.00 | $210.00 | $242.00 | $270.00 | $362.00 |
| 57 | $66.35 | $80.50 | $91.17 | $103.72 | $160.50 | $135.58 | $167.11 | $192.07 | $207.72 | $304.00 | $174.00 | $220.00 | $256.00 | $286.00 | $382.00 |
| 58 | $69.56 | $85.26 | $100.78 | $112.00 | $172.48 | $141.86 | $174.76 | $204.32 | $220.79 | $326.00 | $186.00 | $232.00 | $272.00 | $302.00 | $406.00 |
| 59 | $78.43 | $93.47 | $107.03 | $117.74 | $184.02 | $152.80 | $188.47 | $214.82 | $229.04 | $346.00 | $196.00 | $248.00 | $286.00 | $318.91 | $426.00 |
| 60 | $80.29 | $101.77 | $114.76 | $125.55 | $198.86 | $159.17 | $196.15 | $225.42 | $241.57 | $374.00 | $206.00 | $262.00 | $304.00 | $327.94 | $456.00 |
| 61 | $88.56 | $106.67 | $124.61 | $136.24 | $214.09 | $169.99 | $208.05 | $236.74 | $255.50 | $390.00 | $214.50 | $271.05 | $315.90 | $344.42 | $471.90 |
| 62 | $94.03 | $116.48 | $130.47 | $144.22 | $231.26 | $179.78 | $221.82 | $253.37 | $270.30 | $406.60 | $222.30 | $279.30 | $326.80 | $360.51 | $488.30 |
| 63 | $104.46 | $124.36 | $140.44 | $155.09 | $242.09 | $190.55 | $233.20 | $268.41 | $280.88 | $421.80 | $229.40 | $290.45 | $338.55 | $376.38 | $505.05 |
| 64 | $112.32 | $132.29 | $154.17 | $166.91 | $263.18 | $199.80 | $244.70 | $287.34 | $306.64 | $441.00 | $239.40 | $300.60 | $351.00 | $394.20 | $525.60 |
| 65 | $122.24 | $142.62 | $164.01 | $181.69 | $279.70 | $208.25 | $264.25 | $302.36 | $328.57 | $460.25 | $246.75 | $311.50 | $364.00 | $411.25 | $546.00 |
| 66 | $134.03 | $157.16 | $179.97 | $198.52 | $303.02 | $221.00 | $277.10 | $321.30 | $352.08 | $482.80 | $258.40 | $326.40 | $379.10 | $426.70 | $567.80 |
| 67 | $147.80 | $175.16 | $197.35 | $216.76 | $331.36 | $227.70 | $287.10 | $333.30 | $377.36 | $503.25 | $265.65 | $336.60 | $391.05 | $442.20 | $589.05 |
| 68 | $159.32 | $195.40 | $216.99 | $237.30 | $355.20 | $235.20 | $300.80 | $347.20 | $393.60 | $526.40 | $273.60 | $350.40 | $406.40 | $457.60 | $611.20 |
| 69 | $174.85 | $211.61 | $240.48 | $261.54 | $378.20 | $249.55 | $316.20 | $370.45 | $416.95 | $553.35 | $288.30 | $365.80 | $426.25 | $480.50 | $637.05 |
| 70 | $190.50 | $237.00 | $267.06 | $292.37 | $411.00 | $268.50 | $339.00 | $396.00 | $448.50 | $594.00 | $306.00 | $387.00 | $453.00 | $510.00 | $678.00 |
| 71 | $205.90 | $258.10 | $298.70 | $329.75 | $446.60 | $287.10 | $365.40 | $427.75 | $482.85 | $639.45 | $326.25 | $414.70 | $484.30 | $545.20 | $726.45 |
| 72 | $225.40 | $280.00 | $323.40 | $362.60 | $487.20 | $312.20 | $393.40 | $460.60 | $522.20 | $693.00 | $350.00 | $443.80 | $518.00 | $586.60 | $778.40 |
| 73 | $243.00 | $306.45 | $352.35 | $391.50 | $529.20 | $334.80 | $427.95 | $498.15 | $560.25 | $749.25 | $372.60 | $477.90 | $556.20 | $625.05 | $834.30 |
| 74 | $266.50 | $332.80 | $384.80 | $427.70 | $575.90 | $362.70 | $460.20 | $539.50 | $607.10 | $807.30 | $400.40 | $509.60 | $596.70 | $670.80 | $893.10 |
| 75 | $288.75 | $362.50 | $420.00 | $467.50 | $628.75 | $387.50 | $496.25 | $581.25 | $655.00 | $870.00 | $426.25 | $543.75 | $637.50 | $717.50 | $955.00 |
| 76 | $315.60 | $396.00 | $459.60 | $513.60 | $690.00 | $417.60 | $532.80 | $626.40 | $709.20 | $939.60 | $454.80 | $579.60 | $681.60 | $769.20 | $1,021.20 |
| 77 | $351.64 | $443.68 | $518.02 | $579.38 | $776.44 | $457.84 | $587.64 | $695.02 | $787.06 | $1,040.76 | $494.42 | $634.84 | $749.30 | $848.42 | $1,122.18 |
| 78 | $396.48 | $502.68 | $586.46 | $657.26 | $880.28 | $509.76 | $657.26 | $776.44 | $880.28 | $1,164.66 | $543.98 | $702.10 | $829.54 | $941.64 | $1,244.90 |
| 79 | $442.50 | $561.68 | $658.44 | $737.50 | $986.48 | $561.68 | $725.70 | $860.22 | $974.68 | $1,288.56 | $597.08 | $769.36 | $913.32 | $1,036.04 | $1,367.62 |
| 80 | $487.34 | $619.50 | $725.70 | $814.20 | $1,089.14 | $612.42 | $789.42 | $935.74 | $1,063.18 | $1,404.20 | $645.46 | $835.44 | $988.84 | $1,124.54 | $1,485.62 |
| 81 | $528.64 | $673.78 | $789.42 | $885.00 | $1,183.54 | $657.26 | $849.60 | $1,007.72 | $1,143.42 | $1,510.40 | $692.66 | $895.62 | $1,062.00 | $1,204.78 | $1,590.64 |
| 82 | $569.94 | $725.70 | $850.78 | $954.62 | $1,274.40 | $700.92 | $906.24 | $1,073.80 | $1,218.94 | $1,609.52 | $737.50 | $953.44 | $1,128.08 | $1,281.48 | $1,692.12 |
| 83 | $611.24 | $777.62 | $910.96 | $1,023.06 | $1,365.44 | $744.58 | $960.52 | $1,138.70 | $1,292.10 | $1,706.28 | $781.16 | $1,008.90 | $1,194.16 | $1,357.00 | $1,792.42 |
| 84 | $656.08 | $834.26 | $977.04 | $1,097.40 | $1,466.74 | $790.60 | $1,019.52 | $1,207.14 | $1,369.98 | $1,811.30 | $828.36 | $1,069.08 | $1,263.78 | $1,434.88 | $1,897.44 |
| 85 | $705.64 | $897.98 | $1,052.56 | $1,181.18 | $1,578.84 | $842.52 | $1,084.42 | $1,285.02 | $1,456.12 | $1,926.94 | $881.46 | $1,135.16 | $1,342.84 | $1,522.20 | $2,015.44 |
| 86 | $761.10 | $968.78 | $1,133.98 | $1,273.22 | $1,701.56 | $897.98 | $1,155.22 | $1,366.44 | $1,548.16 | $2,049.66 | $936.92 | $1,205.96 | $1,424.26 | $1,614.24 | $2,138.16 |
| 87 | $818.92 | $1,041.94 | $1,221.30 | $1,371.16 | $1,831.36 | $955.80 | $1,228.38 | $1,453.76 | $1,646.10 | $2,179.46 | $994.74 | $1,279.12 | $1,511.58 | $1,712.18 | $2,267.96 |
| 88 | $881.46 | $1,121.00 | $1,314.52 | $1,475.00 | $1,971.78 | $1,018.34 | $1,307.44 | $1,546.98 | $1,749.94 | $2,319.88 | $1,057.28 | $1,358.18 | $1,604.80 | $1,816.02 | $2,408.38 |
| 89 | $948.72 | $1,208.32 | $1,416.00 | $1,588.28 | $2,124.00 | $1,085.60 | $1,394.76 | $1,648.46 | $1,863.22 | $2,472.10 | $1,124.54 | $1,445.50 | $1,706.28 | $1,929.30 | $2,560.60 |
| 90 | $1,023.06 | $1,302.72 | $1,526.92 | $1,712.18 | $2,289.20 | $1,159.94 | $1,489.16 | $1,759.38 | $1,987.12 | $2,637.30 | $1,198.88 | $1,539.90 | $1,817.20 | $2,053.20 | $2,725.80 |
| 91 | $1,103.30 | $1,404.20 | $1,644.92 | $1,845.52 | $2,467.38 | $1,240.18 | $1,590.64 | $1,877.38 | $2,120.46 | $2,815.48 | $1,279.12 | $1,641.38 | $1,935.20 | $2,186.54 | $2,903.98 |
| 92 | $1,188.26 | $1,512.76 | $1,770.00 | $1,987.12 | $2,656.18 | $1,325.14 | $1,699.20 | $2,002.46 | $2,262.06 | $3,004.28 | $1,364.08 | $1,749.94 | $2,060.28 | $2,328.14 | $3,092.78 |
| 93 | $1,279.12 | $1,626.04 | $1,905.70 | $2,138.16 | $2,857.96 | $1,416.00 | $1,812.48 | $2,138.16 | $2,413.10 | $3,206.06 | $1,454.94 | $1,863.22 | $2,195.98 | $2,479.18 | $3,294.56 |
| 94 | $1,375.88 | $1,752.30 | $2,052.02 | $2,302.18 | $3,078.62 | $1,512.76 | $1,938.74 | $2,284.48 | $2,577.12 | $3,426.72 | $1,551.70 | $1,989.48 | $2,342.30 | $2,643.20 | $3,515.22 |
| 95 | $1,483.26 | $1,889.18 | $2,213.68 | $2,482.72 | $3,320.52 | $1,620.14 | $2,075.62 | $2,446.14 | $2,757.66 | $3,668.62 | $1,659.08 | $2,126.36 | $2,503.96 | $2,823.74 | $3,757.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 30 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 31 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $103.41 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 32 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $106.45 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 33 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $46.53 | $56.64 | $64.90 | $73.16 | $112.53 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 34 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $46.53 | $56.64 | $66.19 | $73.16 | $118.62 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 35 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $49.44 | $58.24 | $66.19 | $73.16 | $121.66 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 36 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $52.35 | $61.15 | $69.07 | $75.76 | $127.74 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 37 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $55.26 | $64.07 | $74.82 | $78.67 | $133.82 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 38 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $55.26 | $66.98 | $77.70 | $81.58 | $139.91 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 39 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $58.17 | $69.89 | $80.58 | $87.41 | $149.03 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 40 | $30.68 | $38.94 | $43.66 | $49.56 | $67.26 | $60.27 | $73.48 | $82.39 | $90.61 | $154.95 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 41 | $30.68 | $38.94 | $43.66 | $49.56 | $67.26 | $63.42 | $76.73 | $85.58 | $93.91 | $161.41 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 42 | $33.29 | $39.62 | $43.70 | $49.56 | $67.26 | $63.70 | $80.00 | $88.79 | $100.18 | $167.90 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 43 | $33.53 | $39.88 | $46.74 | $50.90 | $70.03 | $66.89 | $83.30 | $94.91 | $103.55 | $174.41 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 44 | $33.77 | $43.01 | $47.05 | $51.23 | $73.26 | $70.10 | $86.62 | $98.18 | $106.94 | $178.00 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 45 | $36.13 | $42.52 | $50.72 | $54.89 | $76.55 | $78.23 | $88.61 | $101.97 | $111.62 | $187.36 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 46 | $39.43 | $45.66 | $51.06 | $58.16 | $79.82 | $78.57 | $94.90 | $108.23 | $115.02 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 47 | $39.71 | $45.96 | $54.25 | $61.46 | $83.10 | $82.07 | $98.26 | $111.61 | $121.41 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 48 | $39.99 | $49.15 | $57.49 | $61.87 | $86.41 | $85.60 | $101.65 | $117.96 | $127.85 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 49 | $43.38 | $49.48 | $57.87 | $65.24 | $92.82 | $88.00 | $108.00 | $121.40 | $131.35 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 50 | $44.02 | $52.89 | $62.74 | $68.25 | $95.27 | $92.13 | $110.99 | $131.22 | $140.54 | $208.00 | $130.00 | $162.00 | $186.00 | $210.00 | $280.00 |
| 51 | $46.90 | $57.15 | $65.69 | $72.63 | $100.75 | $96.99 | $115.39 | $134.98 | $146.30 | $216.00 | $132.00 | $168.00 | $192.00 | $216.00 | $286.00 |
| 52 | $46.67 | $57.06 | $63.90 | $73.81 | $107.72 | $100.64 | $123.39 | $135.36 | $149.81 | $224.00 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 53 | $49.57 | $60.01 | $69.64 | $75.25 | $113.21 | $105.59 | $127.12 | $149.09 | $157.43 | $230.00 | $138.00 | $174.00 | $202.00 | $224.00 | $300.00 |
| 54 | $49.40 | $61.33 | $69.65 | $77.91 | $120.26 | $106.10 | $131.68 | $154.90 | $162.84 | $238.00 | $142.00 | $178.00 | $206.00 | $230.00 | $308.00 |
| 55 | $52.34 | $64.34 | $74.11 | $81.01 | $125.77 | $114.00 | $137.89 | $160.74 | $168.73 | $244.00 | $144.00 | $182.00 | $212.00 | $234.00 | $316.00 |
| 56 | $58.14 | $66.86 | $79.30 | $89.05 | $137.12 | $120.00 | $145.04 | $167.46 | $180.45 | $258.00 | $152.00 | $188.00 | $220.00 | $248.00 | $330.00 |
| 57 | $60.58 | $74.85 | $84.26 | $93.91 | $145.91 | $123.79 | $155.59 | $176.86 | $187.68 | $276.00 | $158.00 | $200.00 | $234.00 | $260.00 | $348.00 |
| 58 | $62.60 | $77.01 | $90.98 | $102.08 | $156.36 | $128.44 | $158.03 | $185.58 | $200.88 | $296.00 | $168.00 | $212.00 | $246.00 | $276.00 | $368.00 |
| 59 | $69.72 | $85.10 | $95.91 | $106.66 | $169.50 | $137.52 | $171.68 | $192.79 | $207.90 | $318.00 | $178.00 | $226.00 | $260.00 | $289.01 | $390.00 |
| 60 | $73.25 | $91.88 | $103.70 | $114.51 | $181.07 | $144.19 | $177.99 | $205.58 | $220.72 | $338.00 | $188.00 | $238.00 | $278.00 | $299.01 | $414.00 |
| 61 | $79.99 | $96.84 | $113.28 | $123.73 | $194.63 | $155.21 | $188.15 | $217.16 | $232.01 | $354.90 | $195.00 | $245.70 | $286.65 | $312.25 | $429.00 |
| 62 | $85.35 | $106.41 | $117.98 | $133.02 | $211.44 | $163.10 | $200.18 | $230.17 | $245.20 | $370.50 | $201.40 | $256.50 | $298.30 | $328.59 | $446.50 |
| 63 | $96.89 | $112.92 | $127.68 | $140.99 | $219.34 | $175.75 | $213.62 | $243.69 | $261.78 | $382.95 | $210.90 | $264.55 | $307.10 | $341.50 | $458.80 |
| 64 | $101.83 | $122.23 | $139.76 | $151.48 | $238.51 | $181.80 | $225.34 | $262.66 | $278.31 | $399.60 | $217.80 | $275.40 | $318.60 | $358.20 | $477.00 |
| 65 | $113.07 | $129.78 | $148.46 | $164.79 | $253.83 | $190.75 | $238.00 | $276.45 | $298.70 | $416.50 | $225.75 | $285.25 | $332.50 | $372.75 | $497.00 |
| 66 | $120.32 | $142.74 | $164.13 | $180.09 | $275.62 | $197.20 | $249.90 | $292.00 | $319.17 | $438.60 | $232.90 | $297.50 | $345.10 | $387.60 | $516.80 |
| 67 | $133.80 | $160.31 | $179.81 | $198.10 | $300.50 | $207.90 | $264.00 | $306.25 | $342.75 | $457.05 | $242.55 | $306.90 | $354.75 | $402.60 | $534.60 |
| 68 | $146.83 | $177.23 | $197.80 | $215.72 | $323.20 | $217.60 | $273.60 | $318.40 | $360.00 | $478.40 | $251.20 | $316.80 | $369.60 | $417.60 | $555.20 |
| 69 | $157.83 | $193.60 | $219.83 | $238.55 | $344.10 | $226.30 | $288.30 | $336.35 | $379.75 | $503.75 | $260.40 | $333.25 | $389.05 | $438.65 | $581.25 |
| 70 | $171.00 | $216.00 | $242.25 | $266.57 | $375.00 | $241.50 | $300.00 | $360.00 | $408.00 | $541.50 | $274.50 | $352.50 | $411.00 | $465.00 | $618.00 |
| 71 | $188.50 | $234.90 | $271.15 | $299.65 | $407.45 | $262.45 | $332.05 | $388.60 | $439.35 | $582.90 | $297.25 | $377.00 | $440.80 | $495.90 | $661.20 |
| 72 | $203.00 | $256.20 | $295.40 | $327.60 | $442.40 | $281.40 | $361.20 | $420.00 | $471.80 | $630.00 | $316.40 | $406.00 | $473.20 | $530.60 | $707.00 |
| 73 | $222.75 | $278.10 | $321.30 | $357.75 | $480.60 | $306.45 | $387.45 | $454.95 | $511.65 | $679.05 | $340.20 | $434.70 | $507.60 | $569.70 | $758.70 |
| 74 | $241.80 | $302.90 | $348.40 | $388.70 | $525.20 | $328.90 | $419.60 | $488.80 | $551.20 | $735.80 | $364.00 | $464.10 | $539.50 | $611.00 | $813.80 |
| 75 | $262.50 | $330.00 | $382.50 | $425.00 | $572.50 | $353.75 | $451.25 | $528.75 | $595.00 | $792.50 | $387.50 | $495.00 | $580.00 | $653.75 | $868.75 |
| 76 | $286.80 | $360.00 | $418.80 | $466.80 | $628.80 | $379.20 | $483.60 | $571.20 | $643.20 | $855.60 | $412.80 | $528.00 | $620.40 | $700.80 | $931.20 |
| 77 | $320.96 | $404.74 | $470.82 | $527.46 | $705.64 | $418.90 | $535.72 | $631.30 | $717.44 | $947.54 | $450.76 | $578.20 | $680.86 | $771.72 | $1,019.52 |
| 78 | $361.08 | $456.66 | $534.54 | $598.26 | $801.22 | $464.92 | $597.08 | $706.82 | $802.40 | $1,059.64 | $495.60 | $638.38 | $755.20 | $856.68 | $1,133.98 |
| 79 | $402.38 | $510.94 | $598.26 | $671.42 | $897.98 | $510.94 | $658.44 | $781.16 | $888.54 | $1,172.92 | $542.80 | $700.92 | $829.54 | $942.82 | $1,246.08 |
| 80 | $442.50 | $562.86 | $660.80 | $741.04 | $990.00 | $555.78 | $717.44 | $853.14 | $968.78 | $1,277.94 | $586.46 | $758.74 | $901.52 | $1,024.24 | $1,351.10 |
| 81 | $481.44 | $612.42 | $717.44 | $805.94 | $1,077.34 | $598.26 | $771.72 | $915.68 | $1,040.76 | $1,374.70 | $628.94 | $814.20 | $965.24 | $1,096.22 | $1,449.04 |
| 82 | $518.02 | $659.62 | $774.08 | $868.48 | $1,159.94 | $637.20 | $823.64 | $977.04 | $1,109.20 | $1,463.20 | $670.24 | $866.12 | $1,027.78 | $1,165.84 | $1,539.90 |
| 83 | $555.78 | $708.00 | $829.54 | $931.02 | $1,244.90 | $677.32 | $874.38 | $1,036.04 | $1,175.28 | $1,554.06 | $710.36 | $918.04 | $1,087.96 | $1,234.28 | $1,631.94 |
| 84 | $597.08 | $759.92 | $890.90 | $998.28 | $1,334.58 | $720.98 | $928.66 | $1,099.76 | $1,246.08 | $1,647.28 | $754.02 | $972.32 | $1,152.86 | $1,306.26 | $1,726.34 |
| 85 | $643.10 | $817.74 | $958.16 | $1,074.18 | $1,437.24 | $768.18 | $987.66 | $1,168.20 | $1,325.14 | $1,753.48 | $802.40 | $1,033.68 | $1,222.48 | $1,385.32 | $1,834.90 |
| 86 | $691.48 | $881.46 | $1,032.50 | $1,157.50 | $1,548.16 | $816.56 | $1,051.38 | $1,242.54 | $1,407.74 | $1,864.40 | $850.78 | $1,097.40 | $1,296.82 | $1,467.92 | $1,945.82 |
| 87 | $744.58 | $948.72 | $1,111.56 | $1,247.26 | $1,666.16 | $869.66 | $1,118.64 | $1,321.60 | $1,497.42 | $1,982.40 | $903.88 | $1,164.66 | $1,375.88 | $1,557.60 | $2,063.82 |
| 88 | $802.40 | $1,021.88 | $1,196.52 | $1,341.66 | $1,793.60 | $927.48 | $1,191.80 | $1,406.56 | $1,591.82 | $2,109.84 | $961.70 | $1,237.82 | $1,460.84 | $1,652.00 | $2,191.26 |
| 89 | $863.76 | $1,099.76 | $1,287.38 | $1,444.32 | $1,932.84 | $988.84 | $1,269.68 | $1,497.42 | $1,694.48 | $2,249.08 | $1,023.06 | $1,315.70 | $1,551.70 | $1,754.66 | $2,330.50 |
| 90 | $932.20 | $1,184.72 | $1,388.86 | $1,557.60 | $2,083.88 | $1,057.28 | $1,354.64 | $1,598.90 | $1,807.76 | $2,400.12 | $1,091.50 | $1,400.66 | $1,653.18 | $1,867.94 | $2,481.54 |
| 91 | $1,003.00 | $1,279.12 | $1,496.24 | $1,679.14 | $2,245.54 | $1,128.08 | $1,449.04 | $1,706.28 | $1,929.30 | $2,561.78 | $1,162.30 | $1,495.06 | $1,760.56 | $1,989.48 | $2,643.20 |
| 92 | $1,079.70 | $1,375.88 | $1,610.70 | $1,807.76 | $2,416.64 | $1,204.78 | $1,545.80 | $1,820.74 | $2,057.92 | $2,732.88 | $1,239.00 | $1,591.82 | $1,875.02 | $2,118.10 | $2,814.30 |
| 93 | $1,163.48 | $1,480.90 | $1,734.60 | $1,945.82 | $2,600.72 | $1,288.56 | $1,650.82 | $1,944.64 | $2,195.98 | $2,916.96 | $1,322.78 | $1,696.84 | $1,998.92 | $2,256.16 | $2,998.38 |
| 94 | $1,253.16 | $1,594.18 | $1,867.94 | $2,094.50 | $2,801.32 | $1,378.24 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,412.46 | $1,810.12 | $2,132.26 | $2,404.84 | $3,198.98 |
| 95 | $1,349.92 | $1,718.08 | $2,014.26 | $2,259.70 | $3,020.80 | $1,475.00 | $1,888.00 | $2,224.30 | $2,509.86 | $3,337.04 | $1,509.22 | $1,934.02 | $2,278.58 | $2,570.04 | $3,418.46 |

Discounts Available:
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**6073-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 30 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 31 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $96.02 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 32 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $98.85 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 33 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $42.86 | $51.92 | $61.36 | $67.26 | $104.49 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 34 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $42.86 | $51.92 | $62.58 | $67.26 | $110.14 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 35 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $45.54 | $53.39 | $62.58 | $67.26 | $112.97 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 36 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $48.22 | $56.06 | $65.30 | $69.65 | $118.62 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 37 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $50.90 | $58.73 | $70.74 | $72.33 | $124.26 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 38 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $50.90 | $61.40 | $73.46 | $75.00 | $129.91 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 39 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $53.58 | $64.07 | $76.18 | $80.36 | $138.38 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 40 | $28.32 | $36.58 | $41.30 | $46.02 | $62.54 | $55.75 | $69.16 | $78.13 | $83.74 | $144.51 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 41 | $28.32 | $36.58 | $41.30 | $46.02 | $62.54 | $58.66 | $72.22 | $81.15 | $86.79 | $150.53 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 42 | $30.73 | $37.22 | $41.34 | $46.02 | $62.54 | $58.92 | $75.30 | $84.20 | $92.59 | $156.58 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 43 | $30.95 | $37.46 | $44.21 | $47.26 | $65.11 | $61.87 | $78.40 | $90.00 | $95.70 | $162.65 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 44 | $31.18 | $40.41 | $44.51 | $47.57 | $68.12 | $64.84 | $81.53 | $93.10 | $98.83 | $166.00 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 45 | $32.40 | $40.09 | $46.91 | $50.01 | $70.27 | $69.34 | $83.69 | $95.39 | $102.05 | $173.41 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 46 | $35.35 | $43.05 | $47.23 | $52.99 | $73.27 | $69.64 | $89.63 | $101.25 | $105.16 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 47 | $35.60 | $43.33 | $50.18 | $56.00 | $76.29 | $72.75 | $92.80 | $104.41 | $111.00 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 48 | $35.86 | $46.34 | $53.18 | $56.37 | $79.32 | $75.88 | $96.00 | $110.35 | $116.89 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 49 | $38.89 | $46.65 | $53.53 | $59.44 | $85.21 | $78.00 | $102.00 | $113.57 | $120.09 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 50 | $39.89 | $48.82 | $57.17 | $62.79 | $88.16 | $82.72 | $103.59 | $119.97 | $128.09 | $192.00 | $110.00 | $150.00 | $172.00 | $194.00 | $258.00 |
| 51 | $42.63 | $51.57 | $61.41 | $65.64 | $93.45 | $85.58 | $106.23 | $127.38 | $135.46 | $198.00 | $122.00 | $154.00 | $178.00 | $198.00 | $264.00 |
| 52 | $42.55 | $52.99 | $59.82 | $69.63 | $98.74 | $92.90 | $113.90 | $126.09 | $140.78 | $204.00 | $124.00 | $158.00 | $180.00 | $206.00 | $270.00 |
| 53 | $45.33 | $55.82 | $64.07 | $69.78 | $104.03 | $95.82 | $119.42 | $135.71 | $146.45 | $210.00 | $128.00 | $162.00 | $186.00 | $208.00 | $276.00 |
| 54 | $45.29 | $57.24 | $64.19 | $72.44 | $109.33 | $98.39 | $122.14 | $141.35 | $151.86 | $218.00 | $130.00 | $168.00 | $190.00 | $214.00 | $284.00 |
| 55 | $48.10 | $60.15 | $67.12 | $75.42 | $116.22 | $104.00 | $130.01 | $145.06 | $157.60 | $226.00 | $132.00 | $170.00 | $192.00 | $218.00 | $292.00 |
| 56 | $52.32 | $62.68 | $73.64 | $80.57 | $127.32 | $110.00 | $135.24 | $155.91 | $165.57 | $240.00 | $138.00 | $176.00 | $206.00 | $226.00 | $306.00 |
| 57 | $56.25 | $67.79 | $75.98 | $86.90 | $136.18 | $115.93 | $140.22 | $161.64 | $174.92 | $256.00 | $146.00 | $184.00 | $214.00 | $240.00 | $324.00 |
| 58 | $58.43 | $71.51 | $82.58 | $93.57 | $143.47 | $120.77 | $145.01 | $170.58 | $184.60 | $272.00 | $154.00 | $196.00 | $226.00 | $254.00 | $338.00 |
| 59 | $63.91 | $78.12 | $88.96 | $99.73 | $156.58 | $126.06 | $158.61 | $178.10 | $195.57 | $296.00 | $160.00 | $208.00 | $240.00 | $271.08 | $362.00 |
| 60 | $66.21 | $86.22 | $94.02 | $106.24 | $166.52 | $131.08 | $167.09 | $185.75 | $205.08 | $314.00 | $172.00 | $224.00 | $252.00 | $277.79 | $382.00 |
| 61 | $72.85 | $91.23 | $104.79 | $115.38 | $180.03 | $140.43 | $177.29 | $201.14 | $216.66 | $327.60 | $179.40 | $230.10 | $265.20 | $289.54 | $399.75 |
| 62 | $78.11 | $97.78 | $108.26 | $121.82 | $194.92 | $148.27 | $185.75 | $214.11 | $227.80 | $342.00 | $184.30 | $235.60 | $273.60 | $304.18 | $412.30 |
| 63 | $87.80 | $105.78 | $119.16 | $132.53 | $203.09 | $160.95 | $197.59 | $226.03 | $243.81 | $355.20 | $190.55 | $249.75 | $284.90 | $319.47 | $427.35 |
| 64 | $94.34 | $112.16 | $129.68 | $140.26 | $220.41 | $169.20 | $209.49 | $241.51 | $258.31 | $370.80 | $199.80 | $255.60 | $297.00 | $333.00 | $442.80 |
| 65 | $102.38 | $121.22 | $138.56 | $152.11 | $236.05 | $173.25 | $224.00 | $257.44 | $275.47 | $388.50 | $206.50 | $266.00 | $309.75 | $344.75 | $462.00 |
| 66 | $111.18 | $132.65 | $152.61 | $167.33 | $254.66 | $181.90 | $232.90 | $272.00 | $297.78 | $406.30 | $214.20 | $275.40 | $321.30 | $362.10 | $479.40 |
| 67 | $122.91 | $148.44 | $166.65 | $183.75 | $279.38 | $189.75 | $244.20 | $287.15 | $319.68 | $425.70 | $221.10 | $287.10 | $330.00 | $372.90 | $498.30 |
| 68 | $134.33 | $165.11 | $183.04 | $201.34 | $299.20 | $196.80 | $256.00 | $296.00 | $334.40 | $443.20 | $228.80 | $297.60 | $342.40 | $388.80 | $515.20 |
| 69 | $145.45 | $180.10 | $203.60 | $221.31 | $320.85 | $207.70 | $269.70 | $313.10 | $353.40 | $469.65 | $240.25 | $310.00 | $361.15 | $406.10 | $540.95 |
| 70 | $159.00 | $201.00 | $224.74 | $246.51 | $346.50 | $223.50 | $286.50 | $334.50 | $376.50 | $501.00 | $255.00 | $328.50 | $382.50 | $432.00 | $573.00 |
| 71 | $172.55 | $218.95 | $252.30 | $278.14 | $378.45 | $240.70 | $310.30 | $362.50 | $407.45 | $542.30 | $271.15 | $350.90 | $410.35 | $461.10 | $614.80 |
| 72 | $187.60 | $239.40 | $274.40 | $306.60 | $411.60 | $260.40 | $336.00 | $392.00 | $442.40 | $585.20 | $291.20 | $378.00 | $439.60 | $495.60 | $659.40 |
| 73 | $203.85 | $260.55 | $298.35 | $332.10 | $448.20 | $279.45 | $364.50 | $421.20 | $476.55 | $634.50 | $311.85 | $406.35 | $471.15 | $530.55 | $706.05 |
| 74 | $222.30 | $283.40 | $326.30 | $362.70 | $487.50 | $302.90 | $392.60 | $456.30 | $514.80 | $683.80 | $334.10 | $435.50 | $505.70 | $570.70 | $756.60 |
| 75 | $242.50 | $310.00 | $356.25 | $396.25 | $533.75 | $325.00 | $422.50 | $492.50 | $556.25 | $738.75 | $356.25 | $465.00 | $540.00 | $610.00 | $810.00 |
| 76 | $264.00 | $338.40 | $390.00 | $435.60 | $584.40 | $350.40 | $456.00 | $531.60 | $601.20 | $796.80 | $379.20 | $495.60 | $578.40 | $654.00 | $866.40 |
| 77 | $293.82 | $378.78 | $438.96 | $490.88 | $658.44 | $383.50 | $502.68 | $590.00 | $667.88 | $883.82 | $413.00 | $542.80 | $634.84 | $719.80 | $953.44 |
| 78 | $331.58 | $428.34 | $496.78 | $556.96 | $746.94 | $435.98 | $560.50 | $657.26 | $746.94 | $988.84 | $456.66 | $599.44 | $703.28 | $798.86 | $1,057.28 |
| 79 | $370.52 | $479.08 | $556.96 | $624.22 | $835.44 | $470.62 | $618.32 | $728.06 | $827.18 | $1,092.68 | $499.14 | $657.26 | $774.08 | $877.92 | $1,159.94 |
| 80 | $405.92 | $528.64 | $614.78 | $689.12 | $922.76 | $509.76 | $673.78 | $794.14 | $900.34 | $1,191.80 | $539.26 | $712.72 | $838.98 | $952.26 | $1,260.24 |
| 81 | $441.32 | $573.48 | $669.06 | $750.48 | $1,001.88 | $548.70 | $724.52 | $854.32 | $969.96 | $1,279.12 | $578.20 | $763.46 | $900.34 | $1,021.88 | $1,348.74 |
| 82 | $476.72 | $618.32 | $718.62 | $807.12 | $1,079.70 | $587.64 | $772.90 | $908.60 | $1,031.32 | $1,364.08 | $617.14 | $813.02 | $954.62 | $1,084.42 | $1,434.88 |
| 83 | $509.76 | $663.16 | $772.90 | $866.12 | $1,157.58 | $621.86 | $820.10 | $965.24 | $1,095.04 | $1,446.68 | $652.54 | $861.40 | $1,014.80 | $1,149.32 | $1,519.84 |
| 84 | $547.52 | $711.54 | $828.36 | $929.84 | $1,242.54 | $660.80 | $869.66 | $1,023.06 | $1,161.12 | $1,535.18 | $692.66 | $913.32 | $1,072.62 | $1,216.58 | $1,609.52 |
| 85 | $588.82 | $765.82 | $892.08 | $999.46 | $1,336.94 | $703.28 | $925.12 | $1,089.14 | $1,233.10 | $1,633.12 | $735.14 | $969.96 | $1,138.70 | $1,289.74 | $1,708.64 |
| 86 | $636.02 | $826.00 | $960.52 | $1,077.34 | $1,440.78 | $750.48 | $985.30 | $1,157.58 | $1,310.98 | $1,736.96 | $782.34 | $1,030.14 | $1,207.14 | $1,367.62 | $1,812.48 |
| 87 | $684.40 | $887.36 | $1,034.86 | $1,159.94 | $1,551.70 | $798.86 | $1,046.66 | $1,231.92 | $1,393.58 | $1,847.88 | $830.72 | $1,091.50 | $1,281.48 | $1,450.22 | $1,923.40 |
| 88 | $736.32 | $955.80 | $1,113.92 | $1,248.44 | $1,669.70 | $850.78 | $1,115.10 | $1,310.98 | $1,482.08 | $1,965.88 | $882.64 | $1,159.94 | $1,360.54 | $1,538.72 | $2,041.40 |
| 89 | $792.96 | $1,028.96 | $1,198.88 | $1,345.20 | $1,798.32 | $907.42 | $1,188.26 | $1,395.94 | $1,578.84 | $2,094.50 | $939.28 | $1,233.10 | $1,445.50 | $1,635.48 | $2,170.02 |
| 90 | $855.50 | $1,110.38 | $1,293.28 | $1,450.22 | $1,938.74 | $969.96 | $1,269.68 | $1,490.34 | $1,683.86 | $2,234.92 | $1,001.82 | $1,314.52 | $1,539.90 | $1,740.50 | $2,310.44 |
| 91 | $921.58 | $1,196.52 | $1,392.40 | $1,562.32 | $2,089.78 | $1,036.04 | $1,355.82 | $1,589.46 | $1,795.96 | $2,385.96 | $1,067.90 | $1,400.66 | $1,639.02 | $1,852.60 | $2,461.48 |
| 92 | $991.20 | $1,287.38 | $1,499.78 | $1,682.68 | $2,249.08 | $1,105.66 | $1,446.68 | $1,696.84 | $1,916.32 | $2,545.26 | $1,137.52 | $1,491.52 | $1,746.40 | $1,972.96 | $2,620.78 |
| 93 | $1,067.90 | $1,386.50 | $1,614.24 | $1,811.30 | $2,421.36 | $1,182.36 | $1,545.80 | $1,811.30 | $2,044.94 | $2,717.54 | $1,214.22 | $1,590.64 | $1,860.86 | $2,101.58 | $2,793.06 |
| 94 | $1,150.50 | $1,492.70 | $1,738.14 | $1,949.36 | $2,607.80 | $1,264.96 | $1,652.00 | $1,935.20 | $2,183.00 | $2,903.98 | $1,296.82 | $1,696.84 | $1,984.76 | $2,239.64 | $2,979.50 |
| 95 | $1,240.18 | $1,609.52 | $1,873.84 | $2,102.76 | $2,811.94 | $1,354.64 | $1,768.82 | $2,070.90 | $2,336.40 | $3,108.12 | $1,386.50 | $1,813.66 | $2,120.46 | $2,393.04 | $3,183.64 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 30 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 31 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $107.10 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 32 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $110.25 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 33 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $48.98 | $60.18 | $68.44 | $75.52 | $116.55 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 34 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $48.98 | $60.18 | $69.80 | $75.52 | $122.85 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 35 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $52.05 | $61.88 | $69.80 | $75.52 | $126.00 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 36 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $55.11 | $64.98 | $72.84 | $78.20 | $132.30 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 37 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $58.17 | $68.07 | $78.90 | $81.21 | $138.60 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 38 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $58.17 | $71.16 | $81.94 | $84.22 | $144.90 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 39 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $61.23 | $74.26 | $84.97 | $90.23 | $154.35 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 40 | $34.22 | $40.12 | $48.38 | $51.92 | $69.62 | $66.30 | $76.37 | $89.49 | $94.72 | $161.92 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 41 | $34.22 | $40.12 | $48.38 | $51.92 | $69.62 | $69.76 | $79.74 | $92.96 | $98.18 | $168.66 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 42 | $37.14 | $40.82 | $48.42 | $51.92 | $69.62 | $70.07 | $83.14 | $96.45 | $104.73 | $175.44 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 43 | $37.40 | $41.09 | $51.79 | $53.32 | $72.49 | $73.57 | $86.57 | $103.09 | $108.25 | $182.25 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 44 | $37.67 | $44.32 | $52.14 | $53.67 | $75.83 | $77.11 | $90.02 | $106.64 | $111.80 | $186.00 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 45 | $37.38 | $43.74 | $53.25 | $57.33 | $80.31 | $80.01 | $91.90 | $106.90 | $116.40 | $197.32 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 46 | $40.79 | $46.96 | $53.61 | $60.74 | $83.74 | $80.36 | $98.42 | $113.47 | $119.95 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 47 | $41.08 | $47.27 | $56.96 | $64.20 | $87.19 | $83.94 | $101.90 | $117.01 | $126.61 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 48 | $41.37 | $50.56 | $60.36 | $64.62 | $90.66 | $87.55 | $105.41 | $123.67 | $133.32 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 49 | $44.88 | $50.89 | $60.77 | $68.14 | $97.39 | $90.00 | $112.00 | $127.28 | $136.98 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 50 | $45.39 | $55.60 | $65.53 | $72.34 | $99.54 | $95.89 | $116.54 | $136.84 | $147.66 | $220.00 | $134.00 | $170.00 | $198.00 | $222.00 | $294.00 |
| 51 | $48.32 | $58.54 | $68.55 | $75.42 | $106.59 | $98.89 | $119.05 | $144.49 | $153.52 | $228.00 | $138.00 | $174.00 | $200.00 | $224.00 | $302.00 |
| 52 | $48.04 | $59.78 | $69.34 | $77.99 | $112.21 | $104.51 | $127.18 | $148.34 | $158.83 | $234.00 | $140.00 | $178.00 | $208.00 | $230.00 | $306.00 |
| 53 | $50.99 | $62.80 | $72.42 | $79.35 | $119.33 | $107.55 | $132.90 | $154.83 | $166.58 | $242.00 | $144.00 | $182.00 | $210.00 | $234.00 | $316.00 |
| 54 | $50.78 | $64.05 | $72.38 | $80.64 | $124.94 | $109.96 | $137.40 | $160.71 | $170.16 | $248.00 | $146.00 | $188.00 | $214.00 | $240.00 | $322.00 |
| 55 | $56.58 | $67.14 | $76.91 | $86.60 | $133.73 | $122.00 | $145.77 | $166.62 | $178.00 | $260.00 | $154.00 | $190.00 | $220.00 | $248.00 | $334.00 |
| 56 | $59.59 | $72.43 | $83.55 | $93.29 | $143.65 | $126.00 | $156.80 | $175.16 | $189.75 | $270.00 | $160.00 | $200.00 | $232.00 | $260.00 | $346.00 |
| 57 | $63.46 | $77.68 | $87.03 | $98.11 | $154.01 | $129.68 | $161.35 | $184.46 | $198.61 | $292.00 | $168.00 | $212.00 | $244.00 | $272.00 | $366.00 |
| 58 | $65.38 | $81.14 | $95.18 | $107.75 | $164.42 | $134.19 | $165.46 | $193.08 | $211.74 | $310.00 | $176.00 | $224.00 | $258.00 | $288.00 | $384.00 |
| 59 | $75.53 | $89.28 | $101.47 | $112.20 | $175.95 | $147.07 | $179.14 | $205.64 | $218.47 | $332.00 | $188.00 | $236.00 | $274.00 | $304.96 | $410.00 |
| 60 | $77.48 | $96.12 | $107.84 | $120.03 | $189.16 | $151.68 | $185.26 | $214.60 | $231.14 | $356.00 | $198.00 | $248.00 | $288.00 | $312.51 | $434.00 |
| 61 | $84.28 | $102.45 | $120.36 | $130.68 | $202.74 | $162.60 | $197.19 | $227.84 | $245.66 | $372.45 | $206.70 | $257.40 | $302.25 | $327.39 | $450.45 |
| 62 | $91.13 | $112.16 | $123.53 | $138.62 | $221.35 | $174.22 | $212.80 | $242.66 | $265.40 | $387.60 | $214.70 | $269.80 | $311.60 | $345.49 | $467.40 |
| 63 | $99.92 | $118.64 | $134.77 | $149.45 | $230.72 | $183.15 | $222.52 | $257.82 | $270.01 | $403.30 | $220.15 | $277.50 | $321.90 | $359.86 | $482.85 |
| 64 | $107.82 | $127.98 | $146.97 | $158.49 | $251.66 | $190.80 | $237.66 | $275.00 | $291.64 | $421.20 | $228.60 | $289.80 | $336.60 | $376.20 | $504.00 |
| 65 | $117.66 | $138.34 | $155.53 | $171.83 | $266.77 | $197.75 | $253.75 | $288.54 | $311.97 | $439.25 | $234.50 | $302.75 | $348.25 | $390.25 | $521.50 |
| 66 | $127.93 | $148.51 | $172.77 | $188.60 | $288.51 | $210.80 | $263.50 | $307.00 | $333.98 | $459.00 | $246.50 | $309.40 | $363.80 | $408.00 | $544.00 |
| 67 | $140.02 | $166.25 | $190.04 | $206.71 | $316.74 | $216.15 | $273.90 | $321.75 | $359.23 | $481.80 | $254.10 | $321.75 | $374.55 | $420.75 | $562.65 |
| 68 | $153.08 | $184.80 | $208.14 | $225.79 | $339.20 | $225.60 | $286.40 | $332.80 | $376.00 | $502.40 | $262.40 | $332.80 | $388.80 | $436.80 | $584.00 |
| 69 | $167.12 | $201.11 | $230.15 | $250.05 | $362.70 | $238.70 | $299.15 | $353.40 | $399.90 | $531.65 | $274.35 | $347.20 | $407.65 | $458.80 | $610.70 |
| 70 | $181.50 | $226.50 | $255.38 | $279.47 | $393.00 | $256.50 | $324.00 | $379.50 | $427.50 | $568.50 | $291.00 | $370.50 | $432.00 | $487.50 | $649.50 |
| 71 | $195.75 | $247.95 | $285.65 | $313.98 | $427.75 | $272.60 | $352.25 | $408.90 | $459.65 | $613.35 | $308.85 | $397.30 | $462.55 | $522.00 | $694.55 |
| 72 | $214.20 | $267.40 | $309.40 | $344.40 | $464.80 | $296.80 | $376.60 | $441.00 | $497.00 | $662.20 | $333.20 | $422.80 | $495.60 | $558.60 | $743.40 |
| 73 | $233.55 | $291.60 | $337.50 | $373.95 | $504.90 | $321.30 | $407.70 | $476.55 | $535.95 | $714.15 | $356.40 | $454.95 | $531.90 | $596.70 | $796.50 |
| 74 | $254.80 | $317.20 | $367.90 | $409.50 | $551.20 | $345.80 | $439.40 | $514.80 | $581.10 | $773.50 | $382.20 | $486.20 | $569.40 | $640.90 | $854.10 |
| 75 | $276.25 | $346.25 | $401.25 | $447.50 | $601.25 | $371.25 | $472.50 | $553.75 | $626.25 | $831.25 | $407.50 | $520.00 | $607.50 | $686.25 | $912.50 |
| 76 | $301.20 | $379.20 | $439.20 | $489.60 | $658.80 | $398.40 | $510.00 | $598.80 | $675.60 | $897.60 | $433.20 | $554.40 | $650.40 | $734.40 | $976.80 |
| 77 | $335.12 | $424.80 | $494.42 | $553.42 | $741.04 | $437.78 | $562.86 | $663.16 | $751.66 | $995.92 | $472.00 | $606.52 | $715.08 | $809.48 | $1,070.26 |
| 78 | $378.78 | $480.26 | $560.50 | $627.76 | $841.34 | $466.16 | $627.76 | $741.04 | $842.52 | $1,112.74 | $520.38 | $671.42 | $792.96 | $899.16 | $1,190.62 |
| 79 | $423.62 | $536.90 | $627.76 | $703.28 | $942.82 | $538.08 | $692.66 | $820.10 | $931.02 | $1,230.74 | $569.94 | $735.14 | $870.84 | $987.66 | $1,307.44 |
| 80 | $464.92 | $592.36 | $692.66 | $777.62 | $1,040.76 | $584.10 | $755.20 | $894.44 | $1,015.98 | $1,342.84 | $617.14 | $798.86 | $946.36 | $1,074.98 | $1,419.54 |
| 81 | $505.04 | $644.28 | $754.02 | $846.06 | $1,130.44 | $626.58 | $811.84 | $961.70 | $1,092.68 | $1,443.14 | $660.80 | $855.50 | $1,013.62 | $1,151.68 | $1,519.84 |
| 82 | $543.98 | $692.66 | $813.02 | $909.78 | $1,217.76 | $670.24 | $864.94 | $1,025.42 | $1,163.48 | $1,537.54 | $703.28 | $909.78 | $1,079.70 | $1,222.48 | $1,616.60 |
| 83 | $584.10 | $742.22 | $870.84 | $975.86 | $1,305.26 | $712.72 | $915.68 | $1,087.96 | $1,233.10 | $1,630.76 | $746.94 | $962.88 | $1,141.06 | $1,294.46 | $1,712.18 |
| 84 | $626.58 | $798.86 | $934.56 | $1,049.02 | $1,401.84 | $755.20 | $977.04 | $1,154.04 | $1,309.80 | $1,729.88 | $792.96 | $1,023.06 | $1,209.50 | $1,371.16 | $1,813.66 |
| 85 | $673.78 | $857.86 | $1,004.18 | $1,128.08 | $1,508.04 | $803.58 | $1,037.22 | $1,226.02 | $1,390.04 | $1,840.80 | $840.16 | $1,083.24 | $1,281.48 | $1,454.94 | $1,923.40 |
| 86 | $726.88 | $923.94 | $1,084.42 | $1,216.54 | $1,624.86 | $856.68 | $1,103.30 | $1,306.26 | $1,478.54 | $1,957.62 | $893.26 | $1,149.32 | $1,361.72 | $1,543.44 | $2,040.22 |
| 87 | $782.34 | $995.92 | $1,165.84 | $1,308.62 | $1,749.94 | $912.14 | $1,175.28 | $1,387.68 | $1,570.58 | $2,082.70 | $948.72 | $1,221.30 | $1,443.14 | $1,635.48 | $2,165.30 |
| 88 | $842.52 | $1,071.44 | $1,255.52 | $1,408.92 | $1,883.28 | $972.32 | $1,250.80 | $1,477.36 | $1,670.88 | $2,216.04 | $1,008.90 | $1,296.82 | $1,532.82 | $1,735.78 | $2,298.64 |
| 89 | $907.42 | $1,154.04 | $1,351.10 | $1,517.48 | $2,027.24 | $1,037.22 | $1,333.40 | $1,572.94 | $1,779.44 | $2,360.00 | $1,073.80 | $1,379.42 | $1,628.40 | $1,844.34 | $2,442.60 |
| 90 | $977.04 | $1,244.90 | $1,457.30 | $1,635.48 | $2,187.72 | $1,106.84 | $1,424.26 | $1,679.14 | $1,897.44 | $2,520.48 | $1,143.42 | $1,470.28 | $1,734.60 | $1,962.34 | $2,603.08 |
| 91 | $1,053.74 | $1,341.66 | $1,570.58 | $1,762.92 | $2,357.64 | $1,183.54 | $1,521.02 | $1,792.42 | $2,024.88 | $2,690.40 | $1,220.12 | $1,567.04 | $1,847.88 | $2,089.78 | $2,773.00 |
| 92 | $1,133.98 | $1,444.32 | $1,690.94 | $1,897.44 | $2,535.82 | $1,263.78 | $1,623.68 | $1,912.78 | $2,159.40 | $2,868.58 | $1,300.36 | $1,669.70 | $1,968.24 | $2,224.30 | $2,951.18 |
| 93 | $1,220.12 | $1,554.06 | $1,820.74 | $2,041.40 | $2,730.52 | $1,349.92 | $1,733.42 | $2,042.58 | $2,303.36 | $3,063.28 | $1,386.50 | $1,779.44 | $2,098.04 | $2,368.26 | $3,145.88 |
| 94 | $1,313.34 | $1,673.24 | $1,959.98 | $2,198.34 | $2,940.56 | $1,443.14 | $1,852.60 | $2,181.82 | $2,460.30 | $3,273.32 | $1,479.72 | $1,898.62 | $2,237.28 | $2,525.20 | $3,355.92 |
| 95 | $1,417.18 | $1,804.22 | $2,114.56 | $2,371.80 | $3,170.66 | $1,546.98 | $1,983.58 | $2,336.40 | $2,633.76 | $3,503.42 | $1,583.56 | $2,029.60 | $2,391.86 | $2,698.66 | $3,586.02 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 30 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 31 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $97.25 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 32 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $100.11 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 33 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $42.86 | $51.92 | $62.54 | $69.62 | $105.83 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 34 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $42.86 | $51.92 | $63.78 | $69.62 | $111.55 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 35 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $45.54 | $53.39 | $63.78 | $69.62 | $114.42 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 36 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $48.22 | $56.06 | $66.56 | $72.09 | $120.14 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 37 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $50.90 | $58.73 | $72.10 | $74.86 | $125.86 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 38 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $50.90 | $61.40 | $74.88 | $77.64 | $131.58 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 39 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $53.58 | $64.07 | $77.65 | $83.18 | $140.16 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 40 | $29.50 | $36.58 | $41.30 | $47.20 | $62.54 | $57.26 | $69.16 | $78.13 | $85.11 | $144.51 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 41 | $29.50 | $36.58 | $41.30 | $47.20 | $62.54 | $60.25 | $72.22 | $81.15 | $88.22 | $150.53 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 42 | $32.01 | $37.22 | $41.34 | $47.20 | $62.54 | $60.51 | $75.30 | $84.20 | $94.11 | $156.58 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 43 | $32.24 | $37.46 | $44.21 | $48.47 | $65.11 | $63.54 | $78.40 | $90.00 | $97.27 | $162.65 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 44 | $32.47 | $40.41 | $44.51 | $48.79 | $68.12 | $66.59 | $81.53 | $93.10 | $100.45 | $166.00 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 45 | $32.40 | $40.09 | $46.91 | $51.23 | $70.27 | $71.12 | $83.69 | $95.39 | $103.64 | $173.41 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 46 | $35.35 | $43.05 | $47.23 | $54.28 | $73.27 | $71.43 | $89.63 | $101.25 | $106.80 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 47 | $35.60 | $43.33 | $50.18 | $57.37 | $76.29 | $74.61 | $92.80 | $104.41 | $112.73 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 48 | $35.86 | $46.34 | $53.18 | $57.74 | $79.32 | $77.82 | $96.00 | $110.35 | $118.71 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 49 | $38.89 | $46.65 | $53.53 | $60.89 | $85.21 | $80.00 | $102.00 | $113.57 | $121.97 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $62.79 | $89.58 | $82.72 | $103.59 | $121.84 | $128.09 | $194.00 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 51 | $44.05 | $51.57 | $61.41 | $65.64 | $94.91 | $87.48 | $106.23 | $127.38 | $135.46 | $200.00 | $124.00 | $154.00 | $178.00 | $200.00 | $268.00 |
| 52 | $43.92 | $54.35 | $61.18 | $69.63 | $100.24 | $94.83 | $117.69 | $127.94 | $142.59 | $208.00 | $128.00 | $162.00 | $184.00 | $206.00 | $274.00 |
| 53 | $46.74 | $57.21 | $64.07 | $71.14 | $105.56 | $97.77 | $121.35 | $135.71 | $148.28 | $216.00 | $130.00 | $164.00 | $186.00 | $210.00 | $282.00 |
| 54 | $46.66 | $57.24 | $64.19 | $72.44 | $112.45 | $100.32 | $122.14 | $141.35 | $151.86 | $224.00 | $134.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 55 | $48.10 | $60.15 | $69.92 | $76.82 | $117.81 | $104.00 | $130.01 | $152.90 | $159.46 | $230.00 | $134.00 | $170.00 | $196.00 | $220.00 | $296.00 |
| 56 | $52.32 | $64.07 | $75.05 | $81.98 | $127.32 | $110.00 | $137.20 | $157.84 | $169.29 | $242.00 | $140.00 | $178.00 | $208.00 | $230.00 | $308.00 |
| 57 | $57.69 | $67.79 | $77.36 | $88.30 | $137.80 | $117.89 | $140.22 | $163.55 | $176.74 | $260.00 | $148.00 | $186.00 | $218.00 | $244.00 | $326.00 |
| 58 | $58.43 | $72.89 | $85.38 | $94.99 | $145.08 | $120.77 | $150.59 | $174.33 | $186.41 | $274.00 | $156.00 | $198.00 | $230.00 | $256.00 | $342.00 |
| 59 | $66.81 | $79.52 | $91.74 | $99.73 | $156.58 | $129.88 | $160.48 | $183.61 | $195.57 | $296.00 | $166.00 | $210.00 | $244.00 | $271.08 | $364.00 |
| 60 | $67.61 | $86.22 | $96.78 | $106.24 | $169.76 | $132.95 | $167.09 | $191.16 | $205.08 | $318.00 | $176.00 | $224.00 | $258.00 | $277.79 | $388.00 |
| 61 | $75.71 | $91.23 | $106.20 | $116.77 | $181.65 | $144.12 | $177.29 | $202.92 | $218.37 | $331.50 | $183.30 | $230.10 | $269.10 | $295.22 | $401.70 |
| 62 | $79.56 | $99.22 | $109.65 | $123.22 | $196.57 | $153.83 | $187.55 | $214.11 | $229.50 | $345.80 | $188.10 | $237.50 | $275.50 | $307.94 | $414.20 |
| 63 | $89.32 | $105.78 | $120.58 | $132.53 | $206.34 | $162.80 | $197.59 | $229.56 | $241.50 | $358.90 | $196.10 | $246.05 | $290.45 | $319.47 | $431.05 |
| 64 | $95.84 | $112.16 | $129.68 | $141.66 | $222.06 | $171.00 | $209.49 | $241.51 | $253.08 | $372.60 | $205.20 | $255.60 | $297.00 | $334.80 | $444.60 |
| 65 | $103.91 | $121.22 | $138.56 | $153.52 | $236.05 | $176.75 | $224.00 | $257.44 | $277.13 | $388.50 | $210.00 | $266.00 | $309.75 | $346.50 | $463.75 |
| 66 | $114.23 | $132.65 | $154.05 | $168.74 | $257.89 | $187.00 | $234.60 | $273.70 | $299.43 | $409.70 | $219.30 | $275.40 | $324.70 | $363.80 | $482.80 |
| 67 | $124.47 | $148.44 | $169.58 | $183.75 | $281.01 | $191.40 | $242.55 | $285.45 | $319.68 | $427.35 | $224.40 | $285.45 | $334.95 | $374.55 | $499.95 |
| 68 | $135.89 | $165.11 | $184.52 | $202.78 | $302.40 | $201.60 | $256.00 | $294.40 | $336.00 | $446.40 | $233.60 | $297.60 | $344.00 | $390.40 | $518.40 |
| 69 | $150.10 | $180.10 | $205.07 | $221.31 | $322.40 | $213.90 | $268.15 | $316.20 | $353.40 | $472.75 | $246.45 | $310.00 | $364.25 | $407.65 | $542.50 |
| 70 | $162.00 | $201.00 | $226.20 | $247.94 | $349.50 | $228.00 | $286.50 | $336.00 | $379.50 | $504.00 | $261.00 | $328.50 | $384.00 | $433.50 | $577.50 |
| 71 | $175.45 | $220.40 | $253.75 | $281.01 | $379.90 | $243.60 | $311.75 | $363.95 | $411.80 | $543.75 | $276.95 | $352.35 | $411.80 | $464.00 | $617.70 |
| 72 | $190.40 | $239.40 | $275.80 | $308.00 | $414.40 | $264.60 | $336.00 | $393.40 | $443.80 | $589.40 | $296.80 | $378.00 | $441.00 | $497.00 | $662.20 |
| 73 | $206.55 | $260.55 | $298.35 | $332.10 | $449.55 | $284.85 | $364.50 | $421.20 | $476.55 | $637.20 | $315.90 | $406.35 | $471.15 | $529.20 | $707.40 |
| 74 | $226.20 | $283.40 | $327.60 | $362.70 | $490.10 | $308.10 | $392.60 | $458.90 | $514.80 | $687.70 | $340.60 | $434.20 | $508.30 | $570.70 | $760.50 |
| 75 | $246.25 | $307.50 | $356.25 | $397.50 | $533.75 | $330.00 | $420.00 | $492.50 | $557.50 | $738.75 | $363.75 | $461.25 | $540.00 | $611.25 | $810.00 |
| 76 | $267.60 | $337.20 | $391.20 | $436.80 | $588.00 | $354.00 | $453.60 | $532.80 | $603.60 | $800.40 | $385.20 | $493.20 | $579.60 | $655.20 | $868.80 |
| 77 | $298.54 | $377.60 | $440.14 | $492.06 | $659.62 | $389.40 | $499.14 | $591.18 | $669.06 | $883.82 | $420.08 | $540.44 | $636.02 | $720.98 | $953.44 |
| 78 | $336.30 | $427.16 | $497.96 | $558.14 | $748.12 | $431.28 | $558.14 | $658.44 | $748.12 | $990.02 | $462.56 | $597.08 | $704.46 | $800.04 | $1,058.46 |
| 79 | $376.42 | $477.90 | $559.32 | $626.58 | $838.98 | $477.90 | $617.14 | $730.42 | $829.54 | $1,096.22 | $507.40 | $654.90 | $776.44 | $881.46 | $1,163.48 |
| 80 | $414.18 | $526.28 | $617.14 | $691.48 | $925.12 | $520.38 | $670.24 | $796.50 | $902.70 | $1,194.16 | $548.70 | $709.18 | $841.34 | $954.62 | $1,261.42 |
| 81 | $449.58 | $572.30 | $671.42 | $752.84 | $1,006.54 | $558.14 | $722.16 | $856.68 | $972.32 | $1,283.84 | $588.82 | $761.10 | $903.88 | $1,024.24 | $1,353.46 |
| 82 | $483.80 | $617.14 | $723.34 | $811.84 | $1,084.42 | $595.90 | $770.54 | $913.32 | $1,036.04 | $1,368.80 | $626.58 | $810.66 | $959.34 | $1,089.14 | $1,439.60 |
| 83 | $519.20 | $660.80 | $775.26 | $869.66 | $1,162.30 | $633.66 | $816.56 | $968.78 | $1,098.58 | $1,451.40 | $663.16 | $856.68 | $1,015.98 | $1,152.86 | $1,524.56 |
| 84 | $556.96 | $710.36 | $830.72 | $932.20 | $1,247.26 | $671.42 | $868.48 | $1,025.42 | $1,164.66 | $1,539.90 | $703.28 | $909.78 | $1,074.98 | $1,218.94 | $1,613.06 |
| 85 | $599.44 | $763.46 | $894.44 | $1,004.18 | $1,341.66 | $715.08 | $921.58 | $1,091.50 | $1,237.82 | $1,637.84 | $749.30 | $966.42 | $1,141.06 | $1,294.46 | $1,713.36 |
| 86 | $646.64 | $822.46 | $964.06 | $1,082.06 | $1,445.50 | $762.28 | $980.58 | $1,161.12 | $1,315.70 | $1,741.68 | $796.50 | $1,025.42 | $1,210.68 | $1,372.34 | $1,817.20 |
| 87 | $696.20 | $886.18 | $1,038.40 | $1,165.84 | $1,556.42 | $811.84 | $1,044.30 | $1,235.46 | $1,399.48 | $1,852.60 | $846.06 | $1,089.14 | $1,285.02 | $1,456.12 | $1,928.12 |
| 88 | $749.30 | $952.26 | $1,117.46 | $1,254.34 | $1,675.60 | $864.94 | $1,110.38 | $1,314.52 | $1,487.98 | $1,971.78 | $899.16 | $1,155.22 | $1,364.08 | $1,544.62 | $2,047.30 |
| 89 | $805.94 | $1,026.60 | $1,203.60 | $1,349.92 | $1,805.40 | $921.58 | $1,184.72 | $1,400.66 | $1,583.56 | $2,101.58 | $955.80 | $1,229.56 | $1,450.22 | $1,640.20 | $2,177.10 |
| 90 | $869.66 | $1,106.84 | $1,298.00 | $1,454.94 | $1,945.82 | $985.30 | $1,264.96 | $1,495.06 | $1,688.58 | $2,242.00 | $1,019.52 | $1,309.80 | $1,544.62 | $1,745.22 | $2,317.52 |
| 91 | $938.10 | $1,194.16 | $1,398.30 | $1,569.40 | $2,098.04 | $1,053.74 | $1,352.28 | $1,595.36 | $1,803.04 | $2,394.22 | $1,087.96 | $1,397.12 | $1,644.92 | $1,859.68 | $2,469.74 |
| 92 | $1,010.08 | $1,285.02 | $1,504.50 | $1,688.58 | $2,257.34 | $1,125.72 | $1,443.14 | $1,701.56 | $1,922.22 | $2,553.52 | $1,159.94 | $1,487.98 | $1,751.12 | $1,978.86 | $2,629.04 |
| 93 | $1,086.78 | $1,382.96 | $1,620.14 | $1,817.20 | $2,429.62 | $1,202.42 | $1,541.08 | $1,817.20 | $2,050.84 | $2,725.80 | $1,236.64 | $1,585.92 | $1,866.76 | $2,107.48 | $2,801.32 |
| 94 | $1,169.38 | $1,490.34 | $1,744.04 | $1,957.62 | $2,617.24 | $1,285.02 | $1,648.46 | $1,941.10 | $2,191.26 | $2,913.42 | $1,319.24 | $1,693.30 | $1,990.66 | $2,247.90 | $2,988.94 |
| 95 | $1,261.42 | $1,605.98 | $1,880.92 | $2,111.02 | $2,821.38 | $1,377.06 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,411.28 | $1,808.94 | $2,127.54 | $2,401.30 | $3,193.08 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 30 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 31 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $87.40 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 32 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $89.98 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 33 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $40.41 | $47.20 | $55.46 | $62.54 | $95.12 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 34 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $40.41 | $47.20 | $56.56 | $62.54 | $100.26 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 35 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $42.94 | $48.53 | $56.56 | $62.54 | $102.83 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 36 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $45.46 | $50.96 | $59.02 | $64.76 | $107.97 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 37 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $47.99 | $53.39 | $63.94 | $67.25 | $113.11 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 38 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $47.99 | $55.81 | $66.40 | $69.74 | $118.25 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 39 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $50.51 | $58.24 | $68.86 | $74.72 | $125.97 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 40 | $25.96 | $34.22 | $37.76 | $41.30 | $56.64 | $51.23 | $63.40 | $71.03 | $76.88 | $132.32 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 41 | $25.96 | $34.22 | $37.76 | $41.30 | $56.64 | $53.91 | $66.20 | $73.78 | $79.68 | $137.83 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 42 | $28.17 | $34.82 | $37.79 | $41.30 | $56.64 | $54.14 | $69.02 | $76.54 | $85.00 | $143.37 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 43 | $28.37 | $35.05 | $40.42 | $42.41 | $58.97 | $56.85 | $71.87 | $81.81 | $87.86 | $148.93 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 44 | $28.58 | $37.80 | $40.69 | $42.69 | $61.70 | $59.58 | $74.73 | $84.64 | $90.73 | $152.00 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $47.57 | $65.25 | $65.78 | $73.85 | $87.17 | $97.27 | $161.45 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 46 | $32.63 | $39.13 | $43.40 | $50.40 | $68.04 | $66.07 | $79.08 | $92.52 | $100.23 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 47 | $32.86 | $39.39 | $46.11 | $53.27 | $70.84 | $69.02 | $81.88 | $95.41 | $105.80 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 48 | $33.10 | $42.13 | $48.86 | $53.62 | $73.66 | $71.98 | $84.70 | $100.84 | $111.41 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 49 | $35.90 | $42.41 | $49.19 | $56.54 | $79.13 | $74.00 | $90.00 | $103.78 | $114.46 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 50 | $38.52 | $44.75 | $54.38 | $57.33 | $81.05 | $78.96 | $94.34 | $114.35 | $117.42 | $178.00 | $110.00 | $136.00 | $160.00 | $178.00 | $238.00 |
| 51 | $41.21 | $47.39 | $57.12 | $61.45 | $86.15 | $83.68 | $97.07 | $117.87 | $122.82 | $184.00 | $116.00 | $140.00 | $164.00 | $182.00 | $244.00 |
| 52 | $39.81 | $47.55 | $55.74 | $62.67 | $91.26 | $85.16 | $104.40 | $116.82 | $126.35 | $190.00 | $116.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 53 | $42.49 | $50.24 | $58.50 | $64.30 | $96.38 | $87.99 | $107.86 | $124.24 | $133.63 | $194.00 | $118.00 | $146.00 | $170.00 | $190.00 | $256.00 |
| 54 | $42.54 | $53.15 | $58.73 | $65.61 | $103.08 | $88.74 | $114.50 | $129.73 | $139.06 | $202.00 | $122.00 | $152.00 | $174.00 | $196.00 | $264.00 |
| 55 | $45.27 | $55.95 | $62.93 | $69.84 | $106.66 | $98.00 | $120.16 | $135.26 | $146.48 | $206.00 | $124.00 | $158.00 | $180.00 | $202.00 | $268.00 |
| 56 | $49.41 | $57.11 | $66.56 | $74.91 | $117.53 | $102.00 | $123.48 | $140.52 | $152.54 | $222.00 | $130.00 | $162.00 | $186.00 | $210.00 | $282.00 |
| 57 | $50.48 | $63.56 | $71.83 | $79.89 | $124.83 | $104.14 | $130.62 | $152.13 | $160.35 | $236.00 | $134.00 | $172.00 | $198.00 | $220.00 | $298.00 |
| 58 | $54.25 | $64.63 | $76.98 | $86.48 | $133.79 | $111.18 | $132.00 | $157.46 | $170.12 | $252.00 | $144.00 | $178.00 | $210.00 | $234.00 | $314.00 |
| 59 | $59.55 | $72.54 | $82.01 | $91.42 | $143.67 | $118.42 | $145.55 | $165.24 | $176.19 | $270.00 | $150.00 | $192.00 | $222.00 | $247.16 | $332.00 |
| 60 | $61.98 | $77.74 | $88.49 | $96.58 | $155.21 | $123.59 | $150.75 | $174.93 | $185.96 | $292.00 | $158.00 | $202.00 | $236.00 | $252.71 | $352.00 |
| 61 | $67.14 | $82.81 | $96.29 | $105.65 | $165.43 | $129.34 | $161.01 | $183.34 | $199.60 | $302.25 | $163.80 | $208.65 | $243.75 | $266.83 | $364.65 |
| 62 | $73.77 | $90.59 | $99.93 | $112.02 | $180.05 | $139.00 | $171.32 | $194.49 | $209.10 | $315.40 | $174.80 | $218.50 | $252.70 | $277.90 | $378.10 |
| 63 | $81.75 | $95.77 | $109.23 | $119.84 | $188.47 | $148.00 | $179.79 | $208.37 | $221.77 | $327.45 | $177.60 | $223.85 | $262.70 | $290.09 | $394.05 |
| 64 | $86.86 | $103.53 | $119.59 | $127.64 | $202.32 | $156.60 | $190.13 | $223.88 | $236.85 | $340.20 | $185.40 | $234.00 | $271.80 | $304.20 | $405.00 |
| 65 | $96.27 | $111.24 | $125.84 | $139.44 | $216.65 | $162.75 | $204.75 | $238.25 | $253.89 | $355.25 | $192.50 | $243.25 | $281.75 | $315.00 | $423.50 |
| 66 | $102.04 | $122.56 | $139.66 | $153.15 | $233.71 | $168.30 | $214.20 | $249.00 | $271.46 | $372.30 | $198.90 | $255.00 | $294.10 | $329.80 | $438.60 |
| 67 | $113.57 | $135.08 | $153.50 | $167.96 | $255.02 | $176.55 | $222.75 | $260.70 | $290.02 | $387.75 | $206.25 | $259.05 | $301.95 | $341.55 | $453.75 |
| 68 | $123.40 | $149.96 | $168.28 | $184.08 | $275.20 | $182.40 | $232.00 | $270.40 | $307.20 | $408.00 | $211.20 | $268.80 | $315.20 | $356.80 | $472.00 |
| 69 | $134.62 | $163.59 | $187.37 | $202.62 | $292.95 | $192.20 | $243.35 | $288.75 | $322.40 | $429.35 | $221.65 | $282.10 | $331.70 | $372.00 | $494.45 |
| 70 | $145.50 | $183.00 | $205.77 | $226.44 | $318.00 | $205.50 | $262.50 | $306.00 | $346.50 | $460.50 | $234.00 | $300.00 | $348.00 | $396.00 | $525.00 |
| 71 | $159.50 | $200.10 | $232.00 | $255.20 | $346.55 | $221.85 | $282.75 | $332.05 | $372.65 | $495.90 | $252.30 | $321.90 | $375.55 | $421.95 | $562.60 |
| 72 | $172.20 | $217.00 | $250.60 | $278.60 | $375.20 | $238.00 | $306.60 | $357.00 | $401.80 | $534.80 | $268.80 | $343.00 | $401.80 | $450.80 | $600.60 |
| 73 | $190.35 | $236.25 | $272.70 | $305.10 | $409.05 | $261.90 | $329.40 | $387.45 | $436.05 | $577.80 | $290.25 | $368.55 | $430.65 | $486.00 | $645.30 |
| 74 | $205.40 | $257.40 | $296.40 | $330.20 | $445.90 | $279.50 | $356.20 | $414.70 | $469.30 | $625.30 | $308.10 | $395.20 | $458.90 | $518.70 | $691.60 |
| 75 | $222.50 | $280.00 | $325.00 | $361.25 | $486.25 | $300.00 | $383.75 | $448.75 | $506.25 | $673.75 | $328.75 | $420.00 | $492.50 | $555.00 | $737.50 |
| 76 | $242.40 | $306.00 | $355.20 | $397.20 | $535.20 | $321.50 | $411.60 | $484.80 | $547.20 | $728.40 | $349.20 | $448.80 | $526.80 | $595.20 | $793.20 |
| 77 | $272.58 | $344.56 | $401.20 | $448.40 | $599.44 | $355.18 | $456.66 | $538.08 | $608.88 | $804.76 | $383.50 | $492.06 | $580.56 | $656.08 | $867.30 |
| 78 | $306.80 | $388.22 | $454.30 | $508.58 | $679.68 | $395.30 | $507.40 | $600.62 | $680.86 | $899.16 | $421.26 | $542.80 | $643.10 | $728.06 | $962.88 |
| 79 | $342.20 | $435.42 | $508.58 | $569.94 | $763.46 | $434.24 | $561.68 | $664.34 | $754.02 | $997.10 | $461.38 | $595.90 | $704.46 | $801.22 | $1,059.64 |
| 80 | $376.42 | $479.08 | $561.68 | $630.12 | $842.52 | $472.00 | $610.06 | $725.70 | $823.64 | $1,087.96 | $497.96 | $645.46 | $765.82 | $870.84 | $1,149.32 |
| 81 | $409.46 | $520.38 | $610.06 | $685.58 | $916.88 | $509.76 | $657.26 | $778.80 | $885.00 | $1,170.56 | $535.72 | $691.48 | $820.10 | $932.20 | $1,231.92 |
| 82 | $440.14 | $560.50 | $658.44 | $738.68 | $986.48 | $541.62 | $699.74 | $830.72 | $942.82 | $1,244.90 | $568.76 | $736.32 | $874.38 | $992.38 | $1,309.80 |
| 83 | $472.00 | $600.62 | $704.46 | $790.60 | $1,058.46 | $575.84 | $742.22 | $880.28 | $998.28 | $1,320.42 | $602.98 | $779.98 | $923.94 | $1,049.02 | $1,386.50 |
| 84 | $507.40 | $645.46 | $756.38 | $848.42 | $1,133.98 | $612.42 | $789.42 | $934.56 | $1,058.46 | $1,400.66 | $640.74 | $826.00 | $979.40 | $1,109.20 | $1,467.92 |
| 85 | $546.34 | $696.20 | $814.20 | $913.32 | $1,221.30 | $652.54 | $840.16 | $993.56 | $1,125.72 | $1,490.34 | $683.22 | $879.10 | $1,038.40 | $1,176.46 | $1,558.78 |
| 86 | $587.64 | $749.30 | $877.92 | $984.12 | $1,315.70 | $693.84 | $893.26 | $1,057.28 | $1,196.52 | $1,584.74 | $724.52 | $932.20 | $1,102.12 | $1,247.26 | $1,653.18 |
| 87 | $633.66 | $805.94 | $945.18 | $1,060.82 | $1,416.00 | $739.86 | $949.90 | $1,124.54 | $1,273.22 | $1,685.04 | $770.54 | $988.84 | $1,169.38 | $1,323.96 | $1,753.48 |
| 88 | $682.04 | $868.48 | $1,017.16 | $1,141.00 | $1,525.74 | $788.24 | $1,012.44 | $1,196.52 | $1,353.46 | $1,794.78 | $818.92 | $1,051.38 | $1,241.36 | $1,404.20 | $1,863.22 |
| 89 | $733.96 | $934.56 | $1,093.86 | $1,228.38 | $1,643.74 | $840.16 | $1,078.52 | $1,273.22 | $1,440.78 | $1,912.78 | $870.84 | $1,117.46 | $1,318.06 | $1,491.52 | $1,981.22 |
| 90 | $791.78 | $1,007.72 | $1,181.18 | $1,323.96 | $1,770.00 | $897.98 | $1,151.68 | $1,360.54 | $1,536.36 | $2,039.04 | $928.66 | $1,190.62 | $1,405.38 | $1,587.10 | $2,107.48 |
| 91 | $853.14 | $1,086.78 | $1,272.04 | $1,427.80 | $1,909.24 | $959.34 | $1,230.74 | $1,451.40 | $1,640.20 | $2,178.28 | $990.02 | $1,269.68 | $1,496.24 | $1,690.94 | $2,246.72 |
| 92 | $918.04 | $1,169.38 | $1,369.98 | $1,536.36 | $2,054.38 | $1,024.24 | $1,313.34 | $1,549.34 | $1,748.76 | $2,323.42 | $1,054.92 | $1,352.28 | $1,594.18 | $1,799.50 | $2,391.86 |
| 93 | $988.84 | $1,259.06 | $1,475.00 | $1,653.18 | $2,210.14 | $1,095.04 | $1,403.02 | $1,654.36 | $1,865.58 | $2,479.18 | $1,125.72 | $1,441.96 | $1,699.20 | $1,916.32 | $2,547.62 |
| 94 | $1,064.36 | $1,354.64 | $1,587.10 | $1,780.62 | $2,380.06 | $1,170.56 | $1,498.60 | $1,766.46 | $1,993.02 | $2,649.10 | $1,201.24 | $1,537.54 | $1,811.30 | $2,043.76 | $2,717.54 |
| 95 | $1,146.96 | $1,460.84 | $1,712.18 | $1,921.04 | $2,567.68 | $1,253.16 | $1,604.80 | $1,891.54 | $2,133.44 | $2,836.72 | $1,283.84 | $1,643.74 | $1,936.38 | $2,184.18 | $2,905.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 30 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 31 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $80.02 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 32 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $82.37 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 33 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $36.74 | $43.66 | $51.92 | $57.82 | $87.08 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 34 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $36.74 | $43.66 | $52.95 | $57.82 | $91.79 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 35 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $39.03 | $44.89 | $52.95 | $57.82 | $94.14 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 36 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $41.33 | $47.14 | $55.25 | $59.87 | $98.85 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 37 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $43.63 | $49.38 | $59.86 | $62.17 | $103.55 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 38 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $43.63 | $51.63 | $62.16 | $64.48 | $108.26 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 39 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $45.92 | $53.87 | $64.46 | $69.08 | $115.32 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 40 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $48.22 | $57.63 | $66.77 | $71.39 | $121.87 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 41 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $50.74 | $60.18 | $69.35 | $73.99 | $126.95 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 42 | $26.89 | $31.22 | $35.43 | $38.94 | $53.10 | $50.96 | $62.75 | $71.95 | $78.93 | $132.05 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 43 | $27.08 | $31.42 | $37.90 | $39.99 | $55.29 | $53.51 | $65.33 | $76.91 | $81.58 | $137.18 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 44 | $27.28 | $33.89 | $38.15 | $40.25 | $57.84 | $56.08 | $67.94 | $79.56 | $84.25 | $140.00 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 45 | $27.41 | $35.23 | $40.57 | $41.47 | $58.98 | $58.67 | $72.20 | $82.23 | $86.10 | $145.50 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 46 | $29.91 | $37.83 | $40.84 | $43.94 | $61.50 | $58.93 | $77.33 | $87.28 | $88.73 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 47 | $30.12 | $38.08 | $43.40 | $46.44 | $64.03 | $61.55 | $80.06 | $90.01 | $93.66 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 48 | $30.34 | $40.73 | $45.99 | $46.74 | $66.58 | $64.20 | $82.82 | $95.13 | $98.62 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 49 | $32.91 | $41.00 | $46.30 | $49.29 | $71.52 | $66.00 | $88.00 | $97.91 | $101.33 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 50 | $33.01 | $42.04 | $47.41 | $54.60 | $75.36 | $69.56 | $88.79 | $101.22 | $110.30 | $164.00 | $98.00 | $128.00 | $146.00 | $166.00 | $220.00 |
| 51 | $35.53 | $44.60 | $51.41 | $57.26 | $78.85 | $72.27 | $91.58 | $108.36 | $115.59 | $168.00 | $102.00 | $132.00 | $152.00 | $170.00 | $224.00 |
| 52 | $35.69 | $44.84 | $50.30 | $58.49 | $83.78 | $77.41 | $96.81 | $107.55 | $117.32 | $174.00 | $104.00 | $134.00 | $154.00 | $174.00 | $230.00 |
| 53 | $39.66 | $47.45 | $55.71 | $58.83 | $88.73 | $82.13 | $102.09 | $118.51 | $122.65 | $180.00 | $112.00 | $136.00 | $162.00 | $176.00 | $234.00 |
| 54 | $39.80 | $47.70 | $55.99 | $61.51 | $92.15 | $84.88 | $103.05 | $121.98 | $128.08 | $184.00 | $114.00 | $140.00 | $164.00 | $182.00 | $240.00 |
| 55 | $41.02 | $50.36 | $57.33 | $64.25 | $98.70 | $88.00 | $110.31 | $123.49 | $133.50 | $192.00 | $114.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 56 | $45.05 | $54.32 | $62.31 | $67.84 | $107.73 | $92.00 | $117.60 | $130.89 | $141.38 | $202.00 | $120.00 | $150.00 | $174.00 | $190.00 | $260.00 |
| 57 | $47.60 | $57.91 | $64.92 | $74.29 | $116.72 | $98.24 | $121.01 | $136.92 | $149.41 | $218.00 | $124.00 | $156.00 | $182.00 | $206.00 | $276.00 |
| 58 | $48.69 | $60.51 | $71.38 | $79.39 | $122.51 | $101.60 | $122.70 | $148.09 | $157.45 | $234.00 | $130.00 | $168.00 | $194.00 | $216.00 | $288.00 |
| 59 | $53.74 | $65.57 | $75.06 | $84.50 | $133.98 | $106.96 | $132.49 | $152.39 | $165.62 | $252.00 | $136.00 | $176.00 | $202.00 | $229.22 | $310.00 |
| 60 | $56.35 | $72.09 | $80.19 | $89.68 | $142.27 | $112.36 | $139.85 | $158.70 | $172.06 | $266.00 | $144.00 | $188.00 | $216.00 | $233.42 | $326.00 |
| 61 | $61.42 | $77.19 | $89.21 | $97.31 | $154.08 | $120.10 | $151.96 | $170.88 | $182.54 | $278.85 | $150.15 | $195.00 | $226.20 | $244.12 | $339.30 |
| 62 | $66.54 | $83.40 | $91.61 | $103.62 | $165.19 | $126.03 | $158.70 | $180.21 | $195.50 | $290.70 | $155.80 | $199.50 | $231.80 | $259.12 | $351.50 |
| 63 | $75.69 | $90.05 | $102.14 | $111.38 | $173.85 | $136.90 | $169.11 | $192.48 | $206.82 | $303.40 | $164.65 | $212.75 | $242.35 | $269.89 | $364.45 |
| 64 | $79.37 | $94.90 | $110.94 | $119.22 | $187.52 | $142.20 | $176.05 | $208.02 | $219.08 | $315.00 | $169.20 | $216.00 | $253.80 | $282.60 | $378.00 |
| 65 | $87.10 | $102.68 | $118.77 | $128.17 | $200.48 | $148.75 | $189.00 | $219.43 | $233.98 | $330.75 | $175.00 | $224.00 | $264.25 | $292.25 | $392.00 |
| 66 | $94.43 | $112.46 | $129.58 | $141.80 | $215.98 | $154.70 | $198.90 | $231.20 | $251.72 | $345.10 | $181.90 | $232.90 | $272.00 | $306.00 | $408.00 |
| 67 | $104.24 | $126.17 | $141.80 | $156.47 | $237.15 | $161.70 | $207.90 | $230.25 | $271.89 | $361.35 | $188.10 | $244.20 | $280.50 | $318.45 | $422.40 |
| 68 | $114.03 | $139.36 | $156.47 | $171.14 | $256.00 | $168.00 | $216.00 | $252.90 | $284.80 | $379.20 | $193.60 | $252.80 | $292.80 | $331.20 | $441.60 |
| 69 | $122.24 | $153.08 | $172.62 | $188.25 | $272.80 | $175.15 | $229.40 | $265.05 | $300.70 | $398.35 | $203.05 | $263.50 | $305.35 | $344.10 | $460.35 |
| 70 | $135.00 | $171.00 | $191.17 | $209.25 | $295.50 | $189.00 | $243.00 | $285.00 | $319.50 | $427.50 | $216.00 | $279.00 | $325.50 | $366.00 | $487.50 |
| 71 | $146.45 | $185.60 | $213.15 | $236.56 | $320.45 | $205.90 | $262.25 | $307.40 | $346.55 | $461.10 | $230.55 | $298.70 | $346.55 | $392.95 | $522.00 |
| 72 | $159.60 | $203.00 | $232.40 | $260.40 | $350.00 | $221.20 | $285.60 | $333.20 | $376.60 | $498.40 | $247.80 | $322.00 | $372.40 | $422.80 | $561.40 |
| 73 | $172.80 | $221.40 | $253.80 | $282.15 | $382.05 | $236.25 | $310.50 | $359.10 | $403.65 | $540.00 | $264.60 | $344.25 | $400.95 | $450.90 | $602.10 |
| 74 | $188.50 | $240.50 | $276.90 | $309.40 | $414.70 | $257.40 | $334.10 | $387.40 | $438.10 | $581.10 | $283.40 | $369.20 | $429.00 | $484.90 | $643.50 |
| 75 | $206.25 | $262.50 | $302.50 | $337.50 | $453.75 | $276.25 | $358.75 | $417.50 | $473.75 | $628.75 | $303.75 | $395.00 | $458.75 | $518.75 | $688.75 |
| 76 | $224.40 | $288.00 | $331.20 | $370.80 | $498.00 | $297.60 | $388.80 | $451.20 | $511.20 | $679.20 | $321.60 | $421.20 | $492.00 | $555.60 | $738.00 |
| 77 | $248.98 | $322.14 | $372.88 | $416.54 | $559.32 | $325.68 | $427.16 | $501.50 | $567.58 | $751.66 | $350.46 | $461.38 | $539.26 | $611.24 | $809.48 |
| 78 | $282.02 | $364.62 | $423.62 | $474.36 | $634.84 | $362.26 | $477.90 | $560.50 | $634.84 | $840.16 | $388.22 | $509.76 | $599.44 | $679.68 | $897.98 |
| 79 | $313.88 | $407.10 | $474.36 | $531.00 | $710.36 | $398.84 | $525.10 | $619.50 | $703.28 | $928.66 | $422.44 | $558.14 | $658.44 | $746.94 | $986.48 |
| 80 | $345.74 | $449.58 | $522.74 | $585.28 | $783.52 | $434.24 | $573.48 | $674.96 | $765.82 | $1,012.44 | $460.20 | $606.52 | $713.90 | $809.48 | $1,070.26 |
| 81 | $375.24 | $488.52 | $568.76 | $637.20 | $854.96 | $467.28 | $617.14 | $726.88 | $823.64 | $1,087.96 | $490.88 | $649.00 | $764.64 | $868.48 | $1,146.96 |
| 82 | $404.74 | $526.28 | $611.24 | $686.76 | $918.04 | $497.96 | $657.26 | $771.72 | $877.92 | $1,159.94 | $523.92 | $692.66 | $813.02 | $922.76 | $1,220.12 |
| 83 | $433.06 | $562.86 | $657.26 | $736.32 | $984.12 | $527.46 | $696.20 | $821.28 | $931.02 | $1,230.74 | $554.60 | $731.60 | $862.58 | $977.04 | $1,292.10 |
| 84 | $466.10 | $605.34 | $703.28 | $790.60 | $1,054.92 | $561.68 | $739.86 | $869.66 | $986.48 | $1,302.72 | $590.00 | $776.44 | $910.96 | $1,034.86 | $1,367.62 |
| 85 | $501.50 | $651.36 | $757.56 | $850.76 | $1,137.52 | $599.44 | $788.24 | $925.12 | $1,049.02 | $1,388.86 | $626.58 | $823.64 | $967.60 | $1,097.40 | $1,452.58 |
| 86 | $541.62 | $702.10 | $816.56 | $916.88 | $1,224.84 | $639.56 | $838.98 | $984.12 | $1,115.10 | $1,476.18 | $666.70 | $874.38 | $1,026.60 | $1,163.48 | $1,539.90 |
| 87 | $581.74 | $754.02 | $879.10 | $986.48 | $1,319.24 | $679.68 | $890.90 | $1,046.66 | $1,184.72 | $1,570.58 | $706.82 | $926.30 | $1,089.14 | $1,233.10 | $1,634.30 |
| 88 | $625.40 | $813.02 | $946.36 | $1,062.00 | $1,418.36 | $723.34 | $949.90 | $1,113.92 | $1,260.24 | $1,669.70 | $750.48 | $985.30 | $1,156.40 | $1,308.62 | $1,733.42 |
| 89 | $673.78 | $874.38 | $1,019.52 | $1,143.42 | $1,528.10 | $771.72 | $1,011.26 | $1,187.08 | $1,341.66 | $1,779.44 | $798.86 | $1,046.66 | $1,229.56 | $1,390.04 | $1,843.16 |
| 90 | $726.88 | $944.00 | $1,099.76 | $1,231.92 | $1,648.46 | $824.82 | $1,080.88 | $1,267.32 | $1,430.16 | $1,899.80 | $851.96 | $1,116.28 | $1,309.80 | $1,478.54 | $1,963.52 |
| 91 | $783.52 | $1,017.16 | $1,183.54 | $1,327.50 | $1,777.08 | $881.46 | $1,154.04 | $1,351.10 | $1,525.74 | $2,028.42 | $908.60 | $1,189.44 | $1,393.58 | $1,574.12 | $2,092.14 |
| 92 | $842.52 | $1,093.86 | $1,274.40 | $1,430.16 | $1,911.60 | $940.46 | $1,230.74 | $1,441.96 | $1,628.40 | $2,162.94 | $967.60 | $1,266.14 | $1,484.44 | $1,676.78 | $2,226.66 |
| 93 | $908.60 | $1,178.82 | $1,372.34 | $1,539.90 | $2,057.92 | $1,006.54 | $1,315.70 | $1,539.90 | $1,738.14 | $2,309.26 | $1,033.68 | $1,351.10 | $1,582.38 | $1,786.52 | $2,372.98 |
| 94 | $977.04 | $1,269.68 | $1,477.36 | $1,657.90 | $2,217.22 | $1,074.98 | $1,406.56 | $1,644.92 | $1,856.14 | $2,468.56 | $1,102.12 | $1,441.96 | $1,687.40 | $1,904.52 | $2,532.28 |
| 95 | $1,053.74 | $1,367.62 | $1,593.00 | $1,787.70 | $2,389.50 | $1,151.68 | $1,504.50 | $1,760.56 | $1,985.94 | $2,640.84 | $1,178.82 | $1,539.90 | $1,803.04 | $2,034.32 | $2,704.56 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 30 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 31 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 32 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 33 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 34 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 35 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 36 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 37 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 38 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 39 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 40 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 41 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 42 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 43 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 44 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 45 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 46 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 47 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 48 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 49 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 50 | $75.52 | $96.76 | $112.10 | $126.26 | $167.56 | $101.48 | $129.80 | $151.04 | $169.92 | $225.38 |
| 51 | $77.88 | $99.12 | $115.64 | $129.80 | $174.64 | $103.84 | $130.98 | $153.40 | $173.46 | $231.28 |
| 52 | $80.24 | $102.66 | $119.18 | $134.52 | $179.36 | $106.20 | $134.52 | $156.94 | $178.18 | $236.00 |
| 53 | $82.60 | $105.02 | $122.72 | $139.24 | $185.26 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 |
| 54 | $84.96 | $109.74 | $127.44 | $143.96 | $191.16 | $109.74 | $141.60 | $164.02 | $186.44 | $248.98 |
| 55 | $88.50 | $112.10 | $132.16 | $147.50 | $197.06 | $114.46 | $145.14 | $169.92 | $188.80 | $253.70 |
| 56 | $93.22 | $119.18 | $138.06 | $156.94 | $207.68 | $119.18 | $151.04 | $175.82 | $200.60 | $264.32 |
| 57 | $100.30 | $125.08 | $147.50 | $166.38 | $220.66 | $125.08 | $158.12 | $185.26 | $208.86 | $277.30 |
| 58 | $107.38 | $135.70 | $158.12 | $179.36 | $237.18 | $133.34 | $167.56 | $195.88 | $221.84 | $295.00 |
| 59 | $114.46 | $143.96 | $168.74 | $191.16 | $254.88 | $140.42 | $177.00 | $207.68 | $236.00 | $311.52 |
| 60 | $121.54 | $154.58 | $180.54 | $205.32 | $271.40 | $147.50 | $188.80 | $220.66 | $248.98 | $331.58 |
| 61 | $129.80 | $166.38 | $194.70 | $220.66 | $291.46 | $155.76 | $201.78 | $234.82 | $265.50 | $351.64 |
| 62 | $139.24 | $178.18 | $208.86 | $234.82 | $311.52 | $167.56 | $213.58 | $250.16 | $283.20 | $375.24 |
| 63 | $149.86 | $189.98 | $221.84 | $252.52 | $333.94 | $179.18 | $227.74 | $265.50 | $302.08 | $398.84 |
| 64 | $159.30 | $202.96 | $238.36 | $270.22 | $358.72 | $188.80 | $241.90 | $284.38 | $322.14 | $427.16 |
| 65 | $169.92 | $219.48 | $257.24 | $291.46 | $385.86 | $201.78 | $259.60 | $303.26 | $344.56 | $457.84 |
| 66 | $185.26 | $236.00 | $277.30 | $313.88 | $414.18 | $217.12 | $277.30 | $325.68 | $369.34 | $487.34 |
| 67 | $195.88 | $250.16 | $296.18 | $336.30 | $443.68 | $228.92 | $293.82 | $345.74 | $392.94 | $519.20 |
| 68 | $211.22 | $271.40 | $318.60 | $362.26 | $477.90 | $244.26 | $313.88 | $370.52 | $420.08 | $554.60 |
| 69 | $227.74 | $295.00 | $345.74 | $394.12 | $519.20 | $263.14 | $338.66 | $400.02 | $453.12 | $598.26 |
| 70 | $252.52 | $325.68 | $382.32 | $435.42 | $574.66 | $287.92 | $370.52 | $435.42 | $495.60 | $654.90 |
| 71 | $280.84 | $362.26 | $425.98 | $486.16 | $639.56 | $318.60 | $410.64 | $481.44 | $549.88 | $723.34 |
| 72 | $315.06 | $403.56 | $476.72 | $542.80 | $715.08 | $354.00 | $454.30 | $534.54 | $608.88 | $803.58 |
| 73 | $351.64 | $453.12 | $533.36 | $607.70 | $801.22 | $392.94 | $505.04 | $594.72 | $676.14 | $892.08 |
| 74 | $392.94 | $506.22 | $598.26 | $678.50 | $896.80 | $434.24 | $560.50 | $660.80 | $750.48 | $991.20 |
| 75 | $437.78 | $566.40 | $669.06 | $762.28 | $1,004.18 | $480.26 | $620.68 | $733.96 | $834.26 | $1,102.12 |
| 76 | $489.70 | $633.66 | $751.66 | $856.68 | $1,128.08 | $533.36 | $689.12 | $816.56 | $931.02 | $1,226.02 |
| 77 | $546.34 | $709.18 | $844.88 | $965.24 | $1,267.32 | $588.82 | $765.82 | $909.78 | $1,038.40 | $1,364.08 |
| 78 | $605.34 | $789.42 | $944.00 | $1,078.52 | $1,416.00 | $647.82 | $846.06 | $1,008.90 | $1,152.86 | $1,512.76 |
| 79 | $667.88 | $869.66 | $1,041.94 | $1,192.98 | $1,562.32 | $708.00 | $923.94 | $1,106.84 | $1,267.32 | $1,659.08 |
| 80 | $724.52 | $947.54 | $1,136.34 | $1,300.36 | $1,702.74 | $767.00 | $1,000.64 | $1,200.06 | $1,373.52 | $1,799.50 |
| 81 | $778.80 | $1,018.34 | $1,218.94 | $1,395.94 | $1,829.00 | $818.92 | $1,072.62 | $1,283.84 | $1,470.28 | $1,926.94 |
| 82 | $830.72 | $1,085.60 | $1,299.18 | $1,487.98 | $1,948.18 | $873.20 | $1,142.24 | $1,365.26 | $1,564.68 | $2,048.48 |
| 83 | $883.82 | $1,152.86 | $1,378.24 | $1,577.66 | $2,069.72 | $927.48 | $1,209.50 | $1,446.68 | $1,655.54 | $2,172.38 |
| 84 | $938.10 | $1,223.66 | $1,462.02 | $1,673.24 | $2,194.80 | $982.94 | $1,282.66 | $1,532.82 | $1,752.30 | $2,298.64 |
| 85 | $999.46 | $1,301.54 | $1,556.42 | $1,778.26 | $2,335.22 | $1,045.48 | $1,361.72 | $1,627.22 | $1,859.68 | $2,442.60 |
| 86 | $1,064.36 | $1,386.50 | $1,655.54 | $1,891.54 | $2,483.90 | $1,110.38 | $1,446.68 | $1,726.34 | $1,972.96 | $2,591.28 |
| 87 | $1,132.80 | $1,473.82 | $1,761.74 | $2,009.54 | $2,640.84 | $1,178.82 | $1,534.00 | $1,832.54 | $2,090.96 | $2,748.22 |
| 88 | $1,207.14 | $1,570.58 | $1,875.02 | $2,138.16 | $2,810.76 | $1,253.16 | $1,630.76 | $1,945.82 | $2,219.58 | $2,918.14 |
| 89 | $1,287.38 | $1,674.42 | $1,996.56 | $2,277.40 | $2,996.02 | $1,333.40 | $1,734.60 | $2,067.36 | $2,358.82 | $3,103.40 |
| 90 | $1,375.88 | $1,787.70 | $2,132.26 | $2,428.44 | $3,196.62 | $1,421.90 | $1,847.88 | $2,203.06 | $2,509.86 | $3,304.00 |
| 91 | $1,470.28 | $1,909.24 | $2,276.22 | $2,592.46 | $3,412.56 | $1,516.30 | $1,969.42 | $2,347.02 | $2,673.88 | $3,519.94 |
| 92 | $1,570.58 | $2,037.86 | $2,428.44 | $2,763.56 | $3,641.48 | $1,616.60 | $2,098.04 | $2,499.24 | $2,844.98 | $3,748.86 |
| 93 | $1,677.96 | $2,177.10 | $2,591.28 | $2,950.00 | $3,886.92 | $1,723.98 | $2,237.28 | $2,662.08 | $3,031.42 | $3,994.30 |
| 94 | $1,794.78 | $2,326.96 | $2,770.64 | $3,150.60 | $4,154.78 | $1,840.80 | $2,387.14 | $2,841.44 | $3,232.02 | $4,262.16 |
| 95 | $1,922.22 | $2,492.16 | $2,965.34 | $3,371.26 | $4,446.24 | $1,968.24 | $2,552.34 | $3,036.14 | $3,452.68 | $4,553.62 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 30 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 31 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 32 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 33 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 34 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 35 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 36 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 37 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 38 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 39 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 40 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 41 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 42 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 43 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 44 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 45 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 46 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 47 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 48 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 49 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 50 | $67.26 | $83.78 | $99.12 | $112.10 | $148.68 | $90.86 | $114.46 | $133.34 | $151.04 | $200.60 |
| 51 | $70.80 | $87.32 | $102.66 | $115.64 | $153.40 | $93.22 | $118.00 | $138.08 | $154.58 | $205.32 |
| 52 | $71.98 | $93.22 | $106.20 | $119.18 | $159.30 | $95.58 | $121.54 | $140.42 | $158.12 | $210.04 |
| 53 | $74.34 | $94.40 | $108.56 | $122.72 | $165.20 | $96.76 | $123.90 | $142.78 | $161.66 | $214.76 |
| 54 | $76.70 | $97.94 | $113.28 | $127.44 | $168.74 | $99.12 | $126.26 | $147.50 | $166.38 | $219.48 |
| 55 | $79.06 | $100.30 | $116.82 | $132.16 | $175.82 | $101.48 | $128.62 | $149.86 | $169.92 | $225.38 |
| 56 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 | $105.02 | $133.34 | $156.94 | $177.00 | $234.82 |
| 57 | $88.50 | $113.28 | $132.16 | $147.50 | $197.06 | $110.92 | $141.60 | $165.20 | $186.44 | $247.80 |
| 58 | $94.40 | $119.18 | $140.42 | $159.30 | $212.40 | $116.82 | $148.68 | $173.46 | $197.06 | $263.14 |
| 59 | $101.48 | $128.62 | $151.04 | $172.28 | $226.56 | $122.72 | $159.30 | $185.26 | $210.04 | $278.48 |
| 60 | $108.56 | $138.06 | $160.48 | $182.90 | $240.72 | $132.16 | $168.74 | $195.88 | $221.84 | $293.82 |
| 61 | $115.64 | $148.68 | $173.46 | $195.88 | $259.60 | $140.42 | $179.36 | $208.86 | $237.18 | $313.88 |
| 62 | $122.72 | $158.12 | $185.26 | $210.04 | $276.12 | $147.50 | $191.16 | $223.02 | $252.52 | $333.94 |
| 63 | $130.98 | $168.74 | $198.24 | $224.20 | $297.36 | $156.94 | $202.96 | $237.18 | $269.04 | $355.18 |
| 64 | $142.78 | $181.72 | $212.40 | $240.72 | $319.78 | $168.74 | $215.94 | $253.70 | $285.56 | $378.78 |
| 65 | $153.40 | $194.70 | $228.92 | $258.42 | $342.20 | $180.54 | $231.28 | $271.40 | $305.62 | $404.74 |
| 66 | $164.02 | $210.04 | $246.62 | $278.48 | $370.52 | $192.34 | $247.80 | $290.28 | $326.86 | $435.42 |
| 67 | $174.64 | $225.38 | $264.32 | $299.72 | $394.12 | $205.32 | $263.14 | $307.98 | $349.28 | $461.38 |
| 68 | $186.44 | $240.72 | $283.20 | $322.14 | $425.98 | $217.12 | $279.66 | $330.40 | $372.88 | $493.24 |
| 69 | $204.14 | $260.78 | $309.16 | $350.46 | $461.38 | $233.64 | $300.90 | $355.18 | $403.56 | $532.18 |
| 70 | $224.20 | $289.10 | $341.02 | $385.86 | $509.76 | $254.88 | $329.22 | $389.40 | $441.32 | $582.92 |
| 71 | $248.98 | $322.14 | $378.78 | $431.88 | $568.76 | $283.20 | $365.80 | $429.52 | $488.52 | $644.28 |
| 72 | $279.66 | $359.90 | $424.80 | $482.62 | $638.38 | $313.88 | $403.56 | $476.72 | $541.62 | $716.26 |
| 73 | $313.88 | $402.38 | $475.54 | $540.44 | $712.72 | $348.10 | $448.40 | $529.82 | $601.80 | $794.14 |
| 74 | $350.46 | $450.76 | $532.18 | $605.34 | $798.86 | $387.04 | $497.96 | $588.82 | $669.06 | $882.64 |
| 75 | $390.58 | $502.68 | $595.90 | $677.32 | $894.44 | $428.34 | $552.24 | $652.54 | $742.22 | $980.58 |
| 76 | $435.42 | $562.86 | $670.24 | $762.28 | $1,004.18 | $473.18 | $613.60 | $728.06 | $828.36 | $1,090.32 |
| 77 | $486.16 | $631.30 | $751.66 | $857.86 | $1,128.08 | $523.92 | $680.86 | $809.48 | $925.12 | $1,215.40 |
| 78 | $538.08 | $704.46 | $838.98 | $960.52 | $1,259.06 | $575.84 | $751.66 | $896.80 | $1,025.42 | $1,344.02 |
| 79 | $593.54 | $774.08 | $928.66 | $1,062.00 | $1,390.04 | $630.12 | $822.46 | $985.30 | $1,126.90 | $1,476.18 |
| 80 | $645.46 | $842.52 | $1,008.90 | $1,156.40 | $1,515.12 | $682.04 | $890.90 | $1,066.72 | $1,222.48 | $1,601.26 |
| 81 | $692.66 | $905.06 | $1,085.60 | $1,243.72 | $1,627.22 | $729.24 | $953.44 | $1,144.60 | $1,309.80 | $1,714.54 |
| 82 | $738.68 | $966.42 | $1,156.40 | $1,323.96 | $1,734.60 | $776.44 | $1,017.16 | $1,216.58 | $1,392.40 | $1,824.28 |
| 83 | $785.88 | $1,025.42 | $1,227.20 | $1,404.20 | $1,840.80 | $824.82 | $1,076.16 | $1,287.38 | $1,473.82 | $1,931.66 |
| 84 | $835.44 | $1,089.14 | $1,301.54 | $1,489.16 | $1,954.08 | $874.38 | $1,141.06 | $1,362.90 | $1,558.78 | $2,046.12 |
| 85 | $890.90 | $1,158.76 | $1,386.50 | $1,583.56 | $2,076.80 | $929.84 | $1,211.86 | $1,449.04 | $1,654.36 | $2,171.20 |
| 86 | $947.54 | $1,233.10 | $1,473.82 | $1,683.86 | $2,211.32 | $986.48 | $1,286.20 | $1,536.36 | $1,754.66 | $2,305.72 |
| 87 | $1,010.08 | $1,312.16 | $1,568.22 | $1,788.88 | $2,350.56 | $1,049.02 | $1,365.26 | $1,630.76 | $1,859.68 | $2,444.96 |
| 88 | $1,074.98 | $1,397.12 | $1,667.34 | $1,903.34 | $2,501.60 | $1,113.92 | $1,450.22 | $1,729.88 | $1,974.14 | $2,596.00 |
| 89 | $1,146.96 | $1,490.34 | $1,778.26 | $2,026.06 | $2,665.62 | $1,185.90 | $1,543.44 | $1,840.80 | $2,096.86 | $2,760.02 |
| 90 | $1,224.84 | $1,590.64 | $1,897.44 | $2,161.76 | $2,846.16 | $1,263.78 | $1,643.74 | $1,959.98 | $2,232.56 | $2,940.56 |
| 91 | $1,309.80 | $1,699.20 | $2,026.06 | $2,306.90 | $3,037.32 | $1,348.74 | $1,752.30 | $2,088.60 | $2,377.70 | $3,131.72 |
| 92 | $1,399.48 | $1,814.84 | $2,160.58 | $2,461.48 | $3,241.46 | $1,438.42 | $1,867.94 | $2,223.12 | $2,532.28 | $3,335.86 |
| 93 | $1,493.88 | $1,937.56 | $2,306.90 | $2,625.50 | $3,459.76 | $1,532.82 | $1,990.66 | $2,369.44 | $2,696.30 | $3,554.16 |
| 94 | $1,597.72 | $2,070.90 | $2,466.20 | $2,804.86 | $3,696.94 | $1,636.66 | $2,124.00 | $2,528.74 | $2,875.66 | $3,791.34 |
| 95 | $1,712.18 | $2,217.22 | $2,638.48 | $3,000.74 | $3,957.72 | $1,751.12 | $2,270.32 | $2,701.02 | $3,071.54 | $4,052.12 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 30 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 31 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 32 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 33 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 34 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 35 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 36 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 37 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 38 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 39 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 40 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 41 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 42 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 43 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 44 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 45 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 46 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 47 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 48 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 49 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 50 | $61.36 | $77.88 | $92.04 | $101.48 | $135.70 | $82.60 | $105.02 | $122.72 | $138.06 | $182.90 |
| 51 | $63.72 | $80.24 | $94.40 | $105.02 | $139.24 | $83.78 | $106.20 | $125.08 | $140.42 | $187.62 |
| 52 | $64.90 | $81.42 | $96.76 | $108.56 | $145.14 | $84.96 | $108.56 | $127.44 | $143.96 | $192.34 |
| 53 | $67.26 | $84.96 | $99.12 | $112.10 | $148.68 | $87.32 | $110.92 | $129.80 | $147.50 | $194.70 |
| 54 | $69.62 | $87.32 | $102.66 | $115.64 | $154.58 | $89.68 | $113.28 | $133.34 | $151.04 | $200.60 |
| 55 | $71.98 | $90.86 | $106.20 | $119.18 | $158.12 | $90.86 | $116.82 | $135.70 | $154.58 | $204.14 |
| 56 | $76.70 | $96.76 | $112.10 | $127.44 | $168.74 | $96.76 | $122.72 | $142.78 | $160.48 | $213.58 |
| 57 | $80.24 | $102.66 | $119.18 | $135.70 | $179.36 | $100.30 | $128.62 | $151.04 | $168.74 | $224.20 |
| 58 | $84.96 | $110.92 | $128.62 | $145.14 | $192.34 | $106.20 | $136.88 | $160.48 | $180.54 | $238.36 |
| 59 | $92.04 | $116.82 | $138.06 | $155.76 | $204.14 | $113.28 | $143.96 | $168.74 | $191.16 | $251.34 |
| 60 | $99.12 | $123.90 | $147.50 | $165.20 | $220.66 | $119.18 | $151.04 | $179.36 | $201.78 | $269.04 |
| 61 | $107.38 | $135.70 | $156.94 | $179.36 | $236.00 | $127.44 | $162.84 | $191.16 | $215.94 | $285.56 |
| 62 | $112.10 | $143.96 | $167.56 | $191.16 | $253.70 | $135.70 | $173.46 | $202.96 | $230.10 | $304.44 |
| 63 | $119.18 | $154.58 | $180.54 | $204.14 | $270.22 | $143.96 | $184.08 | $215.94 | $244.26 | $323.32 |
| 64 | $129.80 | $164.02 | $193.52 | $218.30 | $290.28 | $153.40 | $195.88 | $231.28 | $259.60 | $345.74 |
| 65 | $139.24 | $177.00 | $207.68 | $234.82 | $312.70 | $162.84 | $210.04 | $246.62 | $278.48 | $370.52 |
| 66 | $149.86 | $191.16 | $225.38 | $253.70 | $336.30 | $175.82 | $224.20 | $264.32 | $297.36 | $395.30 |
| 67 | $158.12 | $204.14 | $239.54 | $272.58 | $359.90 | $185.26 | $238.36 | $279.66 | $318.60 | $421.26 |
| 68 | $169.92 | $218.30 | $256.06 | $293.82 | $387.04 | $197.06 | $253.70 | $298.54 | $339.84 | $448.40 |
| 69 | $184.08 | $238.36 | $280.84 | $318.60 | $420.08 | $212.40 | $273.76 | $323.32 | $366.98 | $483.80 |
| 70 | $205.32 | $263.14 | $309.16 | $354.00 | $464.92 | $233.64 | $299.72 | $354.00 | $402.38 | $531.00 |
| 71 | $228.92 | $292.64 | $345.74 | $392.94 | $518.02 | $258.42 | $331.58 | $391.76 | $443.68 | $586.46 |
| 72 | $252.52 | $326.86 | $387.04 | $438.96 | $579.38 | $285.56 | $366.98 | $434.24 | $494.42 | $651.36 |
| 73 | $285.56 | $365.80 | $434.24 | $492.06 | $647.82 | $318.60 | $408.28 | $483.80 | $548.70 | $720.98 |
| 74 | $318.60 | $410.64 | $484.98 | $551.06 | $726.88 | $351.64 | $453.12 | $535.72 | $608.88 | $803.58 |
| 75 | $355.18 | $460.20 | $542.80 | $618.32 | $811.84 | $389.40 | $503.86 | $594.72 | $676.14 | $890.90 |
| 76 | $397.66 | $512.12 | $611.24 | $695.02 | $914.50 | $430.70 | $558.14 | $663.16 | $754.02 | $993.56 |
| 77 | $441.32 | $573.48 | $683.22 | $781.16 | $1,026.60 | $476.72 | $618.32 | $737.50 | $841.34 | $1,105.66 |
| 78 | $489.70 | $640.74 | $763.46 | $873.20 | $1,146.96 | $523.92 | $684.40 | $815.38 | $933.38 | $1,224.84 |
| 79 | $540.44 | $705.64 | $843.70 | $965.24 | $1,264.96 | $573.48 | $749.30 | $895.62 | $1,024.24 | $1,342.84 |
| 80 | $587.64 | $767.00 | $919.22 | $1,052.56 | $1,378.24 | $620.68 | $810.66 | $972.32 | $1,112.74 | $1,456.12 |
| 81 | $630.12 | $823.64 | $987.66 | $1,132.80 | $1,482.08 | $664.34 | $868.48 | $1,039.58 | $1,191.80 | $1,562.32 |
| 82 | $673.78 | $877.92 | $1,052.56 | $1,204.78 | $1,578.84 | $706.82 | $923.94 | $1,105.66 | $1,267.32 | $1,660.26 |
| 83 | $713.90 | $933.38 | $1,116.28 | $1,277.94 | $1,676.78 | $749.30 | $979.40 | $1,171.74 | $1,341.66 | $1,759.38 |
| 84 | $761.10 | $991.20 | $1,184.72 | $1,354.64 | $1,777.08 | $796.50 | $1,039.58 | $1,241.36 | $1,419.54 | $1,860.86 |
| 85 | $809.48 | $1,054.92 | $1,260.24 | $1,439.60 | $1,891.54 | $846.06 | $1,103.30 | $1,318.06 | $1,505.68 | $1,977.68 |
| 86 | $862.58 | $1,124.54 | $1,340.48 | $1,531.64 | $2,011.90 | $899.16 | $1,172.92 | $1,398.30 | $1,597.72 | $2,098.04 |
| 87 | $919.22 | $1,195.34 | $1,426.62 | $1,628.40 | $2,140.52 | $955.80 | $1,243.72 | $1,484.44 | $1,694.48 | $2,226.66 |
| 88 | $978.22 | $1,273.22 | $1,517.48 | $1,732.24 | $2,277.40 | $1,014.80 | $1,321.60 | $1,575.30 | $1,798.32 | $2,363.54 |
| 89 | $1,043.12 | $1,357.00 | $1,616.60 | $1,843.16 | $2,426.08 | $1,079.70 | $1,405.38 | $1,674.42 | $1,909.24 | $2,512.22 |
| 90 | $1,115.10 | $1,449.04 | $1,725.16 | $1,967.06 | $2,588.92 | $1,151.68 | $1,497.42 | $1,782.98 | $2,033.14 | $2,675.06 |
| 91 | $1,191.80 | $1,546.98 | $1,841.98 | $2,099.22 | $2,764.74 | $1,228.38 | $1,595.36 | $1,899.80 | $2,165.30 | $2,850.88 |
| 92 | $1,273.22 | $1,652.00 | $1,965.88 | $2,239.64 | $2,950.00 | $1,309.80 | $1,700.38 | $2,023.70 | $2,305.72 | $3,036.14 |
| 93 | $1,360.54 | $1,764.10 | $2,098.04 | $2,388.32 | $3,148.24 | $1,397.12 | $1,812.48 | $2,155.86 | $2,454.40 | $3,234.38 |
| 94 | $1,454.94 | $1,885.64 | $2,242.00 | $2,552.34 | $3,365.36 | $1,491.52 | $1,934.02 | $2,299.82 | $2,618.42 | $3,451.50 |
| 95 | $1,557.60 | $2,020.16 | $2,400.12 | $2,730.52 | $3,601.36 | $1,594.18 | $2,068.54 | $2,457.94 | $2,796.60 | $3,687.50 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 30 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 31 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 32 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 33 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 34 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 35 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 36 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 37 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 38 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 39 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 40 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 41 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 42 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 43 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 44 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 45 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 46 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 47 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 48 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 49 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 50 | $56.64 | $71.98 | $82.60 | $94.40 | $123.90 | $75.52 | $97.94 | $112.10 | $126.26 | $168.74 |
| 51 | $57.82 | $74.34 | $86.14 | $97.94 | $128.62 | $76.70 | $99.12 | $115.64 | $129.80 | $172.28 |
| 52 | $60.18 | $76.70 | $87.32 | $100.30 | $134.52 | $77.88 | $101.48 | $116.82 | $132.16 | $177.00 |
| 53 | $61.36 | $77.88 | $92.04 | $103.84 | $138.06 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 |
| 54 | $63.72 | $81.42 | $95.58 | $107.38 | $141.60 | $81.42 | $106.20 | $123.90 | $138.06 | $182.90 |
| 55 | $64.90 | $82.60 | $97.94 | $109.74 | $146.32 | $82.60 | $107.38 | $125.08 | $141.60 | $187.62 |
| 56 | $69.62 | $89.68 | $103.84 | $116.82 | $154.58 | $87.32 | $113.28 | $132.16 | $149.86 | $198.24 |
| 57 | $73.16 | $95.58 | $109.74 | $123.90 | $164.02 | $90.86 | $119.18 | $138.06 | $156.94 | $207.68 |
| 58 | $77.88 | $100.30 | $116.82 | $134.52 | $177.00 | $95.58 | $125.08 | $145.14 | $166.38 | $219.48 |
| 59 | $82.60 | $108.56 | $125.08 | $142.78 | $189.98 | $102.66 | $133.34 | $155.76 | $174.64 | $232.46 |
| 60 | $88.50 | $115.64 | $135.70 | $153.40 | $201.78 | $108.56 | $140.42 | $165.20 | $186.44 | $246.62 |
| 61 | $95.58 | $123.90 | $145.14 | $164.02 | $217.12 | $115.64 | $149.86 | $175.82 | $198.24 | $261.96 |
| 62 | $102.66 | $132.16 | $154.58 | $175.82 | $232.46 | $122.72 | $160.48 | $186.44 | $212.40 | $280.84 |
| 63 | $110.92 | $142.78 | $165.20 | $187.62 | $250.16 | $130.98 | $171.10 | $198.24 | $225.38 | $298.54 |
| 64 | $118.00 | $153.40 | $178.18 | $202.96 | $267.86 | $140.42 | $181.72 | $212.40 | $241.90 | $319.78 |
| 65 | $126.26 | $162.84 | $192.34 | $219.48 | $289.10 | $149.86 | $193.52 | $228.92 | $259.60 | $342.20 |
| 66 | $134.52 | $177.00 | $207.68 | $234.82 | $311.34 | $158.12 | $207.68 | $244.26 | $276.12 | $365.80 |
| 67 | $146.32 | $188.80 | $220.66 | $251.34 | $330.40 | $168.74 | $220.66 | $258.42 | $293.82 | $388.22 |
| 68 | $154.58 | $202.96 | $237.18 | $271.40 | $357.54 | $180.54 | $237.18 | $276.12 | $313.88 | $414.18 |
| 69 | $168.74 | $219.48 | $258.42 | $293.82 | $390.58 | $193.52 | $253.70 | $297.36 | $339.84 | $448.40 |
| 70 | $184.08 | $243.08 | $285.56 | $325.68 | $429.52 | $211.22 | $277.30 | $325.68 | $372.88 | $490.88 |
| 71 | $206.50 | $272.58 | $318.60 | $363.44 | $480.26 | $233.64 | $307.98 | $362.26 | $410.64 | $542.80 |
| 72 | $232.46 | $304.44 | $356.36 | $407.10 | $535.72 | $259.60 | $342.20 | $401.20 | $455.48 | $601.80 |
| 73 | $258.42 | $342.20 | $400.02 | $456.66 | $601.80 | $289.10 | $381.14 | $447.22 | $508.58 | $670.24 |
| 74 | $289.10 | $381.14 | $449.58 | $510.94 | $673.78 | $319.78 | $421.26 | $497.96 | $565.22 | $744.58 |
| 75 | $324.50 | $427.16 | $502.68 | $573.48 | $754.02 | $356.36 | $468.46 | $552.24 | $628.94 | $827.18 |
| 76 | $362.26 | $479.08 | $565.22 | $645.46 | $847.24 | $392.94 | $520.38 | $613.60 | $700.92 | $920.40 |
| 77 | $404.74 | $534.54 | $634.84 | $725.70 | $953.44 | $436.60 | $577.02 | $682.04 | $781.16 | $1,026.60 |
| 78 | $449.58 | $595.90 | $708.00 | $810.66 | $1,063.18 | $480.26 | $637.20 | $757.56 | $866.12 | $1,136.34 |
| 79 | $493.24 | $656.08 | $782.34 | $895.62 | $1,174.10 | $522.74 | $697.38 | $830.72 | $951.08 | $1,247.26 |
| 80 | $535.72 | $715.08 | $853.14 | $977.04 | $1,277.94 | $566.40 | $755.20 | $901.52 | $1,032.50 | $1,351.10 |
| 81 | $577.02 | $769.36 | $914.50 | $1,049.02 | $1,373.52 | $606.52 | $811.84 | $964.06 | $1,106.84 | $1,447.86 |
| 82 | $615.96 | $820.10 | $977.04 | $1,117.46 | $1,463.20 | $646.64 | $862.58 | $1,027.78 | $1,174.10 | $1,538.72 |
| 83 | $652.54 | $869.66 | $1,036.04 | $1,184.72 | $1,554.06 | $685.58 | $912.14 | $1,086.78 | $1,243.72 | $1,631.94 |
| 84 | $692.66 | $922.76 | $1,099.76 | $1,256.70 | $1,648.46 | $726.88 | $967.60 | $1,151.68 | $1,316.88 | $1,727.52 |
| 85 | $738.68 | $984.12 | $1,168.20 | $1,335.76 | $1,752.30 | $772.90 | $1,028.96 | $1,221.30 | $1,397.12 | $1,833.72 |
| 86 | $785.88 | $1,046.66 | $1,243.72 | $1,419.54 | $1,864.40 | $820.10 | $1,091.50 | $1,296.82 | $1,480.90 | $1,945.82 |
| 87 | $836.62 | $1,113.92 | $1,322.78 | $1,509.22 | $1,983.58 | $870.84 | $1,158.76 | $1,375.88 | $1,570.58 | $2,065.00 |
| 88 | $893.26 | $1,185.90 | $1,406.56 | $1,604.80 | $2,109.84 | $927.48 | $1,230.74 | $1,459.66 | $1,666.16 | $2,191.26 |
| 89 | $951.08 | $1,263.78 | $1,498.60 | $1,708.64 | $2,247.90 | $985.30 | $1,308.62 | $1,551.70 | $1,770.00 | $2,329.32 |
| 90 | $1,017.16 | $1,349.92 | $1,600.08 | $1,823.10 | $2,400.12 | $1,051.38 | $1,394.76 | $1,653.18 | $1,884.46 | $2,481.54 |
| 91 | $1,086.78 | $1,440.78 | $1,707.46 | $1,947.00 | $2,561.78 | $1,121.00 | $1,485.62 | $1,760.56 | $2,008.36 | $2,643.20 |
| 92 | $1,159.94 | $1,537.54 | $1,821.92 | $2,075.62 | $2,732.88 | $1,194.16 | $1,582.38 | $1,875.02 | $2,136.98 | $2,814.30 |
| 93 | $1,240.18 | $1,643.74 | $1,945.82 | $2,214.86 | $2,918.14 | $1,274.40 | $1,688.58 | $1,998.92 | $2,276.22 | $2,999.56 |
| 94 | $1,326.32 | $1,755.84 | $2,079.16 | $2,365.90 | $3,117.56 | $1,360.54 | $1,800.68 | $2,132.26 | $2,427.26 | $3,198.98 |
| 95 | $1,420.72 | $1,880.92 | $2,224.30 | $2,531.10 | $3,337.04 | $1,454.94 | $1,925.76 | $2,277.40 | $2,592.46 | $3,418.46 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 30 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 31 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 32 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 33 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 34 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 35 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 36 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 37 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 38 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 39 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 40 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 41 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 42 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 43 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 44 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 45 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 46 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 47 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 48 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 49 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 50 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $109.74 | $128.62 | $145.14 | $192.34 |
| 51 | $66.08 | $83.78 | $97.94 | $109.74 | $147.50 | $88.50 | $110.92 | $129.80 | $147.50 | $195.88 |
| 52 | $69.62 | $86.14 | $101.48 | $113.28 | $153.40 | $92.04 | $114.46 | $133.34 | $151.04 | $201.78 |
| 53 | $71.98 | $89.68 | $105.02 | $118.00 | $156.94 | $94.40 | $119.18 | $136.88 | $154.58 | $205.32 |
| 54 | $74.34 | $94.40 | $108.56 | $121.54 | $161.66 | $95.58 | $121.54 | $139.24 | $158.12 | $211.22 |
| 55 | $75.52 | $96.76 | $112.10 | $126.26 | $167.56 | $97.94 | $123.90 | $143.96 | $160.48 | $213.58 |
| 56 | $79.06 | $101.48 | $116.82 | $134.52 | $177.00 | $101.48 | $128.62 | $149.86 | $171.10 | $225.38 |
| 57 | $83.78 | $106.20 | $125.08 | $141.60 | $186.44 | $105.02 | $133.34 | $158.12 | $178.18 | $236.00 |
| 58 | $90.86 | $115.64 | $135.70 | $153.40 | $201.78 | $113.28 | $142.78 | $166.38 | $189.98 | $250.16 |
| 59 | $97.94 | $121.54 | $142.78 | $161.66 | $217.12 | $119.18 | $151.04 | $175.82 | $199.42 | $264.32 |
| 60 | $102.66 | $130.98 | $153.40 | $174.64 | $231.28 | $123.90 | $160.48 | $187.62 | $213.58 | $282.02 |
| 61 | $110.92 | $141.60 | $164.02 | $186.44 | $248.98 | $133.34 | $171.10 | $199.42 | $225.38 | $300.90 |
| 62 | $118.00 | $151.04 | $177.00 | $199.42 | $264.32 | $141.60 | $181.72 | $211.22 | $240.72 | $317.42 |
| 63 | $126.26 | $160.48 | $188.80 | $214.76 | $284.38 | $151.04 | $192.34 | $226.56 | $256.06 | $338.66 |
| 64 | $135.70 | $173.46 | $202.96 | $230.10 | $304.44 | $161.66 | $206.50 | $240.72 | $274.94 | $363.44 |
| 65 | $146.32 | $187.62 | $218.30 | $246.62 | $329.32 | $173.46 | $220.66 | $258.42 | $291.46 | $389.40 |
| 66 | $155.76 | $200.60 | $236.00 | $267.86 | $351.64 | $184.08 | $236.00 | $277.30 | $313.88 | $414.18 |
| 67 | $166.38 | $212.40 | $251.34 | $285.56 | $378.78 | $194.70 | $248.98 | $295.00 | $333.94 | $442.50 |
| 68 | $180.54 | $231.28 | $270.22 | $307.98 | $405.92 | $207.68 | $266.68 | $313.88 | $357.54 | $470.82 |
| 69 | $193.52 | $250.16 | $295.00 | $332.76 | $441.32 | $224.20 | $286.74 | $341.02 | $383.50 | $508.58 |
| 70 | $214.76 | $276.12 | $324.50 | $370.52 | $488.52 | $244.26 | $315.06 | $369.34 | $422.44 | $555.78 |
| 71 | $238.36 | $307.98 | $362.26 | $413.00 | $543.98 | $271.40 | $348.10 | $410.64 | $466.10 | $614.78 |
| 72 | $267.86 | $344.56 | $404.74 | $462.56 | $607.70 | $299.72 | $387.04 | $454.30 | $518.02 | $683.22 |
| 73 | $298.54 | $384.68 | $453.12 | $516.84 | $680.86 | $332.76 | $429.52 | $505.04 | $575.84 | $757.56 |
| 74 | $335.12 | $430.70 | $508.58 | $577.02 | $762.28 | $370.52 | $477.90 | $561.68 | $638.38 | $842.52 |
| 75 | $370.52 | $480.26 | $569.94 | $647.82 | $854.32 | $407.10 | $527.46 | $624.22 | $709.18 | $938.10 |
| 76 | $415.36 | $539.26 | $636.38 | $728.06 | $958.16 | $451.94 | $586.46 | $692.66 | $790.60 | $1,040.76 |
| 77 | $464.92 | $602.98 | $716.26 | $821.28 | $1,077.34 | $501.50 | $650.18 | $771.72 | $883.82 | $1,161.12 |
| 78 | $515.66 | $671.42 | $802.40 | $918.04 | $1,202.42 | $552.24 | $718.62 | $857.86 | $980.58 | $1,285.02 |
| 79 | $566.40 | $739.86 | $885.00 | $1,014.80 | $1,329.86 | $600.62 | $784.70 | $939.28 | $1,077.34 | $1,411.28 |
| 80 | $615.96 | $804.76 | $966.42 | $1,105.66 | $1,447.86 | $650.18 | $850.78 | $1,019.52 | $1,168.20 | $1,529.28 |
| 81 | $661.98 | $867.30 | $1,036.04 | $1,188.26 | $1,555.24 | $697.38 | $912.14 | $1,090.32 | $1,249.62 | $1,636.66 |
| 82 | $705.64 | $921.58 | $1,105.66 | $1,263.78 | $1,655.54 | $742.22 | $971.14 | $1,161.12 | $1,328.68 | $1,740.50 |
| 83 | $751.66 | $979.40 | $1,171.74 | $1,340.48 | $1,759.38 | $788.24 | $1,027.78 | $1,229.56 | $1,407.74 | $1,846.70 |
| 84 | $798.86 | $1,040.76 | $1,243.72 | $1,423.08 | $1,865.58 | $834.26 | $1,090.32 | $1,303.90 | $1,490.34 | $1,954.08 |
| 85 | $849.60 | $1,106.84 | $1,322.78 | $1,511.58 | $1,987.12 | $888.54 | $1,157.58 | $1,384.14 | $1,581.20 | $2,075.62 |
| 86 | $905.06 | $1,178.82 | $1,406.56 | $1,607.16 | $2,112.20 | $944.00 | $1,229.56 | $1,467.92 | $1,676.78 | $2,200.70 |
| 87 | $964.06 | $1,253.16 | $1,497.42 | $1,707.46 | $2,246.72 | $1,003.00 | $1,303.90 | $1,558.78 | $1,777.08 | $2,335.22 |
| 88 | $1,026.60 | $1,334.58 | $1,594.18 | $1,817.20 | $2,391.86 | $1,065.54 | $1,385.32 | $1,655.54 | $1,886.82 | $2,480.36 |
| 89 | $1,095.04 | $1,423.08 | $1,698.02 | $1,934.02 | $2,547.62 | $1,133.98 | $1,473.82 | $1,759.38 | $2,003.64 | $2,636.12 |
| 90 | $1,170.56 | $1,518.66 | $1,811.30 | $2,063.82 | $2,718.72 | $1,209.50 | $1,569.40 | $1,872.66 | $2,133.44 | $2,807.22 |
| 91 | $1,250.80 | $1,622.50 | $1,934.02 | $2,203.06 | $2,901.62 | $1,289.74 | $1,673.24 | $1,995.38 | $2,272.68 | $2,990.12 |
| 92 | $1,334.58 | $1,732.24 | $2,063.82 | $2,348.20 | $3,097.50 | $1,373.52 | $1,782.98 | $2,125.18 | $2,417.82 | $3,186.00 |
| 93 | $1,426.62 | $1,850.24 | $2,201.88 | $2,506.32 | $3,305.18 | $1,465.56 | $1,900.98 | $2,263.24 | $2,575.94 | $3,393.68 |
| 94 | $1,525.74 | $1,978.86 | $2,354.10 | $2,678.60 | $3,532.92 | $1,564.68 | $2,029.60 | $2,415.46 | $2,748.22 | $3,621.42 |
| 95 | $1,633.12 | $2,119.28 | $2,520.48 | $2,865.04 | $3,781.90 | $1,672.06 | $2,170.02 | $2,581.84 | $2,934.66 | $3,870.40 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 30 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 31 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 32 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 33 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 34 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 35 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 36 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 37 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 38 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 39 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 40 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 41 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 42 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 43 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 44 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 45 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 46 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 47 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 48 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 49 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 50 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 | $77.88 | $97.94 | $114.76 | $128.62 | $171.10 |
| 51 | $60.18 | $74.34 | $86.14 | $97.94 | $132.16 | $79.06 | $100.30 | $116.82 | $130.98 | $175.82 |
| 52 | $61.36 | $77.88 | $92.04 | $101.48 | $135.70 | $80.24 | $102.66 | $120.36 | $134.52 | $179.36 |
| 53 | $62.54 | $79.06 | $94.40 | $105.02 | $140.42 | $80.24 | $105.02 | $122.72 | $136.88 | $182.90 |
| 54 | $64.90 | $82.60 | $96.76 | $108.56 | $142.78 | $82.60 | $107.38 | $125.08 | $141.60 | $185.26 |
| 55 | $67.26 | $84.96 | $99.12 | $112.10 | $148.68 | $84.96 | $109.74 | $126.26 | $143.96 | $189.98 |
| 56 | $71.98 | $89.68 | $105.02 | $118.00 | $156.94 | $89.68 | $114.46 | $133.34 | $151.04 | $200.60 |
| 57 | $75.52 | $96.76 | $112.10 | $125.08 | $167.56 | $93.22 | $119.18 | $140.42 | $159.30 | $210.04 |
| 58 | $80.24 | $101.48 | $118.00 | $136.88 | $180.54 | $100.30 | $127.44 | $147.50 | $167.56 | $223.02 |
| 59 | $84.96 | $109.74 | $128.62 | $145.14 | $192.34 | $105.02 | $135.70 | $158.12 | $177.00 | $236.00 |
| 60 | $90.86 | $116.82 | $138.06 | $154.58 | $206.50 | $110.92 | $142.78 | $167.56 | $188.80 | $251.34 |
| 61 | $99.12 | $126.26 | $147.50 | $165.20 | $220.66 | $119.18 | $153.40 | $178.18 | $200.60 | $266.68 |
| 62 | $103.84 | $135.70 | $158.12 | $178.18 | $234.82 | $125.08 | $162.84 | $189.98 | $214.76 | $283.20 |
| 63 | $112.10 | $142.78 | $169.92 | $191.16 | $253.70 | $134.52 | $172.28 | $202.96 | $228.92 | $303.26 |
| 64 | $121.54 | $154.58 | $180.54 | $204.14 | $271.40 | $143.96 | $184.08 | $215.94 | $243.08 | $322.14 |
| 65 | $129.80 | $165.20 | $194.70 | $220.66 | $292.64 | $153.40 | $197.06 | $230.10 | $259.60 | $344.56 |
| 66 | $138.06 | $179.36 | $208.86 | $237.18 | $313.06 | $162.84 | $211.22 | $245.44 | $277.30 | $369.34 |
| 67 | $149.86 | $191.16 | $225.38 | $254.88 | $335.12 | $174.64 | $221.84 | $263.14 | $297.36 | $391.76 |
| 68 | $159.30 | $204.14 | $241.90 | $273.76 | $362.26 | $185.26 | $238.36 | $280.84 | $316.24 | $418.90 |
| 69 | $173.46 | $221.84 | $263.14 | $298.54 | $392.94 | $199.42 | $256.06 | $302.08 | $344.56 | $451.94 |
| 70 | $192.34 | $245.44 | $291.46 | $328.04 | $433.06 | $218.30 | $278.48 | $331.58 | $375.24 | $494.42 |
| 71 | $212.40 | $273.76 | $322.14 | $369.34 | $482.62 | $240.72 | $310.34 | $364.62 | $415.36 | $547.52 |
| 72 | $237.18 | $305.62 | $361.08 | $410.64 | $540.44 | $265.50 | $343.38 | $405.92 | $460.20 | $607.70 |
| 73 | $266.68 | $343.38 | $403.56 | $459.02 | $606.52 | $296.18 | $382.32 | $450.76 | $512.12 | $674.96 |
| 74 | $297.36 | $382.32 | $451.94 | $514.48 | $678.50 | $329.22 | $422.44 | $501.50 | $568.76 | $750.48 |
| 75 | $331.58 | $427.16 | $506.22 | $577.02 | $758.74 | $363.44 | $469.64 | $554.60 | $631.30 | $831.90 |
| 76 | $371.70 | $479.08 | $566.76 | $647.82 | $851.96 | $402.38 | $523.92 | $619.50 | $703.28 | $926.30 |
| 77 | $411.82 | $535.72 | $639.56 | $729.24 | $959.34 | $444.86 | $577.02 | $687.94 | $784.70 | $1,033.68 |
| 78 | $459.02 | $598.26 | $712.72 | $816.56 | $1,070.26 | $490.88 | $638.38 | $763.46 | $870.84 | $1,143.42 |
| 79 | $503.86 | $658.44 | $789.42 | $902.70 | $1,182.36 | $535.72 | $699.74 | $837.80 | $958.16 | $1,255.52 |
| 80 | $549.88 | $716.26 | $857.86 | $984.12 | $1,287.38 | $580.56 | $757.56 | $906.24 | $1,039.58 | $1,360.54 |
| 81 | $590.00 | $769.36 | $922.76 | $1,057.28 | $1,384.14 | $620.68 | $810.66 | $972.32 | $1,113.92 | $1,457.30 |
| 82 | $627.76 | $821.28 | $982.94 | $1,125.72 | $1,475.00 | $660.80 | $863.76 | $1,034.86 | $1,183.54 | $1,549.34 |
| 83 | $666.70 | $872.02 | $1,041.94 | $1,192.98 | $1,564.68 | $699.74 | $914.50 | $1,093.86 | $1,251.98 | $1,641.38 |
| 84 | $710.36 | $925.12 | $1,106.84 | $1,264.96 | $1,660.26 | $743.40 | $968.78 | $1,157.58 | $1,325.14 | $1,739.32 |
| 85 | $756.38 | $985.30 | $1,178.82 | $1,346.38 | $1,765.28 | $790.60 | $1,031.32 | $1,231.92 | $1,405.38 | $1,846.70 |
| 86 | $804.76 | $1,047.84 | $1,251.98 | $1,432.52 | $1,878.56 | $838.98 | $1,093.86 | $1,305.08 | $1,491.52 | $1,959.98 |
| 87 | $857.86 | $1,115.10 | $1,332.22 | $1,522.20 | $1,997.74 | $892.08 | $1,161.12 | $1,385.32 | $1,581.20 | $2,079.16 |
| 88 | $912.14 | $1,188.26 | $1,417.18 | $1,617.78 | $2,125.18 | $946.36 | $1,234.28 | $1,470.28 | $1,676.78 | $2,206.60 |
| 89 | $974.68 | $1,267.32 | $1,510.40 | $1,722.80 | $2,264.42 | $1,008.90 | $1,313.34 | $1,563.50 | $1,781.80 | $2,345.84 |
| 90 | $1,040.76 | $1,352.28 | $1,613.06 | $1,838.44 | $2,417.82 | $1,074.98 | $1,398.30 | $1,666.16 | $1,897.44 | $2,499.24 |
| 91 | $1,111.56 | $1,444.32 | $1,721.62 | $1,962.34 | $2,581.84 | $1,145.78 | $1,490.34 | $1,774.72 | $2,021.34 | $2,663.26 |
| 92 | $1,188.26 | $1,542.26 | $1,836.08 | $2,093.32 | $2,755.30 | $1,222.48 | $1,588.28 | $1,889.18 | $2,152.32 | $2,836.72 |
| 93 | $1,268.50 | $1,647.28 | $1,959.98 | $2,233.74 | $2,939.38 | $1,302.72 | $1,693.30 | $2,013.08 | $2,292.74 | $3,020.80 |
| 94 | $1,357.00 | $1,761.74 | $2,095.68 | $2,384.78 | $3,142.34 | $1,391.22 | $1,807.76 | $2,148.78 | $2,443.78 | $3,223.76 |
| 95 | $1,454.94 | $1,884.46 | $2,243.18 | $2,552.34 | $3,364.18 | $1,489.16 | $1,930.48 | $2,296.28 | $2,611.34 | $3,445.60 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 30 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 31 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 32 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 33 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 34 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 35 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 36 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 37 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 38 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 39 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 40 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 41 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 42 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 43 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 44 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 45 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 46 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 47 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 48 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 49 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $86.14 | $114.46 | $70.80 | $89.68 | $103.84 | $118.00 | $155.76 |
| 51 | $53.10 | $68.44 | $79.06 | $89.68 | $118.00 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 |
| 52 | $54.28 | $70.80 | $81.42 | $94.40 | $122.72 | $73.16 | $94.40 | $108.56 | $122.72 | $164.02 |
| 53 | $57.82 | $74.34 | $83.78 | $95.58 | $127.44 | $75.52 | $96.76 | $109.74 | $125.08 | $166.38 |
| 54 | $59.00 | $74.34 | $86.14 | $97.94 | $132.16 | $76.70 | $96.76 | $112.10 | $127.44 | $169.92 |
| 55 | $61.36 | $76.70 | $92.04 | $101.48 | $135.70 | $77.88 | $99.12 | $115.64 | $130.98 | $173.46 |
| 56 | $64.90 | $81.42 | $96.76 | $108.56 | $142.78 | $81.42 | $103.84 | $122.72 | $136.88 | $181.72 |
| 57 | $69.62 | $86.14 | $101.48 | $114.46 | $153.40 | $86.14 | $108.56 | $128.62 | $143.96 | $192.34 |
| 58 | $73.16 | $95.58 | $109.74 | $122.72 | $161.66 | $89.68 | $116.82 | $135.70 | $153.40 | $200.60 |
| 59 | $79.06 | $100.30 | $118.00 | $133.34 | $174.64 | $95.58 | $121.54 | $143.96 | $162.84 | $214.76 |
| 60 | $82.60 | $107.38 | $123.90 | $140.42 | $187.62 | $101.48 | $130.98 | $152.22 | $171.10 | $228.92 |
| 61 | $90.86 | $115.64 | $134.52 | $153.40 | $200.60 | $109.74 | $139.24 | $162.84 | $185.26 | $243.08 |
| 62 | $94.40 | $121.54 | $141.60 | $161.66 | $215.94 | $114.46 | $147.50 | $171.10 | $195.88 | $258.42 |
| 63 | $102.66 | $130.98 | $153.40 | $174.64 | $230.10 | $122.72 | $156.94 | $182.90 | $207.68 | $276.12 |
| 64 | $110.92 | $140.42 | $162.84 | $185.26 | $245.44 | $129.80 | $166.38 | $195.88 | $220.66 | $292.64 |
| 65 | $116.82 | $151.04 | $177.00 | $199.42 | $265.50 | $138.06 | $178.18 | $208.86 | $236.00 | $315.06 |
| 66 | $126.26 | $161.66 | $191.16 | $215.94 | $285.56 | $148.68 | $189.98 | $225.38 | $253.70 | $336.30 |
| 67 | $133.34 | $172.28 | $204.14 | $231.28 | $305.62 | $156.94 | $201.78 | $238.36 | $270.22 | $357.54 |
| 68 | $143.96 | $186.44 | $217.12 | $248.98 | $329.22 | $167.56 | $215.94 | $253.70 | $287.92 | $381.14 |
| 69 | $158.12 | $202.96 | $239.54 | $270.22 | $358.72 | $180.54 | $232.46 | $276.12 | $311.52 | $411.82 |
| 70 | $174.64 | $224.20 | $261.96 | $299.72 | $395.30 | $199.42 | $256.06 | $299.72 | $342.20 | $451.94 |
| 71 | $194.70 | $248.98 | $293.82 | $335.12 | $440.14 | $219.48 | $282.02 | $332.76 | $377.60 | $499.14 |
| 72 | $215.94 | $277.30 | $330.40 | $374.06 | $493.24 | $243.08 | $311.52 | $369.34 | $418.90 | $554.60 |
| 73 | $243.08 | $311.52 | $368.16 | $418.90 | $549.88 | $270.22 | $348.10 | $411.82 | $464.92 | $613.60 |
| 74 | $270.22 | $349.28 | $411.82 | $467.28 | $618.32 | $298.54 | $384.68 | $454.30 | $518.02 | $683.22 |
| 75 | $302.08 | $390.58 | $462.56 | $526.28 | $691.48 | $330.40 | $428.34 | $506.22 | $574.66 | $758.74 |
| 76 | $337.48 | $436.60 | $516.02 | $591.18 | $776.44 | $366.98 | $475.54 | $561.68 | $640.74 | $843.70 |
| 77 | $375.24 | $487.34 | $580.56 | $665.52 | $873.20 | $404.74 | $526.28 | $626.58 | $715.08 | $940.46 |
| 78 | $416.54 | $543.98 | $649.00 | $744.58 | $974.68 | $446.04 | $581.74 | $693.84 | $794.14 | $1,040.76 |
| 79 | $460.20 | $600.62 | $716.26 | $821.28 | $1,074.98 | $488.52 | $637.20 | $759.92 | $870.84 | $1,141.06 |
| 80 | $500.32 | $651.36 | $781.16 | $895.62 | $1,170.56 | $527.46 | $689.12 | $827.18 | $946.36 | $1,236.64 |
| 81 | $535.72 | $699.74 | $838.98 | $964.06 | $1,259.06 | $564.04 | $737.50 | $882.64 | $1,014.80 | $1,327.50 |
| 82 | $572.30 | $746.94 | $895.62 | $1,024.24 | $1,340.48 | $602.98 | $785.88 | $941.64 | $1,077.34 | $1,411.28 |
| 83 | $605.34 | $795.32 | $951.08 | $1,085.60 | $1,425.44 | $636.02 | $834.26 | $997.10 | $1,141.06 | $1,495.06 |
| 84 | $646.64 | $841.34 | $1,007.72 | $1,150.50 | $1,510.40 | $676.14 | $882.64 | $1,054.92 | $1,205.96 | $1,582.38 |
| 85 | $690.30 | $896.80 | $1,071.44 | $1,224.84 | $1,608.34 | $720.98 | $936.92 | $1,119.82 | $1,280.30 | $1,681.50 |
| 86 | $733.96 | $955.80 | $1,139.88 | $1,302.72 | $1,711.00 | $764.64 | $995.92 | $1,188.26 | $1,358.18 | $1,784.16 |
| 87 | $782.34 | $1,015.98 | $1,213.04 | $1,384.14 | $1,819.56 | $813.02 | $1,056.10 | $1,261.42 | $1,439.60 | $1,892.72 |
| 88 | $833.08 | $1,083.24 | $1,290.92 | $1,472.64 | $1,936.38 | $863.76 | $1,123.36 | $1,339.30 | $1,528.10 | $2,009.54 |
| 89 | $888.54 | $1,152.86 | $1,374.70 | $1,567.04 | $2,062.64 | $919.22 | $1,192.98 | $1,423.08 | $1,622.50 | $2,135.80 |
| 90 | $947.54 | $1,231.92 | $1,466.74 | $1,672.06 | $2,200.70 | $978.22 | $1,272.04 | $1,515.12 | $1,727.52 | $2,273.86 |
| 91 | $1,012.44 | $1,314.52 | $1,565.86 | $1,785.34 | $2,350.56 | $1,043.12 | $1,354.64 | $1,614.24 | $1,840.80 | $2,423.72 |
| 92 | $1,083.24 | $1,404.20 | $1,672.06 | $1,903.34 | $2,507.50 | $1,113.92 | $1,444.32 | $1,720.44 | $1,958.80 | $2,580.66 |
| 93 | $1,157.58 | $1,499.78 | $1,785.34 | $2,030.78 | $2,676.24 | $1,188.26 | $1,539.90 | $1,833.72 | $2,086.24 | $2,749.40 |
| 94 | $1,237.82 | $1,603.62 | $1,906.88 | $2,168.84 | $2,860.32 | $1,268.50 | $1,643.74 | $1,955.26 | $2,224.30 | $2,933.48 |
| 95 | $1,323.96 | $1,716.90 | $2,040.22 | $2,321.06 | $3,062.10 | $1,354.64 | $1,757.02 | $2,088.60 | $2,376.52 | $3,135.26 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 30 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 31 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 32 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 33 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 34 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 35 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 36 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 37 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 38 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 39 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 40 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 41 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 42 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 43 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 44 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 45 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 46 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 47 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 48 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 49 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 50 | $47.20 | $61.36 | $71.98 | $79.06 | $106.20 | $64.90 | $82.60 | $96.58 | $106.20 | $143.96 |
| 51 | $49.56 | $62.54 | $74.34 | $82.60 | $108.56 | $67.26 | $82.60 | $99.12 | $109.74 | $146.32 |
| 52 | $51.92 | $64.90 | $74.34 | $84.96 | $113.28 | $68.44 | $84.96 | $99.12 | $113.28 | $151.04 |
| 53 | $51.92 | $66.08 | $76.70 | $88.50 | $116.82 | $68.44 | $86.14 | $101.48 | $115.64 | $153.40 |
| 54 | $53.10 | $70.80 | $80.24 | $93.22 | $120.36 | $69.62 | $92.04 | $105.02 | $119.18 | $155.76 |
| 55 | $54.28 | $71.98 | $82.60 | $94.40 | $123.90 | $70.80 | $93.22 | $106.20 | $121.54 | $159.30 |
| 56 | $59.00 | $75.52 | $87.32 | $99.12 | $132.16 | $74.34 | $96.76 | $112.10 | $126.26 | $167.56 |
| 57 | $61.36 | $80.24 | $94.40 | $106.20 | $140.42 | $76.70 | $101.48 | $116.82 | $133.34 | $177.00 |
| 58 | $66.08 | $83.78 | $99.12 | $114.46 | $151.04 | $81.42 | $105.02 | $123.90 | $141.60 | $187.62 |
| 59 | $71.98 | $92.04 | $106.20 | $120.36 | $161.66 | $88.50 | $113.28 | $132.16 | $148.68 | $198.24 |
| 60 | $75.52 | $97.94 | $114.46 | $128.62 | $173.46 | $90.86 | $119.18 | $139.24 | $159.30 | $210.04 |
| 61 | $81.42 | $105.02 | $122.72 | $140.42 | $184.08 | $97.94 | $126.26 | $149.86 | $169.92 | $223.02 |
| 62 | $87.32 | $113.28 | $132.16 | $149.86 | $197.06 | $106.20 | $136.88 | $158.12 | $180.54 | $237.18 |
| 63 | $93.22 | $120.36 | $140.42 | $159.30 | $212.40 | $110.92 | $145.14 | $168.74 | $192.34 | $253.70 |
| 64 | $101.48 | $129.80 | $152.22 | $173.46 | $227.74 | $119.18 | $154.58 | $181.72 | $205.32 | $271.40 |
| 65 | $107.38 | $139.24 | $162.84 | $186.44 | $243.08 | $126.26 | $165.20 | $193.52 | $220.66 | $289.10 |
| 66 | $114.46 | $149.86 | $177.00 | $199.42 | $261.32 | $133.34 | $177.00 | $207.68 | $234.82 | $312.70 |
| 67 | $123.90 | $159.30 | $188.80 | $213.58 | $280.04 | $143.96 | $186.44 | $219.48 | $248.98 | $330.40 |
| 68 | $132.16 | $172.28 | $201.78 | $231.28 | $304.44 | $154.58 | $200.60 | $236.00 | $267.86 | $351.64 |
| 69 | $142.78 | $185.26 | $220.66 | $250.16 | $330.40 | $164.02 | $214.76 | $253.70 | $289.10 | $379.96 |
| 70 | $158.12 | $206.50 | $243.08 | $277.30 | $366.98 | $179.36 | $234.82 | $276.12 | $317.42 | $418.90 |
| 71 | $175.82 | $232.46 | $271.40 | $307.98 | $408.28 | $199.42 | $263.14 | $307.98 | $349.28 | $461.38 |
| 72 | $198.24 | $258.42 | $303.26 | $344.56 | $457.84 | $220.66 | $289.10 | $341.02 | $385.86 | $513.30 |
| 73 | $219.48 | $290.28 | $341.02 | $387.04 | $512.12 | $244.26 | $323.32 | $379.96 | $430.70 | $569.94 |
| 74 | $245.44 | $324.50 | $381.14 | $434.24 | $574.66 | $272.58 | $358.72 | $423.62 | $479.08 | $633.66 |
| 75 | $274.94 | $364.62 | $427.16 | $487.34 | $641.92 | $303.26 | $398.84 | $468.46 | $534.54 | $702.10 |
| 76 | $307.98 | $407.10 | $480.26 | $548.70 | $720.98 | $333.94 | $442.50 | $521.56 | $595.90 | $783.52 |
| 77 | $343.38 | $454.30 | $539.26 | $617.14 | $810.66 | $369.34 | $489.70 | $580.56 | $663.16 | $873.20 |
| 78 | $382.32 | $506.22 | $601.80 | $687.94 | $903.88 | $409.46 | $541.62 | $644.28 | $736.32 | $966.42 |
| 79 | $418.90 | $558.14 | $665.52 | $761.10 | $998.28 | $443.68 | $591.18 | $705.64 | $808.30 | $1,060.82 |
| 80 | $455.48 | $607.70 | $725.70 | $830.72 | $1,086.78 | $481.44 | $643.10 | $765.82 | $877.92 | $1,148.14 |
| 81 | $488.52 | $656.08 | $777.62 | $892.08 | $1,168.20 | $514.48 | $690.30 | $820.10 | $939.28 | $1,230.74 |
| 82 | $523.92 | $696.20 | $830.72 | $949.90 | $1,244.90 | $549.88 | $731.60 | $874.38 | $998.28 | $1,308.62 |
| 83 | $555.78 | $739.86 | $880.28 | $1,008.90 | $1,320.42 | $582.92 | $776.44 | $922.76 | $1,058.46 | $1,386.50 |
| 84 | $590.00 | $785.88 | $934.56 | $1,067.90 | $1,403.02 | $618.32 | $823.64 | $978.22 | $1,118.64 | $1,470.28 |
| 85 | $627.76 | $835.44 | $993.56 | $1,136.34 | $1,490.34 | $656.08 | $873.20 | $1,038.40 | $1,188.26 | $1,557.60 |
| 86 | $669.06 | $888.54 | $1,058.46 | $1,208.32 | $1,587.10 | $697.38 | $926.30 | $1,103.30 | $1,260.24 | $1,654.36 |
| 87 | $711.54 | $946.36 | $1,124.54 | $1,283.84 | $1,686.22 | $739.86 | $984.12 | $1,169.38 | $1,335.76 | $1,753.48 |
| 88 | $759.92 | $1,008.90 | $1,196.52 | $1,366.44 | $1,795.96 | $788.24 | $1,046.66 | $1,241.36 | $1,418.36 | $1,863.22 |
| 89 | $809.48 | $1,074.98 | $1,274.40 | $1,454.94 | $1,912.78 | $837.80 | $1,112.74 | $1,319.24 | $1,506.86 | $1,980.04 |
| 90 | $864.94 | $1,146.96 | $1,360.54 | $1,550.52 | $2,041.40 | $893.26 | $1,184.72 | $1,405.38 | $1,602.44 | $2,108.66 |
| 91 | $922.76 | $1,223.66 | $1,452.58 | $1,655.54 | $2,178.28 | $951.08 | $1,261.42 | $1,497.42 | $1,707.46 | $2,245.54 |
| 92 | $986.48 | $1,307.44 | $1,550.52 | $1,764.10 | $2,324.60 | $1,014.80 | $1,345.20 | $1,595.36 | $1,816.02 | $2,391.86 |
| 93 | $1,053.74 | $1,397.12 | $1,654.36 | $1,884.46 | $2,480.36 | $1,082.06 | $1,434.88 | $1,699.20 | $1,936.38 | $2,547.62 |
| 94 | $1,128.08 | $1,492.70 | $1,767.64 | $2,013.08 | $2,651.46 | $1,156.40 | $1,530.46 | $1,812.48 | $2,065.00 | $2,718.72 |
| 95 | $1,208.32 | $1,597.72 | $1,891.54 | $2,152.32 | $2,837.90 | $1,236.64 | $1,635.48 | $1,936.38 | $2,204.24 | $2,905.16 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 30 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 31 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 32 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 33 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 34 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 35 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 36 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 37 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 38 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 39 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 40 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 41 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 42 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 43 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 44 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 45 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 46 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 47 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 48 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 49 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 50 | $70.80 | $87.32 | $101.48 | $114.46 | $152.22 | $94.40 | $118.00 | $136.88 | $153.40 | $204.14 |
| 51 | $73.16 | $92.04 | $105.02 | $118.00 | $156.94 | $97.94 | $121.54 | $139.24 | $155.76 | $208.86 |
| 52 | $75.52 | $94.40 | $108.56 | $121.54 | $162.84 | $99.12 | $123.90 | $142.78 | $159.30 | $212.40 |
| 53 | $76.70 | $96.76 | $112.10 | $126.26 | $167.56 | $101.48 | $126.26 | $146.32 | $162.84 | $219.48 |
| 54 | $79.06 | $100.30 | $115.64 | $129.80 | $173.46 | $102.66 | $129.80 | $149.86 | $167.56 | $225.38 |
| 55 | $82.60 | $103.84 | $118.00 | $134.52 | $179.36 | $106.20 | $133.34 | $153.40 | $172.28 | $230.10 |
| 56 | $86.14 | $109.74 | $125.08 | $141.60 | $187.62 | $109.74 | $139.24 | $160.48 | $179.36 | $239.54 |
| 57 | $92.04 | $116.82 | $134.52 | $151.04 | $200.60 | $115.64 | $146.32 | $168.74 | $189.98 | $252.52 |
| 58 | $99.12 | $122.72 | $143.96 | $160.48 | $215.94 | $121.54 | $154.68 | $179.36 | $199.42 | $267.86 |
| 59 | $107.38 | $132.16 | $154.58 | $173.46 | $231.28 | $130.98 | $164.02 | $189.98 | $213.58 | $284.38 |
| 60 | $113.28 | $141.60 | $164.02 | $184.08 | $247.80 | $138.06 | $173.46 | $200.60 | $225.38 | $302.08 |
| 61 | $120.36 | $152.22 | $177.00 | $198.24 | $264.32 | $146.32 | $184.08 | $214.76 | $240.72 | $319.78 |
| 62 | $129.80 | $161.66 | $188.80 | $212.40 | $283.20 | $155.76 | $195.88 | $227.74 | $256.06 | $341.02 |
| 63 | $138.06 | $173.46 | $200.60 | $226.56 | $302.08 | $165.20 | $207.68 | $241.90 | $271.40 | $362.26 |
| 64 | $147.50 | $187.62 | $217.12 | $243.08 | $324.50 | $175.82 | $224.20 | $258.42 | $289.10 | $387.04 |
| 65 | $156.94 | $200.60 | $232.46 | $260.78 | $350.46 | $186.44 | $238.36 | $277.30 | $310.34 | $414.18 |
| 66 | $169.92 | $215.94 | $251.34 | $282.02 | $376.42 | $200.60 | $254.88 | $296.18 | $331.58 | $443.68 |
| 67 | $182.90 | $231.28 | $270.22 | $302.08 | $403.56 | $214.76 | $270.22 | $315.06 | $354.00 | $473.18 |
| 68 | $197.06 | $248.98 | $289.10 | $326.86 | $430.60 | $228.92 | $289.10 | $337.48 | $378.78 | $506.22 |
| 69 | $213.58 | $269.04 | $317.42 | $357.54 | $475.54 | $245.44 | $311.52 | $364.62 | $411.82 | $546.34 |
| 70 | $236.00 | $298.54 | $350.46 | $395.30 | $526.28 | $269.04 | $341.02 | $400.02 | $450.76 | $599.44 |
| 71 | $263.14 | $335.12 | $390.58 | $440.14 | $586.46 | $297.36 | $378.78 | $442.50 | $497.96 | $664.34 |
| 72 | $293.82 | $374.06 | $436.60 | $493.24 | $656.08 | $330.40 | $421.26 | $490.88 | $553.42 | $737.50 |
| 73 | $330.40 | $418.90 | $490.88 | $552.24 | $735.14 | $368.16 | $467.28 | $546.34 | $615.96 | $818.92 |
| 74 | $369.34 | $468.46 | $548.70 | $619.50 | $823.64 | $408.28 | $519.20 | $607.70 | $684.40 | $910.96 |
| 75 | $411.82 | $525.10 | $614.78 | $693.84 | $922.76 | $451.94 | $577.02 | $674.96 | $762.28 | $1,012.44 |
| 76 | $461.38 | $591.18 | $692.66 | $783.52 | $1,038.40 | $501.50 | $643.10 | $752.84 | $850.78 | $1,129.26 |
| 77 | $514.48 | $663.16 | $779.98 | $883.82 | $1,170.56 | $553.42 | $715.08 | $841.34 | $951.08 | $1,260.24 |
| 78 | $572.30 | $738.68 | $872.02 | $990.02 | $1,308.62 | $611.24 | $789.42 | $932.20 | $1,058.46 | $1,399.48 |
| 79 | $630.12 | $815.38 | $964.06 | $1,096.22 | $1,446.68 | $669.06 | $866.12 | $1,024.24 | $1,163.48 | $1,536.36 |
| 80 | $686.76 | $887.36 | $1,051.38 | $1,196.52 | $1,578.84 | $725.70 | $939.28 | $1,112.74 | $1,264.96 | $1,668.52 |
| 81 | $738.68 | $953.44 | $1,130.44 | $1,285.02 | $1,698.02 | $777.62 | $1,005.36 | $1,191.80 | $1,355.82 | $1,788.88 |
| 82 | $787.06 | $1,018.34 | $1,205.96 | $1,368.80 | $1,806.58 | $828.36 | $1,070.26 | $1,268.50 | $1,438.42 | $1,899.80 |
| 83 | $837.80 | $1,078.52 | $1,279.12 | $1,451.40 | $1,917.50 | $877.92 | $1,132.80 | $1,342.84 | $1,523.38 | $2,014.26 |
| 84 | $889.72 | $1,146.96 | $1,358.18 | $1,539.90 | $2,035.50 | $932.20 | $1,201.24 | $1,423.08 | $1,611.88 | $2,132.26 |
| 85 | $946.36 | $1,220.12 | $1,443.14 | $1,635.48 | $2,165.30 | $988.84 | $1,276.76 | $1,509.22 | $1,711.00 | $2,264.42 |
| 86 | $1,008.90 | $1,298.00 | $1,535.18 | $1,739.32 | $2,302.18 | $1,051.38 | $1,354.64 | $1,601.26 | $1,814.84 | $2,401.30 |
| 87 | $1,073.80 | $1,380.60 | $1,633.12 | $1,849.06 | $2,449.68 | $1,116.28 | $1,437.24 | $1,699.20 | $1,924.58 | $2,548.80 |
| 88 | $1,143.42 | $1,470.28 | $1,738.14 | $1,967.06 | $2,606.62 | $1,185.90 | $1,526.92 | $1,804.22 | $2,042.58 | $2,705.74 |
| 89 | $1,220.12 | $1,568.22 | $1,851.42 | $2,094.50 | $2,776.54 | $1,262.60 | $1,624.86 | $1,917.50 | $2,170.02 | $2,875.66 |
| 90 | $1,303.90 | $1,674.42 | $1,975.32 | $2,232.56 | $2,962.98 | $1,346.38 | $1,731.06 | $2,041.40 | $2,308.08 | $3,062.10 |
| 91 | $1,393.58 | $1,788.88 | $2,108.66 | $2,383.60 | $3,163.58 | $1,436.06 | $1,845.52 | $2,174.74 | $2,459.12 | $3,262.70 |
| 92 | $1,487.98 | $1,909.24 | $2,250.26 | $2,541.72 | $3,374.80 | $1,530.46 | $1,965.88 | $2,316.34 | $2,617.24 | $3,473.92 |
| 93 | $1,589.46 | $2,037.86 | $2,402.48 | $2,711.64 | $3,603.72 | $1,631.94 | $2,094.50 | $2,468.56 | $2,787.16 | $3,702.84 |
| 94 | $1,699.20 | $2,179.46 | $2,567.68 | $2,895.72 | $3,850.34 | $1,741.68 | $2,236.10 | $2,633.76 | $2,971.24 | $3,949.46 |
| 95 | $1,821.92 | $2,332.86 | $2,748.22 | $3,098.68 | $4,120.56 | $1,864.40 | $2,389.50 | $2,814.30 | $3,174.20 | $4,219.68 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 30 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 31 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 32 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 33 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 34 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 35 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 36 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 37 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 38 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 39 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 40 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 41 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 42 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 43 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 44 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 45 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 46 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 47 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 48 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 49 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 50 | $62.54 | $77.88 | $92.04 | $100.30 | $135.70 | $82.60 | $105.02 | $122.72 | $135.70 | $181.72 |
| 51 | $64.90 | $80.24 | $94.40 | $103.84 | $139.24 | $84.96 | $106.20 | $123.90 | $139.24 | $185.26 |
| 52 | $67.26 | $83.78 | $96.76 | $107.38 | $145.14 | $87.32 | $109.74 | $127.44 | $142.78 | $191.16 |
| 53 | $69.62 | $84.96 | $99.12 | $112.10 | $148.68 | $89.68 | $112.10 | $129.80 | $146.32 | $194.70 |
| 54 | $71.98 | $89.68 | $102.66 | $115.64 | $153.40 | $93.22 | $115.64 | $133.34 | $149.86 | $199.42 |
| 55 | $73.16 | $93.22 | $106.20 | $119.18 | $158.12 | $94.40 | $119.18 | $135.70 | $153.40 | $205.32 |
| 56 | $76.70 | $97.94 | $112.10 | $126.26 | $168.74 | $97.94 | $123.90 | $142.78 | $159.30 | $213.58 |
| 57 | $81.42 | $102.66 | $119.18 | $134.52 | $179.36 | $102.66 | $129.80 | $151.04 | $168.74 | $225.38 |
| 58 | $87.32 | $110.92 | $128.62 | $143.96 | $192.34 | $109.74 | $136.88 | $160.48 | $178.18 | $239.54 |
| 59 | $94.40 | $119.18 | $138.06 | $153.40 | $204.14 | $115.64 | $146.32 | $168.74 | $188.80 | $251.34 |
| 60 | $100.30 | $127.44 | $147.50 | $164.02 | $220.66 | $121.54 | $154.58 | $179.36 | $200.60 | $269.04 |
| 61 | $108.56 | $135.70 | $156.94 | $177.00 | $236.00 | $129.80 | $164.02 | $191.16 | $214.76 | $285.56 |
| 62 | $114.46 | $145.14 | $167.56 | $187.62 | $252.52 | $138.06 | $173.46 | $202.96 | $226.56 | $303.26 |
| 63 | $121.54 | $154.58 | $179.36 | $201.78 | $269.04 | $146.32 | $185.26 | $215.94 | $241.90 | $322.14 |
| 64 | $130.98 | $164.02 | $192.34 | $217.12 | $289.10 | $156.94 | $197.06 | $230.10 | $258.42 | $344.56 |
| 65 | $140.42 | $178.18 | $206.50 | $233.64 | $310.34 | $166.38 | $210.04 | $245.44 | $277.30 | $368.16 |
| 66 | $153.40 | $192.34 | $223.02 | $252.52 | $335.12 | $179.36 | $226.56 | $263.14 | $296.18 | $394.12 |
| 67 | $162.84 | $205.32 | $238.36 | $270.22 | $359.90 | $189.98 | $240.72 | $279.66 | $316.24 | $421.26 |
| 68 | $173.46 | $221.84 | $256.06 | $290.28 | $388.22 | $201.78 | $258.42 | $299.72 | $337.48 | $450.76 |
| 69 | $189.98 | $240.72 | $282.02 | $317.42 | $421.26 | $219.48 | $278.48 | $324.50 | $365.80 | $484.98 |
| 70 | $211.22 | $266.68 | $311.52 | $352.82 | $467.28 | $240.72 | $304.44 | $356.36 | $401.20 | $533.36 |
| 71 | $233.64 | $297.36 | $348.10 | $392.94 | $520.38 | $265.50 | $337.48 | $394.12 | $443.68 | $591.18 |
| 72 | $263.14 | $331.58 | $388.22 | $440.14 | $584.10 | $295.00 | $374.06 | $436.60 | $494.42 | $656.08 |
| 73 | $292.64 | $374.06 | $435.42 | $489.70 | $654.90 | $325.68 | $417.72 | $486.16 | $546.34 | $729.24 |
| 74 | $329.22 | $417.72 | $489.70 | $551.06 | $732.78 | $363.44 | $462.56 | $541.62 | $608.88 | $810.66 |
| 75 | $365.80 | $468.46 | $548.70 | $618.32 | $821.28 | $402.38 | $513.30 | $601.80 | $677.32 | $901.52 |
| 76 | $410.64 | $523.92 | $615.96 | $697.38 | $923.94 | $447.22 | $569.94 | $670.24 | $756.38 | $1,004.18 |
| 77 | $457.84 | $587.64 | $695.02 | $787.06 | $1,040.76 | $494.42 | $634.84 | $749.30 | $848.42 | $1,122.18 |
| 78 | $509.76 | $657.26 | $776.44 | $880.28 | $1,164.66 | $543.98 | $702.10 | $829.54 | $941.64 | $1,244.90 |
| 79 | $561.68 | $725.70 | $860.22 | $974.68 | $1,288.56 | $597.08 | $769.36 | $913.32 | $1,036.04 | $1,367.62 |
| 80 | $612.42 | $789.42 | $935.74 | $1,063.18 | $1,404.20 | $645.46 | $835.44 | $988.84 | $1,124.54 | $1,485.62 |
| 81 | $657.26 | $849.60 | $1,007.72 | $1,143.42 | $1,510.40 | $692.66 | $895.62 | $1,062.00 | $1,204.78 | $1,590.64 |
| 82 | $700.92 | $906.24 | $1,073.80 | $1,218.94 | $1,609.52 | $737.50 | $953.44 | $1,128.08 | $1,281.48 | $1,692.12 |
| 83 | $744.58 | $960.52 | $1,138.70 | $1,292.10 | $1,706.28 | $781.16 | $1,008.90 | $1,194.16 | $1,357.00 | $1,792.42 |
| 84 | $790.60 | $1,019.52 | $1,207.14 | $1,369.98 | $1,811.30 | $828.36 | $1,069.08 | $1,263.78 | $1,434.88 | $1,897.44 |
| 85 | $842.52 | $1,084.42 | $1,285.02 | $1,456.12 | $1,926.94 | $881.46 | $1,135.16 | $1,342.84 | $1,522.20 | $2,015.44 |
| 86 | $897.98 | $1,155.22 | $1,366.44 | $1,548.16 | $2,049.66 | $936.92 | $1,205.96 | $1,424.26 | $1,614.24 | $2,138.16 |
| 87 | $955.80 | $1,228.38 | $1,453.76 | $1,646.10 | $2,179.46 | $994.74 | $1,279.12 | $1,511.58 | $1,712.18 | $2,267.96 |
| 88 | $1,018.34 | $1,307.44 | $1,546.98 | $1,749.94 | $2,319.88 | $1,057.28 | $1,358.18 | $1,604.80 | $1,816.02 | $2,408.38 |
| 89 | $1,085.60 | $1,394.76 | $1,648.46 | $1,863.22 | $2,472.10 | $1,124.54 | $1,445.50 | $1,706.28 | $1,929.30 | $2,560.60 |
| 90 | $1,159.94 | $1,489.16 | $1,759.38 | $1,987.12 | $2,637.30 | $1,198.88 | $1,539.90 | $1,817.20 | $2,053.20 | $2,725.80 |
| 91 | $1,240.18 | $1,590.64 | $1,877.38 | $2,120.46 | $2,815.48 | $1,279.12 | $1,641.38 | $1,935.20 | $2,186.54 | $2,903.98 |
| 92 | $1,325.14 | $1,699.20 | $2,002.46 | $2,262.06 | $3,004.28 | $1,364.08 | $1,749.94 | $2,060.28 | $2,328.14 | $3,092.78 |
| 93 | $1,416.00 | $1,812.48 | $2,138.16 | $2,413.10 | $3,206.06 | $1,454.94 | $1,863.22 | $2,195.98 | $2,479.18 | $3,294.56 |
| 94 | $1,512.76 | $1,938.74 | $2,284.48 | $2,577.12 | $3,426.72 | $1,551.70 | $1,989.48 | $2,342.30 | $2,643.20 | $3,515.22 |
| 95 | $1,620.14 | $2,075.62 | $2,446.14 | $2,757.66 | $3,668.62 | $1,659.08 | $2,126.36 | $2,503.96 | $2,823.74 | $3,757.12 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 30 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 31 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 32 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 33 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 34 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 35 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 36 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 37 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 38 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 39 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 40 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 41 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 42 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 43 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 44 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 45 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 46 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 47 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 48 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 49 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 50 | $57.82 | $70.80 | $82.60 | $93.22 | $122.72 | $76.70 | $95.58 | $109.74 | $123.90 | $165.20 |
| 51 | $60.18 | $74.34 | $83.78 | $95.58 | $127.44 | $77.88 | $99.12 | $113.28 | $127.44 | $168.74 |
| 52 | $61.36 | $76.70 | $86.14 | $97.94 | $132.16 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 53 | $63.72 | $77.88 | $92.04 | $101.48 | $135.70 | $81.42 | $102.66 | $119.18 | $132.16 | $177.00 |
| 54 | $64.90 | $81.42 | $94.40 | $105.02 | $140.42 | $83.78 | $105.02 | $121.54 | $135.70 | $181.72 |
| 55 | $67.26 | $82.60 | $96.76 | $107.38 | $143.96 | $84.96 | $107.38 | $125.08 | $138.06 | $186.44 |
| 56 | $70.80 | $87.32 | $102.66 | $114.46 | $152.22 | $89.68 | $110.92 | $129.80 | $146.32 | $194.70 |
| 57 | $74.34 | $95.58 | $109.74 | $121.54 | $162.84 | $93.22 | $118.00 | $138.06 | $153.40 | $205.32 |
| 58 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 | $99.12 | $125.08 | $145.14 | $162.84 | $217.12 |
| 59 | $84.96 | $108.56 | $123.90 | $139.24 | $187.62 | $105.02 | $133.34 | $153.40 | $171.10 | $230.10 |
| 60 | $90.86 | $115.64 | $134.52 | $149.86 | $199.42 | $110.92 | $140.42 | $164.02 | $182.90 | $244.26 |
| 61 | $99.12 | $122.72 | $143.96 | $160.48 | $214.76 | $118.00 | $148.68 | $173.46 | $194.70 | $259.60 |
| 62 | $103.84 | $130.98 | $152.22 | $172.28 | $230.10 | $125.08 | $159.30 | $185.26 | $206.50 | $277.30 |
| 63 | $112.10 | $141.60 | $162.84 | $182.90 | $244.26 | $134.52 | $168.74 | $195.88 | $219.48 | $292.64 |
| 64 | $119.18 | $151.04 | $175.82 | $197.06 | $261.96 | $142.78 | $180.54 | $208.86 | $234.82 | $312.70 |
| 65 | $128.62 | $160.48 | $188.80 | $212.40 | $280.84 | $152.22 | $192.34 | $224.20 | $251.34 | $335.12 |
| 66 | $136.88 | $173.46 | $202.96 | $228.92 | $301.44 | $161.66 | $206.50 | $239.54 | $269.04 | $358.72 |
| 67 | $148.68 | $188.80 | $218.30 | $245.44 | $326.06 | $173.46 | $219.48 | $253.70 | $287.92 | $382.32 |
| 68 | $160.48 | $201.78 | $234.82 | $265.50 | $352.82 | $185.26 | $233.64 | $272.58 | $307.98 | $409.46 |
| 69 | $172.28 | $219.48 | $256.06 | $289.10 | $383.50 | $198.24 | $253.70 | $296.18 | $333.94 | $442.50 |
| 70 | $189.98 | $243.08 | $283.20 | $320.96 | $425.98 | $215.94 | $277.30 | $323.32 | $365.80 | $486.16 |
| 71 | $213.58 | $270.22 | $316.24 | $357.54 | $474.36 | $241.90 | $306.80 | $358.72 | $403.56 | $538.08 |
| 72 | $237.18 | $304.44 | $354.00 | $397.66 | $531.00 | $266.68 | $342.20 | $398.84 | $447.22 | $595.90 |
| 73 | $267.86 | $338.66 | $397.66 | $447.22 | $593.54 | $297.36 | $379.96 | $443.68 | $497.96 | $663.16 |
| 74 | $298.54 | $379.96 | $443.68 | $500.32 | $667.88 | $330.40 | $421.26 | $489.70 | $554.60 | $738.68 |
| 75 | $333.94 | $425.98 | $499.14 | $561.68 | $748.12 | $365.80 | $467.28 | $547.52 | $617.14 | $820.10 |
| 76 | $372.88 | $475.54 | $561.68 | $632.48 | $841.34 | $405.92 | $519.20 | $610.06 | $689.12 | $915.68 |
| 77 | $418.90 | $535.72 | $631.30 | $717.44 | $947.54 | $450.76 | $578.20 | $680.86 | $771.72 | $1,019.52 |
| 78 | $464.92 | $597.08 | $706.82 | $802.40 | $1,059.64 | $495.60 | $638.38 | $755.20 | $856.68 | $1,133.98 |
| 79 | $510.94 | $658.44 | $781.16 | $888.54 | $1,172.92 | $542.80 | $700.92 | $829.54 | $942.82 | $1,246.08 |
| 80 | $555.78 | $717.44 | $853.14 | $968.78 | $1,277.94 | $586.46 | $758.74 | $901.52 | $1,024.24 | $1,351.10 |
| 81 | $598.26 | $771.72 | $915.68 | $1,040.76 | $1,374.70 | $628.94 | $814.20 | $965.24 | $1,096.22 | $1,449.04 |
| 82 | $637.20 | $823.64 | $977.04 | $1,109.20 | $1,463.20 | $670.24 | $866.12 | $1,027.78 | $1,165.84 | $1,539.90 |
| 83 | $677.32 | $874.38 | $1,036.04 | $1,175.28 | $1,554.06 | $710.36 | $918.04 | $1,087.96 | $1,234.28 | $1,631.94 |
| 84 | $720.98 | $928.66 | $1,099.76 | $1,246.08 | $1,647.28 | $754.02 | $972.32 | $1,152.86 | $1,306.26 | $1,726.34 |
| 85 | $768.18 | $987.66 | $1,168.20 | $1,325.14 | $1,753.48 | $802.40 | $1,033.68 | $1,222.48 | $1,385.32 | $1,834.90 |
| 86 | $816.56 | $1,051.38 | $1,242.54 | $1,407.74 | $1,864.40 | $850.78 | $1,097.40 | $1,296.82 | $1,467.92 | $1,945.82 |
| 87 | $869.66 | $1,118.64 | $1,321.60 | $1,497.42 | $1,982.40 | $903.88 | $1,164.66 | $1,375.88 | $1,557.60 | $2,063.82 |
| 88 | $927.48 | $1,191.80 | $1,406.56 | $1,591.82 | $2,109.84 | $961.70 | $1,237.82 | $1,460.84 | $1,652.00 | $2,191.26 |
| 89 | $988.84 | $1,269.68 | $1,497.42 | $1,694.48 | $2,249.08 | $1,023.06 | $1,315.70 | $1,551.70 | $1,754.66 | $2,330.50 |
| 90 | $1,057.28 | $1,354.64 | $1,598.90 | $1,807.76 | $2,400.12 | $1,091.50 | $1,400.66 | $1,653.18 | $1,867.94 | $2,481.54 |
| 91 | $1,128.08 | $1,449.04 | $1,706.28 | $1,929.30 | $2,561.78 | $1,162.30 | $1,495.06 | $1,760.56 | $1,989.48 | $2,643.20 |
| 92 | $1,204.78 | $1,545.80 | $1,820.74 | $2,057.92 | $2,732.88 | $1,239.00 | $1,591.82 | $1,875.02 | $2,118.10 | $2,814.30 |
| 93 | $1,288.56 | $1,650.82 | $1,944.64 | $2,195.98 | $2,916.96 | $1,322.78 | $1,696.84 | $1,998.92 | $2,256.16 | $2,998.38 |
| 94 | $1,378.24 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,412.46 | $1,810.12 | $2,132.26 | $2,404.84 | $3,198.98 |
| 95 | $1,475.00 | $1,888.00 | $2,224.30 | $2,509.86 | $3,337.04 | $1,509.22 | $1,934.02 | $2,278.58 | $2,570.04 | $3,418.46 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 30 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 31 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 32 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 33 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 34 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 35 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 36 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 37 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 38 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 39 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 40 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 41 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 42 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 43 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 44 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 45 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 46 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 47 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 48 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 49 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 50 | $51.92 | $66.08 | $75.52 | $84.96 | $113.28 | $69.62 | $88.50 | $101.48 | $114.46 | $152.22 |
| 51 | $53.10 | $68.44 | $79.06 | $88.50 | $116.82 | $71.98 | $90.86 | $105.02 | $116.82 | $155.76 |
| 52 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $73.16 | $93.22 | $106.20 | $121.54 | $159.30 |
| 53 | $57.82 | $73.16 | $83.78 | $94.40 | $123.90 | $75.52 | $95.58 | $109.74 | $122.72 | $162.84 |
| 54 | $60.18 | $75.52 | $86.14 | $97.94 | $128.62 | $76.70 | $99.12 | $112.10 | $126.26 | $167.56 |
| 55 | $61.36 | $77.88 | $87.32 | $100.30 | $133.34 | $77.88 | $100.30 | $113.28 | $128.62 | $172.28 |
| 56 | $64.90 | $81.42 | $95.58 | $105.02 | $141.60 | $81.42 | $103.84 | $121.54 | $133.34 | $180.54 |
| 57 | $69.62 | $86.14 | $100.30 | $113.28 | $151.04 | $86.14 | $108.56 | $126.26 | $141.60 | $191.16 |
| 58 | $74.34 | $92.04 | $107.38 | $120.36 | $160.48 | $90.86 | $115.64 | $133.34 | $149.86 | $199.42 |
| 59 | $77.88 | $100.30 | $114.46 | $130.98 | $174.64 | $94.40 | $122.72 | $141.60 | $160.48 | $213.58 |
| 60 | $82.60 | $108.56 | $121.54 | $139.24 | $185.26 | $101.48 | $132.16 | $148.68 | $169.92 | $225.38 |
| 61 | $89.68 | $115.64 | $133.34 | $149.86 | $198.24 | $108.56 | $139.24 | $160.48 | $180.54 | $241.90 |
| 62 | $94.40 | $121.54 | $141.60 | $158.12 | $212.40 | $114.46 | $146.32 | $169.92 | $191.16 | $256.06 |
| 63 | $102.66 | $130.98 | $151.04 | $171.10 | $226.56 | $121.54 | $159.30 | $181.72 | $205.32 | $272.58 |
| 64 | $110.92 | $140.42 | $161.66 | $182.90 | $243.08 | $130.98 | $167.56 | $194.70 | $218.30 | $290.28 |
| 65 | $116.82 | $151.04 | $175.82 | $195.88 | $261.96 | $139.24 | $179.36 | $208.86 | $232.46 | $311.52 |
| 66 | $126.26 | $161.66 | $188.80 | $213.58 | $281.02 | $148.68 | $191.16 | $223.02 | $251.34 | $332.76 |
| 67 | $135.70 | $174.64 | $201.78 | $228.92 | $304.44 | $158.12 | $205.32 | $236.00 | $266.68 | $356.36 |
| 68 | $145.14 | $188.80 | $218.30 | $246.62 | $326.86 | $168.74 | $219.48 | $252.52 | $286.74 | $379.96 |
| 69 | $158.12 | $205.32 | $238.36 | $269.04 | $357.54 | $182.90 | $236.00 | $274.94 | $309.16 | $411.82 |
| 70 | $175.82 | $225.38 | $263.14 | $296.18 | $394.12 | $200.60 | $258.42 | $300.90 | $339.84 | $450.76 |
| 71 | $195.88 | $252.52 | $295.00 | $331.58 | $441.32 | $220.66 | $285.56 | $333.94 | $375.24 | $500.32 |
| 72 | $219.48 | $283.20 | $330.40 | $372.88 | $493.24 | $245.44 | $318.60 | $370.52 | $417.72 | $555.78 |
| 73 | $244.26 | $318.60 | $368.16 | $416.54 | $554.60 | $272.58 | $355.18 | $411.82 | $463.74 | $617.14 |
| 74 | $274.94 | $356.36 | $414.18 | $467.28 | $620.68 | $303.26 | $395.30 | $459.02 | $518.02 | $686.76 |
| 75 | $306.80 | $398.84 | $464.92 | $525.10 | $697.38 | $336.30 | $438.96 | $509.76 | $575.84 | $764.64 |
| 76 | $344.56 | $448.40 | $522.74 | $591.18 | $783.52 | $372.88 | $487.34 | $568.76 | $643.10 | $851.96 |
| 77 | $383.50 | $502.68 | $590.00 | $667.88 | $883.82 | $413.00 | $542.80 | $634.84 | $719.80 | $953.44 |
| 78 | $425.98 | $560.50 | $657.26 | $746.94 | $988.84 | $456.66 | $599.44 | $703.28 | $798.86 | $1,057.28 |
| 79 | $470.82 | $618.32 | $728.06 | $827.18 | $1,092.68 | $499.14 | $657.26 | $774.08 | $877.92 | $1,159.94 |
| 80 | $509.76 | $673.78 | $794.14 | $900.34 | $1,191.80 | $539.26 | $712.72 | $838.98 | $952.26 | $1,260.24 |
| 81 | $548.70 | $724.52 | $854.32 | $969.96 | $1,279.12 | $578.20 | $763.46 | $900.34 | $1,021.88 | $1,348.74 |
| 82 | $587.64 | $772.90 | $908.60 | $1,031.32 | $1,364.08 | $617.14 | $813.02 | $954.62 | $1,084.42 | $1,434.88 |
| 83 | $621.86 | $820.10 | $965.24 | $1,095.04 | $1,446.68 | $652.54 | $861.40 | $1,014.80 | $1,149.32 | $1,519.84 |
| 84 | $660.80 | $869.66 | $1,023.06 | $1,161.12 | $1,535.18 | $692.66 | $913.32 | $1,072.62 | $1,216.58 | $1,609.52 |
| 85 | $703.28 | $925.12 | $1,089.14 | $1,233.10 | $1,633.12 | $735.14 | $969.96 | $1,138.70 | $1,289.74 | $1,708.64 |
| 86 | $750.48 | $985.30 | $1,157.58 | $1,310.98 | $1,736.96 | $782.34 | $1,030.14 | $1,207.14 | $1,367.62 | $1,812.48 |
| 87 | $798.86 | $1,046.66 | $1,231.92 | $1,393.58 | $1,847.88 | $830.72 | $1,091.50 | $1,281.48 | $1,450.22 | $1,923.40 |
| 88 | $850.78 | $1,115.10 | $1,310.98 | $1,482.08 | $1,965.88 | $882.64 | $1,159.94 | $1,360.54 | $1,538.72 | $2,041.40 |
| 89 | $907.42 | $1,188.26 | $1,395.94 | $1,578.84 | $2,094.50 | $939.28 | $1,233.10 | $1,445.50 | $1,635.48 | $2,170.02 |
| 90 | $969.96 | $1,269.68 | $1,490.34 | $1,683.86 | $2,234.92 | $1,001.82 | $1,314.52 | $1,539.90 | $1,740.50 | $2,310.44 |
| 91 | $1,036.04 | $1,355.82 | $1,589.46 | $1,795.96 | $2,385.96 | $1,067.90 | $1,400.66 | $1,639.02 | $1,852.60 | $2,461.48 |
| 92 | $1,105.66 | $1,446.68 | $1,696.84 | $1,916.32 | $2,545.26 | $1,137.52 | $1,491.52 | $1,746.40 | $1,972.96 | $2,620.78 |
| 93 | $1,182.36 | $1,545.80 | $1,811.30 | $2,044.94 | $2,717.54 | $1,214.22 | $1,590.64 | $1,860.86 | $2,101.58 | $2,793.06 |
| 94 | $1,264.96 | $1,652.00 | $1,935.20 | $2,183.00 | $2,903.98 | $1,296.82 | $1,696.84 | $1,984.76 | $2,239.64 | $2,979.50 |
| 95 | $1,354.64 | $1,768.82 | $2,070.90 | $2,336.40 | $3,108.12 | $1,386.50 | $1,813.66 | $2,120.46 | $2,393.04 | $3,183.64 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 30 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 31 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 32 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 33 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 34 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 35 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 36 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 37 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 38 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 39 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 40 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 41 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 42 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 43 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 44 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 45 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 46 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 47 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 48 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 49 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 50 | $60.18 | $74.34 | $86.14 | $97.94 | $129.80 | $79.06 | $100.30 | $116.82 | $130.98 | $173.46 |
| 51 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $118.00 | $132.16 | $178.18 |
| 52 | $63.72 | $79.06 | $94.40 | $103.84 | $138.06 | $82.60 | $105.02 | $122.72 | $135.70 | $180.54 |
| 53 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $107.38 | $123.90 | $138.06 | $186.44 |
| 54 | $67.26 | $84.96 | $97.94 | $109.74 | $146.32 | $86.14 | $110.92 | $126.26 | $141.60 | $189.98 |
| 55 | $71.98 | $87.32 | $100.30 | $113.28 | $153.40 | $90.86 | $112.10 | $129.80 | $146.32 | $197.06 |
| 56 | $74.34 | $94.40 | $107.38 | $120.36 | $159.30 | $94.40 | $118.00 | $136.88 | $153.40 | $204.14 |
| 57 | $77.88 | $99.12 | $114.46 | $128.62 | $172.28 | $99.12 | $125.08 | $143.96 | $160.48 | $215.94 |
| 58 | $82.60 | $105.02 | $121.54 | $138.06 | $182.90 | $103.84 | $132.16 | $152.22 | $169.92 | $226.56 |
| 59 | $90.86 | $113.28 | $132.16 | $146.32 | $195.88 | $110.92 | $139.24 | $161.66 | $180.54 | $241.90 |
| 60 | $95.58 | $120.36 | $140.42 | $156.94 | $210.04 | $116.82 | $146.32 | $169.92 | $191.16 | $256.06 |
| 61 | $103.84 | $128.62 | $151.04 | $169.92 | $225.38 | $125.08 | $155.76 | $182.90 | $204.14 | $272.58 |
| 62 | $110.92 | $139.24 | $160.48 | $179.36 | $240.72 | $133.34 | $167.56 | $193.52 | $217.12 | $290.28 |
| 63 | $116.82 | $147.50 | $172.28 | $193.52 | $257.24 | $140.42 | $177.00 | $205.32 | $231.28 | $307.98 |
| 64 | $125.08 | $159.30 | $184.08 | $206.50 | $276.12 | $149.86 | $189.98 | $220.66 | $246.62 | $330.40 |
| 65 | $133.34 | $171.10 | $197.06 | $221.84 | $296.18 | $158.12 | $204.14 | $234.82 | $263.14 | $351.64 |
| 66 | $146.32 | $182.90 | $213.58 | $239.54 | $318.60 | $171.10 | $214.76 | $252.52 | $283.20 | $377.60 |
| 67 | $154.58 | $195.88 | $230.10 | $257.24 | $344.56 | $181.72 | $230.10 | $267.86 | $300.90 | $402.38 |
| 68 | $166.38 | $211.22 | $245.44 | $277.30 | $370.52 | $193.52 | $245.44 | $286.74 | $322.14 | $430.70 |
| 69 | $181.72 | $227.74 | $269.04 | $304.44 | $404.74 | $208.86 | $264.32 | $310.34 | $349.28 | $464.92 |
| 70 | $201.78 | $254.88 | $298.54 | $336.30 | $447.22 | $228.92 | $291.46 | $339.84 | $383.50 | $510.94 |
| 71 | $221.84 | $286.74 | $332.76 | $374.06 | $499.14 | $251.34 | $323.32 | $376.42 | $424.80 | $565.22 |
| 72 | $250.16 | $317.42 | $371.70 | $418.90 | $558.14 | $280.84 | $356.36 | $417.72 | $470.82 | $626.58 |
| 73 | $280.84 | $356.36 | $416.54 | $468.46 | $624.22 | $311.52 | $397.66 | $464.92 | $521.56 | $696.20 |
| 74 | $313.88 | $398.84 | $467.28 | $527.46 | $702.10 | $346.92 | $441.32 | $516.84 | $581.74 | $775.26 |
| 75 | $350.46 | $446.04 | $522.74 | $591.18 | $784.70 | $384.68 | $490.88 | $573.48 | $647.82 | $861.40 |
| 76 | $391.76 | $501.50 | $586.82 | $664.34 | $882.64 | $425.98 | $545.16 | $639.56 | $722.16 | $960.52 |
| 77 | $437.78 | $562.86 | $663.46 | $751.66 | $995.92 | $472.00 | $606.52 | $715.08 | $809.48 | $1,070.26 |
| 78 | $486.16 | $627.76 | $741.04 | $842.52 | $1,112.74 | $520.38 | $671.42 | $792.96 | $899.16 | $1,190.62 |
| 79 | $538.08 | $692.66 | $820.10 | $931.02 | $1,230.74 | $569.94 | $735.14 | $870.84 | $987.66 | $1,307.44 |
| 80 | $584.10 | $755.20 | $894.44 | $1,015.98 | $1,342.84 | $617.14 | $798.86 | $946.36 | $1,074.98 | $1,419.54 |
| 81 | $626.58 | $811.84 | $961.70 | $1,092.68 | $1,443.14 | $660.80 | $855.50 | $1,013.62 | $1,151.68 | $1,519.84 |
| 82 | $670.24 | $864.94 | $1,025.42 | $1,163.48 | $1,537.54 | $703.28 | $909.78 | $1,079.70 | $1,222.48 | $1,616.60 |
| 83 | $712.72 | $915.68 | $1,087.96 | $1,233.10 | $1,630.76 | $746.94 | $962.88 | $1,141.06 | $1,294.46 | $1,712.18 |
| 84 | $755.20 | $977.04 | $1,154.04 | $1,309.80 | $1,729.88 | $792.96 | $1,023.06 | $1,209.50 | $1,371.16 | $1,813.66 |
| 85 | $803.58 | $1,037.22 | $1,226.02 | $1,390.04 | $1,840.80 | $840.16 | $1,083.24 | $1,281.48 | $1,454.94 | $1,923.40 |
| 86 | $856.68 | $1,103.30 | $1,306.26 | $1,478.54 | $1,957.62 | $893.26 | $1,149.32 | $1,361.72 | $1,543.44 | $2,040.22 |
| 87 | $912.14 | $1,175.28 | $1,387.68 | $1,570.58 | $2,082.70 | $948.72 | $1,221.30 | $1,443.14 | $1,635.48 | $2,165.30 |
| 88 | $972.32 | $1,250.80 | $1,477.36 | $1,670.88 | $2,216.04 | $1,008.90 | $1,296.82 | $1,532.82 | $1,735.78 | $2,298.64 |
| 89 | $1,037.22 | $1,333.40 | $1,572.94 | $1,779.44 | $2,360.00 | $1,073.80 | $1,379.42 | $1,628.40 | $1,844.34 | $2,442.60 |
| 90 | $1,106.84 | $1,424.26 | $1,679.14 | $1,897.44 | $2,520.48 | $1,143.42 | $1,470.28 | $1,734.60 | $1,962.34 | $2,603.08 |
| 91 | $1,183.54 | $1,521.02 | $1,792.42 | $2,024.88 | $2,690.40 | $1,220.12 | $1,567.04 | $1,847.88 | $2,089.78 | $2,773.00 |
| 92 | $1,263.78 | $1,623.68 | $1,912.78 | $2,159.40 | $2,868.58 | $1,300.36 | $1,669.70 | $1,968.24 | $2,224.30 | $2,951.18 |
| 93 | $1,349.92 | $1,733.42 | $2,042.58 | $2,303.36 | $3,063.28 | $1,386.50 | $1,779.44 | $2,098.04 | $2,368.26 | $3,145.88 |
| 94 | $1,443.14 | $1,852.60 | $2,181.82 | $2,460.30 | $3,273.32 | $1,479.72 | $1,898.62 | $2,237.28 | $2,525.20 | $3,355.92 |
| 95 | $1,546.98 | $1,983.58 | $2,336.40 | $2,633.76 | $3,503.42 | $1,583.56 | $2,029.60 | $2,391.86 | $2,698.66 | $3,586.02 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 30 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 31 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 32 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 33 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 34 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 35 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 36 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 37 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 38 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 39 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 40 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 41 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 42 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 43 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 44 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 45 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 46 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 47 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 48 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 49 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $84.96 | $114.46 | $70.80 | $89.68 | $105.84 | $115.64 | $154.58 |
| 51 | $54.28 | $68.44 | $79.06 | $88.50 | $118.00 | $73.16 | $90.86 | $105.02 | $118.00 | $158.12 |
| 52 | $57.82 | $73.16 | $81.42 | $93.22 | $122.72 | $75.52 | $95.58 | $108.56 | $121.54 | $161.66 |
| 53 | $59.00 | $74.34 | $83.78 | $95.58 | $127.44 | $76.70 | $96.76 | $109.74 | $123.90 | $166.38 |
| 54 | $61.36 | $75.52 | $86.14 | $97.94 | $132.16 | $79.06 | $97.94 | $112.10 | $126.26 | $169.92 |
| 55 | $61.36 | $77.88 | $92.04 | $101.48 | $135.70 | $79.06 | $100.30 | $115.64 | $129.80 | $174.64 |
| 56 | $64.90 | $82.60 | $96.76 | $107.38 | $142.78 | $82.60 | $105.02 | $122.72 | $135.70 | $181.72 |
| 57 | $70.80 | $86.14 | $101.48 | $114.46 | $153.40 | $87.32 | $109.74 | $128.62 | $143.96 | $192.34 |
| 58 | $74.34 | $95.58 | $109.74 | $121.54 | $161.66 | $92.04 | $116.82 | $135.70 | $151.04 | $201.78 |
| 59 | $80.24 | $101.48 | $118.00 | $130.98 | $174.64 | $97.94 | $123.90 | $143.96 | $160.48 | $214.76 |
| 60 | $83.78 | $108.56 | $125.08 | $139.24 | $187.62 | $103.84 | $132.16 | $152.22 | $169.92 | $228.92 |
| 61 | $92.04 | $115.64 | $134.52 | $151.04 | $200.60 | $110.92 | $139.24 | $162.84 | $184.08 | $243.08 |
| 62 | $97.94 | $122.72 | $141.60 | $159.30 | $214.76 | $116.82 | $147.50 | $171.10 | $193.52 | $257.24 |
| 63 | $103.84 | $130.98 | $153.40 | $172.28 | $228.92 | $125.08 | $156.94 | $185.26 | $205.32 | $274.94 |
| 64 | $112.10 | $140.42 | $161.66 | $184.08 | $244.26 | $134.52 | $167.56 | $194.70 | $219.48 | $291.46 |
| 65 | $119.18 | $151.04 | $175.82 | $197.06 | $261.96 | $141.60 | $179.36 | $208.86 | $233.64 | $312.70 |
| 66 | $129.80 | $162.84 | $189.98 | $214.76 | $281.38 | $152.22 | $191.16 | $225.38 | $252.52 | $335.12 |
| 67 | $136.88 | $173.46 | $204.14 | $228.92 | $305.62 | $160.48 | $204.14 | $239.54 | $267.86 | $357.54 |
| 68 | $148.68 | $188.80 | $217.12 | $247.80 | $329.22 | $172.28 | $219.48 | $253.70 | $287.92 | $382.32 |
| 69 | $162.84 | $204.14 | $240.72 | $269.04 | $359.90 | $187.62 | $236.00 | $277.30 | $310.34 | $413.00 |
| 70 | $179.36 | $225.38 | $264.32 | $298.54 | $396.48 | $205.32 | $258.42 | $302.08 | $341.02 | $454.30 |
| 71 | $198.24 | $253.70 | $296.18 | $335.12 | $442.50 | $225.38 | $286.74 | $335.12 | $377.60 | $502.68 |
| 72 | $223.02 | $283.20 | $331.58 | $374.96 | $496.78 | $250.16 | $318.60 | $371.70 | $418.90 | $558.14 |
| 73 | $248.98 | $318.60 | $368.16 | $416.54 | $556.96 | $276.12 | $355.18 | $411.82 | $462.56 | $618.32 |
| 74 | $279.66 | $356.36 | $416.54 | $467.28 | $624.22 | $309.16 | $394.12 | $461.38 | $518.02 | $690.30 |
| 75 | $311.52 | $396.48 | $464.92 | $526.28 | $697.38 | $343.38 | $435.42 | $509.76 | $577.02 | $764.64 |
| 76 | $348.10 | $446.04 | $523.92 | $593.54 | $787.06 | $378.78 | $484.98 | $569.94 | $644.28 | $854.32 |
| 77 | $389.40 | $499.14 | $591.18 | $669.06 | $883.82 | $420.08 | $540.44 | $636.02 | $720.98 | $953.44 |
| 78 | $431.88 | $558.14 | $658.44 | $748.12 | $990.02 | $462.56 | $597.08 | $704.46 | $800.04 | $1,058.46 |
| 79 | $477.90 | $617.14 | $730.42 | $829.54 | $1,096.22 | $507.40 | $654.90 | $776.44 | $881.46 | $1,163.48 |
| 80 | $520.38 | $670.24 | $796.50 | $902.70 | $1,194.16 | $548.70 | $709.18 | $841.34 | $954.62 | $1,261.42 |
| 81 | $558.14 | $722.16 | $856.68 | $972.32 | $1,283.84 | $588.82 | $761.10 | $903.88 | $1,024.24 | $1,353.46 |
| 82 | $595.90 | $770.54 | $913.32 | $1,036.04 | $1,368.80 | $626.58 | $810.66 | $959.34 | $1,089.14 | $1,439.60 |
| 83 | $633.66 | $816.56 | $968.78 | $1,098.58 | $1,451.40 | $663.16 | $856.68 | $1,015.98 | $1,152.86 | $1,524.56 |
| 84 | $671.42 | $868.48 | $1,025.42 | $1,164.66 | $1,539.90 | $703.28 | $909.78 | $1,074.98 | $1,218.94 | $1,613.06 |
| 85 | $715.08 | $921.58 | $1,091.50 | $1,237.82 | $1,637.84 | $749.30 | $966.42 | $1,141.06 | $1,294.46 | $1,713.36 |
| 86 | $762.28 | $980.58 | $1,161.12 | $1,315.70 | $1,741.68 | $796.50 | $1,025.42 | $1,210.68 | $1,372.34 | $1,817.20 |
| 87 | $811.84 | $1,044.30 | $1,235.46 | $1,399.48 | $1,852.60 | $846.06 | $1,089.14 | $1,285.02 | $1,456.12 | $1,928.12 |
| 88 | $864.94 | $1,110.38 | $1,314.52 | $1,487.98 | $1,971.78 | $899.16 | $1,155.22 | $1,364.08 | $1,544.62 | $2,047.30 |
| 89 | $921.58 | $1,184.72 | $1,400.66 | $1,583.56 | $2,101.58 | $955.80 | $1,229.56 | $1,450.22 | $1,640.20 | $2,177.10 |
| 90 | $985.30 | $1,264.96 | $1,495.06 | $1,688.58 | $2,242.00 | $1,019.52 | $1,309.80 | $1,544.62 | $1,745.22 | $2,317.52 |
| 91 | $1,053.74 | $1,352.28 | $1,595.36 | $1,803.04 | $2,394.22 | $1,087.96 | $1,397.12 | $1,644.92 | $1,859.68 | $2,469.74 |
| 92 | $1,125.72 | $1,443.14 | $1,701.56 | $1,922.22 | $2,553.52 | $1,159.94 | $1,487.98 | $1,751.12 | $1,978.86 | $2,629.04 |
| 93 | $1,202.42 | $1,541.08 | $1,817.20 | $2,050.84 | $2,725.80 | $1,236.64 | $1,585.92 | $1,866.76 | $2,107.48 | $2,801.32 |
| 94 | $1,285.02 | $1,648.46 | $1,941.10 | $2,191.26 | $2,913.42 | $1,319.24 | $1,693.30 | $1,990.66 | $2,247.90 | $2,988.94 |
| 95 | $1,377.06 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,411.28 | $1,808.94 | $2,127.54 | $2,401.30 | $3,193.08 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 30 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 31 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 32 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 33 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 34 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 35 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 36 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 37 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 38 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 39 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 40 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 41 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 42 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 43 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 44 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 45 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 46 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 47 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 48 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 49 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 50 | $49.56 | $60.18 | $71.98 | $77.88 | $105.02 | $67.26 | $80.24 | $94.40 | $105.02 | $140.42 |
| 51 | $51.92 | $62.54 | $73.16 | $80.24 | $108.56 | $68.44 | $82.60 | $96.76 | $107.38 | $143.96 |
| 52 | $51.92 | $64.90 | $74.34 | $82.60 | $112.10 | $68.44 | $83.78 | $99.12 | $108.56 | $147.50 |
| 53 | $53.10 | $66.08 | $76.70 | $86.14 | $114.46 | $69.62 | $86.14 | $100.30 | $112.10 | $151.04 |
| 54 | $54.28 | $70.80 | $79.06 | $89.68 | $119.18 | $71.98 | $89.68 | $102.66 | $115.64 | $155.76 |
| 55 | $57.82 | $71.98 | $81.42 | $93.22 | $121.54 | $73.16 | $93.22 | $106.20 | $119.18 | $158.12 |
| 56 | $60.18 | $74.34 | $86.14 | $96.76 | $130.98 | $76.70 | $95.58 | $109.74 | $123.90 | $166.38 |
| 57 | $62.54 | $80.24 | $94.40 | $103.84 | $139.24 | $79.06 | $101.48 | $116.82 | $129.80 | $175.82 |
| 58 | $68.44 | $83.78 | $99.12 | $110.92 | $148.68 | $84.96 | $105.02 | $123.90 | $138.06 | $185.26 |
| 59 | $73.16 | $92.04 | $106.20 | $118.00 | $159.30 | $88.50 | $113.28 | $130.98 | $146.32 | $195.88 |
| 60 | $77.88 | $97.94 | $114.46 | $126.26 | $172.28 | $93.22 | $119.18 | $139.24 | $154.58 | $207.68 |
| 61 | $82.60 | $105.02 | $121.54 | $138.06 | $182.90 | $99.12 | $126.26 | $147.50 | $166.38 | $220.66 |
| 62 | $88.50 | $112.10 | $128.62 | $145.14 | $195.88 | $108.56 | $135.70 | $156.94 | $174.64 | $234.82 |
| 63 | $94.40 | $119.18 | $139.24 | $155.76 | $208.86 | $113.28 | $142.78 | $167.56 | $186.44 | $251.34 |
| 64 | $102.66 | $127.44 | $149.86 | $167.56 | $223.02 | $121.54 | $153.40 | $178.18 | $199.42 | $265.50 |
| 65 | $109.74 | $138.06 | $159.30 | $180.54 | $239.54 | $129.80 | $164.02 | $189.98 | $212.40 | $285.56 |
| 66 | $116.82 | $148.68 | $173.46 | $194.70 | $258.42 | $138.06 | $177.00 | $204.14 | $228.92 | $304.44 |
| 67 | $126.26 | $159.30 | $186.44 | $207.68 | $277.30 | $147.50 | $185.26 | $215.94 | $244.26 | $324.50 |
| 68 | $134.52 | $171.10 | $199.42 | $226.56 | $300.90 | $155.76 | $198.24 | $232.46 | $263.14 | $348.10 |
| 69 | $146.32 | $185.26 | $218.30 | $245.44 | $326.86 | $168.74 | $214.76 | $252.52 | $283.20 | $376.42 |
| 70 | $161.66 | $206.50 | $240.72 | $272.58 | $362.26 | $184.08 | $236.00 | $273.76 | $311.52 | $413.00 |
| 71 | $180.54 | $230.10 | $270.22 | $303.26 | $403.56 | $205.32 | $261.96 | $305.62 | $343.38 | $457.84 |
| 72 | $200.60 | $258.42 | $300.90 | $338.66 | $450.76 | $226.56 | $289.10 | $338.66 | $379.96 | $506.22 |
| 73 | $228.92 | $287.92 | $338.66 | $381.14 | $505.04 | $253.70 | $322.14 | $376.42 | $424.80 | $564.04 |
| 74 | $253.70 | $323.32 | $376.42 | $425.98 | $567.58 | $279.66 | $358.72 | $416.54 | $470.82 | $627.76 |
| 75 | $283.20 | $362.26 | $423.62 | $477.90 | $636.02 | $310.34 | $396.48 | $464.92 | $523.92 | $696.20 |
| 76 | $316.24 | $404.74 | $476.72 | $538.08 | $716.26 | $343.38 | $441.32 | $518.02 | $585.28 | $779.98 |
| 77 | $355.18 | $456.66 | $538.08 | $608.88 | $804.76 | $383.50 | $492.06 | $580.56 | $656.08 | $867.30 |
| 78 | $395.30 | $507.40 | $600.62 | $680.86 | $899.16 | $421.26 | $542.80 | $643.10 | $728.06 | $962.88 |
| 79 | $434.24 | $561.68 | $664.34 | $754.02 | $997.10 | $461.38 | $595.90 | $704.46 | $801.22 | $1,059.64 |
| 80 | $472.00 | $610.06 | $725.70 | $823.64 | $1,087.96 | $497.96 | $645.46 | $765.82 | $870.84 | $1,149.32 |
| 81 | $509.76 | $657.26 | $778.80 | $885.00 | $1,170.56 | $535.72 | $691.48 | $820.10 | $932.20 | $1,231.92 |
| 82 | $541.62 | $699.74 | $830.72 | $942.82 | $1,244.90 | $568.76 | $736.32 | $874.38 | $992.38 | $1,309.80 |
| 83 | $575.84 | $742.22 | $880.28 | $998.28 | $1,320.42 | $602.98 | $779.98 | $923.94 | $1,049.02 | $1,386.50 |
| 84 | $612.42 | $789.42 | $934.56 | $1,058.46 | $1,400.66 | $640.74 | $826.00 | $979.40 | $1,109.20 | $1,467.92 |
| 85 | $652.54 | $840.16 | $993.56 | $1,125.72 | $1,490.34 | $683.22 | $879.10 | $1,038.40 | $1,176.46 | $1,558.78 |
| 86 | $693.84 | $893.26 | $1,057.28 | $1,196.52 | $1,584.74 | $724.52 | $932.20 | $1,102.12 | $1,247.26 | $1,653.18 |
| 87 | $739.86 | $949.90 | $1,124.54 | $1,273.22 | $1,685.04 | $770.54 | $988.84 | $1,169.38 | $1,323.96 | $1,753.48 |
| 88 | $788.24 | $1,012.44 | $1,196.52 | $1,353.46 | $1,794.78 | $818.92 | $1,051.38 | $1,241.36 | $1,404.20 | $1,863.22 |
| 89 | $840.16 | $1,078.52 | $1,273.22 | $1,440.78 | $1,912.78 | $870.84 | $1,117.46 | $1,318.06 | $1,491.52 | $1,981.22 |
| 90 | $897.98 | $1,151.68 | $1,360.54 | $1,536.36 | $2,039.04 | $928.66 | $1,190.62 | $1,405.38 | $1,587.10 | $2,107.48 |
| 91 | $959.34 | $1,230.74 | $1,451.40 | $1,640.20 | $2,178.28 | $990.02 | $1,269.68 | $1,496.24 | $1,690.94 | $2,246.72 |
| 92 | $1,024.24 | $1,313.34 | $1,549.34 | $1,748.76 | $2,323.42 | $1,054.92 | $1,352.28 | $1,594.18 | $1,799.50 | $2,391.86 |
| 93 | $1,095.04 | $1,403.02 | $1,654.36 | $1,865.58 | $2,479.18 | $1,125.72 | $1,441.96 | $1,699.20 | $1,916.32 | $2,547.62 |
| 94 | $1,170.56 | $1,498.60 | $1,766.46 | $1,993.02 | $2,649.10 | $1,201.24 | $1,537.54 | $1,811.30 | $2,043.76 | $2,717.54 |
| 95 | $1,253.16 | $1,604.80 | $1,891.54 | $2,133.44 | $2,836.72 | $1,283.84 | $1,643.74 | $1,936.38 | $2,184.18 | $2,905.16 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 30 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 31 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 32 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 33 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 34 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 35 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 36 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 37 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 38 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 39 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 40 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 41 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 42 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 43 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 44 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 45 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 46 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 47 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 48 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 49 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $56.64 | $63.72 | $73.16 | $96.76 | $57.82 | $75.52 | $86.14 | $97.94 | $129.80 |
| 51 | $44.84 | $59.00 | $67.26 | $75.52 | $99.12 | $60.18 | $77.88 | $89.68 | $100.30 | $132.16 |
| 52 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $61.36 | $79.06 | $90.86 | $102.66 | $135.70 |
| 53 | $49.56 | $62.54 | $73.16 | $79.06 | $106.20 | $66.08 | $80.24 | $95.58 | $103.84 | $138.06 |
| 54 | $51.92 | $63.72 | $74.34 | $82.60 | $108.56 | $67.26 | $82.60 | $96.76 | $107.38 | $141.60 |
| 55 | $51.92 | $66.08 | $74.34 | $84.96 | $113.28 | $67.26 | $83.78 | $96.76 | $109.74 | $146.32 |
| 56 | $54.28 | $70.80 | $80.24 | $89.68 | $119.18 | $70.80 | $88.50 | $102.66 | $112.10 | $153.40 |
| 57 | $59.00 | $74.34 | $84.96 | $96.76 | $128.62 | $73.16 | $92.04 | $107.38 | $121.54 | $162.84 |
| 58 | $62.54 | $77.88 | $93.22 | $102.66 | $138.06 | $76.70 | $99.12 | $114.46 | $127.44 | $169.92 |
| 59 | $66.08 | $83.78 | $97.94 | $110.92 | $148.68 | $80.24 | $103.84 | $119.18 | $135.70 | $182.90 |
| 60 | $70.80 | $90.86 | $103.84 | $116.82 | $156.94 | $84.96 | $110.92 | $127.44 | $142.78 | $192.34 |
| 61 | $76.70 | $99.12 | $113.28 | $126.26 | $168.74 | $90.86 | $118.00 | $136.88 | $152.22 | $205.32 |
| 62 | $80.24 | $103.84 | $119.18 | $135.70 | $180.54 | $96.76 | $123.90 | $143.96 | $162.84 | $218.30 |
| 63 | $87.32 | $112.10 | $128.62 | $143.96 | $193.52 | $105.02 | $135.70 | $154.58 | $173.46 | $232.46 |
| 64 | $93.22 | $118.00 | $139.24 | $155.76 | $206.50 | $110.92 | $141.60 | $166.38 | $185.26 | $247.80 |
| 65 | $100.30 | $127.44 | $149.86 | $166.38 | $223.02 | $118.00 | $151.04 | $178.18 | $197.06 | $264.32 |
| 66 | $107.38 | $138.06 | $160.48 | $180.54 | $239.54 | $126.26 | $161.66 | $188.80 | $212.40 | $283.20 |
| 67 | $115.64 | $148.68 | $171.10 | $194.70 | $258.42 | $134.52 | $174.64 | $200.60 | $227.74 | $302.08 |
| 68 | $123.90 | $159.30 | $186.44 | $210.04 | $279.66 | $142.78 | $186.44 | $215.94 | $244.26 | $325.68 |
| 69 | $133.34 | $174.64 | $201.78 | $228.92 | $303.26 | $154.58 | $200.60 | $232.46 | $261.96 | $350.46 |
| 70 | $148.68 | $191.16 | $224.20 | $251.34 | $336.30 | $169.92 | $219.48 | $256.06 | $287.92 | $383.50 |
| 71 | $167.56 | $213.58 | $250.16 | $282.02 | $375.24 | $187.62 | $243.08 | $282.02 | $319.78 | $424.80 |
| 72 | $186.44 | $240.72 | $280.84 | $317.42 | $420.08 | $208.86 | $271.40 | $313.88 | $356.36 | $473.18 |
| 73 | $206.50 | $271.40 | $313.88 | $352.82 | $472.00 | $231.28 | $300.90 | $350.46 | $394.12 | $526.28 |
| 74 | $233.64 | $303.26 | $351.64 | $397.66 | $527.46 | $257.24 | $335.12 | $389.40 | $440.14 | $584.10 |
| 75 | $260.78 | $338.66 | $394.12 | $447.22 | $593.54 | $286.74 | $372.88 | $433.06 | $489.70 | $650.18 |
| 76 | $292.64 | $382.32 | $443.68 | $502.68 | $667.88 | $316.24 | $414.18 | $483.80 | $546.34 | $725.70 |
| 77 | $325.68 | $427.16 | $501.50 | $567.58 | $751.66 | $350.46 | $461.38 | $539.26 | $611.24 | $809.48 |
| 78 | $362.26 | $477.90 | $560.50 | $634.84 | $840.16 | $388.22 | $509.76 | $599.44 | $679.68 | $897.98 |
| 79 | $398.84 | $525.10 | $619.50 | $703.28 | $928.66 | $422.44 | $558.14 | $658.44 | $746.94 | $986.48 |
| 80 | $434.24 | $573.48 | $674.96 | $765.82 | $1,012.44 | $460.20 | $606.52 | $713.90 | $809.48 | $1,070.26 |
| 81 | $467.28 | $617.14 | $726.88 | $823.64 | $1,087.96 | $490.88 | $649.00 | $764.64 | $868.48 | $1,146.96 |
| 82 | $497.96 | $657.26 | $771.72 | $877.92 | $1,159.94 | $523.92 | $692.66 | $813.02 | $922.76 | $1,220.12 |
| 83 | $527.46 | $696.20 | $821.28 | $931.02 | $1,230.74 | $554.60 | $731.60 | $862.58 | $977.04 | $1,292.10 |
| 84 | $561.68 | $739.86 | $869.66 | $986.48 | $1,302.72 | $590.00 | $776.44 | $910.96 | $1,034.86 | $1,367.62 |
| 85 | $599.44 | $788.24 | $925.12 | $1,049.02 | $1,388.86 | $626.58 | $823.64 | $967.60 | $1,097.40 | $1,452.58 |
| 86 | $639.56 | $838.98 | $984.12 | $1,115.10 | $1,476.18 | $666.70 | $874.38 | $1,026.60 | $1,163.48 | $1,539.90 |
| 87 | $679.68 | $890.90 | $1,046.66 | $1,184.72 | $1,570.58 | $706.82 | $926.30 | $1,089.14 | $1,233.10 | $1,634.30 |
| 88 | $723.34 | $949.90 | $1,113.92 | $1,260.24 | $1,669.70 | $750.48 | $985.30 | $1,156.40 | $1,308.62 | $1,733.42 |
| 89 | $771.72 | $1,011.26 | $1,187.08 | $1,341.66 | $1,779.44 | $798.86 | $1,046.66 | $1,229.56 | $1,390.04 | $1,843.16 |
| 90 | $824.82 | $1,080.88 | $1,267.32 | $1,430.16 | $1,899.80 | $851.96 | $1,116.28 | $1,309.80 | $1,478.54 | $1,963.52 |
| 91 | $881.46 | $1,154.04 | $1,351.10 | $1,525.74 | $2,028.42 | $908.60 | $1,189.44 | $1,393.58 | $1,574.12 | $2,092.14 |
| 92 | $940.46 | $1,230.74 | $1,441.96 | $1,628.40 | $2,162.94 | $967.60 | $1,266.14 | $1,484.44 | $1,676.78 | $2,226.66 |
| 93 | $1,006.54 | $1,315.70 | $1,539.90 | $1,738.14 | $2,309.26 | $1,033.68 | $1,351.10 | $1,582.38 | $1,786.52 | $2,372.98 |
| 94 | $1,074.98 | $1,406.56 | $1,644.92 | $1,856.14 | $2,468.56 | $1,102.12 | $1,441.96 | $1,687.40 | $1,904.52 | $2,532.28 |
| 95 | $1,151.68 | $1,504.50 | $1,760.56 | $1,985.94 | $2,640.84 | $1,178.82 | $1,539.90 | $1,803.04 | $2,034.32 | $2,704.56 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $34.00 | $44.00 | $51.00 | $59.00 | $81.58 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 30 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $36.58 | $44.00 | $51.00 | $59.00 | $87.02 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 31 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $39.19 | $44.60 | $52.40 | $59.00 | $92.46 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 32 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $39.19 | $44.60 | $55.02 | $59.00 | $95.18 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 33 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $41.81 | $47.22 | $57.64 | $60.27 | $100.62 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 34 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $41.81 | $49.85 | $60.26 | $62.89 | $106.06 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 35 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $44.42 | $52.47 | $60.26 | $65.51 | $108.78 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 36 | $21.55 | $27.00 | $32.00 | $36.00 | $48.00 | $47.03 | $55.09 | $62.88 | $68.13 | $114.22 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 37 | $21.55 | $27.00 | $32.00 | $36.00 | $48.00 | $49.65 | $57.72 | $68.12 | $70.76 | $119.66 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 38 | $23.94 | $27.00 | $32.00 | $36.00 | $48.00 | $49.65 | $60.34 | $70.74 | $73.38 | $125.10 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 39 | $23.94 | $28.89 | $33.65 | $36.06 | $49.27 | $52.26 | $62.96 | $73.36 | $78.62 | $133.25 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 40 | $26.34 | $31.30 | $36.06 | $38.47 | $51.87 | $54.87 | $65.59 | $75.98 | $81.24 | $138.69 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 41 | $26.53 | $31.51 | $38.72 | $41.14 | $54.60 | $57.74 | $68.49 | $78.92 | $84.20 | $144.47 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 42 | $29.15 | $34.16 | $38.98 | $41.41 | $57.35 | $57.99 | $71.41 | $81.88 | $89.82 | $150.28 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 43 | $29.35 | $34.38 | $41.69 | $44.13 | $60.12 | $60.89 | $74.35 | $87.52 | $92.84 | $155.80 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 44 | $29.57 | $37.08 | $41.97 | $44.42 | $62.90 | $63.82 | $77.31 | $90.54 | $95.88 | $155.80 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 45 | $29.78 | $37.33 | $44.73 | $47.20 | $65.69 | $66.77 | $80.30 | $93.58 | $101.62 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 46 | $32.49 | $40.08 | $45.03 | $50.00 | $68.50 | $67.06 | $86.00 | $99.33 | $104.71 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 47 | $32.72 | $40.35 | $47.85 | $52.85 | $71.32 | $70.05 | $89.04 | $102.43 | $110.53 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 48 | $32.96 | $43.15 | $50.70 | $53.19 | $74.15 | $72.20 | $92.11 | $108.26 | $116.39 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 49 | $35.75 | $43.44 | $51.04 | $56.09 | $79.66 | $72.20 | $93.10 | $111.42 | $119.58 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 50 | $36.00 | $46.30 | $53.95 | $59.03 | $82.53 | $79.16 | $101.04 | $117.33 | $125.52 | $184.30 | $112.10 | $146.30 | $167.20 | $188.10 | $252.70 |
| 51 | $38.81 | $49.17 | $56.88 | $61.99 | $88.07 | $82.24 | $104.22 | $123.32 | $131.55 | $190.00 | $114.00 | $148.20 | $172.90 | $193.80 | $258.40 |
| 52 | $39.05 | $49.48 | $57.24 | $64.98 | $93.64 | $87.40 | $110.17 | $126.61 | $137.62 | $197.60 | $115.90 | $152.00 | $174.80 | $199.50 | $264.10 |
| 53 | $41.91 | $52.41 | $60.23 | $65.39 | $99.24 | $89.30 | $115.90 | $132.69 | $143.74 | $203.30 | $119.70 | $153.90 | $178.60 | $205.20 | $269.80 |
| 54 | $42.17 | $52.73 | $60.61 | $68.44 | $104.86 | $93.10 | $119.45 | $138.82 | $149.92 | $209.00 | $121.60 | $159.60 | $184.30 | $209.00 | $273.60 |
| 55 | $45.08 | $55.71 | $63.65 | $71.53 | $110.51 | $95.00 | $123.50 | $144.40 | $156.14 | $216.60 | $123.50 | $161.50 | $186.20 | $212.80 | $281.20 |
| 56 | $47.96 | $58.65 | $69.30 | $77.21 | $118.89 | $100.70 | $131.60 | $151.1[illegible] | $165.13 | $228.00 | $129.20 | $169.10 | $197.60 | $224.20 | $294.50 |
| 57 | $50.88 | $64.29 | $72.31 | $82.94 | $127.30 | $106.40 | $137.71 | $160.14 | $174.18 | $243.20 | $134.90 | $178.60 | $205.20 | $235.60 | $309.70 |
| 58 | $53.83 | $67.29 | $78.05 | $88.73 | $135.75 | $114.00 | $143.87 | $166.39 | $183.30 | $260.30 | $142.50 | $186.20 | $216.60 | $248.90 | $326.80 |
| 59 | $59.50 | $73.03 | $83.84 | $94.58 | $146.96 | $121.60 | $152.90 | $175.51 | $192.48 | $279.30 | $152.00 | $197.60 | $231.80 | $262.20 | $347.70 |
| 60 | $62.52 | $78.82 | $89.68 | $100.49 | $158.23 | $127.86 | $159.15 | $184.70 | $201.73 | $298.30 | $159.60 | $209.00 | $245.10 | $278.80 | $368.60 |
| 61 | $68.27 | $84.65 | $98.30 | $109.16 | $169.81 | $136.68 | $170.88 | $196.48 | $213.56 | $319.20 | $172.90 | $224.20 | $264.10 | $290.73 | $391.40 |
| 62 | $74.08 | $93.28 | $104.25 | $117.91 | $184.22 | $145.53 | $182.65 | $211.17 | $228.28 | $342.00 | $184.30 | $237.50 | $277.40 | $305.56 | $418.00 |
| 63 | $82.69 | $99.23 | $113.01 | $126.75 | $195.99 | $157.28 | $194.48 | $223.06 | $243.07 | $358.90 | $190.55 | $247.90 | $288.60 | $317.59 | $432.90 |
| 64 | $88.62 | $108.00 | $124.62 | $135.67 | $213.39 | $165.60 | $206.35 | $240.73 | $257.93 | $374.40 | $198.00 | $255.60 | $300.60 | $332.52 | $451.80 |
| 65 | $97.38 | $116.85 | $133.55 | $147.46 | $228.14 | $171.50 | $221.14 | $255.61 | $275.71 | $392.00 | $204.75 | $267.75 | $313.25 | $347.51 | $469.00 |
| 66 | $105.73 | $127.98 | $147.46 | $161.37 | $247.62 | $178.50 | $232.90 | $272.84 | $295.82 | $409.70 | $210.80 | $277.10 | $324.70 | $367.62 | $487.90 |
| 67 | $116.85 | $141.89 | $161.37 | $178.06 | $269.88 | $186.45 | $240.90 | $282.15 | $318.79 | $424.05 | $217.80 | $285.45 | $333.30 | $379.50 | $501.60 |
| 68 | $127.98 | $158.59 | $178.06 | $194.76 | $291.20 | $192.00 | $251.20 | $294.40 | $337.60 | $443.20 | $225.60 | $296.00 | $345.60 | $393.60 | $518.40 |
| 69 | $137.95 | $172.50 | $194.76 | $214.23 | $310.00 | $203.05 | $263.50 | $310.00 | $353.40 | $468.10 | $234.05 | $306.90 | $359.60 | $412.30 | $542.50 |
| 70 | $148.50 | $191.98 | $214.23 | $236.49 | $336.00 | $213.00 | $282.00 | $331.50 | $378.00 | $499.50 | $247.50 | $325.50 | $381.00 | $436.50 | $574.50 |
| 71 | $160.95 | $210.25 | $239.27 | $264.31 | $365.40 | $230.55 | $305.95 | $358.15 | $408.90 | $539.40 | $263.90 | $348.00 | $408.90 | $465.45 | $613.35 |
| 72 | $176.40 | $226.80 | $263.20 | $294.92 | $396.20 | $250.60 | $329.00 | $386.40 | $441.00 | $581.00 | $282.80 | $372.40 | $438.20 | $497.00 | $656.60 |
| 73 | $191.70 | $248.40 | $287.55 | $322.65 | $430.65 | $268.65 | $356.40 | $417.15 | $476.55 | $627.75 | $302.40 | $399.60 | $469.80 | $533.25 | $703.35 |
| 74 | $208.00 | $269.10 | $313.30 | $351.00 | $469.30 | $289.90 | $383.50 | $451.10 | $513.50 | $677.30 | $323.70 | $426.40 | $503.10 | $570.70 | $752.70 |
| 75 | $227.50 | $293.75 | $341.25 | $385.00 | $512.50 | $312.50 | $411.25 | $485.00 | $552.50 | $727.50 | $345.00 | $455.00 | $535.00 | $610.00 | $802.50 |
| 76 | $247.20 | $321.60 | $374.40 | $422.40 | $561.60 | $334.80 | $442.80 | $523.20 | $597.60 | $784.80 | $364.80 | $483.60 | $571.20 | $652.80 | $856.80 |
| 77 | $267.95 | $349.60 | $408.25 | $461.15 | $614.10 | $357.65 | $473.80 | $562.35 | $644.00 | $844.10 | $387.55 | $514.05 | $608.35 | $696.90 | $914.25 |
| 78 | $289.30 | $377.30 | $443.30 | $500.50 | $664.40 | $379.50 | $503.80 | $600.60 | $686.40 | $899.80 | $408.10 | $541.20 | $644.60 | $737.00 | $965.80 |
| 79 | $306.60 | $402.15 | $473.55 | $535.50 | $710.85 | $397.95 | $530.25 | $632.10 | $723.45 | $948.15 | $423.15 | $564.90 | $674.10 | $771.75 | $1,011.15 |
| 80 | $321.00 | $422.00 | $497.00 | $562.00 | $746.00 | $411.00 | $549.00 | $655.00 | $751.00 | $982.00 | $436.00 | $582.00 | $695.00 | $797.00 | $1,042.00 |
| 81 | $349.00 | $459.00 | $540.00 | $611.00 | $810.00 | $442.00 | $591.00 | $703.00 | $806.00 | $1,054.00 | $466.00 | $625.00 | $743.00 | $853.00 | $1,115.00 |
| 82 | $376.00 | $494.00 | $582.00 | $658.00 | $873.00 | $471.00 | $628.00 | $749.00 | $858.00 | $1,123.00 | $497.00 | $663.00 | $791.00 | $905.00 | $1,185.00 |
| 83 | $403.00 | $529.00 | $624.00 | $706.00 | $936.00 | $500.00 | $666.00 | $794.00 | $909.00 | $1,191.00 | $526.00 | $701.00 | $836.00 | $957.00 | $1,255.00 |
| 84 | $433.00 | $568.00 | $670.00 | $758.00 | $1,005.00 | $530.00 | $706.00 | $842.00 | $963.00 | $1,263.00 | $558.00 | $744.00 | $885.00 | $1,012.00 | $1,328.00 |

Michigan Renew Pending

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $29.00 | $37.00 | $43.00 | $50.00 | $68.87 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 30 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $31.20 | $37.00 | $43.00 | $50.00 | $73.46 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 31 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $33.43 | $37.50 | $44.18 | $50.00 | $78.05 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 32 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $33.43 | $37.50 | $46.39 | $50.00 | $80.35 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 33 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $35.66 | $39.71 | $48.60 | $51.08 | $84.94 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 34 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $35.66 | $41.92 | $50.81 | $53.30 | $89.53 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 35 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $37.89 | $44.12 | $50.81 | $55.52 | $91.83 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 36 | $18.47 | $23.00 | $27.00 | $31.00 | $41.00 | $40.12 | $46.33 | $53.02 | $57.74 | $96.42 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 37 | $18.47 | $23.00 | $27.00 | $31.00 | $41.00 | $42.35 | $48.54 | $57.43 | $59.96 | $101.01 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 38 | $20.52 | $23.00 | $27.00 | $31.00 | $41.00 | $42.35 | $50.74 | $59.64 | $62.18 | $105.60 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 39 | $20.52 | $24.61 | $28.39 | $31.05 | $42.09 | $44.57 | $52.95 | $61.85 | $66.62 | $112.49 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 40 | $22.90 | $26.98 | $30.75 | $32.39 | $43.73 | $45.97 | $55.82 | $64.72 | $69.44 | $118.40 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 41 | $23.07 | $27.16 | $33.02 | $34.64 | $46.04 | $48.37 | $58.29 | $67.23 | $71.98 | $123.33 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 42 | $25.34 | $29.45 | $33.24 | $34.87 | $48.36 | $48.59 | $60.77 | $69.75 | $76.78 | $128.28 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 43 | $25.53 | $29.64 | $35.56 | $37.16 | $50.69 | $51.02 | $63.28 | $74.55 | $79.36 | $133.00 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 44 | $25.71 | $31.97 | $35.79 | $37.41 | $53.03 | $53.47 | $65.80 | $77.12 | $81.96 | $133.00 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 45 | $24.81 | $31.31 | $38.52 | $40.12 | $55.96 | $56.23 | $68.83 | $79.30 | $86.22 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 46 | $27.08 | $33.62 | $38.77 | $42.50 | $58.35 | $56.47 | $73.71 | $84.18 | $88.85 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 47 | $27.27 | $33.84 | $41.20 | $44.92 | $60.75 | $58.99 | $76.32 | $86.80 | $93.78 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 48 | $27.47 | $36.19 | $43.66 | $45.22 | $63.17 | $60.80 | $78.95 | $91.74 | $98.76 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 49 | $29.79 | $36.43 | $43.95 | $47.68 | $67.86 | $60.80 | $79.80 | $94.42 | $101.46 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 50 | $30.67 | $39.68 | $45.86 | $49.85 | $70.35 | $68.12 | $86.35 | $99.28 | $106.61 | $155.80 | $95.00 | $123.50 | $142.50 | $159.60 | $214.70 |
| 51 | $33.27 | $42.34 | $48.75 | $52.75 | $75.29 | $69.16 | $88.05 | $105.18 | $112.51 | $161.50 | $96.90 | $125.40 | $146.30 | $165.30 | $220.40 |
| 52 | $33.66 | $41.45 | $49.26 | $55.50 | $79.01 | $74.10 | $93.65 | $108.26 | $116.45 | $167.20 | $98.80 | $129.20 | $148.20 | $169.10 | $224.20 |
| 53 | $36.32 | $44.13 | $50.65 | $56.24 | $84.20 | $76.00 | $98.80 | $112.13 | $122.45 | $172.90 | $102.60 | $131.10 | $152.00 | $174.80 | $229.90 |
| 54 | $35.36 | $44.82 | $51.39 | $57.91 | $89.44 | $79.80 | $100.78 | $118.18 | $126.74 | $178.60 | $102.60 | $134.90 | $155.80 | $178.60 | $231.80 |
| 55 | $38.03 | $47.56 | $54.17 | $60.73 | $93.39 | $81.70 | $104.50 | $123.50 | $132.54 | $184.30 | $104.50 | $136.80 | $157.70 | $180.50 | $239.40 |
| 56 | $40.91 | $49.32 | $58.43 | $65.02 | $101.45 | $85.50 | $112.80 | $128.72 | $139.72 | $193.80 | $110.20 | $144.40 | $167.20 | $190.00 | $250.80 |
| 57 | $43.81 | $54.72 | $61.60 | $70.71 | $108.44 | $91.20 | $117.24 | $135.65 | $147.24 | $207.10 | $114.00 | $152.00 | $174.80 | $199.50 | $264.10 |
| 58 | $45.55 | $57.87 | $65.94 | $75.08 | $115.46 | $96.90 | $121.73 | $140.79 | $155.10 | $220.40 | $121.60 | $157.70 | $184.30 | $210.90 | $277.40 |
| 59 | $51.00 | $62.21 | $71.67 | $81.07 | $125.07 | $102.60 | $129.23 | $148.65 | $163.00 | $237.50 | $129.20 | $167.20 | $197.60 | $222.30 | $296.40 |
| 60 | $52.79 | $66.59 | $76.30 | $85.75 | $134.73 | $109.06 | $136.16 | $156.56 | $171.22 | $252.70 | $134.90 | $178.60 | $209.00 | $237.08 | $313.50 |
| 61 | $58.52 | $72.36 | $83.28 | $92.99 | $144.41 | $116.36 | $144.45 | $166.93 | $181.86 | $271.70 | $146.30 | $190.00 | $224.20 | $247.87 | $332.50 |
| 62 | $62.68 | $79.14 | $89.16 | $100.09 | $156.99 | $123.70 | $155.05 | $179.50 | $194.71 | $290.70 | $155.80 | $201.40 | $235.60 | $259.54 | $355.30 |
| 63 | $70.88 | $83.85 | $96.47 | $107.46 | $167.31 | $133.51 | $164.69 | $190.21 | $206.45 | $305.25 | $162.80 | $210.90 | $246.05 | $269.14 | $368.15 |
| 64 | $75.33 | $92.37 | $106.21 | $115.12 | $181.06 | $140.40 | $175.14 | $204.10 | $218.50 | $318.60 | $169.20 | $217.80 | $255.60 | $283.52 | $383.40 |
| 65 | $82.16 | $99.75 | $114.07 | $125.41 | $194.64 | $145.25 | $188.06 | $218.12 | $233.79 | $332.50 | $173.25 | $227.50 | $266.00 | $294.70 | $399.00 |
| 66 | $90.40 | $109.29 | $124.77 | $137.72 | $210.88 | $151.30 | $197.20 | $232.17 | $252.17 | $348.50 | $178.50 | $236.30 | $275.40 | $311.71 | $414.80 |
| 67 | $99.72 | $121.20 | $136.66 | $151.00 | $229.48 | $158.40 | $204.60 | $239.25 | $271.38 | $359.70 | $184.80 | $242.55 | $283.80 | $323.40 | $425.70 |
| 68 | $109.02 | $134.19 | $151.58 | $164.90 | $248.00 | $168.20 | $212.80 | $249.60 | $286.40 | $376.00 | $192.00 | $251.20 | $294.40 | $334.40 | $440.00 |
| 69 | $117.80 | $146.78 | $165.47 | $182.81 | $263.50 | $172.05 | $224.75 | $263.50 | $300.70 | $398.35 | $198.40 | $260.40 | $305.35 | $350.30 | $461.90 |
| 70 | $126.00 | $163.48 | $182.39 | $201.30 | $285.00 | $181.50 | $240.00 | $282.00 | $321.00 | $424.50 | $210.00 | $276.00 | $324.00 | $370.50 | $489.00 |
| 71 | $136.30 | $178.35 | $203.67 | $224.95 | $310.30 | $195.75 | $259.55 | $304.50 | $348.00 | $458.20 | $224.75 | $295.80 | $348.00 | $395.85 | $522.00 |
| 72 | $149.80 | $193.20 | $224.00 | $250.40 | $337.40 | $212.80 | $280.00 | $329.00 | $375.20 | $494.20 | $240.80 | $316.40 | $372.40 | $422.80 | $558.60 |
| 73 | $163.35 | $210.60 | $244.35 | $274.05 | $365.85 | $228.15 | $302.40 | $355.05 | $405.00 | $533.25 | $256.50 | $340.20 | $399.60 | $453.60 | $598.05 |
| 74 | $176.80 | $228.80 | $266.50 | $299.00 | $399.10 | $247.00 | $326.30 | $383.50 | $436.80 | $575.90 | $275.60 | $362.70 | $427.70 | $484.90 | $639.60 |
| 75 | $193.75 | $250.00 | $290.00 | $327.50 | $436.25 | $266.25 | $350.00 | $412.50 | $470.00 | $618.75 | $293.75 | $386.25 | $455.00 | $518.75 | $682.50 |
| 76 | $210.00 | $273.60 | $318.00 | $358.80 | $477.60 | $284.40 | $376.80 | $445.20 | $507.60 | $667.20 | $309.60 | $411.60 | $486.00 | $554.40 | $728.40 |
| 77 | $227.70 | $296.70 | $347.30 | $392.15 | $522.10 | $303.60 | $402.50 | $478.40 | $547.40 | $717.60 | $328.90 | $437.00 | $517.50 | $592.25 | $777.40 |
| 78 | $246.40 | $321.20 | $377.30 | $425.70 | $564.30 | $322.30 | $427.90 | $510.40 | $583.00 | $764.50 | $346.50 | $459.80 | $547.80 | $627.00 | $820.60 |
| 79 | $260.40 | $342.30 | $402.15 | $455.70 | $603.75 | $338.10 | $450.45 | $537.60 | $615.30 | $806.40 | $360.15 | $479.85 | $573.30 | $656.25 | $859.95 |
| 80 | $273.00 | $359.00 | $422.00 | $478.00 | $634.00 | $349.00 | $467.00 | $557.00 | $638.00 | $835.00 | $371.00 | $495.00 | $591.00 | $677.00 | $886.00 |
| 81 | $297.00 | $390.00 | $459.00 | $519.00 | $689.00 | $376.00 | $502.00 | $598.00 | $685.00 | $896.00 | $396.00 | $531.00 | $632.00 | $725.00 | $948.00 |
| 82 | $320.00 | $420.00 | $495.00 | $559.00 | $742.00 | $400.00 | $534.00 | $637.00 | $729.00 | $955.00 | $422.00 | $564.00 | $672.00 | $769.00 | $1,007.00 |
| 83 | $343.00 | $450.00 | $530.00 | $600.00 | $796.00 | $425.00 | $566.00 | $675.00 | $773.00 | $1,012.00 | $447.00 | $596.00 | $711.00 | $813.00 | $1,067.00 |
| 84 | $368.00 | $483.00 | $570.00 | $644.00 | $854.00 | $451.00 | $600.00 | $716.00 | $819.00 | $1,074.00 | $474.00 | $632.00 | $752.00 | $860.00 | $1,129.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $28.00 | $35.00 | $40.00 | $44.00 | $63.57 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 30 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $30.13 | $35.00 | $40.00 | $44.00 | $67.81 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 31 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $32.28 | $35.48 | $41.10 | $44.00 | $72.05 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 32 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $32.28 | $35.48 | $43.15 | $44.00 | $74.17 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 33 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $34.43 | $37.56 | $45.21 | $44.95 | $78.41 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 34 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $34.43 | $39.65 | $47.26 | $46.90 | $82.64 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 35 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $36.58 | $41.74 | $47.26 | $48.86 | $84.76 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 36 | $17.44 | $22.00 | $25.00 | $27.00 | $37.00 | $38.73 | $43.82 | $49.32 | $50.81 | $89.00 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 37 | $17.44 | $22.00 | $25.00 | $27.00 | $37.00 | $40.89 | $45.91 | $53.43 | $52.77 | $93.24 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 38 | $19.38 | $22.00 | $25.00 | $27.00 | $37.00 | $40.89 | $48.00 | $55.48 | $54.72 | $97.48 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 39 | $19.38 | $23.54 | $26.29 | $27.05 | $37.98 | $43.04 | $50.09 | $57.54 | $58.63 | $103.83 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 40 | $20.61 | $24.82 | $27.57 | $29.36 | $39.66 | $44.49 | $50.24 | $59.10 | $62.89 | $106.56 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 41 | $20.76 | $24.99 | $29.61 | $31.40 | $41.76 | $46.81 | $52.46 | $61.38 | $65.19 | $111.00 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 42 | $22.81 | $27.09 | $29.80 | $31.60 | $43.86 | $47.02 | $54.69 | $63.69 | $69.54 | $115.46 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 43 | $22.97 | $27.27 | $31.88 | $33.68 | $45.97 | $49.37 | $56.95 | $68.07 | $71.88 | $119.70 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 44 | $23.14 | $29.41 | $32.09 | $33.90 | $48.10 | $51.74 | $59.22 | $70.42 | $74.23 | $119.70 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 45 | $26.06 | $30.10 | $34.79 | $35.40 | $49.87 | $56.23 | $65.55 | $71.37 | $76.98 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 46 | $28.43 | $32.32 | $35.02 | $37.50 | $52.01 | $56.47 | $70.20 | $75.76 | $79.33 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 47 | $28.63 | $32.54 | $37.21 | $39.64 | $54.15 | $58.99 | $72.69 | $78.12 | $83.73 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 48 | $28.84 | $34.80 | $39.43 | $39.90 | $56.30 | $60.80 | $75.19 | $82.57 | $88.17 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 49 | $31.28 | $35.03 | $39.70 | $42.07 | $60.48 | $60.80 | $76.00 | $84.98 | $90.59 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 50 | $30.67 | $35.71 | $40.46 | $44.60 | $62.23 | $66.28 | $80.84 | $90.25 | $94.57 | $142.50 | $93.10 | $114.00 | $131.10 | $146.30 | $199.50 |
| 51 | $31.88 | $38.24 | $43.34 | $47.48 | $68.18 | $67.29 | $80.86 | $94.30 | $102.12 | $146.30 | $95.00 | $117.80 | $138.70 | $152.00 | $203.30 |
| 52 | $32.32 | $38.78 | $45.26 | $50.09 | $73.16 | $72.20 | $88.14 | $99.08 | $105.86 | $153.90 | $98.80 | $123.50 | $142.50 | $157.70 | $212.80 |
| 53 | $34.92 | $41.37 | $47.91 | $49.70 | $78.19 | $76.00 | $93.10 | $104.65 | $110.03 | $159.60 | $100.70 | $127.30 | $146.30 | $161.50 | $218.50 |
| 54 | $35.36 | $40.87 | $47.44 | $52.65 | $81.73 | $77.90 | $95.18 | $106.93 | $116.01 | $163.40 | $106.40 | $131.10 | $150.10 | $167.20 | $224.20 |
| 55 | $38.03 | $43.48 | $50.11 | $55.33 | $85.61 | $79.80 | $98.80 | $114.00 | $119.83 | $169.10 | $108.30 | $134.90 | $153.90 | $172.90 | $231.80 |
| 56 | $39.50 | $46.65 | $52.99 | $58.24 | $91.94 | $83.60 | $103.40 | $117.50 | $127.02 | $178.60 | $112.10 | $142.50 | $161.50 | $180.50 | $241.30 |
| 57 | $42.40 | $50.61 | $56.24 | $62.55 | $99.01 | $89.30 | $109.80 | $126.23 | $134.67 | $190.00 | $117.80 | $148.20 | $169.10 | $190.00 | $254.60 |
| 58 | $44.17 | $53.83 | $60.56 | $68.26 | $104.54 | $95.00 | $116.20 | $131.65 | $141.00 | $203.30 | $125.40 | $155.80 | $180.50 | $201.40 | $267.90 |
| 59 | $49.59 | $56.80 | $66.26 | $72.96 | $112.57 | $100.70 | $120.13 | $137.90 | $149.13 | $218.50 | $131.10 | $165.30 | $190.00 | $212.80 | $283.10 |
| 60 | $51.40 | $62.51 | $69.61 | $77.71 | $122.19 | $107.18 | $129.09 | $144.24 | $157.66 | $231.80 | $138.70 | $174.80 | $201.40 | $225.70 | $300.20 |
| 61 | $55.73 | $68.27 | $76.45 | $84.90 | $133.31 | $114.51 | $135.64 | $153.01 | $165.17 | $250.80 | $148.20 | $186.20 | $212.80 | $234.82 | $321.10 |
| 62 | $61.26 | $76.32 | $83.67 | $91.86 | $145.78 | $120.06 | $143.96 | $167.18 | $179.61 | $269.80 | $157.70 | $201.40 | $228.00 | $244.82 | $340.10 |
| 63 | $67.93 | $81.06 | $90.96 | $99.20 | $156.16 | $131.68 | $157.68 | $179.83 | $191.46 | $284.90 | $162.80 | $207.20 | $236.80 | $254.79 | $353.35 |
| 64 | $75.33 | $89.53 | $100.54 | $108.26 | $172.98 | $138.60 | $168.20 | $193.63 | $205.35 | $302.40 | $169.20 | $214.20 | $246.60 | $267.77 | $369.00 |
| 65 | $83.68 | $96.90 | $108.51 | $117.14 | $185.07 | $147.00 | $182.84 | $204.49 | $217.67 | $315.00 | $176.75 | $224.00 | $257.25 | $277.67 | $383.25 |
| 66 | $90.40 | $107.85 | $119.10 | $129.37 | $202.89 | $151.30 | $193.80 | $220.31 | $232.77 | $329.80 | $183.60 | $231.20 | $265.20 | $296.46 | $399.50 |
| 67 | $101.27 | $118.25 | $132.29 | $143.88 | $219.78 | $158.40 | $199.65 | $229.35 | $255.03 | $343.20 | $189.75 | $239.25 | $273.90 | $306.90 | $412.50 |
| 68 | $110.60 | $131.14 | $144.22 | $154.95 | $236.80 | $164.80 | $206.40 | $238.40 | $265.60 | $358.40 | $196.80 | $248.00 | $286.40 | $320.00 | $427.20 |
| 69 | $119.35 | $143.75 | $158.15 | $171.39 | $251.10 | $172.05 | $218.55 | $251.10 | $282.10 | $375.10 | $204.60 | $258.85 | $297.60 | $334.80 | $446.40 |
| 70 | $126.00 | $158.98 | $173.70 | $187.22 | $271.60 | $181.50 | $232.50 | $265.50 | $298.50 | $402.00 | $214.50 | $274.50 | $313.50 | $352.50 | $472.50 |
| 71 | $137.75 | $171.10 | $190.85 | $209.48 | $291.45 | $195.75 | $249.40 | $285.65 | $321.90 | $429.20 | $227.65 | $290.00 | $333.50 | $375.55 | $500.25 |
| 72 | $148.40 | $184.80 | $210.00 | $232.32 | $315.00 | $211.40 | $267.40 | $308.00 | $345.80 | $460.60 | $240.80 | $308.00 | $354.20 | $397.60 | $530.60 |
| 73 | $160.65 | $199.80 | $226.80 | $251.10 | $340.20 | $226.80 | $287.55 | $329.40 | $371.25 | $496.80 | $257.85 | $328.05 | $376.65 | $422.55 | $565.65 |
| 74 | $172.90 | $217.10 | $244.40 | $271.70 | $367.90 | $243.10 | $308.10 | $354.90 | $397.80 | $531.70 | $273.00 | $348.40 | $399.10 | $448.50 | $600.60 |
| 75 | $186.25 | $233.75 | $265.00 | $295.00 | $397.50 | $257.50 | $330.00 | $378.75 | $427.50 | $568.75 | $287.50 | $368.75 | $423.75 | $476.25 | $635.00 |
| 76 | $202.80 | $253.20 | $288.00 | $319.20 | $432.00 | $276.00 | $351.60 | $405.60 | $456.00 | $609.60 | $303.60 | $388.80 | $448.80 | $502.80 | $672.00 |
| 77 | $217.35 | $274.85 | $312.80 | $348.45 | $470.35 | $292.10 | $376.05 | $434.70 | $489.90 | $653.20 | $318.55 | $410.55 | $474.95 | $534.75 | $711.85 |
| 78 | $233.20 | $294.80 | $336.60 | $375.10 | $506.00 | $309.10 | $398.20 | $460.90 | $520.30 | $691.90 | $333.30 | $431.20 | $498.30 | $562.10 | $748.00 |
| 79 | $247.80 | $312.90 | $359.10 | $399.00 | $537.60 | $323.40 | $416.85 | $484.05 | $546.00 | $726.60 | $346.50 | $448.35 | $519.75 | $584.85 | $778.05 |
| 80 | $258.00 | $328.00 | $375.00 | $418.00 | $563.00 | $334.00 | $431.00 | $500.00 | $565.00 | $751.00 | $356.00 | $459.00 | $533.00 | $603.00 | $800.00 |
| 81 | $280.00 | $356.00 | $408.00 | $454.00 | $612.00 | $358.00 | $462.00 | $537.00 | $606.00 | $805.00 | $380.00 | $491.00 | $570.00 | $644.00 | $856.00 |
| 82 | $302.00 | $383.00 | $439.00 | $489.00 | $658.00 | $381.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $521.00 | $605.00 | $683.00 | $908.00 |
| 83 | $324.00 | $411.00 | $471.00 | $524.00 | $707.00 | $406.00 | $522.00 | $605.00 | $682.00 | $909.00 | $429.00 | $552.00 | $641.00 | $722.00 | $961.00 |
| 84 | $348.00 | $441.00 | $506.00 | $563.00 | $759.00 | $431.00 | $553.00 | $642.00 | $724.00 | $963.00 | $453.00 | $584.00 | $678.00 | $764.00 | $1,018.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $24.00 | $30.00 | $34.00 | $37.00 | $54.04 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 30 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $25.82 | $30.00 | $34.00 | $37.00 | $57.64 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 31 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $27.67 | $30.41 | $34.93 | $37.00 | $61.24 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 32 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $27.67 | $30.41 | $36.68 | $37.00 | $63.04 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 33 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $29.51 | $32.20 | $38.43 | $37.80 | $66.64 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 34 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $29.51 | $33.99 | $40.17 | $39.44 | $70.25 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 35 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $31.36 | $35.78 | $40.17 | $41.09 | $72.05 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 36 | $14.37 | $19.00 | $21.00 | $23.00 | $31.00 | $33.20 | $37.56 | $41.92 | $42.73 | $75.65 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 37 | $14.37 | $19.00 | $21.00 | $23.00 | $31.00 | $35.04 | $39.35 | $45.41 | $44.37 | $79.25 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 38 | $15.96 | $19.00 | $21.00 | $23.00 | $31.00 | $35.04 | $41.14 | $47.16 | $46.02 | $82.86 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 39 | $15.96 | $20.33 | $22.08 | $23.04 | $31.82 | $36.89 | $42.93 | $48.91 | $49.30 | $88.26 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 40 | $17.18 | $21.59 | $23.33 | $25.31 | $33.56 | $38.56 | $43.26 | $50.65 | $53.72 | $91.33 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 41 | $17.30 | $21.73 | $25.05 | $27.06 | $35.33 | $40.57 | $45.17 | $52.61 | $55.68 | $95.14 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 42 | $19.01 | $23.56 | $25.22 | $27.24 | $37.11 | $40.75 | $47.10 | $54.59 | $59.40 | $98.96 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 43 | $19.14 | $23.71 | $26.97 | $29.03 | $38.90 | $42.79 | $49.04 | $58.35 | $61.39 | $102.60 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 44 | $19.28 | $25.57 | $27.15 | $29.22 | $40.70 | $44.85 | $50.99 | $60.36 | $63.40 | $102.60 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 45 | $22.33 | $25.29 | $29.82 | $30.68 | $42.58 | $47.44 | $55.72 | $60.27 | $66.20 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 46 | $24.37 | $27.15 | $30.02 | $32.50 | $44.40 | $47.65 | $59.67 | $63.97 | $68.22 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 47 | $24.54 | $27.33 | $31.90 | $34.35 | $46.22 | $49.77 | $61.78 | $65.97 | $72.01 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 48 | $24.72 | $29.23 | $33.80 | $34.58 | $48.06 | $51.30 | $63.91 | $69.73 | $75.83 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 49 | $26.81 | $29.42 | $34.03 | $36.46 | $51.63 | $51.30 | $64.60 | $71.76 | $77.91 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 50 | $26.67 | $30.42 | $35.07 | $38.04 | $52.76 | $57.07 | $67.98 | $77.62 | $80.82 | $121.60 | $79.80 | $96.90 | $112.10 | $123.50 | $169.10 |
| 51 | $27.72 | $32.78 | $36.57 | $40.88 | $58.24 | $57.94 | $68.28 | $79.79 | $86.54 | $123.50 | $81.70 | $100.70 | $117.80 | $129.20 | $172.90 |
| 52 | $26.93 | $33.43 | $38.61 | $41.97 | $62.91 | $60.80 | $75.28 | $84.41 | $89.98 | $131.10 | $83.60 | $104.50 | $121.60 | $134.90 | $180.50 |
| 53 | $29.34 | $35.86 | $41.06 | $41.85 | $66.16 | $64.60 | $79.80 | $89.70 | $94.05 | $134.90 | $85.50 | $108.30 | $123.50 | $136.80 | $186.20 |
| 54 | $29.92 | $34.28 | $40.85 | $44.75 | $69.39 | $66.50 | $80.25 | $90.04 | $98.16 | $138.70 | $91.20 | $112.10 | $127.30 | $142.50 | $190.00 |
| 55 | $32.40 | $36.69 | $41.98 | $47.23 | $73.16 | $68.40 | $83.60 | $96.90 | $101.67 | $144.40 | $91.20 | $114.00 | $131.10 | $146.30 | $197.60 |
| 56 | $33.86 | $39.99 | $44.84 | $50.12 | $77.67 | $70.30 | $88.36 | $100.70 | $108.87 | $152.00 | $95.00 | $121.60 | $136.80 | $153.90 | $205.20 |
| 57 | $36.75 | $42.40 | $48.21 | $53.03 | $84.86 | $76.00 | $93.05 | $107.30 | $114.92 | $161.50 | $100.70 | $125.40 | $144.40 | $161.50 | $216.60 |
| 58 | $37.26 | $45.76 | $51.14 | $58.70 | $88.94 | $81.70 | $99.60 | $111.54 | $119.85 | $172.90 | $106.40 | $133.00 | $153.90 | $171.00 | $228.00 |
| 59 | $42.50 | $48.69 | $56.79 | $62.15 | $95.37 | $85.50 | $101.93 | $116.41 | $126.59 | $186.20 | $112.10 | $140.60 | $161.50 | $180.50 | $241.30 |
| 60 | $43.07 | $53.00 | $58.90 | $65.65 | $103.40 | $90.25 | $109.64 | $123.13 | $133.92 | $197.60 | $117.80 | $148.20 | $171.00 | $191.56 | $254.60 |
| 61 | $47.37 | $58.71 | $65.53 | $72.77 | $112.67 | $97.89 | $114.50 | $130.41 | $140.15 | $212.80 | $125.40 | $157.70 | $180.50 | $199.41 | $273.60 |
| 62 | $52.71 | $65.01 | $71.33 | $78.15 | $123.35 | $101.87 | $125.91 | $142.54 | $152.75 | $229.90 | $134.90 | $171.00 | $193.80 | $208.00 | $288.80 |
| 63 | $57.59 | $68.48 | $77.18 | $84.04 | $132.25 | $111.56 | $134.91 | $152.17 | $163.16 | $242.35 | $138.75 | $175.75 | $201.65 | $217.11 | $299.70 |
| 64 | $63.51 | $76.74 | $84.96 | $91.82 | $147.11 | $117.00 | $142.19 | $163.98 | $174.14 | $257.40 | $144.00 | $181.80 | $208.80 | $227.51 | $313.20 |
| 65 | $71.51 | $82.65 | $91.81 | $99.23 | $157.95 | $124.25 | $154.98 | $173.81 | $185.42 | $267.75 | $150.50 | $190.75 | $218.75 | $236.79 | $325.50 |
| 66 | $76.61 | $92.03 | $100.67 | $109.90 | $172.54 | $129.20 | $164.90 | $188.11 | $197.21 | $280.50 | $156.40 | $197.20 | $226.10 | $252.42 | $340.00 |
| 67 | $85.69 | $100.51 | $111.94 | $122.51 | $187.46 | $135.30 | $169.95 | $194.70 | $217.43 | $292.05 | $161.70 | $202.95 | $232.65 | $260.70 | $351.45 |
| 68 | $94.80 | $111.32 | $122.14 | $132.21 | $201.60 | $140.80 | $176.00 | $203.20 | $225.60 | $304.00 | $168.00 | $211.20 | $243.20 | $272.00 | $363.20 |
| 69 | $100.75 | $122.57 | $134.72 | $145.68 | $213.90 | $145.70 | $186.00 | $213.90 | $240.25 | $319.30 | $173.60 | $220.10 | $252.65 | $285.20 | $379.75 |
| 70 | $106.50 | $134.98 | $147.65 | $159.07 | $231.00 | $154.50 | $198.00 | $225.00 | $253.50 | $342.00 | $183.00 | $234.00 | $267.00 | $300.00 | $402.00 |
| 71 | $117.45 | $145.00 | $162.36 | $178.55 | $247.95 | $166.75 | $211.70 | $242.15 | $274.05 | $365.40 | $192.85 | $246.50 | $284.20 | $319.00 | $424.85 |
| 72 | $126.00 | $156.80 | $179.20 | $197.54 | $267.40 | $179.20 | $226.80 | $261.80 | $294.00 | $392.00 | $204.40 | $261.80 | $301.00 | $337.40 | $450.80 |
| 73 | $136.35 | $170.10 | $193.05 | $213.30 | $288.90 | $193.05 | $244.35 | $279.45 | $315.90 | $422.55 | $218.70 | $279.45 | $319.95 | $359.10 | $480.60 |
| 74 | $146.90 | $184.60 | $208.00 | $231.40 | $313.30 | $206.70 | $261.30 | $301.60 | $338.00 | $452.40 | $232.70 | $296.40 | $339.30 | $380.90 | $510.90 |
| 75 | $158.75 | $198.75 | $225.00 | $251.25 | $337.50 | $218.75 | $280.00 | $322.50 | $363.75 | $483.75 | $245.00 | $313.75 | $360.00 | $405.00 | $540.00 |
| 76 | $172.80 | $214.80 | $244.80 | $271.20 | $367.20 | $235.20 | $298.80 | $344.40 | $387.60 | $518.40 | $258.00 | $330.00 | $381.60 | $427.20 | $571.20 |
| 77 | $185.15 | $233.45 | $265.65 | $295.70 | $400.20 | $248.40 | $319.70 | $369.15 | $416.30 | $555.45 | $270.25 | $348.45 | $403.65 | $454.25 | $604.90 |
| 78 | $198.00 | $250.80 | $286.00 | $319.00 | $430.10 | $262.90 | $338.80 | $391.60 | $442.20 | $588.50 | $283.80 | $366.30 | $423.50 | $477.40 | $635.80 |
| 79 | $211.05 | $265.65 | $305.55 | $339.15 | $456.75 | $275.10 | $353.85 | $411.60 | $464.10 | $617.40 | $295.05 | $381.15 | $442.05 | $496.65 | $661.50 |
| 80 | $219.00 | $279.00 | $319.00 | $355.00 | $479.00 | $284.00 | $366.00 | $425.00 | $480.00 | $638.00 | $303.00 | $390.00 | $453.00 | $513.00 | $680.00 |
| 81 | $238.00 | $303.00 | $347.00 | $386.00 | $520.00 | $304.00 | $393.00 | $456.00 | $515.00 | $684.00 | $323.00 | $417.00 | $485.00 | $547.00 | $728.00 |
| 82 | $257.00 | $326.00 | $373.00 | $416.00 | $559.00 | $324.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $443.00 | $514.00 | $581.00 | $772.00 |
| 83 | $275.00 | $349.00 | $400.00 | $445.00 | $601.00 | $345.00 | $444.00 | $514.00 | $580.00 | $773.00 | $365.00 | $469.00 | $545.00 | $614.00 | $817.00 |
| 84 | $296.00 | $375.00 | $430.00 | $479.00 | $645.00 | $366.00 | $470.00 | $546.00 | $615.00 | $819.00 | $385.00 | $496.00 | $576.00 | $649.00 | $865.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $32.00 | $40.00 | $47.00 | $53.00 | $75.23 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 30 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $34.43 | $40.00 | $47.00 | $53.00 | $80.24 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 31 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $36.89 | $40.55 | $48.29 | $53.00 | $85.26 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 32 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $36.89 | $40.55 | $50.70 | $53.00 | $87.76 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 33 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $39.35 | $42.93 | $53.12 | $54.14 | $92.78 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 34 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $39.35 | $45.32 | $55.53 | $56.50 | $97.79 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 35 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $41.81 | $47.70 | $55.53 | $58.85 | $100.30 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 36 | $21.55 | $25.00 | $29.00 | $32.00 | $44.00 | $44.27 | $50.09 | $57.95 | $61.21 | $105.32 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 37 | $21.55 | $25.00 | $29.00 | $32.00 | $44.00 | $46.73 | $52.47 | $62.78 | $63.56 | $110.33 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 38 | $23.94 | $25.00 | $29.00 | $32.00 | $44.00 | $46.73 | $54.86 | $65.19 | $65.91 | $115.35 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 39 | $23.94 | $26.75 | $30.50 | $32.06 | $45.17 | $49.19 | $57.24 | $67.61 | $70.62 | $122.87 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 40 | $24.05 | $29.14 | $32.88 | $34.42 | $47.80 | $50.42 | $60.01 | $70.35 | $73.38 | $128.54 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 41 | $24.22 | $29.34 | $35.30 | $36.81 | $50.32 | $53.06 | $62.66 | $73.07 | $76.05 | $133.90 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 42 | $26.61 | $31.80 | $35.54 | $37.05 | $52.86 | $53.29 | $65.33 | $75.82 | $81.13 | $139.28 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 43 | $26.80 | $32.01 | $38.01 | $39.49 | $55.40 | $55.95 | $68.02 | $81.04 | $83.85 | $144.40 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 44 | $26.99 | $34.52 | $38.26 | $39.74 | $57.96 | $58.64 | $70.73 | $83.83 | $86.60 | $144.40 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 45 | $28.54 | $34.92 | $41.00 | $42.48 | $60.82 | $63.25 | $75.38 | $85.65 | $90.84 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 46 | $31.14 | $37.49 | $41.28 | $45.00 | $63.42 | $63.53 | $80.73 | $90.91 | $93.61 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 47 | $31.36 | $37.74 | $43.86 | $47.56 | $66.03 | $66.36 | $83.59 | $93.75 | $98.81 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 48 | $31.58 | $40.37 | $46.48 | $47.88 | $68.66 | $68.40 | $86.47 | $99.08 | $104.05 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 49 | $34.26 | $40.63 | $46.79 | $50.48 | $73.76 | $68.40 | $87.40 | $101.97 | $106.90 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 50 | $33.34 | $42.33 | $48.55 | $53.78 | $74.41 | $73.64 | $93.70 | $106.50 | $115.21 | $167.20 | $102.60 | $133.00 | $152.00 | $171.00 | $228.00 |
| 51 | $36.04 | $45.07 | $51.46 | $55.39 | $80.97 | $76.63 | $97.03 | $112.44 | $119.43 | $172.90 | $106.40 | $136.80 | $157.70 | $174.80 | $233.70 |
| 52 | $36.36 | $45.47 | $51.92 | $59.56 | $86.32 | $81.70 | $99.15 | $115.60 | $125.27 | $178.60 | $108.30 | $138.70 | $159.60 | $180.50 | $239.40 |
| 53 | $39.11 | $48.27 | $56.12 | $58.85 | $91.72 | $83.60 | $108.30 | $123.34 | $129.55 | $184.30 | $112.10 | $142.50 | $165.30 | $182.40 | $245.10 |
| 54 | $39.44 | $48.78 | $55.34 | $61.86 | $95.61 | $87.40 | $108.25 | $127.56 | $135.64 | $190.00 | $114.00 | $148.20 | $169.10 | $188.10 | $250.80 |
| 55 | $42.26 | $51.64 | $58.24 | $64.78 | $99.62 | $89.30 | $115.90 | $131.10 | $141.62 | $195.70 | $115.90 | $150.10 | $171.00 | $191.90 | $256.50 |
| 56 | $45.14 | $53.32 | $62.50 | $69.08 | $109.38 | $95.00 | $120.32 | $138.00 | $148.80 | $209.00 | $121.60 | $155.80 | $180.50 | $199.50 | $269.80 |
| 57 | $48.05 | $58.82 | $65.62 | $74.79 | $116.30 | $100.70 | $126.55 | $146.96 | $158.02 | $222.30 | $127.30 | $163.40 | $188.10 | $210.90 | $285.00 |
| 58 | $51.07 | $61.91 | $71.32 | $80.54 | $123.27 | $108.30 | $132.80 | $153.59 | $165.67 | $237.50 | $134.90 | $172.90 | $199.50 | $222.30 | $298.30 |
| 59 | $55.25 | $67.62 | $77.08 | $85.12 | $134.45 | $114.00 | $141.97 | $159.39 | $175.14 | $256.50 | $140.60 | $184.30 | $210.90 | $239.40 | $317.30 |
| 60 | $58.35 | $73.38 | $82.99 | $91.11 | $144.13 | $120.34 | $148.54 | $166.87 | $183.08 | $273.60 | $150.10 | $195.70 | $224.20 | $254.15 | $336.30 |
| 61 | $62.70 | $79.19 | $88.74 | $98.38 | $157.11 | $129.29 | $158.54 | $179.10 | $193.53 | $292.60 | $159.60 | $207.10 | $237.50 | $264.64 | $361.00 |
| 62 | $68.38 | $86.21 | $94.65 | $105.57 | $166.60 | $134.62 | $168.46 | $193.58 | $206.46 | $311.60 | $171.00 | $218.50 | $254.60 | $276.11 | $381.90 |
| 63 | $76.79 | $90.84 | $101.98 | $114.35 | $176.87 | $146.31 | $178.71 | $202.31 | $219.76 | $327.45 | $177.60 | $229.40 | $264.55 | $288.88 | $395.90 |
| 64 | $82.71 | $98.05 | $113.29 | $121.97 | $192.38 | $154.80 | $189.01 | $219.80 | $233.28 | $340.20 | $185.40 | $235.80 | $275.40 | $299.27 | $410.40 |
| 65 | $91.29 | $106.88 | $121.03 | $132.30 | $207.40 | $161.00 | $203.73 | $231.75 | $245.08 | $358.75 | $190.75 | $245.00 | $287.00 | $311.74 | $427.00 |
| 66 | $98.06 | $117.92 | $133.28 | $144.68 | $225.25 | $166.60 | $214.20 | $247.42 | $266.72 | $374.00 | $197.20 | $255.00 | $295.80 | $332.04 | $443.70 |
| 67 | $109.06 | $131.55 | $148.29 | $160.97 | $245.64 | $174.90 | $224.40 | $259.05 | $289.37 | $389.40 | $204.60 | $265.65 | $305.25 | $343.20 | $460.35 |
| 68 | $120.08 | $147.91 | $161.88 | $176.28 | $265.60 | $189.80 | $233.60 | $270.40 | $305.60 | $406.40 | $211.20 | $275.20 | $316.80 | $360.00 | $476.80 |
| 69 | $128.65 | $160.39 | $178.65 | $195.67 | $285.20 | $189.10 | $246.45 | $285.20 | $322.40 | $429.35 | $220.10 | $286.75 | $331.70 | $375.10 | $499.10 |
| 70 | $141.00 | $178.48 | $198.31 | $213.97 | $307.60 | $202.50 | $262.50 | $306.00 | $343.50 | $459.00 | $234.00 | $301.50 | $352.50 | $397.50 | $528.00 |
| 71 | $152.25 | $194.30 | $219.33 | $241.82 | $334.95 | $218.95 | $282.75 | $330.60 | $371.20 | $495.90 | $249.40 | $323.35 | $377.00 | $424.85 | $565.50 |
| 72 | $166.60 | $211.40 | $243.60 | $269.88 | $365.40 | $236.60 | $306.60 | $357.00 | $403.20 | $534.80 | $267.40 | $347.20 | $403.20 | $456.40 | $606.20 |
| 73 | $180.90 | $230.85 | $264.60 | $295.65 | $398.25 | $253.80 | $332.10 | $384.75 | $434.70 | $579.15 | $286.20 | $372.60 | $432.00 | $488.70 | $649.35 |
| 74 | $196.30 | $250.90 | $289.90 | $322.40 | $432.90 | $274.30 | $357.50 | $416.00 | $469.30 | $624.00 | $305.50 | $399.10 | $462.80 | $523.90 | $694.20 |
| 75 | $215.00 | $275.00 | $316.25 | $351.25 | $473.75 | $295.00 | $383.75 | $448.75 | $506.25 | $672.50 | $326.25 | $426.25 | $495.00 | $558.75 | $742.50 |
| 76 | $234.00 | $300.00 | $345.60 | $386.40 | $519.60 | $318.00 | $414.00 | $483.60 | $547.20 | $726.00 | $345.60 | $452.40 | $529.20 | $598.80 | $793.20 |
| 77 | $254.15 | $327.75 | $379.50 | $424.35 | $569.25 | $338.10 | $445.05 | $522.10 | $592.25 | $783.15 | $366.85 | $483.00 | $565.80 | $640.55 | $848.70 |
| 78 | $273.90 | $354.20 | $411.40 | $460.90 | $617.10 | $359.70 | $474.10 | $557.70 | $632.50 | $836.00 | $387.20 | $509.30 | $598.40 | $679.80 | $898.70 |
| 79 | $291.90 | $378.00 | $439.95 | $493.50 | $660.45 | $379.05 | $498.75 | $588.00 | $668.85 | $883.05 | $403.20 | $532.35 | $627.90 | $711.90 | $940.80 |
| 80 | $306.00 | $397.00 | $463.00 | $519.00 | $694.00 | $391.00 | $517.00 | $610.00 | $693.00 | $916.00 | $416.00 | $549.00 | $648.00 | $736.00 | $972.00 |
| 81 | $332.00 | $432.00 | $503.00 | $564.00 | $754.00 | $421.00 | $556.00 | $656.00 | $745.00 | $983.00 | $444.00 | $588.00 | $693.00 | $788.00 | $1,039.00 |
| 82 | $358.00 | $465.00 | $541.00 | $607.00 | $812.00 | $449.00 | $592.00 | $697.00 | $792.00 | $1,047.00 | $474.00 | $625.00 | $736.00 | $836.00 | $1,105.00 |
| 83 | $384.00 | $499.00 | $581.00 | $651.00 | $871.00 | $476.00 | $628.00 | $739.00 | $840.00 | $1,110.00 | $501.00 | $663.00 | $780.00 | $884.00 | $1,169.00 |
| 84 | $412.00 | $535.00 | $623.00 | $699.00 | $935.00 | $505.00 | $666.00 | $783.00 | $890.00 | $1,175.00 | $532.00 | $701.00 | $824.00 | $936.00 | $1,237.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $27.00 | $34.00 | $40.00 | $45.00 | $63.57 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 30 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $29.05 | $34.00 | $40.00 | $45.00 | $67.81 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 31 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $31.13 | $34.46 | $41.10 | $45.00 | $72.05 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 32 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $31.13 | $34.46 | $43.15 | $45.00 | $74.17 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 33 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $33.20 | $36.49 | $45.21 | $45.97 | $78.41 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 34 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $33.20 | $38.52 | $47.26 | $47.97 | $82.64 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 35 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $35.28 | $40.55 | $47.26 | $49.97 | $84.76 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 36 | $18.47 | $21.00 | $25.00 | $27.00 | $37.00 | $37.35 | $42.57 | $49.32 | $51.97 | $89.00 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 37 | $18.47 | $21.00 | $25.00 | $27.00 | $37.00 | $39.43 | $44.60 | $53.43 | $53.97 | $93.24 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 38 | $20.52 | $21.00 | $25.00 | $27.00 | $37.00 | $39.43 | $46.63 | $55.48 | $55.96 | $97.48 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 39 | $20.52 | $22.47 | $26.29 | $27.05 | $37.98 | $41.50 | $48.65 | $57.54 | $59.96 | $103.83 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 40 | $20.61 | $24.82 | $27.57 | $29.36 | $40.68 | $43.01 | $51.63 | $60.50 | $62.89 | $109.94 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 41 | $20.76 | $24.99 | $29.61 | $31.40 | $42.83 | $45.25 | $53.91 | $62.84 | $65.19 | $114.52 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 42 | $22.81 | $27.09 | $29.80 | $31.60 | $44.98 | $45.45 | $56.21 | $65.20 | $69.54 | $119.12 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 43 | $22.97 | $27.27 | $31.88 | $33.68 | $47.15 | $47.73 | $58.53 | $69.69 | $71.88 | $123.50 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 44 | $23.14 | $29.41 | $32.09 | $33.90 | $49.33 | $50.02 | $60.86 | $72.09 | $74.23 | $123.50 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 45 | $24.81 | $30.10 | $34.79 | $36.58 | $52.31 | $54.47 | $63.91 | $72.96 | $76.98 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 46 | $27.08 | $32.32 | $35.02 | $38.75 | $54.54 | $54.71 | $68.45 | $77.44 | $79.33 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 47 | $27.27 | $32.54 | $37.21 | $40.96 | $56.79 | $57.15 | $70.87 | $79.86 | $83.73 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 48 | $27.47 | $34.80 | $39.43 | $41.23 | $59.05 | $58.90 | $73.31 | $84.41 | $88.17 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 49 | $29.79 | $35.03 | $39.70 | $43.47 | $63.43 | $58.90 | $74.10 | $86.87 | $90.59 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 50 | $28.00 | $35.71 | $41.81 | $45.91 | $63.59 | $62.59 | $79.00 | $90.25 | $98.01 | $142.50 | $87.40 | $114.00 | $129.20 | $146.30 | $193.80 |
| 51 | $30.50 | $38.24 | $43.34 | $47.48 | $68.18 | $65.42 | $82.66 | $96.12 | $102.12 | $146.30 | $91.20 | $115.90 | $134.90 | $148.20 | $199.50 |
| 52 | $30.97 | $38.78 | $43.93 | $50.09 | $73.16 | $70.30 | $84.46 | $99.08 | $105.86 | $152.00 | $91.20 | $117.80 | $134.90 | $153.90 | $203.30 |
| 53 | $33.53 | $41.37 | $47.91 | $49.70 | $78.19 | $70.30 | $91.20 | $104.65 | $110.03 | $155.80 | $95.00 | $121.60 | $140.60 | $155.80 | $209.00 |
| 54 | $34.00 | $40.87 | $47.44 | $52.65 | $81.73 | $74.10 | $91.45 | $108.80 | $116.01 | $161.50 | $96.90 | $125.40 | $144.40 | $159.60 | $212.80 |
| 55 | $36.62 | $43.48 | $50.11 | $55.33 | $84.05 | $76.00 | $98.80 | $112.10 | $119.83 | $167.20 | $98.80 | $127.30 | $146.30 | $163.40 | $218.50 |
| 56 | $38.09 | $45.32 | $52.99 | $58.24 | $93.52 | $81.70 | $101.52 | $117.50 | $127.02 | $178.60 | $102.60 | $133.00 | $153.90 | $169.10 | $229.90 |
| 57 | $40.99 | $50.61 | $56.24 | $63.91 | $99.01 | $85.50 | $107.94 | $124.35 | $134.67 | $188.10 | $108.30 | $138.70 | $159.60 | $178.60 | $243.20 |
| 58 | $42.78 | $52.49 | $60.56 | $68.26 | $104.54 | $91.20 | $112.51 | $129.82 | $141.00 | $201.40 | $114.00 | $146.30 | $169.10 | $188.10 | $252.70 |
| 59 | $46.75 | $58.15 | $64.91 | $72.96 | $114.13 | $96.90 | $120.13 | $136.11 | $149.13 | $218.50 | $119.70 | $155.80 | $178.60 | $203.30 | $269.80 |
| 60 | $50.01 | $62.51 | $70.94 | $77.71 | $122.19 | $101.54 | $125.55 | $144.24 | $155.96 | $231.80 | $127.30 | $167.20 | $190.00 | $216.21 | $285.00 |
| 61 | $52.95 | $66.90 | $75.09 | $83.55 | $133.31 | $110.82 | $135.64 | $153.01 | $165.17 | $248.90 | $134.90 | $176.70 | $201.40 | $225.50 | $307.80 |
| 62 | $58.41 | $73.49 | $80.93 | $89.12 | $140.97 | $114.61 | $143.64 | $165.42 | $176.25 | $264.10 | $146.30 | $186.20 | $216.60 | $235.61 | $324.90 |
| 63 | $64.97 | $76.87 | $86.82 | $97.82 | $149.78 | $124.36 | $152.43 | $171.19 | $186.47 | $277.50 | $151.70 | $194.25 | $225.70 | $245.82 | $336.70 |
| 64 | $70.89 | $83.84 | $96.29 | $104.15 | $163.28 | $131.40 | $161.26 | $186.66 | $198.78 | $289.80 | $158.40 | $199.80 | $234.00 | $253.77 | $349.20 |
| 65 | $77.60 | $91.20 | $102.94 | $113.01 | $177.09 | $136.50 | $172.39 | $197.67 | $207.99 | $304.50 | $162.75 | $208.25 | $243.25 | $265.74 | $362.25 |
| 66 | $82.74 | $100.66 | $113.43 | $122.42 | $191.71 | $141.10 | $181.90 | $210.14 | $226.31 | $317.90 | $168.30 | $217.60 | $251.60 | $282.91 | $377.40 |
| 67 | $93.48 | $112.33 | $126.48 | $136.75 | $208.47 | $148.50 | $191.40 | $219.45 | $245.22 | $331.65 | $173.25 | $226.05 | $259.05 | $292.05 | $391.05 |
| 68 | $102.70 | $125.04 | $138.33 | $149.27 | $225.60 | $153.60 | $198.40 | $230.40 | $259.20 | $345.60 | $179.20 | $233.60 | $268.80 | $305.60 | $404.80 |
| 69 | $110.05 | $136.18 | $152.29 | $165.67 | $241.80 | $161.20 | $209.25 | $241.80 | $274.35 | $364.25 | $187.55 | $243.35 | $282.10 | $319.30 | $424.70 |
| 70 | $120.00 | $151.48 | $167.91 | $181.59 | $261.00 | $172.50 | $223.50 | $259.50 | $292.50 | $390.00 | $199.50 | $256.50 | $300.00 | $337.50 | $448.50 |
| 71 | $129.05 | $165.30 | $186.58 | $205.27 | $284.20 | $185.60 | $240.70 | $281.30 | $316.10 | $421.95 | $211.70 | $275.50 | $320.45 | $361.05 | $481.40 |
| 72 | $141.40 | $179.20 | $207.20 | $229.54 | $310.80 | $201.60 | $260.40 | $303.80 | $343.00 | $455.00 | $226.80 | $295.40 | $343.00 | $387.80 | $515.20 |
| 73 | $153.90 | $195.75 | $225.45 | $251.10 | $338.85 | $216.00 | $282.15 | $326.70 | $369.90 | $492.75 | $243.00 | $317.25 | $367.20 | $415.80 | $552.15 |
| 74 | $166.40 | $213.20 | $247.00 | $274.30 | $367.90 | $232.70 | $304.20 | $353.60 | $399.10 | $530.40 | $260.00 | $339.30 | $393.90 | $445.90 | $590.20 |
| 75 | $182.50 | $233.75 | $268.75 | $298.05 | $402.50 | $251.25 | $326.25 | $381.25 | $430.00 | $571.25 | $277.50 | $362.50 | $421.25 | $475.00 | $631.25 |
| 76 | $199.20 | $255.60 | $294.00 | $328.80 | $441.60 | $270.00 | $351.60 | $411.60 | $465.60 | $616.80 | $294.00 | $384.00 | $450.00 | $508.80 | $674.40 |
| 77 | $216.20 | $278.30 | $323.15 | $361.10 | $484.15 | $287.50 | $378.35 | $443.90 | $503.70 | $665.85 | $311.65 | $410.55 | $480.70 | $543.95 | $721.05 |
| 78 | $233.20 | $301.40 | $349.90 | $391.60 | $524.70 | $305.80 | $402.60 | $474.10 | $537.90 | $710.60 | $328.90 | $433.40 | $508.20 | $577.50 | $763.40 |
| 79 | $247.80 | $321.30 | $373.80 | $420.00 | $561.75 | $322.35 | $424.20 | $499.80 | $568.05 | $750.75 | $342.30 | $452.55 | $533.40 | $604.80 | $800.10 |
| 80 | $260.00 | $337.00 | $394.00 | $441.00 | $590.00 | $332.00 | $439.00 | $519.00 | $589.00 | $779.00 | $354.00 | $467.00 | $551.00 | $626.00 | $826.00 |
| 81 | $282.00 | $367.00 | $428.00 | $479.00 | $641.00 | $358.00 | $473.00 | $558.00 | $633.00 | $836.00 | $377.00 | $500.00 | $589.00 | $670.00 | $883.00 |
| 82 | $304.00 | $395.00 | $460.00 | $516.00 | $690.00 | $382.00 | $503.00 | $592.00 | $673.00 | $890.00 | $403.00 | $531.00 | $626.00 | $711.00 | $939.00 |
| 83 | $326.00 | $424.00 | $494.00 | $553.00 | $740.00 | $405.00 | $534.00 | $628.00 | $714.00 | $944.00 | $426.00 | $564.00 | $663.00 | $751.00 | $994.00 |
| 84 | $350.00 | $455.00 | $530.00 | $594.00 | $795.00 | $429.00 | $566.00 | $666.00 | $757.00 | $999.00 | $452.00 | $596.00 | $700.00 | $796.00 | $1,051.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $26.00 | $33.00 | $38.00 | $42.00 | $59.33 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 30 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $27.97 | $33.00 | $38.00 | $42.00 | $63.29 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 31 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $29.97 | $33.45 | $39.04 | $42.00 | $67.24 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 32 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $29.97 | $33.45 | $40.99 | $42.00 | $69.22 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 33 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $31.97 | $35.42 | $42.95 | $42.91 | $73.18 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 34 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $31.97 | $37.39 | $44.90 | $44.77 | $77.13 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 35 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $33.97 | $39.35 | $44.90 | $46.64 | $79.11 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 36 | $16.42 | $20.00 | $23.00 | $26.00 | $35.00 | $35.97 | $41.32 | $46.85 | $48.50 | $83.07 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 37 | $16.42 | $20.00 | $23.00 | $26.00 | $35.00 | $37.96 | $43.29 | $50.76 | $50.37 | $87.02 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 38 | $18.24 | $20.00 | $23.00 | $26.00 | $35.00 | $37.96 | $45.26 | $52.71 | $52.23 | $90.98 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 39 | $18.24 | $21.40 | $24.19 | $26.04 | $35.93 | $39.96 | $47.22 | $54.66 | $55.96 | $96.91 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 40 | $19.47 | $22.67 | $25.45 | $28.34 | $37.63 | $41.53 | $47.45 | $56.28 | $58.96 | $99.79 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 41 | $19.61 | $22.82 | $27.33 | $30.31 | $39.61 | $43.69 | $49.54 | $58.46 | $61.11 | $103.95 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 42 | $21.54 | $24.73 | $27.51 | $30.51 | $41.61 | $43.88 | $51.66 | $60.65 | $65.19 | $108.13 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 43 | $21.70 | $24.90 | $29.43 | $32.52 | $43.62 | $46.08 | $53.78 | $64.83 | $67.38 | $112.10 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 44 | $21.85 | $26.85 | $29.62 | $32.73 | $45.63 | $48.29 | $55.93 | $67.06 | $69.59 | $112.10 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 45 | $23.57 | $27.69 | $33.55 | $34.22 | $47.44 | $52.71 | $62.27 | $68.20 | $72.36 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 46 | $25.72 | $29.74 | $33.77 | $36.25 | $49.47 | $52.94 | $66.69 | $72.39 | $74.57 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 47 | $25.91 | $29.93 | $35.89 | $38.32 | $51.51 | $55.30 | $69.05 | $74.65 | $78.71 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 48 | $26.09 | $32.02 | $38.03 | $38.57 | $53.55 | $57.00 | $71.43 | $78.90 | $82.88 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 49 | $28.30 | $32.23 | $38.28 | $40.67 | $57.53 | $57.00 | $72.20 | $81.20 | $85.16 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 50 | $28.00 | $34.39 | $39.11 | $41.97 | $59.53 | $62.59 | $77.16 | $84.84 | $89.41 | $134.90 | $87.40 | $108.30 | $123.50 | $138.70 | $188.10 |
| 51 | $29.11 | $36.88 | $41.98 | $44.84 | $63.92 | $63.55 | $77.27 | $88.86 | $95.20 | $138.70 | $89.30 | $112.10 | $129.20 | $144.40 | $191.90 |
| 52 | $29.62 | $37.44 | $42.60 | $47.38 | $68.77 | $66.50 | $82.63 | $93.58 | $98.80 | $144.40 | $93.10 | $115.90 | $134.90 | $148.20 | $199.50 |
| 53 | $32.13 | $39.99 | $45.17 | $47.08 | $73.68 | $72.20 | $87.40 | $99.05 | $102.93 | $150.10 | $95.00 | $119.70 | $138.70 | $152.00 | $205.20 |
| 54 | $32.64 | $39.55 | $44.80 | $50.01 | $77.10 | $74.10 | $89.58 | $101.30 | $110.65 | $153.90 | $100.70 | $123.50 | $142.50 | $157.70 | $212.80 |
| 55 | $36.62 | $42.12 | $47.40 | $52.63 | $80.94 | $76.00 | $93.10 | $106.40 | $114.38 | $159.60 | $102.60 | $127.30 | $146.30 | $163.40 | $218.50 |
| 56 | $38.09 | $43.99 | $50.27 | $55.54 | $87.18 | $79.80 | $97.76 | $110.00 | $119.76 | $169.10 | $106.40 | $133.00 | $152.00 | $169.10 | $228.00 |
| 57 | $40.99 | $47.88 | $53.56 | $59.83 | $92.72 | $85.50 | $102.35 | $120.53 | $127.49 | $180.50 | $112.10 | $140.60 | $159.60 | $180.50 | $239.40 |
| 58 | $42.78 | $51.14 | $57.86 | $64.16 | $98.30 | $89.30 | $108.82 | $124.34 | $132.19 | $191.90 | $117.80 | $148.20 | $169.10 | $190.00 | $252.70 |
| 59 | $46.75 | $54.10 | $62.20 | $68.91 | $106.31 | $95.00 | $112.85 | $130.74 | $140.46 | $205.20 | $123.50 | $155.80 | $180.50 | $201.40 | $267.90 |
| 60 | $48.63 | $59.79 | $65.59 | $73.69 | $114.36 | $101.54 | $122.01 | $136.45 | $147.48 | $220.40 | $131.10 | $165.30 | $190.00 | $212.42 | $283.10 |
| 61 | $52.95 | $64.17 | $72.36 | $79.51 | $126.96 | $107.13 | $128.60 | $144.32 | $156.83 | $237.50 | $138.70 | $174.80 | $201.40 | $221.78 | $302.10 |
| 62 | $58.41 | $72.08 | $78.19 | $86.38 | $137.77 | $112.79 | $140.09 | $158.38 | $169.53 | $254.60 | $150.10 | $190.00 | $214.70 | $231.93 | $321.10 |
| 63 | $64.97 | $76.87 | $85.44 | $93.69 | $148.19 | $124.36 | $148.92 | $169.46 | $179.81 | $270.10 | $153.55 | $196.10 | $223.85 | $240.43 | $333.00 |
| 64 | $70.89 | $83.84 | $94.88 | $101.41 | $163.28 | $131.40 | $159.53 | $183.17 | $193.85 | $284.40 | $160.20 | $201.60 | $232.20 | $253.77 | $349.20 |
| 65 | $79.12 | $91.20 | $101.55 | $111.63 | $173.90 | $138.25 | $172.39 | $192.56 | $204.77 | $297.50 | $166.25 | $210.00 | $241.50 | $262.34 | $360.50 |
| 66 | $85.81 | $100.66 | $113.43 | $122.42 | $190.11 | $142.80 | $181.90 | $208.44 | $219.84 | $311.10 | $171.70 | $219.30 | $251.60 | $279.52 | $377.40 |
| 67 | $95.04 | $110.86 | $125.03 | $135.33 | $208.47 | $148.50 | $188.10 | $216.15 | $240.32 | $325.05 | $179.85 | $226.05 | $259.05 | $290.40 | $387.75 |
| 68 | $104.28 | $125.04 | $136.86 | $146.42 | $224.00 | $156.80 | $195.20 | $224.00 | $251.20 | $337.60 | $185.60 | $233.60 | $268.80 | $300.80 | $403.20 |
| 69 | $111.60 | $136.18 | $149.36 | $161.39 | $237.15 | $162.75 | $206.15 | $237.15 | $266.60 | $354.95 | $192.20 | $244.90 | $280.55 | $316.20 | $421.60 |
| 70 | $120.00 | $149.98 | $163.57 | $175.96 | $255.00 | $171.00 | $219.00 | $250.50 | $282.00 | $378.00 | $202.50 | $258.00 | $295.50 | $333.00 | $445.50 |
| 71 | $130.50 | $160.95 | $179.46 | $198.24 | $275.50 | $185.60 | $234.90 | $269.70 | $304.50 | $404.55 | $214.60 | $274.05 | $314.65 | $353.80 | $472.70 |
| 72 | $140.00 | $173.60 | $198.80 | $218.41 | $296.80 | $198.80 | $253.40 | $291.20 | $326.20 | $434.00 | $228.20 | $291.20 | $334.60 | $375.20 | $501.20 |
| 73 | $151.20 | $189.00 | $213.30 | $236.25 | $321.30 | $214.65 | $271.35 | $310.50 | $351.00 | $468.45 | $243.00 | $309.15 | $355.05 | $398.25 | $533.25 |
| 74 | $162.50 | $204.10 | $230.10 | $256.10 | $347.10 | $228.80 | $291.20 | $334.10 | $375.70 | $501.80 | $257.40 | $328.90 | $377.00 | $422.50 | $566.80 |
| 75 | $176.25 | $220.00 | $250.00 | $277.90 | $375.00 | $243.75 | $311.25 | $357.50 | $403.75 | $536.25 | $271.25 | $347.50 | $400.00 | $450.00 | $598.75 |
| 76 | $190.80 | $238.80 | $271.20 | $301.20 | $408.00 | $260.40 | $332.40 | $382.80 | $430.80 | $574.80 | $286.80 | $367.20 | $423.60 | $475.20 | $634.80 |
| 77 | $205.85 | $258.75 | $295.55 | $328.90 | $443.90 | $276.00 | $355.35 | $409.40 | $462.30 | $616.40 | $301.30 | $387.55 | $448.50 | $504.85 | $671.60 |
| 78 | $220.00 | $278.30 | $317.90 | $353.10 | $477.40 | $291.50 | $376.20 | $435.60 | $491.70 | $652.30 | $314.60 | $407.00 | $469.70 | $530.20 | $706.20 |
| 79 | $233.10 | $296.10 | $338.10 | $375.90 | $507.15 | $304.50 | $392.70 | $456.75 | $515.55 | $685.65 | $326.55 | $422.10 | $490.35 | $551.25 | $733.95 |
| 80 | $244.00 | $309.00 | $354.00 | $395.00 | $531.00 | $315.00 | $406.00 | $472.00 | $533.00 | $709.00 | $336.00 | $433.00 | $503.00 | $569.00 | $755.00 |
| 81 | $264.00 | $336.00 | $385.00 | $428.00 | $577.00 | $338.00 | $436.00 | $507.00 | $572.00 | $760.00 | $358.00 | $463.00 | $538.00 | $608.00 | $807.00 |
| 82 | $285.00 | $361.00 | $414.00 | $461.00 | $621.00 | $359.00 | $464.00 | $538.00 | $608.00 | $808.00 | $381.00 | $492.00 | $571.00 | $645.00 | $857.00 |
| 83 | $306.00 | $388.00 | $445.00 | $495.00 | $667.00 | $383.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $520.00 | $605.00 | $682.00 | $907.00 |
| 84 | $328.00 | $416.00 | $477.00 | $531.00 | $716.00 | $406.00 | $522.00 | $606.00 | $683.00 | $908.00 | $428.00 | $551.00 | $639.00 | $720.00 | $960.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $22.00 | $28.00 | $32.00 | $36.00 | $50.86 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 30 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $23.67 | $28.00 | $32.00 | $36.00 | $54.25 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 31 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $25.36 | $28.38 | $32.88 | $36.00 | $57.64 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 32 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $25.36 | $28.38 | $34.52 | $36.00 | $59.33 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 33 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $27.05 | $30.05 | $36.17 | $36.78 | $62.72 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 34 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $27.05 | $31.72 | $37.81 | $38.38 | $66.11 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 35 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $28.74 | $33.39 | $37.81 | $39.97 | $67.81 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 36 | $14.37 | $17.00 | $20.00 | $22.00 | $30.00 | $30.43 | $35.06 | $39.45 | $41.57 | $71.20 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 37 | $14.37 | $17.00 | $20.00 | $22.00 | $30.00 | $32.12 | $36.73 | $42.74 | $43.17 | $74.59 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 38 | $15.96 | $17.00 | $20.00 | $22.00 | $30.00 | $32.12 | $38.40 | $44.39 | $44.77 | $77.98 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 39 | $15.96 | $18.19 | $21.03 | $22.04 | $30.80 | $33.81 | $40.07 | $46.03 | $47.97 | $83.07 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 40 | $16.03 | $19.43 | $21.21 | $24.29 | $31.53 | $35.59 | $40.47 | $47.84 | $49.79 | $84.57 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 41 | $16.15 | $19.56 | $22.77 | $25.98 | $33.19 | $37.45 | $42.26 | $49.69 | $51.61 | $88.09 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 42 | $17.74 | $21.20 | $22.93 | $26.15 | $34.86 | $37.62 | $44.06 | $51.56 | $55.05 | $91.63 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 43 | $17.87 | $21.34 | $24.52 | $27.87 | $36.54 | $39.50 | $45.87 | $55.10 | $56.90 | $95.00 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 44 | $18.00 | $23.02 | $24.69 | $28.05 | $38.23 | $41.40 | $47.70 | $57.01 | $58.76 | $95.00 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 45 | $19.85 | $24.08 | $28.58 | $29.50 | $40.14 | $45.68 | $52.44 | $58.69 | $61.59 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 46 | $21.66 | $25.86 | $28.77 | $31.25 | $41.86 | $45.88 | $56.16 | $62.29 | $63.46 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 47 | $21.82 | $26.03 | $30.57 | $33.03 | $43.58 | $47.93 | $58.15 | $64.24 | $66.99 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 48 | $21.97 | $27.84 | $32.39 | $33.25 | $45.31 | $49.40 | $60.15 | $67.89 | $70.54 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 49 | $23.83 | $28.02 | $32.61 | $35.06 | $48.68 | $49.40 | $60.80 | $69.87 | $72.47 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 50 | $24.00 | $29.10 | $33.72 | $35.42 | $50.06 | $53.39 | $66.14 | $72.20 | $75.66 | $114.00 | $74.10 | $91.20 | $104.50 | $117.80 | $159.60 |
| 51 | $24.95 | $31.42 | $35.21 | $38.25 | $53.98 | $54.20 | $66.48 | $76.17 | $81.35 | $117.80 | $76.00 | $95.00 | $110.20 | $123.50 | $163.40 |
| 52 | $25.58 | $32.09 | $35.94 | $40.61 | $58.53 | $57.00 | $69.78 | $78.90 | $84.69 | $123.50 | $79.80 | $98.80 | $114.00 | $125.40 | $169.10 |
| 53 | $27.94 | $34.48 | $38.33 | $40.54 | $63.15 | $60.80 | $74.10 | $84.10 | $86.96 | $127.30 | $81.70 | $102.60 | $117.80 | $129.20 | $174.80 |
| 54 | $27.20 | $34.28 | $38.21 | $42.12 | $66.31 | $62.70 | $76.52 | $86.29 | $94.59 | $131.10 | $85.50 | $104.50 | $121.60 | $134.90 | $180.50 |
| 55 | $30.99 | $35.33 | $40.63 | $44.54 | $68.49 | $64.60 | $79.80 | $91.20 | $98.04 | $134.90 | $87.40 | $108.30 | $123.50 | $138.70 | $186.20 |
| 56 | $32.45 | $37.32 | $42.12 | $47.41 | $74.50 | $68.40 | $82.72 | $93.30 | $101.62 | $144.40 | $91.20 | $114.00 | $129.20 | $144.40 | $193.80 |
| 57 | $35.33 | $41.04 | $45.53 | $50.31 | $78.58 | $72.20 | $87.47 | $101.74 | $107.74 | $153.90 | $95.00 | $119.70 | $134.90 | $153.90 | $203.30 |
| 58 | $35.88 | $43.07 | $49.79 | $54.61 | $84.26 | $76.00 | $92.22 | $106.05 | $112.80 | $163.40 | $100.70 | $125.40 | $144.40 | $161.50 | $214.70 |
| 59 | $39.67 | $45.98 | $52.74 | $58.10 | $90.68 | $81.70 | $96.47 | $111.04 | $119.65 | $174.80 | $104.50 | $133.00 | $153.90 | $171.00 | $228.00 |
| 60 | $41.68 | $50.28 | $56.22 | $62.97 | $97.13 | $86.49 | $104.33 | $114.34 | $125.45 | $188.10 | $112.10 | $140.60 | $161.50 | $180.18 | $241.30 |
| 61 | $44.59 | $54.61 | $61.44 | $67.38 | $107.91 | $90.50 | $109.22 | $123.46 | $133.47 | $201.40 | $117.80 | $148.20 | $171.00 | $188.23 | $256.50 |
| 62 | $49.86 | $60.77 | $65.84 | $74.04 | $116.94 | $96.42 | $118.81 | $135.50 | $144.36 | $216.60 | $127.30 | $161.50 | $182.40 | $196.96 | $273.60 |
| 63 | $54.64 | $65.69 | $73.04 | $79.91 | $125.88 | $106.08 | $126.15 | $143.52 | $153.17 | $229.40 | $131.35 | $166.50 | $190.55 | $204.55 | $283.05 |
| 64 | $60.56 | $71.05 | $80.72 | $86.34 | $139.03 | $111.60 | $135.25 | $155.26 | $164.28 | $241.20 | $136.80 | $171.00 | $198.00 | $215.26 | $297.00 |
| 65 | $66.95 | $76.95 | $86.25 | $95.09 | $148.37 | $117.25 | $146.27 | $163.59 | $174.13 | $253.75 | $141.75 | $178.50 | $204.75 | $223.16 | $306.25 |
| 66 | $73.55 | $86.28 | $96.42 | $104.33 | $161.35 | $120.70 | $154.70 | $177.94 | $187.51 | $265.20 | $146.20 | $187.00 | $214.20 | $237.17 | $321.30 |
| 67 | $81.02 | $94.60 | $106.13 | $115.39 | $177.76 | $127.05 | $160.05 | $183.15 | $204.35 | $275.55 | $153.45 | $191.40 | $219.45 | $247.50 | $330.00 |
| 68 | $88.48 | $106.74 | $116.26 | $125.10 | $190.40 | $132.80 | $166.40 | $190.40 | $212.80 | $286.40 | $158.40 | $198.40 | $228.80 | $256.00 | $342.40 |
| 69 | $94.55 | $116.51 | $127.40 | $137.11 | $201.50 | $137.95 | $175.15 | $201.50 | $226.30 | $302.25 | $162.75 | $207.70 | $238.70 | $268.15 | $358.05 |
| 70 | $102.00 | $127.48 | $138.96 | $149.21 | $217.50 | $145.50 | $186.00 | $213.00 | $240.00 | $321.00 | $172.50 | $219.00 | $250.50 | $283.50 | $378.00 |
| 71 | $111.65 | $136.30 | $152.39 | $168.71 | $234.90 | $158.05 | $200.10 | $229.10 | $259.55 | $343.65 | $182.70 | $233.45 | $266.80 | $300.15 | $401.65 |
| 72 | $119.00 | $147.00 | $169.40 | $185.02 | $252.00 | $169.40 | $215.60 | $247.80 | $277.20 | $369.60 | $194.60 | $247.80 | $284.20 | $319.20 | $425.60 |
| 73 | $128.25 | $160.65 | $180.90 | $201.15 | $271.70 | $182.25 | $230.85 | $264.60 | $298.35 | $398.25 | $206.55 | $263.25 | $302.40 | $338.85 | $453.60 |
| 74 | $137.80 | $172.90 | $195.00 | $217.10 | $295.10 | $195.00 | $247.00 | $283.40 | $319.80 | $426.40 | $218.40 | $279.50 | $321.10 | $358.80 | $482.30 |
| 75 | $150.00 | $187.50 | $212.50 | $236.25 | $318.75 | $207.50 | $265.00 | $303.75 | $343.75 | $456.25 | $230.00 | $295.00 | $340.00 | $382.50 | $508.75 |
| 76 | $162.00 | $202.80 | $230.40 | $255.60 | $346.80 | $220.80 | $282.00 | $325.20 | $366.00 | $488.40 | $243.60 | $312.00 | $360.00 | $404.40 | $540.00 |
| 77 | $174.80 | $219.65 | $250.70 | $279.45 | $377.20 | $234.60 | $302.45 | $348.45 | $393.30 | $524.40 | $256.45 | $328.90 | $381.80 | $428.95 | $570.40 |
| 78 | $187.00 | $236.50 | $270.60 | $300.30 | $405.90 | $247.50 | $320.10 | $370.70 | $418.00 | $554.40 | $267.30 | $346.50 | $399.30 | $451.00 | $600.60 |
| 79 | $198.45 | $252.00 | $287.70 | $319.20 | $431.55 | $259.35 | $333.90 | $388.50 | $437.85 | $582.75 | $277.20 | $359.10 | $416.85 | $468.30 | $623.70 |
| 80 | $207.00 | $263.00 | $301.00 | $336.00 | $451.00 | $268.00 | $345.00 | $401.00 | $453.00 | $603.00 | $286.00 | $368.00 | $428.00 | $484.00 | $642.00 |
| 81 | $224.00 | $286.00 | $327.00 | $364.00 | $490.00 | $287.00 | $371.00 | $431.00 | $486.00 | $646.00 | $304.00 | $394.00 | $457.00 | $517.00 | $686.00 |
| 82 | $242.00 | $307.00 | $352.00 | $392.00 | $528.00 | $305.00 | $394.00 | $457.00 | $517.00 | $687.00 | $324.00 | $418.00 | $485.00 | $548.00 | $728.00 |
| 83 | $260.00 | $330.00 | $378.00 | $421.00 | $567.00 | $326.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $442.00 | $514.00 | $580.00 | $771.00 |
| 84 | $279.00 | $354.00 | $405.00 | $451.00 | $609.00 | $345.00 | $444.00 | $515.00 | $581.00 | $772.00 | $364.00 | $468.00 | $543.00 | $612.00 | $816.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $31.00 | $40.00 | $46.00 | $51.00 | $73.11 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 30 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $33.35 | $40.00 | $46.00 | $51.00 | $77.98 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 31 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $35.74 | $40.55 | $47.26 | $51.00 | $82.86 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 32 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $35.74 | $40.55 | $49.63 | $51.00 | $85.29 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 33 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $38.12 | $42.93 | $51.99 | $52.10 | $90.17 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 34 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $38.12 | $45.32 | $54.35 | $54.37 | $95.04 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 35 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $40.50 | $47.70 | $54.35 | $56.63 | $97.48 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 36 | $19.50 | $24.00 | $28.00 | $31.00 | $42.00 | $42.88 | $50.09 | $56.71 | $58.90 | $102.35 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 37 | $19.50 | $24.00 | $28.00 | $31.00 | $42.00 | $45.27 | $52.47 | $61.44 | $61.16 | $107.22 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 38 | $21.66 | $24.00 | $28.00 | $31.00 | $42.00 | $45.27 | $54.86 | $63.80 | $63.43 | $112.10 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 39 | $21.66 | $25.68 | $29.45 | $31.05 | $43.12 | $47.65 | $57.24 | $66.17 | $67.96 | $119.41 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 40 | $22.90 | $28.06 | $31.82 | $33.41 | $44.75 | $48.94 | $58.61 | $68.94 | $70.76 | $123.47 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 41 | $23.07 | $28.25 | $34.16 | $35.73 | $47.11 | $51.50 | $61.20 | $71.61 | $73.33 | $128.61 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 42 | $25.34 | $30.62 | $34.39 | $35.96 | $49.48 | $51.72 | $63.81 | $74.30 | $78.23 | $133.78 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 43 | $25.53 | $30.83 | $36.78 | $38.32 | $51.87 | $54.31 | $66.44 | $79.42 | $80.86 | $138.70 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 44 | $25.71 | $33.25 | $37.03 | $38.58 | $54.26 | $56.92 | $69.09 | $82.15 | $83.51 | $138.70 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 45 | $26.06 | $33.72 | $39.76 | $41.30 | $57.17 | $59.74 | $73.75 | $82.48 | $89.30 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 46 | $28.43 | $36.20 | $40.03 | $43.75 | $59.62 | $60.00 | $78.98 | $87.54 | $92.02 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 47 | $28.63 | $36.44 | $42.53 | $46.24 | $62.07 | $62.68 | $81.77 | $90.28 | $97.13 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 48 | $28.84 | $38.97 | $45.07 | $46.55 | $64.54 | $64.60 | $84.59 | $95.41 | $102.28 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 49 | $31.28 | $39.23 | $45.37 | $49.08 | $69.33 | $64.60 | $85.50 | $98.20 | $105.09 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 50 | $30.67 | $41.01 | $47.21 | $51.16 | $70.35 | $71.80 | $91.86 | $102.89 | $111.77 | $165.30 | $98.80 | $127.30 | $146.30 | $165.30 | $220.40 |
| 51 | $33.27 | $43.71 | $48.75 | $52.75 | $76.71 | $74.77 | $93.44 | $107.00 | $115.97 | $171.00 | $102.60 | $131.10 | $152.00 | $169.10 | $228.00 |
| 52 | $35.01 | $44.13 | $50.59 | $56.86 | $81.94 | $79.80 | $97.32 | $115.60 | $123.50 | $176.70 | $104.50 | $136.80 | $157.70 | $176.70 | $235.60 |
| 53 | $37.72 | $46.89 | $53.38 | $56.24 | $87.21 | $81.70 | $104.50 | $119.61 | $127.77 | $182.40 | $108.30 | $140.60 | $161.50 | $182.40 | $243.20 |
| 54 | $38.08 | $46.14 | $52.71 | $59.23 | $92.53 | $85.50 | $106.38 | $123.81 | $133.85 | $188.10 | $112.10 | $144.40 | $165.30 | $188.10 | $252.70 |
| 55 | $40.85 | $48.92 | $55.53 | $62.08 | $96.51 | $87.40 | $110.20 | $129.20 | $139.80 | $193.80 | $115.90 | $148.20 | $171.00 | $193.80 | $258.40 |
| 56 | $42.32 | $50.65 | $59.78 | $66.37 | $103.03 | $91.20 | $116.56 | $134.39 | $146.98 | $203.30 | $119.70 | $153.90 | $180.50 | $203.30 | $269.80 |
| 57 | $45.23 | $56.08 | $62.94 | $72.07 | $110.01 | $96.90 | $122.82 | $145.00 | $158.02 | $218.50 | $125.40 | $163.40 | $190.00 | $216.60 | $283.10 |
| 58 | $48.31 | $59.22 | $67.28 | $76.45 | $117.02 | $104.50 | $130.96 | $148.11 | $163.91 | $233.70 | $133.00 | $171.00 | $199.50 | $226.10 | $300.20 |
| 59 | $52.42 | $63.56 | $73.02 | $82.42 | $128.20 | $110.20 | $136.51 | $157.60 | $173.41 | $250.80 | $138.70 | $182.40 | $210.90 | $239.40 | $317.30 |
| 60 | $55.57 | $69.31 | $77.64 | $87.09 | $137.86 | $116.58 | $143.23 | $166.35 | $179.69 | $269.80 | $148.20 | $193.80 | $224.20 | $252.25 | $334.40 |
| 61 | $59.91 | $73.73 | $84.65 | $94.33 | $149.18 | $125.60 | $151.50 | $175.62 | $191.87 | $286.90 | $157.70 | $203.30 | $237.50 | $264.64 | $355.30 |
| 62 | $65.53 | $81.97 | $91.90 | $102.83 | $160.19 | $130.98 | $164.92 | $190.06 | $206.46 | $307.80 | $167.20 | $214.70 | $250.80 | $276.11 | $376.20 |
| 63 | $72.36 | $86.65 | $97.85 | $111.60 | $172.09 | $140.82 | $175.20 | $200.58 | $218.10 | $323.75 | $172.05 | $223.85 | $260.85 | $285.29 | $390.35 |
| 64 | $78.28 | $95.21 | $110.45 | $119.23 | $187.53 | $149.40 | $185.54 | $218.06 | $233.28 | $338.40 | $178.20 | $232.20 | $270.00 | $297.52 | $403.20 |
| 65 | $88.25 | $104.03 | $118.25 | $129.54 | $201.02 | $159.25 | $201.99 | $230.05 | $245.08 | $355.25 | $187.25 | $241.50 | $280.00 | $308.33 | $421.75 |
| 66 | $95.00 | $115.04 | $130.44 | $141.89 | $220.46 | $168.20 | $212.50 | $247.42 | $266.72 | $372.30 | $192.10 | $249.90 | $292.40 | $328.65 | $438.60 |
| 67 | $104.39 | $127.11 | $143.93 | $158.12 | $240.79 | $169.95 | $219.45 | $255.75 | $289.37 | $384.45 | $198.00 | $257.40 | $300.30 | $341.55 | $452.10 |
| 68 | $115.34 | $143.34 | $158.93 | $172.01 | $259.20 | $176.00 | $230.40 | $268.80 | $305.60 | $403.20 | $206.40 | $267.20 | $313.60 | $355.20 | $468.80 |
| 69 | $125.55 | $155.85 | $172.79 | $191.38 | $277.45 | $184.45 | $241.80 | $280.55 | $320.85 | $424.70 | $213.90 | $280.55 | $325.50 | $370.45 | $491.35 |
| 70 | $135.00 | $170.98 | $191.07 | $208.34 | $297.00 | $198.00 | $255.00 | $300.00 | $340.50 | $448.50 | $225.00 | $294.00 | $343.50 | $390.00 | $516.00 |
| 71 | $145.00 | $185.60 | $210.79 | $231.98 | $320.45 | $210.25 | $274.05 | $321.90 | $365.40 | $482.85 | $239.25 | $311.75 | $366.85 | $414.70 | $548.10 |
| 72 | $155.40 | $200.20 | $231.00 | $257.36 | $345.80 | $225.40 | $295.40 | $345.80 | $392.00 | $516.60 | $253.40 | $333.20 | $389.20 | $439.60 | $581.00 |
| 73 | $168.75 | $216.00 | $249.75 | $279.45 | $372.60 | $244.35 | $317.25 | $369.90 | $421.20 | $554.85 | $271.35 | $353.70 | $413.10 | $468.45 | $618.30 |
| 74 | $182.00 | $234.00 | $269.10 | $301.60 | $403.00 | $258.70 | $339.30 | $396.50 | $449.80 | $594.10 | $286.00 | $375.70 | $438.10 | $496.60 | $655.20 |
| 75 | $196.25 | $251.25 | $291.25 | $326.25 | $436.25 | $276.25 | $360.00 | $422.50 | $481.25 | $635.00 | $302.50 | $396.25 | $463.75 | $526.25 | $693.75 |
| 76 | $211.20 | $272.40 | $315.60 | $354.00 | $474.00 | $294.00 | $385.20 | $452.40 | $514.80 | $678.00 | $318.00 | $417.60 | $489.60 | $555.60 | $735.60 |
| 77 | $228.85 | $294.40 | $341.55 | $385.25 | $512.90 | $311.65 | $409.40 | $481.85 | $549.70 | $722.20 | $334.65 | $439.30 | $516.35 | $589.95 | $776.25 |
| 78 | $244.20 | $315.70 | $368.50 | $413.60 | $551.10 | $328.90 | $431.20 | $510.40 | $584.10 | $765.60 | $348.70 | $459.80 | $542.30 | $619.30 | $814.00 |
| 79 | $259.35 | $334.95 | $390.60 | $439.95 | $585.90 | $343.35 | $452.55 | $534.45 | $611.10 | $802.20 | $362.25 | $477.75 | $564.90 | $645.75 | $846.30 |
| 80 | $270.00 | $350.00 | $409.00 | $461.00 | $613.00 | $353.00 | $467.00 | $553.00 | $632.00 | $828.00 | $372.00 | $490.00 | $580.00 | $663.00 | $870.00 |
| 81 | $293.00 | $380.00 | $444.00 | $500.00 | $666.00 | $378.00 | $500.00 | $592.00 | $676.00 | $887.00 | $396.00 | $524.00 | $620.00 | $707.00 | $930.00 |
| 82 | $315.00 | $409.00 | $477.00 | $539.00 | $717.00 | $403.00 | $532.00 | $629.00 | $719.00 | $944.00 | $421.00 | $556.00 | $658.00 | $751.00 | $987.00 |
| 83 | $339.00 | $440.00 | $513.00 | $578.00 | $769.00 | $428.00 | $565.00 | $668.00 | $762.00 | $1,000.00 | $447.00 | $590.00 | $697.00 | $794.00 | $1,044.00 |
| 84 | $364.00 | $471.00 | $551.00 | $620.00 | $826.00 | $455.00 | $598.00 | $707.00 | $806.00 | $1,061.00 | $474.00 | $624.00 | $737.00 | $839.00 | $1,105.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $26.00 | $34.00 | $39.00 | $43.00 | $62.51 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 30 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $27.97 | $34.00 | $39.00 | $43.00 | $66.68 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 31 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $29.97 | $34.46 | $40.07 | $43.00 | $70.85 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 32 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $29.97 | $34.46 | $42.07 | $43.00 | $72.93 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 33 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $31.97 | $36.49 | $44.08 | $43.93 | $77.10 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 34 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $31.97 | $38.52 | $46.08 | $45.84 | $81.27 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 35 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $33.97 | $40.55 | $46.08 | $47.75 | $83.35 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 36 | $16.42 | $20.00 | $24.00 | $26.00 | $36.00 | $35.97 | $42.57 | $48.08 | $49.66 | $87.52 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 37 | $16.42 | $20.00 | $24.00 | $26.00 | $36.00 | $37.96 | $44.60 | $52.09 | $51.57 | $91.68 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 38 | $18.24 | $20.00 | $24.00 | $26.00 | $36.00 | $37.96 | $46.63 | $54.09 | $53.48 | $95.85 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 39 | $18.24 | $21.40 | $25.24 | $26.04 | $36.96 | $39.96 | $48.65 | $56.10 | $57.30 | $102.10 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 40 | $19.47 | $23.75 | $27.57 | $28.34 | $37.63 | $41.53 | $50.24 | $59.10 | $60.27 | $104.87 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 41 | $19.61 | $23.90 | $29.61 | $30.31 | $39.61 | $43.69 | $52.46 | $61.38 | $62.47 | $109.23 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 42 | $21.54 | $25.91 | $29.80 | $30.51 | $41.61 | $43.88 | $54.69 | $63.69 | $66.64 | $113.62 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 43 | $21.70 | $26.08 | $31.88 | $32.52 | $43.62 | $46.08 | $56.95 | $68.07 | $68.88 | $117.80 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 44 | $21.85 | $28.13 | $32.09 | $32.73 | $45.63 | $48.29 | $59.22 | $70.42 | $71.14 | $117.80 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 45 | $22.33 | $28.90 | $33.55 | $35.40 | $48.66 | $50.95 | $62.27 | $69.79 | $75.44 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 46 | $24.37 | $31.03 | $33.77 | $37.50 | $50.74 | $51.18 | $66.69 | $74.08 | $77.74 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 47 | $24.54 | $31.24 | $35.89 | $39.64 | $52.83 | $53.46 | $69.05 | $76.39 | $82.06 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 48 | $24.72 | $33.41 | $38.03 | $39.90 | $54.93 | $55.10 | $71.43 | $80.74 | $86.41 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 49 | $26.81 | $33.63 | $38.28 | $42.07 | $59.00 | $55.10 | $72.20 | $83.09 | $88.78 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 50 | $26.67 | $34.39 | $40.46 | $43.29 | $59.53 | $60.75 | $79.00 | $86.64 | $94.57 | $140.60 | $83.60 | $108.30 | $123.50 | $140.60 | $188.10 |
| 51 | $27.72 | $36.88 | $41.98 | $44.84 | $65.34 | $63.55 | $79.06 | $90.68 | $98.66 | $146.30 | $87.40 | $112.10 | $129.20 | $144.40 | $193.80 |
| 52 | $29.62 | $37.44 | $42.60 | $48.73 | $70.23 | $68.40 | $82.63 | $99.08 | $105.86 | $150.10 | $89.30 | $115.90 | $134.90 | $150.10 | $199.50 |
| 53 | $32.13 | $39.99 | $45.17 | $48.39 | $73.68 | $70.30 | $89.30 | $100.92 | $108.25 | $155.80 | $91.20 | $119.70 | $136.80 | $155.80 | $207.10 |
| 54 | $32.64 | $39.55 | $44.80 | $50.01 | $78.65 | $72.20 | $89.58 | $105.05 | $114.22 | $159.60 | $95.00 | $123.50 | $140.60 | $159.60 | $214.70 |
| 55 | $35.21 | $42.12 | $47.40 | $52.63 | $82.50 | $74.10 | $93.10 | $110.20 | $118.01 | $165.30 | $98.80 | $125.40 | $146.30 | $165.30 | $220.40 |
| 56 | $36.68 | $42.65 | $50.27 | $56.89 | $87.18 | $77.90 | $99.64 | $113.82 | $129.21 | $172.90 | $102.60 | $131.10 | $153.90 | $172.90 | $229.90 |
| 57 | $38.16 | $47.88 | $53.56 | $61.19 | $94.29 | $81.70 | $104.21 | $122.46 | $134.67 | $186.20 | $106.40 | $138.70 | $161.50 | $184.30 | $241.30 |
| 58 | $41.40 | $49.80 | $57.86 | $65.53 | $99.86 | $89.30 | $110.67 | $126.16 | $139.23 | $199.50 | $114.00 | $146.30 | $169.10 | $191.90 | $254.60 |
| 59 | $43.92 | $54.10 | $62.20 | $70.26 | $109.44 | $93.10 | $116.49 | $134.32 | $147.40 | $212.80 | $117.80 | $155.80 | $178.60 | $203.30 | $269.80 |
| 60 | $47.24 | $58.43 | $65.59 | $73.69 | $117.50 | $99.66 | $122.01 | $140.72 | $152.57 | $229.90 | $125.40 | $165.30 | $190.00 | $214.32 | $285.00 |
| 61 | $51.55 | $62.80 | $72.36 | $80.86 | $126.96 | $107.13 | $128.60 | $149.54 | $163.50 | $243.20 | $134.90 | $172.90 | $201.40 | $225.50 | $302.10 |
| 62 | $55.56 | $69.25 | $78.19 | $87.75 | $136.17 | $110.97 | $140.09 | $161.90 | $176.25 | $262.20 | $142.50 | $182.40 | $212.80 | $235.61 | $319.20 |
| 63 | $62.02 | $74.07 | $82.69 | $95.06 | $146.60 | $118.88 | $148.92 | $171.19 | $184.80 | $275.65 | $146.15 | $190.55 | $222.00 | $242.23 | $331.15 |
| 64 | $66.46 | $81.00 | $93.46 | $101.41 | $160.04 | $127.80 | $157.80 | $184.91 | $198.78 | $288.00 | $151.20 | $198.00 | $230.40 | $253.77 | $342.00 |
| 65 | $74.56 | $88.35 | $100.16 | $110.25 | $170.71 | $134.75 | $172.39 | $195.97 | $207.99 | $302.75 | $159.25 | $204.75 | $238.00 | $262.34 | $358.75 |
| 66 | $81.21 | $97.79 | $110.59 | $121.03 | $186.91 | $139.40 | $180.20 | $210.14 | $226.31 | $316.20 | $163.20 | $212.50 | $248.20 | $279.52 | $372.30 |
| 67 | $88.81 | $107.90 | $122.12 | $133.90 | $205.24 | $145.20 | $186.45 | $217.80 | $245.22 | $326.70 | $168.30 | $219.45 | $255.75 | $290.40 | $384.45 |
| 68 | $97.96 | $121.99 | $135.39 | $146.42 | $220.80 | $150.40 | $195.20 | $228.80 | $259.20 | $342.40 | $176.00 | $227.20 | $267.20 | $302.40 | $398.40 |
| 69 | $106.95 | $133.16 | $146.43 | $162.82 | $235.60 | $156.55 | $206.15 | $238.70 | $272.80 | $361.15 | $181.35 | $238.70 | $277.45 | $314.65 | $416.95 |
| 70 | $115.50 | $145.48 | $162.12 | $177.37 | $252.00 | $168.00 | $217.50 | $255.00 | $289.50 | $381.00 | $192.00 | $250.50 | $292.50 | $331.50 | $438.00 |
| 71 | $123.25 | $158.05 | $179.46 | $196.83 | $272.80 | $178.35 | $233.45 | $274.05 | $310.30 | $410.35 | $203.00 | $265.35 | $311.75 | $352.35 | $465.45 |
| 72 | $131.60 | $170.80 | $196.00 | $218.41 | $294.00 | $191.80 | $250.60 | $294.00 | $333.20 | $439.60 | $215.60 | $282.80 | $330.40 | $373.80 | $494.20 |
| 73 | $143.10 | $183.60 | $211.95 | $237.60 | $317.25 | $207.90 | $270.00 | $314.55 | $357.75 | $471.15 | $230.85 | $301.05 | $351.00 | $398.25 | $525.15 |
| 74 | $154.70 | $198.90 | $228.80 | $256.10 | $343.20 | $219.70 | $288.60 | $336.70 | $382.20 | $504.40 | $243.10 | $319.80 | $371.80 | $422.50 | $556.40 |
| 75 | $166.25 | $213.75 | $247.50 | $277.50 | $371.25 | $235.00 | $306.25 | $358.75 | $408.75 | $540.00 | $257.50 | $336.25 | $393.75 | $447.50 | $590.00 |
| 76 | $180.00 | $231.60 | $268.80 | $301.20 | $403.20 | $249.60 | $327.60 | $384.00 | $438.00 | $576.00 | $270.00 | $355.20 | $416.40 | $472.80 | $625.20 |
| 77 | $194.35 | $250.70 | $289.80 | $327.75 | $435.85 | $264.50 | $348.45 | $409.40 | $466.90 | $614.10 | $284.05 | $373.75 | $439.30 | $501.40 | $660.10 |
| 78 | $207.90 | $268.40 | $313.50 | $352.00 | $468.60 | $279.40 | $366.30 | $433.40 | $496.10 | $651.20 | $295.90 | $390.50 | $460.90 | $526.90 | $691.90 |
| 79 | $220.50 | $284.55 | $331.80 | $373.80 | $497.70 | $291.90 | $384.30 | $454.65 | $519.75 | $681.45 | $307.65 | $406.35 | $479.85 | $549.15 | $719.25 |
| 80 | $230.00 | $298.00 | $348.00 | $392.00 | $521.00 | $300.00 | $397.00 | $470.00 | $537.00 | $704.00 | $316.00 | $417.00 | $493.00 | $564.00 | $740.00 |
| 81 | $249.00 | $323.00 | $377.00 | $425.00 | $566.00 | $321.00 | $425.00 | $503.00 | $575.00 | $754.00 | $337.00 | $445.00 | $527.00 | $601.00 | $791.00 |
| 82 | $268.00 | $348.00 | $405.00 | $458.00 | $609.00 | $343.00 | $452.00 | $535.00 | $611.00 | $802.00 | $358.00 | $473.00 | $559.00 | $638.00 | $839.00 |
| 83 | $288.00 | $374.00 | $436.00 | $491.00 | $654.00 | $364.00 | $480.00 | $568.00 | $648.00 | $850.00 | $380.00 | $502.00 | $592.00 | $675.00 | $887.00 |
| 84 | $309.00 | $400.00 | $468.00 | $527.00 | $702.00 | $387.00 | $508.00 | $601.00 | $685.00 | $902.00 | $403.00 | $530.00 | $626.00 | $713.00 | $939.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 30 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 31 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 32 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 33 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 34 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 35 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 36 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 37 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 38 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 39 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 40 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 41 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 42 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 43 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 44 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 45 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 46 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 47 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 48 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 49 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 50 | $43.00 | $55.00 | $65.00 | $73.00 | $97.00 | $59.00 | $77.00 | $88.00 | $99.00 | $133.00 |
| 51 | $44.00 | $58.00 | $68.00 | $76.00 | $100.00 | $60.00 | $78.00 | $91.00 | $102.00 | $136.00 |
| 52 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 | $61.00 | $80.00 | $92.00 | $105.00 | $139.00 |
| 53 | $47.00 | $61.00 | $71.00 | $81.00 | $107.00 | $63.00 | $81.00 | $94.00 | $108.00 | $142.00 |
| 54 | $49.00 | $64.00 | $74.00 | $84.00 | $110.00 | $64.00 | $84.00 | $97.00 | $110.00 | $144.00 |
| 55 | $50.00 | $65.00 | $76.00 | $86.00 | $114.00 | $65.00 | $85.00 | $98.00 | $112.00 | $148.00 |
| 56 | $53.00 | $70.00 | $81.00 | $91.00 | $120.00 | $68.00 | $89.00 | $104.00 | $118.00 | $155.00 |
| 57 | $56.00 | $74.00 | $85.00 | $97.00 | $128.00 | $71.00 | $94.00 | $108.00 | $124.00 | $163.00 |
| 58 | $60.00 | $78.00 | $91.00 | $104.00 | $137.00 | $75.00 | $98.00 | $114.00 | $131.00 | $172.00 |
| 59 | $64.00 | $84.00 | $98.00 | $111.00 | $147.00 | $80.00 | $104.00 | $122.00 | $138.00 | $183.00 |
| 60 | $68.00 | $90.00 | $105.00 | $119.00 | $157.00 | $84.00 | $110.00 | $129.00 | $147.00 | $194.00 |
| 61 | $74.00 | $97.00 | $113.00 | $128.00 | $168.00 | $91.00 | $118.00 | $139.00 | $156.00 | $206.00 |
| 62 | $80.00 | $103.00 | $120.00 | $136.00 | $180.00 | $97.00 | $125.00 | $146.00 | $166.00 | $220.00 |
| 63 | $86.00 | $111.00 | $129.00 | $146.00 | $194.00 | $103.00 | $134.00 | $156.00 | $177.00 | $234.00 |
| 64 | $92.00 | $119.00 | $138.00 | $157.00 | $208.00 | $110.00 | $142.00 | $167.00 | $190.00 | $251.00 |
| 65 | $98.00 | $127.00 | $150.00 | $171.00 | $224.00 | $117.00 | $153.00 | $179.00 | $204.00 | $268.00 |
| 66 | $105.00 | $137.00 | $161.00 | $183.00 | $241.00 | $124.00 | $163.00 | $191.00 | $217.00 | $287.00 |
| 67 | $113.00 | $146.00 | $171.00 | $195.00 | $257.00 | $132.00 | $173.00 | $202.00 | $230.00 | $304.00 |
| 68 | $120.00 | $157.00 | $184.00 | $211.00 | $277.00 | $141.00 | $185.00 | $216.00 | $246.00 | $324.00 |
| 69 | $131.00 | $170.00 | $200.00 | $228.00 | $302.00 | $151.00 | $198.00 | $232.00 | $266.00 | $350.00 |
| 70 | $142.00 | $188.00 | $221.00 | $252.00 | $333.00 | $165.00 | $217.00 | $254.00 | $291.00 | $383.00 |
| 71 | $159.00 | $211.00 | $247.00 | $282.00 | $372.00 | $182.00 | $240.00 | $282.00 | $321.00 | $423.00 |
| 72 | $179.00 | $235.00 | $276.00 | $315.00 | $415.00 | $202.00 | $266.00 | $313.00 | $355.00 | $469.00 |
| 73 | $199.00 | $264.00 | $309.00 | $353.00 | $465.00 | $224.00 | $296.00 | $348.00 | $395.00 | $521.00 |
| 74 | $223.00 | $295.00 | $347.00 | $395.00 | $521.00 | $249.00 | $328.00 | $387.00 | $439.00 | $579.00 |
| 75 | $250.00 | $329.00 | $388.00 | $442.00 | $582.00 | $276.00 | $364.00 | $428.00 | $488.00 | $642.00 |
| 76 | $279.00 | $369.00 | $436.00 | $498.00 | $654.00 | $304.00 | $403.00 | $476.00 | $544.00 | $714.00 |
| 77 | $311.00 | $412.00 | $489.00 | $560.00 | $734.00 | $337.00 | $447.00 | $529.00 | $606.00 | $795.00 |
| 78 | $345.00 | $458.00 | $546.00 | $624.00 | $818.00 | $371.00 | $492.00 | $586.00 | $670.00 | $878.00 |
| 79 | $379.00 | $505.00 | $602.00 | $689.00 | $903.00 | $403.00 | $538.00 | $642.00 | $735.00 | $963.00 |
| 80 | $411.00 | $549.00 | $655.00 | $751.00 | $982.00 | $436.00 | $582.00 | $695.00 | $797.00 | $1,042.00 |
| 81 | $442.00 | $591.00 | $703.00 | $806.00 | $1,054.00 | $466.00 | $625.00 | $743.00 | $853.00 | $1,115.00 |
| 82 | $471.00 | $628.00 | $749.00 | $858.00 | $1,123.00 | $497.00 | $663.00 | $791.00 | $905.00 | $1,185.00 |
| 83 | $500.00 | $666.00 | $794.00 | $909.00 | $1,191.00 | $526.00 | $701.00 | $836.00 | $957.00 | $1,255.00 |
| 84 | $530.00 | $706.00 | $842.00 | $963.00 | $1,263.00 | $558.00 | $744.00 | $885.00 | $1,012.00 | $1,328.00 |

Discounts Available:
1) 15% on policies covering two insureds

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an additional 5% for members

Non-Annual Mode Factors:
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Michigan Review Pending

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**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 30 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 31 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 32 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 33 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 34 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 35 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 36 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 37 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 38 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 39 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 40 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 41 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 42 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 43 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 44 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 45 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 46 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 47 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 48 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 49 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 50 | $37.00 | $47.00 | $55.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $84.00 | $113.00 |
| 51 | $37.00 | $49.00 | $58.00 | $65.00 | $85.00 | $51.00 | $66.00 | $77.00 | $87.00 | $116.00 |
| 52 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 | $52.00 | $68.00 | $78.00 | $89.00 | $118.00 |
| 53 | $40.00 | $52.00 | $60.00 | $69.00 | $91.00 | $54.00 | $69.00 | $80.00 | $92.00 | $121.00 |
| 54 | $42.00 | $54.00 | $63.00 | $71.00 | $94.00 | $54.00 | $71.00 | $82.00 | $94.00 | $122.00 |
| 55 | $43.00 | $55.00 | $65.00 | $73.00 | $97.00 | $55.00 | $72.00 | $83.00 | $95.00 | $126.00 |
| 56 | $45.00 | $60.00 | $69.00 | $77.00 | $102.00 | $58.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 57 | $48.00 | $63.00 | $72.00 | $82.00 | $109.00 | $60.00 | $80.00 | $92.00 | $105.00 | $139.00 |
| 58 | $51.00 | $66.00 | $77.00 | $88.00 | $116.00 | $64.00 | $83.00 | $97.00 | $111.00 | $146.00 |
| 59 | $54.00 | $71.00 | $83.00 | $94.00 | $125.00 | $68.00 | $88.00 | $104.00 | $117.00 | $156.00 |
| 60 | $58.00 | $77.00 | $89.00 | $101.00 | $133.00 | $71.00 | $94.00 | $110.00 | $125.00 | $165.00 |
| 61 | $63.00 | $82.00 | $96.00 | $109.00 | $143.00 | $77.00 | $100.00 | $118.00 | $133.00 | $175.00 |
| 62 | $68.00 | $88.00 | $102.00 | $116.00 | $153.00 | $82.00 | $106.00 | $124.00 | $141.00 | $187.00 |
| 63 | $73.00 | $94.00 | $110.00 | $124.00 | $165.00 | $88.00 | $114.00 | $133.00 | $150.00 | $199.00 |
| 64 | $78.00 | $101.00 | $117.00 | $133.00 | $177.00 | $94.00 | $121.00 | $142.00 | $162.00 | $213.00 |
| 65 | $83.00 | $108.00 | $128.00 | $145.00 | $190.00 | $99.00 | $130.00 | $152.00 | $173.00 | $228.00 |
| 66 | $89.00 | $116.00 | $137.00 | $156.00 | $205.00 | $105.00 | $139.00 | $162.00 | $184.00 | $244.00 |
| 67 | $96.00 | $124.00 | $145.00 | $168.00 | $218.00 | $112.00 | $147.00 | $172.00 | $196.00 | $258.00 |
| 68 | $102.00 | $133.00 | $156.00 | $179.00 | $235.00 | $120.00 | $157.00 | $184.00 | $209.00 | $275.00 |
| 69 | $111.00 | $145.00 | $170.00 | $194.00 | $257.00 | $128.00 | $168.00 | $197.00 | $226.00 | $298.00 |
| 70 | $121.00 | $160.00 | $188.00 | $214.00 | $283.00 | $140.00 | $184.00 | $216.00 | $247.00 | $326.00 |
| 71 | $135.00 | $179.00 | $210.00 | $240.00 | $316.00 | $155.00 | $204.00 | $240.00 | $273.00 | $360.00 |
| 72 | $152.00 | $200.00 | $235.00 | $268.00 | $353.00 | $172.00 | $226.00 | $266.00 | $302.00 | $399.00 |
| 73 | $169.00 | $224.00 | $263.00 | $300.00 | $395.00 | $190.00 | $252.00 | $296.00 | $336.00 | $443.00 |
| 74 | $190.00 | $251.00 | $295.00 | $336.00 | $443.00 | $212.00 | $279.00 | $329.00 | $373.00 | $492.00 |
| 75 | $213.00 | $280.00 | $330.00 | $376.00 | $495.00 | $235.00 | $309.00 | $364.00 | $415.00 | $546.00 |
| 76 | $237.00 | $314.00 | $371.00 | $423.00 | $556.00 | $258.00 | $343.00 | $405.00 | $462.00 | $607.00 |
| 77 | $264.00 | $350.00 | $416.00 | $476.00 | $624.00 | $286.00 | $380.00 | $450.00 | $515.00 | $676.00 |
| 78 | $293.00 | $389.00 | $464.00 | $530.00 | $695.00 | $315.00 | $418.00 | $498.00 | $570.00 | $746.00 |
| 79 | $322.00 | $429.00 | $512.00 | $586.00 | $768.00 | $343.00 | $457.00 | $546.00 | $625.00 | $819.00 |
| 80 | $349.00 | $467.00 | $557.00 | $638.00 | $835.00 | $371.00 | $495.00 | $591.00 | $677.00 | $886.00 |
| 81 | $376.00 | $502.00 | $598.00 | $685.00 | $896.00 | $396.00 | $531.00 | $632.00 | $725.00 | $948.00 |
| 82 | $400.00 | $534.00 | $637.00 | $729.00 | $955.00 | $422.00 | $564.00 | $672.00 | $769.00 | $1,007.00 |
| 83 | $425.00 | $566.00 | $675.00 | $773.00 | $1,012.00 | $447.00 | $596.00 | $711.00 | $813.00 | $1,067.00 |
| 84 | $451.00 | $600.00 | $716.00 | $819.00 | $1,074.00 | $474.00 | $632.00 | $752.00 | $860.00 | $1,129.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

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**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 30 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 31 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 32 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 33 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 34 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 35 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 36 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 37 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 38 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 39 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 40 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 41 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 42 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 43 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 44 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 45 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 46 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 47 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 48 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 49 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 50 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 | $49.00 | $60.00 | $69.00 | $77.00 | $105.00 |
| 51 | $36.00 | $45.00 | $52.00 | $59.00 | $77.00 | $50.00 | $62.00 | $73.00 | $80.00 | $107.00 |
| 52 | $38.00 | $48.00 | $54.00 | $60.00 | $81.00 | $52.00 | $65.00 | $75.00 | $83.00 | $112.00 |
| 53 | $40.00 | $49.00 | $56.00 | $62.00 | $84.00 | $53.00 | $67.00 | $77.00 | $85.00 | $115.00 |
| 54 | $41.00 | $51.00 | $57.00 | $65.00 | $86.00 | $56.00 | $69.00 | $79.00 | $88.00 | $118.00 |
| 55 | $42.00 | $52.00 | $60.00 | $66.00 | $89.00 | $57.00 | $71.00 | $81.00 | $91.00 | $122.00 |
| 56 | $44.00 | $55.00 | $63.00 | $70.00 | $94.00 | $59.00 | $75.00 | $85.00 | $95.00 | $127.00 |
| 57 | $47.00 | $59.00 | $67.00 | $75.00 | $100.00 | $62.00 | $78.00 | $89.00 | $100.00 | $134.00 |
| 58 | $50.00 | $63.00 | $72.00 | $80.00 | $107.00 | $66.00 | $82.00 | $95.00 | $106.00 | $141.00 |
| 59 | $53.00 | $66.00 | $77.00 | $86.00 | $115.00 | $69.00 | $87.00 | $100.00 | $112.00 | $149.00 |
| 60 | $57.00 | $73.00 | $82.00 | $93.00 | $122.00 | $73.00 | $92.00 | $106.00 | $119.00 | $158.00 |
| 61 | $62.00 | $77.00 | $88.00 | $99.00 | $132.00 | $78.00 | $98.00 | $112.00 | $126.00 | $169.00 |
| 62 | $66.00 | $84.00 | $95.00 | $107.00 | $142.00 | $83.00 | $106.00 | $120.00 | $133.00 | $179.00 |
| 63 | $72.00 | $90.00 | $104.00 | $115.00 | $154.00 | $88.00 | $112.00 | $128.00 | $142.00 | $191.00 |
| 64 | $77.00 | $97.00 | $111.00 | $125.00 | $168.00 | $94.00 | $119.00 | $137.00 | $153.00 | $205.00 |
| 65 | $84.00 | $105.00 | $120.00 | $135.00 | $180.00 | $101.00 | $128.00 | $147.00 | $163.00 | $219.00 |
| 66 | $89.00 | $114.00 | $130.00 | $144.00 | $194.00 | $108.00 | $136.00 | $156.00 | $175.00 | $235.00 |
| 67 | $96.00 | $121.00 | $139.00 | $156.00 | $208.00 | $115.00 | $145.00 | $166.00 | $186.00 | $250.00 |
| 68 | $103.00 | $129.00 | $149.00 | $166.00 | $224.00 | $123.00 | $155.00 | $179.00 | $200.00 | $267.00 |
| 69 | $111.00 | $141.00 | $162.00 | $182.00 | $242.00 | $132.00 | $167.00 | $192.00 | $216.00 | $288.00 |
| 70 | $121.00 | $155.00 | $177.00 | $199.00 | $268.00 | $143.00 | $183.00 | $209.00 | $235.00 | $315.00 |
| 71 | $135.00 | $172.00 | $197.00 | $222.00 | $296.00 | $157.00 | $200.00 | $230.00 | $259.00 | $345.00 |
| 72 | $151.00 | $191.00 | $220.00 | $247.00 | $329.00 | $172.00 | $220.00 | $253.00 | $284.00 | $379.00 |
| 73 | $168.00 | $213.00 | $244.00 | $275.00 | $368.00 | $191.00 | $243.00 | $279.00 | $313.00 | $419.00 |
| 74 | $187.00 | $237.00 | $273.00 | $306.00 | $409.00 | $210.00 | $268.00 | $307.00 | $345.00 | $462.00 |
| 75 | $206.00 | $264.00 | $303.00 | $342.00 | $455.00 | $230.00 | $295.00 | $339.00 | $381.00 | $508.00 |
| 76 | $230.00 | $293.00 | $338.00 | $380.00 | $508.00 | $253.00 | $324.00 | $374.00 | $419.00 | $560.00 |
| 77 | $254.00 | $327.00 | $378.00 | $426.00 | $568.00 | $277.00 | $357.00 | $413.00 | $465.00 | $619.00 |
| 78 | $281.00 | $362.00 | $419.00 | $473.00 | $629.00 | $303.00 | $392.00 | $453.00 | $511.00 | $680.00 |
| 79 | $308.00 | $397.00 | $461.00 | $520.00 | $692.00 | $330.00 | $427.00 | $495.00 | $557.00 | $741.00 |
| 80 | $334.00 | $431.00 | $500.00 | $565.00 | $751.00 | $356.00 | $459.00 | $533.00 | $603.00 | $800.00 |
| 81 | $358.00 | $462.00 | $537.00 | $606.00 | $805.00 | $380.00 | $491.00 | $570.00 | $644.00 | $856.00 |
| 82 | $381.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $521.00 | $605.00 | $683.00 | $908.00 |
| 83 | $406.00 | $522.00 | $605.00 | $682.00 | $909.00 | $429.00 | $552.00 | $641.00 | $722.00 | $961.00 |
| 84 | $431.00 | $553.00 | $642.00 | $724.00 | $963.00 | $453.00 | $584.00 | $678.00 | $764.00 | $1,018.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 30 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 31 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 32 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 33 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 34 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 35 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 36 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 37 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 38 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 39 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 40 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 41 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 42 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 43 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 44 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 45 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 46 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 47 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 48 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 49 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 50 | $31.00 | $37.00 | $43.00 | $47.00 | $64.00 | $42.00 | $51.00 | $59.00 | $65.00 | $89.00 |
| 51 | $31.00 | $38.00 | $44.00 | $50.00 | $65.00 | $43.00 | $53.00 | $62.00 | $68.00 | $91.00 |
| 52 | $32.00 | $41.00 | $46.00 | $51.00 | $69.00 | $44.00 | $55.00 | $64.00 | $71.00 | $95.00 |
| 53 | $34.00 | $42.00 | $48.00 | $53.00 | $71.00 | $45.00 | $57.00 | $65.00 | $72.00 | $98.00 |
| 54 | $35.00 | $43.00 | $48.00 | $55.00 | $73.00 | $48.00 | $59.00 | $67.00 | $75.00 | $100.00 |
| 55 | $36.00 | $44.00 | $51.00 | $56.00 | $76.00 | $48.00 | $60.00 | $69.00 | $77.00 | $104.00 |
| 56 | $37.00 | $47.00 | $54.00 | $60.00 | $80.00 | $50.00 | $64.00 | $72.00 | $81.00 | $108.00 |
| 57 | $40.00 | $50.00 | $57.00 | $64.00 | $85.00 | $53.00 | $66.00 | $76.00 | $85.00 | $114.00 |
| 58 | $43.00 | $54.00 | $61.00 | $68.00 | $91.00 | $56.00 | $70.00 | $81.00 | $90.00 | $120.00 |
| 59 | $45.00 | $56.00 | $65.00 | $73.00 | $98.00 | $59.00 | $74.00 | $85.00 | $95.00 | $127.00 |
| 60 | $48.00 | $62.00 | $70.00 | $79.00 | $104.00 | $62.00 | $78.00 | $90.00 | $101.00 | $134.00 |
| 61 | $53.00 | $65.00 | $75.00 | $84.00 | $112.00 | $66.00 | $83.00 | $95.00 | $107.00 | $144.00 |
| 62 | $56.00 | $71.00 | $81.00 | $91.00 | $121.00 | $71.00 | $90.00 | $102.00 | $113.00 | $152.00 |
| 63 | $61.00 | $77.00 | $88.00 | $98.00 | $131.00 | $75.00 | $95.00 | $109.00 | $121.00 | $162.00 |
| 64 | $65.00 | $82.00 | $94.00 | $106.00 | $143.00 | $80.00 | $101.00 | $116.00 | $130.00 | $174.00 |
| 65 | $71.00 | $89.00 | $102.00 | $115.00 | $153.00 | $86.00 | $109.00 | $125.00 | $139.00 | $186.00 |
| 66 | $76.00 | $97.00 | $111.00 | $122.00 | $165.00 | $92.00 | $116.00 | $133.00 | $149.00 | $200.00 |
| 67 | $82.00 | $103.00 | $118.00 | $133.00 | $177.00 | $98.00 | $123.00 | $141.00 | $158.00 | $213.00 |
| 68 | $88.00 | $110.00 | $127.00 | $141.00 | $190.00 | $105.00 | $132.00 | $152.00 | $170.00 | $227.00 |
| 69 | $94.00 | $120.00 | $138.00 | $155.00 | $206.00 | $112.00 | $142.00 | $163.00 | $184.00 | $245.00 |
| 70 | $103.00 | $132.00 | $150.00 | $169.00 | $228.00 | $122.00 | $156.00 | $178.00 | $200.00 | $268.00 |
| 71 | $115.00 | $146.00 | $167.00 | $189.00 | $252.00 | $133.00 | $170.00 | $196.00 | $220.00 | $293.00 |
| 72 | $128.00 | $162.00 | $187.00 | $210.00 | $280.00 | $146.00 | $187.00 | $215.00 | $241.00 | $322.00 |
| 73 | $143.00 | $181.00 | $207.00 | $234.00 | $313.00 | $162.00 | $207.00 | $237.00 | $266.00 | $356.00 |
| 74 | $159.00 | $201.00 | $232.00 | $260.00 | $348.00 | $179.00 | $228.00 | $261.00 | $293.00 | $393.00 |
| 75 | $175.00 | $224.00 | $258.00 | $291.00 | $387.00 | $196.00 | $251.00 | $288.00 | $324.00 | $432.00 |
| 76 | $196.00 | $249.00 | $287.00 | $323.00 | $432.00 | $215.00 | $275.00 | $318.00 | $356.00 | $476.00 |
| 77 | $216.00 | $278.00 | $321.00 | $362.00 | $483.00 | $235.00 | $303.00 | $351.00 | $395.00 | $526.00 |
| 78 | $239.00 | $308.00 | $356.00 | $402.00 | $535.00 | $258.00 | $333.00 | $385.00 | $434.00 | $578.00 |
| 79 | $262.00 | $337.00 | $392.00 | $442.00 | $588.00 | $281.00 | $363.00 | $421.00 | $473.00 | $630.00 |
| 80 | $284.00 | $366.00 | $425.00 | $480.00 | $638.00 | $303.00 | $390.00 | $453.00 | $513.00 | $680.00 |
| 81 | $304.00 | $393.00 | $456.00 | $515.00 | $684.00 | $323.00 | $417.00 | $485.00 | $547.00 | $728.00 |
| 82 | $324.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $443.00 | $514.00 | $581.00 | $772.00 |
| 83 | $345.00 | $444.00 | $514.00 | $580.00 | $773.00 | $365.00 | $469.00 | $545.00 | $614.00 | $817.00 |
| 84 | $366.00 | $470.00 | $546.00 | $615.00 | $819.00 | $385.00 | $496.00 | $576.00 | $649.00 | $865.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 30 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 31 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 32 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 33 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 34 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 35 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 36 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 37 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 38 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 39 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 40 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 41 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 42 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 43 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 44 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 45 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 46 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 47 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 48 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 49 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 50 | $40.00 | $51.00 | $59.00 | $67.00 | $88.00 | $54.00 | $70.00 | $80.00 | $90.00 | $120.00 |
| 51 | $41.00 | $54.00 | $62.00 | $69.00 | $91.00 | $56.00 | $72.00 | $83.00 | $92.00 | $123.00 |
| 52 | $43.00 | $54.00 | $63.00 | $71.00 | $94.00 | $57.00 | $73.00 | $84.00 | $95.00 | $126.00 |
| 53 | $44.00 | $57.00 | $66.00 | $73.00 | $97.00 | $59.00 | $75.00 | $87.00 | $96.00 | $129.00 |
| 54 | $46.00 | $58.00 | $68.00 | $76.00 | $100.00 | $60.00 | $78.00 | $89.00 | $99.00 | $132.00 |
| 55 | $47.00 | $61.00 | $69.00 | $78.00 | $103.00 | $61.00 | $79.00 | $90.00 | $101.00 | $135.00 |
| 56 | $50.00 | $64.00 | $74.00 | $82.00 | $110.00 | $64.00 | $82.00 | $95.00 | $105.00 | $142.00 |
| 57 | $53.00 | $68.00 | $78.00 | $88.00 | $117.00 | $67.00 | $86.00 | $99.00 | $111.00 | $150.00 |
| 58 | $57.00 | $72.00 | $84.00 | $94.00 | $125.00 | $71.00 | $91.00 | $105.00 | $117.00 | $157.00 |
| 59 | $60.00 | $78.00 | $89.00 | $101.00 | $135.00 | $74.00 | $97.00 | $111.00 | $126.00 | $167.00 |
| 60 | $64.00 | $84.00 | $96.00 | $108.00 | $144.00 | $79.00 | $103.00 | $118.00 | $134.00 | $177.00 |
| 61 | $70.00 | $90.00 | $103.00 | $116.00 | $154.00 | $84.00 | $109.00 | $125.00 | $142.00 | $190.00 |
| 62 | $74.00 | $95.00 | $110.00 | $123.00 | $164.00 | $90.00 | $115.00 | $134.00 | $150.00 | $201.00 |
| 63 | $80.00 | $102.00 | $117.00 | $132.00 | $175.00 | $96.00 | $124.00 | $143.00 | $161.00 | $214.00 |
| 64 | $86.00 | $109.00 | $126.00 | $142.00 | $189.00 | $103.00 | $131.00 | $153.00 | $171.00 | $228.00 |
| 65 | $92.00 | $117.00 | $136.00 | $152.00 | $205.00 | $109.00 | $140.00 | $164.00 | $183.00 | $244.00 |
| 66 | $98.00 | $126.00 | $146.00 | $165.00 | $220.00 | $116.00 | $150.00 | $174.00 | $196.00 | $261.00 |
| 67 | $106.00 | $136.00 | $157.00 | $177.00 | $236.00 | $124.00 | $161.00 | $185.00 | $208.00 | $279.00 |
| 68 | $113.00 | $146.00 | $169.00 | $191.00 | $254.00 | $132.00 | $172.00 | $198.00 | $225.00 | $298.00 |
| 69 | $122.00 | $159.00 | $184.00 | $208.00 | $277.00 | $142.00 | $185.00 | $214.00 | $242.00 | $322.00 |
| 70 | $135.00 | $175.00 | $204.00 | $229.00 | $306.00 | $156.00 | $201.00 | $235.00 | $265.00 | $352.00 |
| 71 | $151.00 | $195.00 | $228.00 | $256.00 | $342.00 | $172.00 | $223.00 | $260.00 | $293.00 | $390.00 |
| 72 | $169.00 | $219.00 | $255.00 | $288.00 | $382.00 | $191.00 | $248.00 | $288.00 | $326.00 | $433.00 |
| 73 | $188.00 | $246.00 | $285.00 | $322.00 | $429.00 | $212.00 | $276.00 | $320.00 | $362.00 | $481.00 |
| 74 | $211.00 | $275.00 | $320.00 | $361.00 | $480.00 | $235.00 | $307.00 | $356.00 | $403.00 | $534.00 |
| 75 | $236.00 | $307.00 | $359.00 | $405.00 | $538.00 | $261.00 | $341.00 | $396.00 | $447.00 | $594.00 |
| 76 | $265.00 | $345.00 | $403.00 | $456.00 | $605.00 | $288.00 | $377.00 | $441.00 | $499.00 | $661.00 |
| 77 | $294.00 | $387.00 | $454.00 | $515.00 | $681.00 | $319.00 | $420.00 | $492.00 | $557.00 | $738.00 |
| 78 | $327.00 | $431.00 | $507.00 | $575.00 | $760.00 | $352.00 | $463.00 | $544.00 | $618.00 | $817.00 |
| 79 | $361.00 | $475.00 | $560.00 | $637.00 | $841.00 | $384.00 | $507.00 | $598.00 | $678.00 | $896.00 |
| 80 | $391.00 | $517.00 | $610.00 | $693.00 | $916.00 | $416.00 | $549.00 | $648.00 | $736.00 | $972.00 |
| 81 | $421.00 | $556.00 | $656.00 | $745.00 | $983.00 | $444.00 | $588.00 | $693.00 | $788.00 | $1,039.00 |
| 82 | $449.00 | $592.00 | $697.00 | $792.00 | $1,047.00 | $474.00 | $625.00 | $736.00 | $836.00 | $1,105.00 |
| 83 | $476.00 | $628.00 | $739.00 | $840.00 | $1,110.00 | $501.00 | $663.00 | $780.00 | $884.00 | $1,169.00 |
| 84 | $505.00 | $666.00 | $783.00 | $890.00 | $1,175.00 | $532.00 | $701.00 | $824.00 | $936.00 | $1,237.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 30 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 31 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 32 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 33 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 34 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 35 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 36 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 37 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 38 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 39 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 40 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 41 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 42 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 43 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 44 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 45 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 46 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 47 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 48 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 49 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 50 | $34.00 | $43.00 | $50.00 | $57.00 | $75.00 | $46.00 | $60.00 | $68.00 | $77.00 | $102.00 |
| 51 | $35.00 | $46.00 | $53.00 | $59.00 | $77.00 | $48.00 | $61.00 | $71.00 | $78.00 | $105.00 |
| 52 | $37.00 | $46.00 | $54.00 | $60.00 | $80.00 | $48.00 | $62.00 | $71.00 | $81.00 | $107.00 |
| 53 | $37.00 | $48.00 | $56.00 | $62.00 | $82.00 | $50.00 | $64.00 | $74.00 | $82.00 | $110.00 |
| 54 | $39.00 | $49.00 | $58.00 | $65.00 | $85.00 | $51.00 | $66.00 | $76.00 | $84.00 | $112.00 |
| 55 | $40.00 | $52.00 | $59.00 | $66.00 | $88.00 | $52.00 | $67.00 | $77.00 | $86.00 | $115.00 |
| 56 | $43.00 | $54.00 | $63.00 | $70.00 | $94.00 | $54.00 | $70.00 | $81.00 | $89.00 | $121.00 |
| 57 | $45.00 | $58.00 | $66.00 | $75.00 | $99.00 | $57.00 | $73.00 | $84.00 | $94.00 | $128.00 |
| 58 | $48.00 | $61.00 | $71.00 | $80.00 | $106.00 | $60.00 | $77.00 | $89.00 | $99.00 | $133.00 |
| 59 | $51.00 | $66.00 | $76.00 | $86.00 | $115.00 | $63.00 | $82.00 | $94.00 | $107.00 | $142.00 |
| 60 | $54.00 | $71.00 | $82.00 | $92.00 | $122.00 | $67.00 | $88.00 | $100.00 | $114.00 | $150.00 |
| 61 | $60.00 | $77.00 | $88.00 | $99.00 | $131.00 | $71.00 | $93.00 | $106.00 | $121.00 | $162.00 |
| 62 | $63.00 | $81.00 | $94.00 | $105.00 | $139.00 | $77.00 | $98.00 | $114.00 | $128.00 | $171.00 |
| 63 | $68.00 | $87.00 | $99.00 | $112.00 | $150.00 | $82.00 | $105.00 | $122.00 | $137.00 | $182.00 |
| 64 | $73.00 | $93.00 | $107.00 | $121.00 | $161.00 | $88.00 | $111.00 | $130.00 | $145.00 | $194.00 |
| 65 | $78.00 | $99.00 | $116.00 | $129.00 | $174.00 | $93.00 | $119.00 | $139.00 | $156.00 | $207.00 |
| 66 | $83.00 | $107.00 | $124.00 | $140.00 | $187.00 | $99.00 | $128.00 | $148.00 | $167.00 | $222.00 |
| 67 | $90.00 | $116.00 | $133.00 | $150.00 | $201.00 | $105.00 | $137.00 | $157.00 | $177.00 | $237.00 |
| 68 | $96.00 | $124.00 | $144.00 | $162.00 | $216.00 | $112.00 | $146.00 | $168.00 | $191.00 | $253.00 |
| 69 | $104.00 | $135.00 | $156.00 | $177.00 | $235.00 | $121.00 | $157.00 | $182.00 | $206.00 | $274.00 |
| 70 | $115.00 | $149.00 | $173.00 | $195.00 | $260.00 | $133.00 | $171.00 | $200.00 | $225.00 | $299.00 |
| 71 | $128.00 | $166.00 | $194.00 | $218.00 | $291.00 | $146.00 | $190.00 | $221.00 | $249.00 | $332.00 |
| 72 | $144.00 | $186.00 | $217.00 | $245.00 | $325.00 | $162.00 | $211.00 | $245.00 | $277.00 | $368.00 |
| 73 | $160.00 | $209.00 | $242.00 | $274.00 | $365.00 | $180.00 | $235.00 | $272.00 | $308.00 | $409.00 |
| 74 | $179.00 | $234.00 | $272.00 | $307.00 | $408.00 | $200.00 | $261.00 | $303.00 | $343.00 | $454.00 |
| 75 | $201.00 | $261.00 | $305.00 | $344.00 | $457.00 | $222.00 | $290.00 | $337.00 | $380.00 | $505.00 |
| 76 | $225.00 | $293.00 | $343.00 | $388.00 | $514.00 | $245.00 | $320.00 | $375.00 | $424.00 | $562.00 |
| 77 | $250.00 | $329.00 | $386.00 | $438.00 | $579.00 | $271.00 | $357.00 | $418.00 | $473.00 | $627.00 |
| 78 | $278.00 | $366.00 | $431.00 | $489.00 | $646.00 | $299.00 | $394.00 | $462.00 | $525.00 | $694.00 |
| 79 | $307.00 | $404.00 | $476.00 | $541.00 | $715.00 | $326.00 | $431.00 | $508.00 | $576.00 | $762.00 |
| 80 | $332.00 | $439.00 | $519.00 | $589.00 | $779.00 | $354.00 | $467.00 | $551.00 | $626.00 | $826.00 |
| 81 | $358.00 | $473.00 | $558.00 | $633.00 | $836.00 | $377.00 | $500.00 | $589.00 | $670.00 | $883.00 |
| 82 | $382.00 | $503.00 | $592.00 | $673.00 | $890.00 | $403.00 | $531.00 | $626.00 | $711.00 | $939.00 |
| 83 | $405.00 | $534.00 | $628.00 | $714.00 | $944.00 | $426.00 | $564.00 | $663.00 | $751.00 | $994.00 |
| 84 | $429.00 | $566.00 | $666.00 | $757.00 | $999.00 | $452.00 | $596.00 | $700.00 | $796.00 | $1,051.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 30 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 31 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 32 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 33 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 34 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 35 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 36 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 37 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 38 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 39 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 40 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 41 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 42 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 43 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 44 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 45 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 46 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 47 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 48 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 49 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 50 | $34.00 | $42.00 | $47.00 | $52.00 | $71.00 | $46.00 | $57.00 | $65.00 | $73.00 | $99.00 |
| 51 | $34.00 | $43.00 | $49.00 | $55.00 | $73.00 | $47.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 52 | $35.00 | $45.00 | $51.00 | $56.00 | $76.00 | $49.00 | $61.00 | $71.00 | $78.00 | $105.00 |
| 53 | $38.00 | $46.00 | $53.00 | $58.00 | $79.00 | $50.00 | $63.00 | $73.00 | $80.00 | $108.00 |
| 54 | $39.00 | $48.00 | $54.00 | $62.00 | $81.00 | $53.00 | $65.00 | $75.00 | $83.00 | $112.00 |
| 55 | $40.00 | $49.00 | $56.00 | $63.00 | $84.00 | $54.00 | $67.00 | $77.00 | $86.00 | $115.00 |
| 56 | $42.00 | $52.00 | $59.00 | $66.00 | $89.00 | $56.00 | $70.00 | $80.00 | $89.00 | $120.00 |
| 57 | $45.00 | $55.00 | $64.00 | $71.00 | $95.00 | $59.00 | $74.00 | $84.00 | $95.00 | $126.00 |
| 58 | $47.00 | $59.00 | $68.00 | $75.00 | $101.00 | $62.00 | $78.00 | $89.00 | $100.00 | $133.00 |
| 59 | $50.00 | $62.00 | $73.00 | $81.00 | $108.00 | $65.00 | $82.00 | $95.00 | $106.00 | $141.00 |
| 60 | $54.00 | $69.00 | $77.00 | $87.00 | $116.00 | $69.00 | $87.00 | $100.00 | $112.00 | $149.00 |
| 61 | $58.00 | $73.00 | $83.00 | $94.00 | $125.00 | $73.00 | $92.00 | $106.00 | $119.00 | $159.00 |
| 62 | $62.00 | $79.00 | $90.00 | $101.00 | $134.00 | $79.00 | $100.00 | $113.00 | $126.00 | $169.00 |
| 63 | $68.00 | $85.00 | $98.00 | $108.00 | $146.00 | $83.00 | $106.00 | $121.00 | $134.00 | $180.00 |
| 64 | $73.00 | $92.00 | $105.00 | $118.00 | $158.00 | $89.00 | $112.00 | $129.00 | $145.00 | $194.00 |
| 65 | $79.00 | $99.00 | $113.00 | $127.00 | $170.00 | $95.00 | $120.00 | $138.00 | $154.00 | $206.00 |
| 66 | $84.00 | $107.00 | $123.00 | $136.00 | $183.00 | $101.00 | $129.00 | $148.00 | $165.00 | $222.00 |
| 67 | $90.00 | $114.00 | $131.00 | $147.00 | $197.00 | $109.00 | $137.00 | $157.00 | $176.00 | $235.00 |
| 68 | $98.00 | $122.00 | $140.00 | $157.00 | $211.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 69 | $105.00 | $133.00 | $153.00 | $172.00 | $229.00 | $124.00 | $158.00 | $181.00 | $204.00 | $272.00 |
| 70 | $114.00 | $146.00 | $167.00 | $188.00 | $252.00 | $135.00 | $172.00 | $197.00 | $222.00 | $297.00 |
| 71 | $128.00 | $162.00 | $186.00 | $210.00 | $279.00 | $148.00 | $189.00 | $217.00 | $244.00 | $326.00 |
| 72 | $142.00 | $181.00 | $208.00 | $233.00 | $310.00 | $163.00 | $208.00 | $239.00 | $268.00 | $358.00 |
| 73 | $159.00 | $201.00 | $230.00 | $260.00 | $347.00 | $180.00 | $229.00 | $263.00 | $295.00 | $395.00 |
| 74 | $176.00 | $224.00 | $257.00 | $289.00 | $386.00 | $198.00 | $253.00 | $290.00 | $325.00 | $436.00 |
| 75 | $195.00 | $249.00 | $286.00 | $323.00 | $429.00 | $217.00 | $278.00 | $320.00 | $360.00 | $479.00 |
| 76 | $217.00 | $277.00 | $319.00 | $359.00 | $479.00 | $239.00 | $306.00 | $353.00 | $396.00 | $529.00 |
| 77 | $240.00 | $309.00 | $356.00 | $402.00 | $536.00 | $262.00 | $337.00 | $390.00 | $439.00 | $584.00 |
| 78 | $265.00 | $342.00 | $396.00 | $447.00 | $593.00 | $286.00 | $370.00 | $427.00 | $482.00 | $642.00 |
| 79 | $290.00 | $374.00 | $435.00 | $491.00 | $653.00 | $311.00 | $402.00 | $467.00 | $525.00 | $699.00 |
| 80 | $315.00 | $406.00 | $472.00 | $533.00 | $709.00 | $336.00 | $433.00 | $503.00 | $569.00 | $755.00 |
| 81 | $338.00 | $436.00 | $507.00 | $572.00 | $760.00 | $358.00 | $463.00 | $538.00 | $608.00 | $807.00 |
| 82 | $359.00 | $464.00 | $538.00 | $608.00 | $808.00 | $381.00 | $492.00 | $571.00 | $645.00 | $857.00 |
| 83 | $383.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $520.00 | $605.00 | $682.00 | $907.00 |
| 84 | $406.00 | $522.00 | $606.00 | $683.00 | $908.00 | $428.00 | $551.00 | $639.00 | $720.00 | $960.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 30 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 31 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 32 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 33 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 34 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 35 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 36 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 37 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 38 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 39 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 40 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 41 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 42 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 43 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 44 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 45 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 46 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 47 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 48 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 49 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 50 | $29.00 | $36.00 | $40.00 | $44.00 | $60.00 | $39.00 | $48.00 | $55.00 | $62.00 | $84.00 |
| 51 | $29.00 | $37.00 | $42.00 | $47.00 | $62.00 | $40.00 | $50.00 | $58.00 | $65.00 | $86.00 |
| 52 | $30.00 | $38.00 | $43.00 | $48.00 | $65.00 | $42.00 | $52.00 | $60.00 | $66.00 | $89.00 |
| 53 | $32.00 | $39.00 | $45.00 | $49.00 | $67.00 | $43.00 | $54.00 | $62.00 | $68.00 | $92.00 |
| 54 | $33.00 | $41.00 | $46.00 | $53.00 | $69.00 | $45.00 | $55.00 | $64.00 | $71.00 | $95.00 |
| 55 | $34.00 | $42.00 | $48.00 | $54.00 | $71.00 | $46.00 | $57.00 | $65.00 | $73.00 | $98.00 |
| 56 | $36.00 | $44.00 | $50.00 | $56.00 | $76.00 | $48.00 | $60.00 | $68.00 | $76.00 | $102.00 |
| 57 | $38.00 | $47.00 | $54.00 | $60.00 | $81.00 | $50.00 | $63.00 | $71.00 | $81.00 | $107.00 |
| 58 | $40.00 | $50.00 | $58.00 | $64.00 | $86.00 | $53.00 | $66.00 | $76.00 | $85.00 | $113.00 |
| 59 | $43.00 | $53.00 | $62.00 | $69.00 | $92.00 | $55.00 | $70.00 | $81.00 | $90.00 | $120.00 |
| 60 | $46.00 | $59.00 | $65.00 | $74.00 | $99.00 | $59.00 | $74.00 | $85.00 | $95.00 | $127.00 |
| 61 | $49.00 | $62.00 | $71.00 | $80.00 | $106.00 | $62.00 | $78.00 | $90.00 | $101.00 | $135.00 |
| 62 | $53.00 | $67.00 | $77.00 | $86.00 | $114.00 | $67.00 | $85.00 | $96.00 | $107.00 | $144.00 |
| 63 | $58.00 | $72.00 | $83.00 | $92.00 | $124.00 | $71.00 | $90.00 | $103.00 | $114.00 | $153.00 |
| 64 | $62.00 | $78.00 | $89.00 | $100.00 | $134.00 | $76.00 | $95.00 | $110.00 | $123.00 | $165.00 |
| 65 | $67.00 | $84.00 | $96.00 | $108.00 | $145.00 | $81.00 | $102.00 | $117.00 | $131.00 | $175.00 |
| 66 | $71.00 | $91.00 | $105.00 | $116.00 | $156.00 | $86.00 | $110.00 | $126.00 | $140.00 | $189.00 |
| 67 | $77.00 | $97.00 | $111.00 | $125.00 | $167.00 | $93.00 | $116.00 | $133.00 | $150.00 | $200.00 |
| 68 | $83.00 | $104.00 | $119.00 | $133.00 | $179.00 | $99.00 | $124.00 | $143.00 | $160.00 | $214.00 |
| 69 | $89.00 | $113.00 | $130.00 | $146.00 | $195.00 | $105.00 | $134.00 | $154.00 | $173.00 | $231.00 |
| 70 | $97.00 | $124.00 | $142.00 | $160.00 | $214.00 | $115.00 | $146.00 | $167.00 | $189.00 | $252.00 |
| 71 | $109.00 | $138.00 | $158.00 | $179.00 | $237.00 | $126.00 | $161.00 | $184.00 | $207.00 | $277.00 |
| 72 | $121.00 | $154.00 | $177.00 | $198.00 | $264.00 | $139.00 | $177.00 | $203.00 | $228.00 | $304.00 |
| 73 | $135.00 | $171.00 | $196.00 | $221.00 | $295.00 | $153.00 | $195.00 | $224.00 | $251.00 | $336.00 |
| 74 | $150.00 | $190.00 | $218.00 | $246.00 | $328.00 | $168.00 | $215.00 | $247.00 | $276.00 | $371.00 |
| 75 | $166.00 | $212.00 | $243.00 | $275.00 | $365.00 | $184.00 | $236.00 | $272.00 | $306.00 | $407.00 |
| 76 | $184.00 | $235.00 | $271.00 | $305.00 | $407.00 | $203.00 | $260.00 | $300.00 | $337.00 | $450.00 |
| 77 | $204.00 | $263.00 | $303.00 | $342.00 | $456.00 | $223.00 | $286.00 | $332.00 | $373.00 | $496.00 |
| 78 | $225.00 | $291.00 | $337.00 | $380.00 | $504.00 | $243.00 | $315.00 | $363.00 | $410.00 | $546.00 |
| 79 | $247.00 | $318.00 | $370.00 | $417.00 | $555.00 | $264.00 | $342.00 | $397.00 | $446.00 | $594.00 |
| 80 | $268.00 | $345.00 | $401.00 | $453.00 | $603.00 | $286.00 | $368.00 | $428.00 | $484.00 | $642.00 |
| 81 | $287.00 | $371.00 | $431.00 | $486.00 | $646.00 | $304.00 | $394.00 | $457.00 | $517.00 | $686.00 |
| 82 | $305.00 | $394.00 | $457.00 | $517.00 | $687.00 | $324.00 | $418.00 | $485.00 | $548.00 | $728.00 |
| 83 | $326.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $442.00 | $514.00 | $580.00 | $771.00 |
| 84 | $345.00 | $444.00 | $515.00 | $581.00 | $772.00 | $364.00 | $468.00 | $543.00 | $612.00 | $816.00 |

Discounts Available:
1) 15% on policies covering two insureds

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an additional 5% for members

Non-Annual Mode Factors:
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| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 30 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 31 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 32 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 33 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 34 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 35 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 36 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 37 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 38 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 39 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 40 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 41 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 42 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 43 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 44 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 45 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 46 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 47 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 48 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 49 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 50 | $39.00 | $50.00 | $57.00 | $65.00 | $87.00 | $52.00 | $67.00 | $77.00 | $87.00 | $116.00 |
| 51 | $40.00 | $52.00 | $59.00 | $67.00 | $90.00 | $54.00 | $69.00 | $80.00 | $89.00 | $120.00 |
| 52 | $42.00 | $53.00 | $63.00 | $70.00 | $93.00 | $55.00 | $72.00 | $83.00 | $93.00 | $124.00 |
| 53 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 | $57.00 | $74.00 | $85.00 | $96.00 | $128.00 |
| 54 | $45.00 | $57.00 | $66.00 | $75.00 | $99.00 | $59.00 | $76.00 | $87.00 | $99.00 | $133.00 |
| 55 | $46.00 | $58.00 | $68.00 | $77.00 | $102.00 | $61.00 | $78.00 | $90.00 | $102.00 | $136.00 |
| 56 | $48.00 | $62.00 | $72.00 | $81.00 | $107.00 | $63.00 | $81.00 | $95.00 | $107.00 | $142.00 |
| 57 | $51.00 | $66.00 | $77.00 | $88.00 | $115.00 | $66.00 | $85.00 | $100.00 | $114.00 | $149.00 |
| 58 | $55.00 | $71.00 | $81.00 | $93.00 | $123.00 | $70.00 | $90.00 | $105.00 | $119.00 | $158.00 |
| 59 | $58.00 | $75.00 | $88.00 | $100.00 | $132.00 | $73.00 | $96.00 | $111.00 | $126.00 | $167.00 |
| 60 | $62.00 | $81.00 | $94.00 | $106.00 | $142.00 | $78.00 | $102.00 | $118.00 | $133.00 | $176.00 |
| 61 | $68.00 | $86.00 | $101.00 | $115.00 | $151.00 | $83.00 | $107.00 | $125.00 | $142.00 | $187.00 |
| 62 | $72.00 | $93.00 | $108.00 | $123.00 | $162.00 | $88.00 | $113.00 | $132.00 | $150.00 | $198.00 |
| 63 | $77.00 | $100.00 | $116.00 | $131.00 | $175.00 | $93.00 | $121.00 | $141.00 | $159.00 | $211.00 |
| 64 | $83.00 | $107.00 | $125.00 | $142.00 | $188.00 | $99.00 | $129.00 | $150.00 | $170.00 | $224.00 |
| 65 | $91.00 | $116.00 | $135.00 | $152.00 | $203.00 | $107.00 | $138.00 | $160.00 | $181.00 | $241.00 |
| 66 | $96.00 | $125.00 | $146.00 | $165.00 | $219.00 | $113.00 | $147.00 | $172.00 | $194.00 | $258.00 |
| 67 | $103.00 | $133.00 | $155.00 | $177.00 | $233.00 | $120.00 | $156.00 | $182.00 | $207.00 | $274.00 |
| 68 | $110.00 | $144.00 | $168.00 | $191.00 | $252.00 | $129.00 | $167.00 | $196.00 | $222.00 | $293.00 |
| 69 | $119.00 | $156.00 | $181.00 | $207.00 | $274.00 | $138.00 | $181.00 | $210.00 | $239.00 | $317.00 |
| 70 | $132.00 | $170.00 | $200.00 | $227.00 | $299.00 | $150.00 | $196.00 | $229.00 | $260.00 | $344.00 |
| 71 | $145.00 | $189.00 | $222.00 | $252.00 | $333.00 | $165.00 | $215.00 | $253.00 | $286.00 | $378.00 |
| 72 | $161.00 | $211.00 | $247.00 | $280.00 | $369.00 | $181.00 | $238.00 | $278.00 | $314.00 | $415.00 |
| 73 | $181.00 | $235.00 | $274.00 | $312.00 | $411.00 | $201.00 | $262.00 | $306.00 | $347.00 | $458.00 |
| 74 | $199.00 | $261.00 | $305.00 | $346.00 | $457.00 | $220.00 | $289.00 | $337.00 | $382.00 | $504.00 |
| 75 | $221.00 | $288.00 | $338.00 | $385.00 | $508.00 | $242.00 | $317.00 | $371.00 | $421.00 | $555.00 |
| 76 | $245.00 | $321.00 | $377.00 | $429.00 | $565.00 | $265.00 | $348.00 | $408.00 | $463.00 | $613.00 |
| 77 | $271.00 | $356.00 | $419.00 | $478.00 | $628.00 | $291.00 | $382.00 | $449.00 | $513.00 | $675.00 |
| 78 | $299.00 | $392.00 | $464.00 | $531.00 | $696.00 | $317.00 | $418.00 | $493.00 | $563.00 | $740.00 |
| 79 | $327.00 | $431.00 | $509.00 | $582.00 | $764.00 | $345.00 | $455.00 | $538.00 | $615.00 | $806.00 |
| 80 | $353.00 | $467.00 | $553.00 | $632.00 | $828.00 | $372.00 | $490.00 | $580.00 | $663.00 | $870.00 |
| 81 | $378.00 | $500.00 | $592.00 | $676.00 | $887.00 | $396.00 | $524.00 | $620.00 | $707.00 | $930.00 |
| 82 | $403.00 | $532.00 | $629.00 | $719.00 | $944.00 | $421.00 | $556.00 | $658.00 | $751.00 | $987.00 |
| 83 | $428.00 | $565.00 | $668.00 | $762.00 | $1,000.00 | $447.00 | $590.00 | $697.00 | $794.00 | $1,044.00 |
| 84 | $455.00 | $598.00 | $707.00 | $806.00 | $1,061.00 | $474.00 | $624.00 | $737.00 | $839.00 | $1,105.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

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.51 Semi-Annual, .26 Quarterly, .088 Monthly

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**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
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**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 30 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 31 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 32 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 33 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 34 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 35 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 36 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 37 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 38 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 39 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 40 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 41 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 42 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 43 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 44 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 45 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 46 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 47 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 48 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 49 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 50 | $33.00 | $43.00 | $48.00 | $55.00 | $74.00 | $44.00 | $57.00 | $65.00 | $74.00 | $99.00 |
| 51 | $34.00 | $44.00 | $50.00 | $57.00 | $77.00 | $46.00 | $59.00 | $68.00 | $76.00 | $102.00 |
| 52 | $36.00 | $45.00 | $54.00 | $60.00 | $79.00 | $47.00 | $61.00 | $71.00 | $79.00 | $105.00 |
| 53 | $37.00 | $47.00 | $54.00 | $61.00 | $82.00 | $48.00 | $63.00 | $72.00 | $82.00 | $109.00 |
| 54 | $38.00 | $48.00 | $56.00 | $64.00 | $84.00 | $50.00 | $65.00 | $74.00 | $84.00 | $113.00 |
| 55 | $39.00 | $49.00 | $58.00 | $65.00 | $87.00 | $52.00 | $66.00 | $77.00 | $87.00 | $116.00 |
| 56 | $41.00 | $53.00 | $61.00 | $69.00 | $91.00 | $54.00 | $69.00 | $81.00 | $91.00 | $121.00 |
| 57 | $43.00 | $56.00 | $65.00 | $75.00 | $98.00 | $56.00 | $73.00 | $85.00 | $97.00 | $127.00 |
| 58 | $47.00 | $60.00 | $69.00 | $79.00 | $105.00 | $60.00 | $77.00 | $89.00 | $101.00 | $134.00 |
| 59 | $49.00 | $64.00 | $75.00 | $85.00 | $112.00 | $62.00 | $82.00 | $94.00 | $107.00 | $142.00 |
| 60 | $53.00 | $69.00 | $80.00 | $90.00 | $121.00 | $66.00 | $87.00 | $100.00 | $113.00 | $150.00 |
| 61 | $58.00 | $73.00 | $86.00 | $98.00 | $128.00 | $71.00 | $91.00 | $106.00 | $121.00 | $159.00 |
| 62 | $61.00 | $79.00 | $92.00 | $105.00 | $138.00 | $75.00 | $96.00 | $112.00 | $128.00 | $168.00 |
| 63 | $65.00 | $85.00 | $99.00 | $111.00 | $149.00 | $79.00 | $103.00 | $120.00 | $135.00 | $179.00 |
| 64 | $71.00 | $91.00 | $106.00 | $121.00 | $160.00 | $84.00 | $110.00 | $128.00 | $145.00 | $190.00 |
| 65 | $77.00 | $99.00 | $115.00 | $129.00 | $173.00 | $91.00 | $117.00 | $136.00 | $154.00 | $205.00 |
| 66 | $82.00 | $106.00 | $124.00 | $140.00 | $186.00 | $96.00 | $125.00 | $146.00 | $165.00 | $219.00 |
| 67 | $88.00 | $113.00 | $132.00 | $150.00 | $198.00 | $102.00 | $133.00 | $155.00 | $176.00 | $233.00 |
| 68 | $94.00 | $122.00 | $143.00 | $162.00 | $214.00 | $110.00 | $142.00 | $167.00 | $189.00 | $249.00 |
| 69 | $101.00 | $133.00 | $154.00 | $176.00 | $233.00 | $117.00 | $154.00 | $179.00 | $203.00 | $269.00 |
| 70 | $112.00 | $145.00 | $170.00 | $193.00 | $254.00 | $128.00 | $167.00 | $195.00 | $221.00 | $292.00 |
| 71 | $123.00 | $161.00 | $189.00 | $214.00 | $283.00 | $140.00 | $183.00 | $215.00 | $243.00 | $321.00 |
| 72 | $137.00 | $179.00 | $210.00 | $238.00 | $314.00 | $154.00 | $202.00 | $236.00 | $267.00 | $353.00 |
| 73 | $154.00 | $200.00 | $233.00 | $265.00 | $349.00 | $171.00 | $223.00 | $260.00 | $295.00 | $389.00 |
| 74 | $169.00 | $222.00 | $259.00 | $294.00 | $388.00 | $187.00 | $246.00 | $286.00 | $325.00 | $428.00 |
| 75 | $188.00 | $245.00 | $287.00 | $327.00 | $432.00 | $206.00 | $269.00 | $315.00 | $358.00 | $472.00 |
| 76 | $208.00 | $273.00 | $320.00 | $365.00 | $480.00 | $225.00 | $296.00 | $347.00 | $394.00 | $521.00 |
| 77 | $230.00 | $303.00 | $356.00 | $406.00 | $534.00 | $247.00 | $325.00 | $382.00 | $436.00 | $574.00 |
| 78 | $254.00 | $333.00 | $394.00 | $451.00 | $592.00 | $269.00 | $355.00 | $419.00 | $479.00 | $629.00 |
| 79 | $278.00 | $366.00 | $433.00 | $495.00 | $649.00 | $293.00 | $387.00 | $457.00 | $523.00 | $685.00 |
| 80 | $300.00 | $397.00 | $470.00 | $537.00 | $704.00 | $316.00 | $417.00 | $493.00 | $564.00 | $740.00 |
| 81 | $321.00 | $425.00 | $503.00 | $575.00 | $754.00 | $337.00 | $445.00 | $527.00 | $601.00 | $791.00 |
| 82 | $343.00 | $452.00 | $535.00 | $611.00 | $802.00 | $358.00 | $473.00 | $559.00 | $638.00 | $839.00 |
| 83 | $364.00 | $480.00 | $568.00 | $648.00 | $850.00 | $380.00 | $502.00 | $592.00 | $675.00 | $887.00 |
| 84 | $387.00 | $508.00 | $601.00 | $685.00 | $902.00 | $403.00 | $530.00 | $626.00 | $713.00 | $939.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Life & Health ACTUARIAL MEMORANDUM

**Comments:**

**Attachments:**

MI Fortis Rate Increase Package.pdf

MI 7000s Filing Package.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

MI - Union Security Inforce Rate Only Cover.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Sample Policyholder Communications

**Comments:**

**Attachment:**

PH_Template _ To File_FORTIS.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Response to 2/3/11 questions

**Comments:**

**Attachments:**

Response to MI 2-3-11 questions.pdf

Union Rate Increase by State Summary - 02-09-2011.pdf

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**Item Status:** **Status Date:**

**Satisfied - Item:** Response to 02/16/11 Objection

**Comments:**

**Attachments:**

Response to MI 2-16-11 Union obj.pdf

MI Appendix D - Union.xls

Michigan Review Pending

**Time Insurance Company & Union Security Insurance Company**
**Actuarial Memorandum for Inforce Rate Increase – 4060/6060 Series**
**November 17, 2010**

| Form Number | Issue Date Range | Form Number | Issue Date Range |
|---|---|---|---|
| 4060-MI<br>4060-MI (Rev. 1-97) | Jun 1997 – Jan 1998 | 6062-MI | Sep 1998-Dec 2000 |
| 4061-MI<br>4061-MI (Rev. 1-97) | Oct 1997 – Oct 1997 | 6063-MI | Aug 1998- Nov 2001 |
| 4062-MI<br>4062-MI (Rev. 1-97) | Jun 1997 – Sep 1998 | | |
| 4063-MI<br>4063-MI (Rev. 1-97) | Mar 1997 – Dec 1998 | 6073-MI | Dec 1998 – Jan 1999 |

## 1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms and their associated riders. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Time Insurance Company, formerly known as Fortis Insurance Company, and Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, were subsidiaries of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

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## 2. Benefit Description

A brief policy description for each of the policy forms:

4060-MI, 4060-MI (Rev. 1-97)
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

4061-MI, 4061-MI (Rev. 1-97)
Individually underwritten long-term care policy that provides community-based care only.

Provides reimbursement of 100% of the actual covered community-based personal care charges for each day of care after the elimination period up to 100% of the maximum daily amount, and 100% of the actual covered

community-based professional care charges for each day of care after the elimination period up to 150% of the maximum daily amount. Facility-based care is not covered.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

4062-MI, 4062-MI (Rev. 1-97), 6062-MI
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% of the nursing home maximum daily amount. For care received in a community setting, the maximum daily amount is 50% or 80% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified forms 4072 and 6072, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

4063-MI, 4063-MI (Rev. 1-97), 6063-MI, 6073-MI
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue. These forms also include restoration of benefits, and a survivorship benefit.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified forms 4073 and 6073, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

All forms include riders offering the insured an option to purchase Automatic Inflation Coverage of 5% on a Simple Inflation or Compounded Inflation basis.

**3. Renewability**

All policy forms are guaranteed renewable.

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## 4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

## 5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from Fortis experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample undiscounted best estimate annual claim costs for a 4062 policy, 80% HHC, single life, standard risk class, $10 daily benefit, with no inflation protection:

Issue age 55

| Age | 4 yr | Lifetime |
|---|---|---|
| 55 | 2.16 | 7.63 |
| 60 | 8.00 | 17.30 |
| 65 | 20.11 | 40.78 |
| 70 | 45.21 | 95.07 |
| 75 | 91.61 | 193.33 |
| 80 | 183.44 | 322.20 |
| 85 | 303.60 | 454.73 |
| 90 | 382.89 | 530.16 |
| 95 | 499.75 | 696.67 |
| 100 | 534.18 | 752.04 |

Issue age 65

| Age | 4 yr | Lifetime |
|---|---|---|
| 65 | 5.32 | 18.81 |
| 70 | 30.55 | 67.70 |
| 75 | 89.95 | 187.07 |
| 80 | 181.85 | 316.87 |
| 85 | 302.20 | 451.41 |
| 90 | 382.03 | 528.28 |
| 95 | 499.04 | 694.80 |
| 100 | 533.87 | 750.60 |

Issue age 75

| Age | 4 yr | Lifetime |
|---|---|---|
| 75 | 29.70 | 106.36 |
| 80 | 175.60 | 321.12 |
| 85 | 337.77 | 498.92 |
| 90 | 428.34 | 591.05 |
| 95 | 559.75 | 781.28 |
| 100 | 596.10 | 844.60 |

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Voluntary Lapses

The voluntary lapse rates are also based on Fortis experience:

| Duration | Inflation | No Inflation |
|---|---|---|
| 1 | 3.30% | 3.90% |
| 2 | 1.95% | 2.45% |
| 3 | 1.35% | 1.55% |
| 4 | 1.00% | 1.25% |
| 5 | 0.95% | 1.10% |
| 6 | 0.63% | 0.70% |
| 7 | 0.60% | 0.70% |
| 8 | 0.60% | 0.70% |
| 9 | 0.60% | 0.70% |
| 10 | 0.60% | 0.70% |
| 11+ | 0.85% | 0.95% |

Mortality

The mortality rates have also been derived from Fortis experience, within the individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

| Policy Duration | Preferred Risk Class | | | | Standard Risk Class | | | |
|---|---|---|---|---|---|---|---|---|
| | Issue Ages | | | | Issue Ages | | | |
| | <= 55 | 65 | 75 | >= 82 | <= 55 | 65 | 75 | >= 82 |
| 1 | 15.15% | 11.42% | 13.10% | 15.41% | 27.28% | 20.56% | 23.59% | 27.74% |
| 2 | 20.54% | 15.31% | 17.05% | 20.24% | 36.37% | 27.10% | 30.19% | 35.84% |
| 3 | 25.52% | 19.32% | 22.21% | 25.88% | 44.45% | 33.65% | 38.69% | 45.08% |
| 4 | 28.29% | 21.81% | 26.97% | 31.69% | 48.49% | 37.38% | 46.23% | 54.33% |
| 5 | 30.53% | 27.69% | 32.46% | 38.36% | 51.52% | 46.73% | 54.77% | 64.74% |
| 6 | 32.24% | 32.64% | 38.10% | 39.49% | 53.57% | 54.23% | 63.31% | 65.62% |
| 7 | 34.49% | 34.92% | 43.91% | 43.70% | 56.44% | 57.13% | 71.85% | 71.50% |
| 8 | 37.39% | 37.25% | 47.71% | 49.40% | 60.27% | 60.04% | 76.91% | 79.63% |
| 9 | 39.53% | 40.73% | 50.97% | 55.26% | 62.78% | 64.69% | 80.95% | 87.76% |
| 10 | 42.57% | 44.31% | 54.95% | 61.26% | 66.63% | 69.35% | 86.01% | 95.89% |
| 11 | 45.69% | 47.97% | 59.17% | 66.86% | 70.49% | 74.00% | 91.29% | 103.16% |
| 12 | 50.33% | 50.85% | 66.02% | 73.12% | 74.34% | 75.11% | 97.52% | 108.00% |
| 13 | 53.22% | 54.58% | 73.23% | 76.24% | 75.39% | 77.32% | 103.74% | 108.00% |
| 14 | 56.93% | 58.44% | 77.88% | 79.36% | 77.48% | 79.53% | 105.98% | 108.00% |
| 15 | 60.77% | 61.56% | 82.48% | 82.48% | 79.57% | 80.60% | 108.00% | 108.00% |
| 16 | 64.63% | 64.74% | 85.60% | 85.60% | 81.55% | 81.68% | 108.00% | 108.00% |
| 17 | 66.71% | 65.59% | 85.60% | 85.60% | 84.17% | 82.76% | 108.00% | 108.00% |
| 18 | 68.79% | 68.29% | 85.60% | 85.60% | 86.79% | 86.16% | 108.00% | 108.00% |
| 19 | 70.87% | 70.99% | 85.60% | 85.60% | 89.42% | 89.57% | 108.00% | 108.00% |
| 20 | 72.95% | 73.69% | 85.60% | 85.60% | 92.04% | 92.97% | 108.00% | 108.00% |
| 21 | 75.03% | 76.39% | 85.60% | 85.60% | 94.66% | 96.38% | 108.00% | 108.00% |
| 22 | 77.11% | 79.08% | 85.60% | 85.60% | 97.28% | 99.78% | 108.00% | 108.00% |
| 23 | 79.19% | 81.78% | 85.60% | 85.60% | 99.91% | 103.18% | 108.00% | 108.00% |
| 24 | 81.27% | 84.48% | 85.60% | 85.60% | 102.53% | 106.59% | 108.00% | 108.00% |
| 25+ | 85.60% | 85.60% | 85.60% | 85.60% | 108.00% | 108.00% | 108.00% | 108.00% |

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| Policy Duration | Substandard 1 Risk Class | | | | Substandard 2 Risk Class | | | |
|---|---|---|---|---|---|---|---|---|
| | Issue Ages | | | | Issue Ages | | | |
| | <= 55 | 65 | 75 | >= 82 | <= 55 | 65 | 75 | >= 82 |
| 1 | 37.19% | 28.03% | 32.16% | 37.82% | 46.65% | 35.17% | 40.34% | 47.45% |
| 2 | 50.27% | 37.46% | 41.73% | 49.53% | 63.06% | 47.00% | 52.35% | 62.14% |
| 3 | 62.28% | 47.14% | 54.20% | 63.17% | 78.13% | 59.14% | 68.00% | 79.24% |
| 4 | 68.86% | 53.09% | 65.65% | 77.15% | 86.38% | 66.60% | 82.36% | 96.78% |
| 5 | 74.14% | 67.24% | 78.81% | 93.15% | 93.00% | 84.35% | 98.87% | 116.85% |
| 6 | 78.10% | 79.05% | 92.29% | 95.65% | 97.97% | 99.17% | 115.78% | 120.00% |
| 7 | 83.35% | 84.37% | 106.09% | 105.59% | 104.56% | 105.84% | 133.09% | 132.46% |
| 8 | 90.14% | 89.79% | 115.02% | 119.10% | 113.07% | 112.65% | 144.29% | 149.41% |
| 9 | 95.08% | 97.98% | 122.60% | 132.91% | 119.27% | 122.91% | 153.80% | 166.74% |
| 10 | 102.17% | 106.34% | 131.89% | 147.03% | 128.17% | 133.40% | 165.46% | 184.45% |
| 11 | 109.41% | 114.88% | 141.71% | 160.13% | 137.26% | 144.11% | 177.78% | 200.88% |
| 12 | 116.80% | 118.01% | 153.22% | 169.69% | 146.53% | 148.04% | 192.21% | 212.87% |
| 13 | 119.87% | 122.94% | 164.96% | 171.73% | 150.38% | 154.23% | 206.94% | 215.43% |
| 14 | 124.67% | 127.96% | 170.52% | 173.77% | 156.39% | 160.52% | 213.91% | 217.99% |
| 15 | 129.54% | 131.22% | 175.81% | 175.81% | 162.50% | 164.61% | 220.55% | 220.55% |
| 16 | 132.75% | 132.97% | 175.81% | 175.81% | 166.53% | 166.81% | 220.55% | 220.55% |
| 17 | 137.02% | 134.72% | 175.81% | 175.81% | 171.89% | 169.01% | 220.55% | 220.55% |
| 18 | 141.29% | 140.26% | 175.81% | 175.81% | 177.25% | 175.96% | 220.55% | 220.55% |
| 19 | 145.56% | 145.81% | 175.81% | 175.81% | 182.60% | 182.91% | 220.55% | 220.55% |
| 20 | 149.83% | 151.35% | 175.81% | 175.81% | 187.96% | 189.86% | 220.55% | 220.55% |
| 21 | 154.10% | 156.89% | 175.81% | 175.81% | 193.32% | 196.81% | 220.55% | 220.55% |
| 22 | 158.37% | 162.43% | 175.81% | 175.81% | 198.67% | 203.76% | 220.55% | 220.55% |
| 23 | 162.64% | 167.97% | 175.81% | 175.81% | 204.03% | 210.72% | 220.55% | 220.55% |
| 24 | 166.91% | 173.51% | 175.81% | 175.81% | 209.38% | 217.67% | 220.55% | 220.55% |
| 25+ | 175.81% | 175.81% | 175.81% | 175.81% | 220.55% | 220.55% | 220.55% | 220.55% |

Factors for ages not listed above are interpolated.

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

<u>Expenses</u>

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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## 6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

## 7. Marketing Method

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

## 8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. Attending Physician Statements and personal interviews were also utilized.

## 9. Premium Classes

The base policy premium rates are per $10 of Maximum Daily Coverage and vary by Issue age, Benefit Period, Elimination Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

## 10. Premium Modalization Rules

| | |
|---|---|
| Semiannual: | .51 * Annual Premium |
| Quarterly: | .26 * Annual Premium |
| Monthly: | .088 * Annual Premium |

## 11. Issue Age Range

The issue age range is 18-84 for all policy forms.

## 12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

## 13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase (12/31/2009).

| | Nationwide | Michigan | |
|---|---|---|---|
| Form | before the rate increase | before the rate increase | after the rate increase |
| 4060 | 1,060 | 909 | 1,321 |
| 4061 | 909 | 928 | 1,349 |
| 4062 | 1,484 | 1,366 | 1,985 |
| 4063 | 1,757 | 1,752 | 2,546 |

| | Nationwide | Michigan | |
|---|---|---|---|
| Form | before the rate increase | before the rate increase | after the rate increase |
| 6062 | 1,569 | 1,607 | 2,335 |
| 6063 | 1,690 | 1,704 | 2,476 |
| 6073 | 1,963 | 3,162 | 4,594 |
| | | | |

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## 14. Number of Policy Holders

The table below summarizes, as of 12/31/2009, the number of policies inforce and their 2009 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | 2009 Annualized Premium |
|---|---|---|
| 4060-MI<br>4060-MI (Rev. 1-97) | 4 | 3,635 |
| 4061-MI<br>4061-MI (Rev. 1-97) | 1 | 928 |
| 4062-MI<br>4062-MI (Rev. 1-97) | 71 | 96,955 |
| 4063-MI<br>4063-MI (Rev. 1-97) | 188 | 329,417 |
| 6062-MI | 155 | 249,107 |
| 6063-MI | 715 | 1,218,086 |
| 6073-MI | 1 | 3,162 |

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## 15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

## 16. Requested Rate Increase

The company is requesting an average rate increase of 45.3%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 69.5%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of cumulative rate increase (125%) that would be needed to revert to the original lifetime expected loss ratio for the form. This cumulative rate increase includes the 18% prior rate increase which was implemented in 2009 on these policy forms, following your acceptance of our prior rate increase filing.
2. In order to limit the magnitude of the rate increase, particularly at the older ages, we capped the cumulative maximum rate increase to 100% for issue ages below 61; between issue ages 61 and 79, the cumulative maximum rate increase grades from 100% to 5% in 5% intervals, and there will be no additional rate increase for issue ages 80 and above.
3. In addition, the cumulative increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase the premium rates do not exceed the rates that have been accepted in your State for new business under the currently sold John Hancock LTC-03 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using form 4062 as an example).

4. The prior implemented rate increases were backed out of the resulting final cumulative rate increases; if the cumulative rate increase is less than the prior implemented rate increase, the additional rate increase was set to 0%.
5. Finally, we ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

**Appendix B** contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

## 17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

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**<u>Original Pricing Assumptions</u>**

*Morbidity:*
Confinement length and incidence rates were based on unpublished industry data and the 1985 National Nursing Home Survey as reported in the Society of Actuaries Transactions, 1988-89-90 Reports. These were adjusted for the differences between the populations of the data sources and the anticipated underwritten insured population.

The length of non-confinement benefits and incidence rates were based on data from the 1984 and 1989 Long Term Care Surveys, adjusted for the differences between the populations of the survey and the anticipated underwritten insured population.

Below are original pricing discounted annual claim costs for a 4062 policy, 80% HHC, 90 day EP, $10 daily benefit, standard risk class, single, with no inflation protection:

Issue age 55

| Age | 4 yr | Lifetime |
|---|---|---|
| 55 | 2.23 | 3.35 |
| 60 | 10.92 | 16.37 |
| 65 | 22.68 | 34.01 |
| 70 | 42.00 | 63.00 |
| 75 | 64.19 | 96.28 |
| 80 | 97.93 | 146.90 |
| 85 | 149.78 | 224.67 |
| 90 | 228.38 | 342.57 |

Issue age 65

| Age | 4 yr | Lifetime |
|---|---|---|
| 65 | 10.35 | 15.52 |
| 70 | 43.06 | 64.59 |
| 75 | 67.83 | 101.74 |
| 80 | 106.47 | 159.71 |
| 85 | 162.57 | 243.85 |
| 90 | 247.25 | 370.87 |
| 95 | 354.44 | 531.66 |
| 100 | 386.35 | 579.53 |

Issue age 75

| Age | 4 yr | Lifetime |
|---|---|---|
| 75 | 42.34 | 63.51 |
| 80 | 107.45 | 161.17 |
| 85 | 168.70 | 253.05 |
| 90 | 263.12 | 394.67 |
| 95 | 375.95 | 563.92 |
| 100 | 409.48 | 614.22 |

*Mortality:*
Based on limited industry data, the 1975-80 Basic Mortality Table was used, blended to reflect the anticipated distribution of sales by sex, which was 60% female and 40% male. Also, selection factors of 0.50, 0.80, and 1.00 were applied in durations 1, 2, and 3+.

*Voluntary Terminations:*
These original pricing rates were determined by considering the combined effects of mortality and lapsation using limited company and industry data. Original pricing termination rates were set to vary by issue age and duration such that about 89% of policies persist after the first policy year, and that persistency rates are fairly constant each year thereafter. To meet these criteria, voluntary lapse rates were set at about 8% in year one, grading down to about 3% ultimately, varying somewhat by issue age.

**Experience Compared to Original Pricing**

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed and the deterioration does not appear to be temporary.

*Morbidity:*
At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages- the company had only about 900 total claims, and only two were past duration 6.. Since that time, the volume of experience has increased enormously, especially in the key high ages and later durations. We now have 17,000+ Fortis claims, with 7,700 of these at duration 7 or later and at attained age 80 or later. These later durations and older ages are crucial for determining premium adequacy, due to the wear-off of underwriting and due to the much higher rate of claims at ages over 80.

The typical Fortis policyholder under these forms was issued at age 62 with compound benefits. On a present value basis, we currently expect that 79% of all benefits will be paid at or above attained age 80, and 92% of all benefits will be paid above attained age 75. A more detailed expected incurred claims emergence is shown in the following graph:

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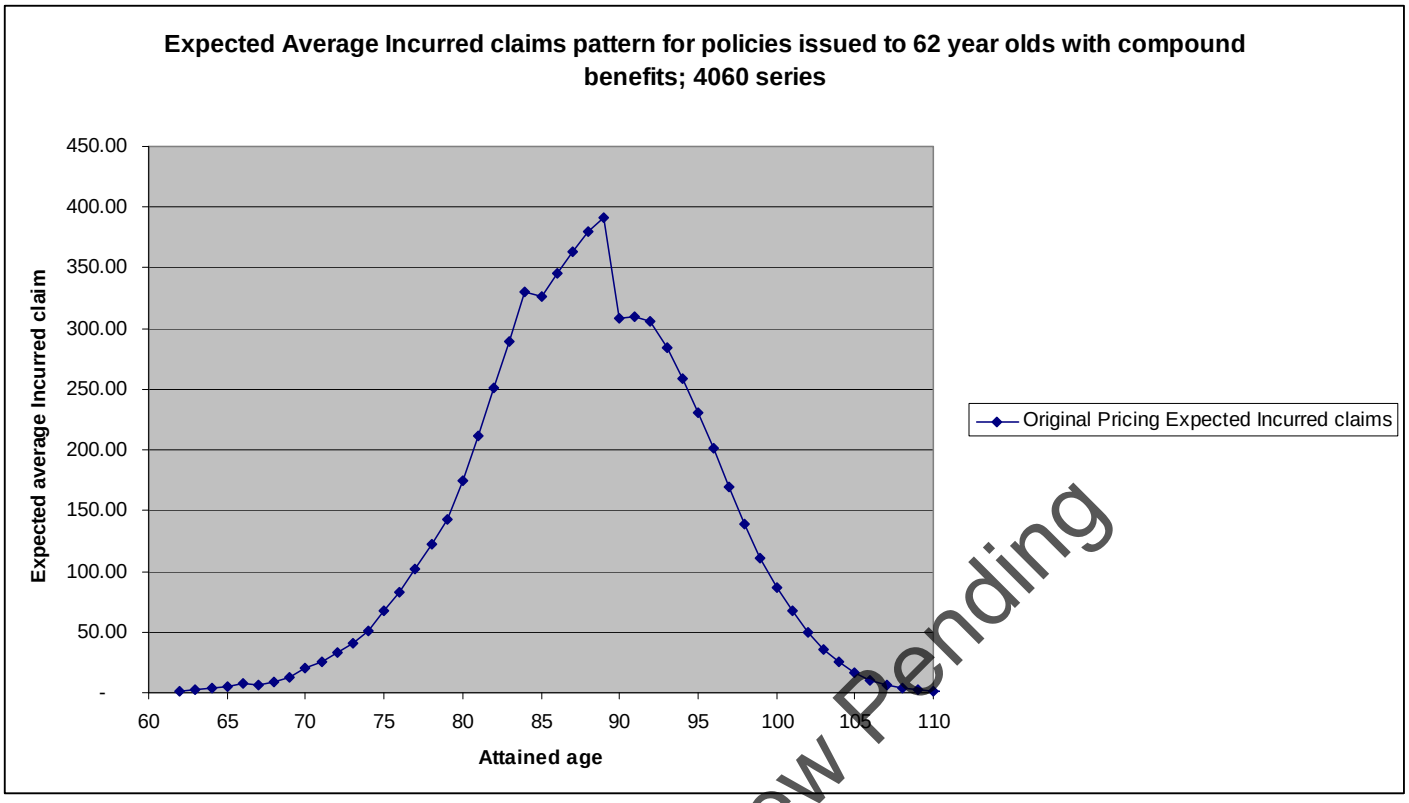


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(Note: the curve is not smooth due to Length of Stay information being banded by incurral age.)

This means early actual to expected experience, while important for determining trends at a granular level, is a poor indicator of what will happen in the future for the block. The later duration experience at higher attained ages is key.

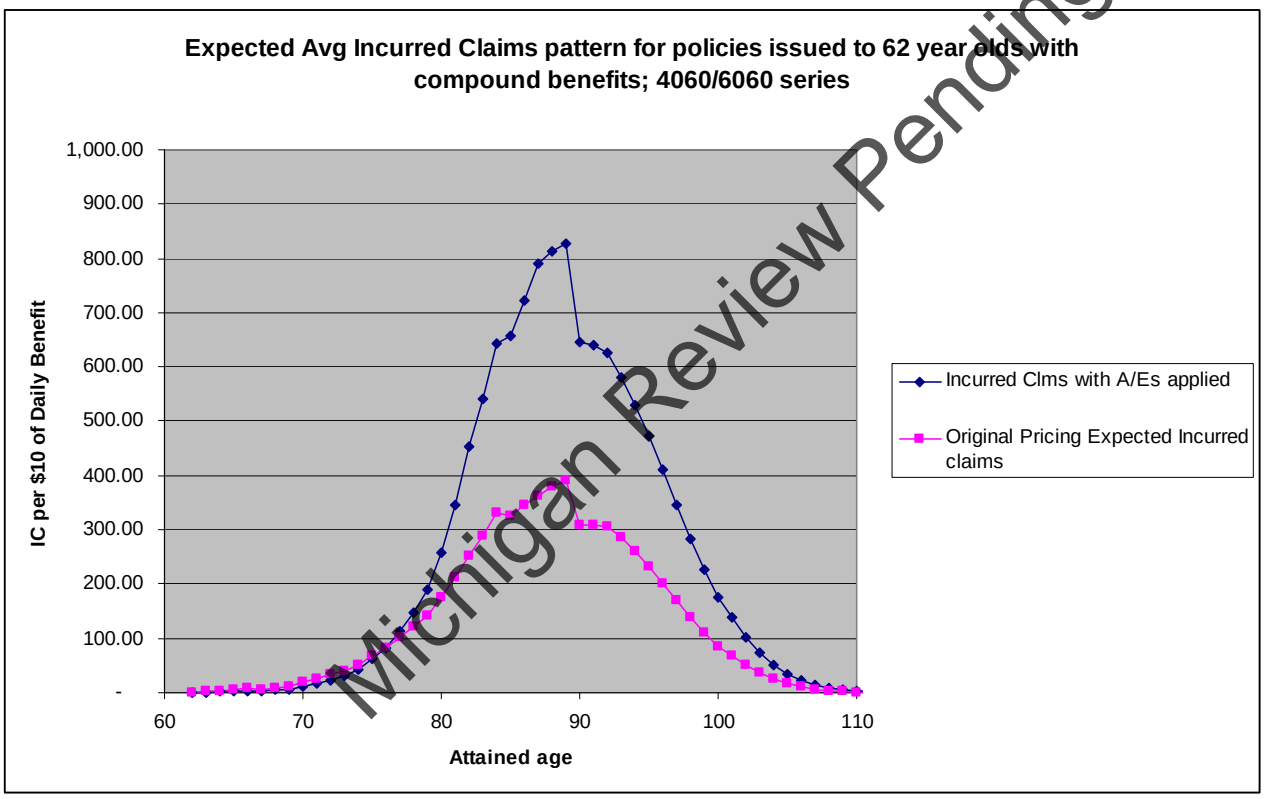
| Duration from issue | Actual | Original Pricing Expected | A/E |
|---|---|---|---|
| 1-3 | 18,284,110 | 43,247,765 | 42% |
| 4-6 | 54,337,965 | 92,188,103 | 59% |
| 7-10 | 170,213,995 | 180,148,685 | 94% |
| 11+ | 63,833,041 | 50,645,664 | 126% |

Past morbidity experience has been better than original pricing expectations, mostly due to conservative early duration selection factors and conservative claim costs at ages below 75. However, this experience is clearly deteriorating. Also, by focusing on durations 7+ by attained age, we get the following results, which clearly show that expectations at high ages are much lower than what we are experiencing:

4060/6060 series products, durations 7+

| Attained Age band | Actual IC | Original pricing expected | life - years exposure | A/E |
|---|---|---|---|---|
| 45-69 | 24,157,419 | 52,269,712 | 130,722 | 46% |
| 70-79 | 113,902,418 | 127,968,316 | 137,770 | 89% |
| 80-84 | 64,437,555 | 36,002,581 | 25,119 | 179% |
| 85-89 | 26,931,793 | 12,271,965 | 6,756 | 219% |
| 90+ | 4,616,115 | 2,241,611 | 914 | 206% |
| Total | 234,045,300 | 230,754,186 | 301,281 | 101% |

If we were to apply these A/Es to the typical policyholder's incurred claims pattern, we get the following:

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The present value of incurred claims increases by 77%, despite the favorable early duration and younger age experience.

This is consistent with the results found in Exhibit 1. Exhibit 1 shows the total past and future projected experience on a loss ratio basis, including mortality and lapse differences.

Note that we did not just apply A/E ratios to develop our current expected claim costs for Fortis products. We did in-depth analyses of incidence, continuance, and salvage with many different attributes considered. However, had we used best estimate assumptions instead of the actual a/e ratios, the results would be very similar to the demonstration above.

***Mortality***

Similar to morbidity, there was little insured industry data available for mortality (for Long Term Care purchasers) when the initial premiums were developed. We have observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. We have also observed that our underwriting risk classification impacts mortality as well as morbidity, and we have refined our assumption accordingly.

Based on these considerations, we are currently using the 1994 GAM sex distinct tables with 16 years of improvements as our base table. We then modified these base rates for selection and antiselection to form our final current best estimates. Note that the best estimate experience closely follows Fortis actual experience.

The following table gives the original pricing expected mortality rates (the 75-80 Basic table, adjusted with selection factors) and our current best estimate of mortality. Both are applied to the total exposure to form original pricing vs. current best estimate mortality rates over the experience period.

Sample expected mortality rates

| Attained Age | 75-80 Basic with SFs | Current Best Estimate | Current BE / Original pricing |
|---|---|---|---|
| 40 | 0.17% | 0.02% | 12% |
| 45 | 0.17% | 0.03% | 16% |
| 50 | 0.32% | 0.04% | 12% |
| 55 | 0.50% | 0.08% | 16% |
| 60 | 0.80% | 0.17% | 21% |
| 65 | 1.27% | 0.33% | 26% |
| 70 | 2.06% | 0.59% | 28% |
| 75 | 3.36% | 1.12% | 33% |
| 80 | 5.76% | 2.38% | 41% |
| 85 | 9.63% | 4.54% | 47% |
| 90 | 15.10% | 9.01% | 60% |
| 94 | 20.30% | 15.90% | 78% |
| Total (to date) | 2.00% | 0.70% | 33% |

This shows that actual mortality has been much lower than assumed in the original pricing assumptions.

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***Lapses***
For lapses, we continue to observe much lower lapse rates than what was expected at the time of the initial premium rate development of these forms. The following are the original pricing lapse rates assumed:

| | Issue Age | | |
|---|---|---|---|
| Duration | 18 - 64 | 65 - 74 | 75+ |
| 1 | 9.00% | 8.00% | 8.00% |
| 2 | 8.00% | 5.00% | 4.00% |
| 3 | 7.00% | 4.00% | 3.00% |
| 4 | 6.00% | 3.00% | 3.00% |
| 5 | 5.00% | 3.00% | 3.00% |
| 6 | 4.00% | 3.00% | 2.00% |
| 7 | 4.00% | 3.00% | 2.00% |
| 8 | 4.00% | 3.00% | 2.00% |
| 9+ | 3.00% | 3.00% | 2.00% |

The following are the actual crude lapse rates that we have experienced for the 4060/6060 series:

| | Issue Age | | |
|---|---|---|---|
| Duration | 18 - 64 | 65 - 74 | 75+ |
| 1 | 3.4% | 3.9% | 6.3% |
| 2 | 2.5% | 2.3% | 3.7% |
| 3 | 1.7% | 1.5% | 2.5% |
| 4 | 1.2% | 1.4% | 2.2% |
| 5 | 1.0% | 1.0% | 1.4% |
| 6 | 0.7% | 0.9% | 2.0% |
| 7 | 0.5% | 0.8% | 1.7% |
| 8 | 0.4% | 0.6% | 1.8% |
| 9+ | 0.5% | 0.6% | 1.9% |

The actual lapse rates above are overstated because some of the recorded lapses are actually deaths. This affects the issue age 75+ block, in particular, where most of the recorded lapses are actually deaths. Once this is considered, it is very clear that lapses are much lower than those assumed in original pricing at all ages.

**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 84.1%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate of 4.5%.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio, (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,

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3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

**18. New inflation options that will allow policyholders to avoid the rate increase**

Although this is a closed block of business, we are filing a new inflation option that will allow policyholders that have 5% Compound and 5% Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 3.2%.

The 3.2% indexation was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full requested rate increase is accepted.

The premium rate schedules for these options are the current rate schedules for the 5% Compound and 5% Simple Inflation coverage options, and are included in this filing as **Appendix C.**

**19. History of previous rate revisions**

An 18% rate increase on these policy forms was accepted by your state on July 25, 2008

**20. Proposed Effective Date**

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

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## 21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs if the underlying assumptions are realized, and no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

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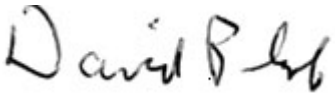

David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company (U.S.A.)

# Exhibit 1: Nationwide Experience
## Fortis (4060 - 6073)

| | | Original Assumptions | | | Historical & Projected Experience | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio* | Incurred Claims | Earned Premium | Incurred Loss Ratio* | Earned Premium | Incurred Loss Ratio* |
| | 1996 | 601 | 4,670 | 13% | - | 4,849 | 0% | 4,849 | 0% |
| | 1997 | 722,281 | 7,012,171 | 10% | 652,283 | 7,090,726 | 9% | 7,090,726 | 9% |
| | 1998 | 3,015,239 | 28,436,898 | 11% | 1,338,625 | 29,034,746 | 5% | 29,034,746 | 5% |
| | 1999 | 6,523,938 | 56,292,519 | 12% | 2,260,561 | 58,550,855 | 4% | 58,550,855 | 4% |
| | 2000 | 10,608,268 | 79,900,748 | 13% | 5,478,742 | 85,349,092 | 6% | 85,349,092 | 6% |
| | 2001 | 14,875,898 | 94,150,273 | 16% | 11,016,803 | 104,141,907 | 11% | 104,141,907 | 11% |
| Historical | 2002 | 18,849,425 | 96,194,760 | 20% | 16,564,801 | 111,431,941 | 15% | 111,431,941 | 15% |
| Experience | 2003 | 22,359,169 | 91,067,160 | 25% | 22,863,871 | 111,494,431 | 21% | 111,494,431 | 21% |
| | 2004 | 25,494,148 | 85,226,729 | 30% | 27,974,716 | 110,395,041 | 25% | 110,395,041 | 25% |
| | 2005 | 28,272,961 | 79,990,686 | 35% | 33,072,888 | 109,458,569 | 30% | 109,458,569 | 30% |
| | 2006 | 30,732,329 | 75,165,423 | 41% | 41,620,500 | 108,455,106 | 38% | 108,455,106 | 38% |
| | 2007 | 32,972,588 | 70,609,665 | 47% | 49,300,029 | 107,257,988 | 46% | 107,257,988 | 46% |
| | 2008 | 35,103,138 | 66,251,863 | 53% | 60,428,901 | 105,739,612 | 57% | 105,739,612 | 57% |
| | 2009 | 37,296,826 | 62,170,517 | 60% | 75,022,525 | 118,028,969 | 64% | 118,028,969 | 64% |
| | 2010 | 39,588,691 | 58,092,064 | 68% | 71,613,081 | 119,835,506 | 60% | 119,835,506 | 60% |
| | 2011 | 41,771,179 | 54,015,211 | 77% | 78,325,216 | 115,849,923 | 68% | 168,305,260 | 47% |
| Projected | 2012 | 43,810,912 | 50,184,389 | 87% | 86,235,996 | 111,509,630 | 77% | 162,624,763 | 53% |
| Future | 2013 | 45,782,769 | 46,478,400 | 99% | 95,053,332 | 106,943,076 | 89% | 156,618,009 | 61% |
| Experience | 2014 | 47,655,886 | 42,910,773 | 111% | 104,582,650 | 102,207,330 | 102% | 150,352,152 | 70% |
| | 2015 | 49,398,025 | 39,493,560 | 125% | 113,765,740 | 97,348,498 | 117% | 143,878,029 | 79% |
| | 2016 | 50,982,542 | 36,230,724 | 141% | 121,639,802 | 92,401,982 | 132% | 137,233,508 | 89% |
| | 2017 | 52,380,470 | 33,117,655 | 158% | 128,926,038 | 87,390,876 | 148% | 130,442,640 | 99% |
| | 2018 | 53,567,206 | 30,146,521 | 178% | 136,775,200 | 82,330,123 | 166% | 123,520,775 | 111% |
| | 2019 | 54,512,405 | 27,315,838 | 200% | 145,571,049 | 77,232,587 | 188% | 116,482,120 | 125% |
| | 2020 | 55,191,856 | 24,630,744 | 224% | 153,976,311 | 72,114,901 | 214% | 109,347,407 | 141% |
| | 2021 | 55,591,641 | 22,097,105 | 252% | 159,719,787 | 67,000,275 | 238% | 102,147,323 | 156% |
| | 2022 | 55,696,005 | 19,721,764 | 282% | 163,737,789 | 61,913,590 | 264% | 94,915,505 | 173% |
| | 2023 | 55,493,873 | 17,508,691 | 317% | 167,759,812 | 56,884,685 | 295% | 87,693,899 | 191% |
| | 2024 | 54,965,914 | 15,457,648 | 356% | 172,393,753 | 51,957,488 | 332% | 80,547,430 | 214% |
| | 2025 | 54,107,049 | 13,569,012 | 399% | 177,281,656 | 47,182,499 | 376% | 73,553,630 | 241% |
| | 2026 | 52,931,815 | 11,841,766 | 447% | 179,692,891 | 42,604,896 | 422% | 66,784,497 | 269% |
| | 2027 | 51,438,553 | 10,271,236 | 501% | 178,283,688 | 38,257,808 | 466% | 60,295,761 | 296% |
| | 2028 | 49,631,876 | 8,852,285 | 561% | 174,591,952 | 34,161,456 | 511% | 54,124,780 | 323% |
| | 2029 | 47,526,210 | 7,579,258 | 627% | 170,994,017 | 30,327,510 | 564% | 48,296,716 | 354% |
| | 2030 | 45,156,676 | 6,445,508 | 701% | 168,402,141 | 26,763,287 | 629% | 42,830,712 | 393% |
| | 2031 | 42,576,390 | 5,444,262 | 782% | 164,559,359 | 23,473,388 | 701% | 37,742,133 | 436% |
| | 2032 | 39,824,232 | 4,567,298 | 872% | 157,198,773 | 20,458,700 | 768% | 33,040,801 | 476% |
| | 2033 | 36,931,228 | 3,804,807 | 971% | 147,258,800 | 17,716,662 | 831% | 28,731,122 | 513% |
| | 2034 | 33,934,773 | 3,146,597 | 1078% | 137,046,651 | 15,241,188 | 899% | 24,811,637 | 552% |
| | 2035 | 30,885,048 | 2,582,975 | 1196% | 128,028,926 | 13,022,679 | 983% | 21,274,711 | 602% |
| | 2036 | 27,855,513 | 2,105,511 | 1323% | 119,337,540 | 11,049,354 | 1080% | 18,108,491 | 659% |
| | 2037 | 24,888,066 | 1,704,756 | 1460% | 109,430,536 | 9,307,944 | 1176% | 15,297,922 | 715% |
| | 2038 | 21,993,003 | 1,370,724 | 1604% | 98,664,677 | 7,783,915 | 1268% | 12,825,045 | 769% |
| | 2039 | 19,174,536 | 1,094,454 | 1752% | 87,947,081 | 6,461,453 | 1361% | 10,668,925 | 824% |
| | 2040 | 16,471,868 | 867,743 | 1898% | 78,034,558 | 5,323,531 | 1466% | 8,805,763 | 886% |
| | 2041 | 13,926,926 | 682,478 | 2041% | 69,161,019 | 4,352,775 | 1589% | 7,210,379 | 959% |
| | 2042 | 11,561,666 | 531,659 | 2175% | 60,835,322 | 3,532,015 | 1722% | 5,857,174 | 1039% |
| | 2043 | 9,418,394 | 410,359 | 2295% | 52,850,564 | 2,844,340 | 1858% | 4,720,314 | 1120% |
| | 2044 | 7,550,597 | 314,619 | 2400% | 45,204,563 | 2,273,378 | 1988% | 3,774,291 | 1198% |
| | 2045 | 5,983,123 | 240,212 | 2491% | 38,053,247 | 1,803,661 | 2110% | 2,994,630 | 1271% |
| | 2046 | 4,704,558 | 182,493 | 2578% | 31,747,626 | 1,420,819 | 2234% | 2,358,313 | 1346% |
| | 2047 | 3,646,228 | 137,659 | 2649% | 26,451,325 | 1,111,645 | 2379% | 1,843,957 | 1434% |
| | 2048 | 2,780,675 | 103,584 | 2684% | 21,999,550 | 864,150 | 2546% | 1,431,988 | 1536% |
| | 2049 | 2,119,474 | 78,173 | 2711% | 18,176,721 | 667,718 | 2722% | 1,104,952 | 1645% |
| **Value as of 12/31/09*:** | | | | | | | | | |
| | **Past** | **318,483,138** | **1,163,797,667** | **27.4%** | **396,720,329** | **1,485,017,468** | **26.7%** | **1,485,017,468** | **26.7%** |
| | **Future** | **775,648,943** | **441,181,807** | **175.8%** | **2,245,819,906** | **1,142,005,615** | **196.7%** | **1,656,529,316** | **135.6%** |
| | **Lifetime** | **1,094,132,081** | **1,604,979,474** | **68.2%** | **2,642,540,235** | **2,627,023,083** | **100.6%** | **3,141,546,784** | **84.1%** |

*reflecting maximum statutory valuation rate

**Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prem x 68.2% = | 1,002,613,998 |
| | | | Present Value of Future Initial Prem x 68.2% = | 659,760,790 |
| Accum Value of Past Incurred Claims = | 396,720,329 | | Accum Value of Prior Increases x 85% = | 160,216,394 |
| Present Value of Future Incurred Claims = | 2,245,819,906 | | Present Value of Future Increases x 85% = | 437,345,146 |
| TOTAL = | 2,642,540,235 | > | TOTAL = | 2,259,936,327 |

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## Appendix A - Comparison to New Business Rates (Fortis 4062 Series)

Rates shown are for a 90/100-day EP, Single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: Guaranteed Purchase Option**

**Current New Business Rates (LTC-03 policy):**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 16.74 | 19.53 | 22.32 | 25.11 | 33.48 |
| 30 | 16.74 | 19.53 | 22.32 | 25.11 | 36.27 |
| 31 | 16.74 | 19.53 | 25.11 | 27.90 | 39.06 |
| 32 | 19.53 | 22.32 | 25.11 | 27.90 | 39.06 |
| 33 | 19.53 | 22.32 | 27.90 | 30.69 | 41.85 |
| 34 | 22.32 | 25.11 | 27.90 | 30.69 | 41.85 |
| 35 | 22.32 | 27.90 | 30.69 | 33.48 | 44.64 |
| 36 | 25.11 | 27.90 | 33.48 | 36.27 | 47.43 |
| 37 | 25.11 | 30.69 | 33.48 | 36.27 | 50.22 |
| 38 | 27.90 | 30.69 | 36.27 | 39.06 | 50.22 |
| 39 | 27.90 | 33.48 | 39.06 | 41.85 | 53.01 |
| 40 | 30.69 | 36.27 | 41.85 | 44.64 | 55.80 |
| 41 | 30.69 | 36.27 | 44.64 | 47.43 | 58.59 |
| 42 | 33.48 | 39.06 | 44.64 | 47.43 | 61.38 |
| 43 | 33.48 | 39.06 | 47.43 | 50.22 | 64.17 |
| 44 | 33.48 | 41.85 | 47.43 | 50.22 | 66.96 |
| 45 | 33.48 | 41.85 | 50.22 | 53.01 | 69.75 |
| 46 | 36.27 | 44.64 | 50.22 | 55.80 | 72.54 |
| 47 | 36.27 | 44.64 | 53.01 | 58.59 | 75.33 |
| 48 | 36.27 | 47.43 | 55.80 | 58.59 | 78.12 |
| 49 | 39.06 | 47.43 | 55.80 | 61.38 | 83.70 |
| 50 | 39.06 | 50.22 | 58.59 | 64.17 | 86.49 |
| 51 | 41.85 | 53.01 | 61.38 | 66.96 | 92.07 |
| 52 | 41.85 | 53.01 | 61.38 | 69.75 | 97.65 |
| 53 | 44.64 | 55.80 | 64.17 | 69.75 | 103.23 |
| 54 | 44.64 | 55.80 | 64.17 | 72.54 | 108.81 |
| 55 | 47.43 | 58.59 | 66.96 | 75.33 | 114.39 |
| 56 | 50.22 | 61.38 | 72.54 | 80.91 | 122.76 |
| 57 | 53.01 | 66.96 | 75.33 | 86.49 | 131.13 |
| 58 | 55.80 | 69.75 | 80.91 | 92.07 | 139.50 |
| 59 | 61.38 | 75.33 | 86.49 | 97.65 | 150.66 |
| 60 | 64.17 | 80.91 | 92.07 | 103.23 | 161.82 |
| 61 | 69.75 | 86.49 | 100.44 | 111.60 | 172.98 |
| 62 | 75.33 | 94.86 | 106.02 | 119.97 | 186.93 |
| 63 | 83.70 | 100.44 | 114.39 | 128.34 | 198.09 |
| 64 | 89.28 | 108.81 | 125.55 | 136.71 | 214.83 |
| 65 | 97.65 | 117.18 | 133.92 | 147.87 | 228.78 |
| 66 | 106.02 | 128.34 | 147.87 | 161.82 | 248.31 |
| 67 | 117.18 | 142.29 | 161.82 | 178.56 | 270.63 |
| 68 | 128.34 | 159.03 | 178.56 | 195.30 | 295.74 |
| 69 | 139.50 | 172.98 | 195.30 | 214.83 | 320.85 |
| 70 | 153.45 | 192.51 | 214.83 | 237.15 | 348.75 |
| 71 | 170.19 | 214.83 | 239.94 | 265.05 | 382.23 |
| 72 | 189.72 | 239.94 | 267.84 | 295.74 | 418.50 |
| 73 | 212.04 | 267.84 | 298.53 | 332.01 | 457.56 |
| 74 | 234.36 | 298.53 | 334.80 | 368.28 | 499.41 |
| 75 | 262.26 | 332.01 | 373.86 | 412.92 | 546.84 |
| 76 | 292.95 | 371.07 | 415.71 | 457.56 | 611.01 |
| 77 | 326.43 | 412.92 | 463.14 | 510.57 | 680.76 |
| 78 | 362.70 | 463.14 | 516.15 | 566.37 | 758.88 |
| 79 | 404.55 | 516.15 | 574.74 | 630.54 | 845.37 |
| 80 | 449.19 | 577.53 | 638.91 | 700.29 | 943.02 |
| 81 | 493.83 | 636.12 | 703.08 | 770.04 | 1037.88 |
| 82 | 544.05 | 700.29 | 772.83 | 848.16 | 1141.11 |
| 83 | 599.85 | 770.04 | 850.95 | 931.86 | 1255.50 |
| 84 | 661.23 | 848.16 | 937.44 | 1023.93 | 1381.05 |

**New Business Rates adjusted for Benefit Differences*:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 12.62 | 14.81 | 16.90 | 19.01 | 27.35 |
| 30 | 12.62 | 14.81 | 16.90 | 19.01 | 29.63 |
| 31 | 12.62 | 14.81 | 19.01 | 21.13 | 31.90 |
| 32 | 14.73 | 16.93 | 19.01 | 21.13 | 31.90 |
| 33 | 14.73 | 16.93 | 21.12 | 23.24 | 34.18 |
| 34 | 16.83 | 19.04 | 21.12 | 23.24 | 34.18 |
| 35 | 16.83 | 21.16 | 23.24 | 25.35 | 36.46 |
| 36 | 18.94 | 21.16 | 25.35 | 27.46 | 38.74 |
| 37 | 18.94 | 23.27 | 25.35 | 27.46 | 41.02 |
| 38 | 21.04 | 23.27 | 27.46 | 29.58 | 41.02 |
| 39 | 21.04 | 25.39 | 29.57 | 31.69 | 43.30 |
| 40 | 23.14 | 27.51 | 31.68 | 33.80 | 45.58 |
| 41 | 23.31 | 27.69 | 34.02 | 36.15 | 47.98 |
| 42 | 25.61 | 30.01 | 34.25 | 36.39 | 50.40 |
| 43 | 25.79 | 30.21 | 36.63 | 38.78 | 52.83 |
| 44 | 25.98 | 32.59 | 36.88 | 39.03 | 55.27 |
| 45 | 26.17 | 32.80 | 39.31 | 41.47 | 57.72 |
| 46 | 28.55 | 35.22 | 39.57 | 43.94 | 60.19 |
| 47 | 28.76 | 35.45 | 42.05 | 46.44 | 62.67 |
| 48 | 28.96 | 37.92 | 44.55 | 46.74 | 65.16 |
| 49 | 31.41 | 38.17 | 44.85 | 49.29 | 70.00 |
| 50 | 31.64 | 40.68 | 47.41 | 51.87 | 72.52 |
| 51 | 34.11 | 43.21 | 49.98 | 54.47 | 77.39 |
| 52 | 34.31 | 43.48 | 50.30 | 57.10 | 82.28 |
| 53 | 36.83 | 46.05 | 52.92 | 57.46 | 87.20 |
| 54 | 37.05 | 46.34 | 53.26 | 60.14 | 92.15 |
| 55 | 39.61 | 48.96 | 55.93 | 62.85 | 97.11 |
| 56 | 42.15 | 51.54 | 60.89 | 67.84 | 104.47 |
| 57 | 44.71 | 56.49 | 63.54 | 72.89 | 111.86 |
| 58 | 47.30 | 59.13 | 68.58 | 77.97 | 119.29 |
| 59 | 52.29 | 64.17 | 73.67 | 83.11 | 129.14 |
| 60 | 54.94 | 69.26 | 78.81 | 88.30 | 139.04 |
| 61 | 59.99 | 74.38 | 86.38 | 95.92 | 149.21 |
| 62 | 65.10 | 81.97 | 91.61 | 103.62 | 161.88 |
| 63 | 72.67 | 87.19 | 99.30 | 111.38 | 172.22 |
| 64 | 77.87 | 94.90 | 109.50 | 119.22 | 187.52 |
| 65 | 85.57 | 102.68 | 117.35 | 129.58 | 200.48 |
| 66 | 92.90 | 112.46 | 129.58 | 141.80 | 217.59 |
| 67 | 102.68 | 124.69 | 141.80 | 156.47 | 237.15 |
| 68 | 112.46 | 139.36 | 156.47 | 171.14 | 259.16 |
| 69 | 122.24 | 151.58 | 171.14 | 188.25 | 281.16 |
| 70 | 134.47 | 168.70 | 188.25 | 207.81 | 305.61 |
| 71 | 149.14 | 188.25 | 210.26 | 232.26 | 334.95 |
| 72 | 166.25 | 210.26 | 234.71 | 259.16 | 366.73 |
| 73 | 185.81 | 234.71 | 261.60 | 290.94 | 400.96 |
| 74 | 205.37 | 261.60 | 293.38 | 322.72 | 437.63 |
| 75 | 229.82 | 290.94 | 327.61 | 361.84 | 479.19 |
| 76 | 256.71 | 325.17 | 364.28 | 400.96 | 535.42 |
| 77 | 286.05 | 361.84 | 405.85 | 447.41 | 596.55 |
| 78 | 317.83 | 405.85 | 452.30 | 496.31 | 665.00 |
| 79 | 354.50 | 452.30 | 503.64 | 552.54 | 740.79 |
| 80 | 393.62 | 506.09 | 559.87 | 613.66 | 826.36 |
| 81 | 432.74 | 557.43 | 616.11 | 674.78 | 909.49 |
| 82 | 476.75 | 613.66 | 677.23 | 743.24 | 999.95 |
| 83 | 525.65 | 674.78 | 745.68 | 816.58 | 1100.19 |
| 84 | 579.43 | 743.24 | 821.47 | 897.26 | 1210.21 |

**Fortis 4062 Rates after requested Rate Increase:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 30 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 31 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 32 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 33 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 34 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 35 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 36 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 37 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 38 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 39 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 |
| 40 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 |
| 41 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 |
| 42 | 25.61 | 30.01 | 34.25 | 37.76 | 50.74 |
| 43 | 25.79 | 30.21 | 36.63 | 38.78 | 52.83 |
| 44 | 25.98 | 32.59 | 36.88 | 39.03 | 55.27 |
| 45 | 26.17 | 32.80 | 39.31 | 41.47 | 57.72 |
| 46 | 28.55 | 35.22 | 39.57 | 43.94 | 60.19 |
| 47 | 28.76 | 35.45 | 42.05 | 46.44 | 62.67 |
| 48 | 28.96 | 37.92 | 44.55 | 46.74 | 65.16 |
| 49 | 31.41 | 38.17 | 44.85 | 49.29 | 70.00 |
| 50 | 31.64 | 40.68 | 47.41 | 51.87 | 72.52 |
| 51 | 34.11 | 43.21 | 49.98 | 54.47 | 77.39 |
| 52 | 34.31 | 43.48 | 50.30 | 57.10 | 82.28 |
| 53 | 36.83 | 46.05 | 52.92 | 57.46 | 87.20 |
| 54 | 37.05 | 46.34 | 53.26 | 60.14 | 92.15 |
| 55 | 39.61 | 48.96 | 55.93 | 62.85 | 97.11 |
| 56 | 42.15 | 51.54 | 60.89 | 67.84 | 104.47 |
| 57 | 44.71 | 56.49 | 63.54 | 72.89 | 111.86 |
| 58 | 47.30 | 59.13 | 68.58 | 77.97 | 119.29 |
| 59 | 52.29 | 64.17 | 73.67 | 83.11 | 129.14 |
| 60 | 54.94 | 69.26 | 78.81 | 88.30 | 139.04 |
| 61 | 59.99 | 74.38 | 86.38 | 95.92 | 149.21 |
| 62 | 65.10 | 81.97 | 91.61 | 103.62 | 161.88 |
| 63 | 72.67 | 87.19 | 99.30 | 111.38 | 172.22 |
| 64 | 77.87 | 94.90 | 109.50 | 119.22 | 187.52 |
| 65 | 85.57 | 102.68 | 117.35 | 129.58 | 200.48 |
| 66 | 92.90 | 112.46 | 129.58 | 141.80 | 217.59 |
| 67 | 102.68 | 124.69 | 141.80 | 156.47 | 237.15 |
| 68 | 112.46 | 139.36 | 156.47 | 171.14 | 254.40 |
| 69 | 122.24 | 151.58 | 171.14 | 188.25 | 271.25 |
| 70 | 132.00 | 168.00 | 188.25 | 207.81 | 291.00 |
| 71 | 142.10 | 181.25 | 210.25 | 232.26 | 314.65 |
| 72 | 152.60 | 196.00 | 226.80 | 253.40 | 338.80 |
| 73 | 166.05 | 211.95 | 244.35 | 274.05 | 365.85 |
| 74 | 178.10 | 228.80 | 263.90 | 295.10 | 395.20 |
| 75 | 192.50 | 246.25 | 285.00 | 320.00 | 427.50 |
| 76 | 207.60 | 267.60 | 309.60 | 346.80 | 464.40 |
| 77 | 230.10 | 296.18 | 343.38 | 387.04 | 515.66 |
| 78 | 257.24 | 331.58 | 387.04 | 435.42 | 579.38 |
| 79 | 285.56 | 369.34 | 430.70 | 484.98 | 645.46 |
| 80 | 312.70 | 404.74 | 473.18 | 533.36 | 709.18 |
| 81 | 338.66 | 440.14 | 513.30 | 578.20 | 770.54 |
| 82 | 364.62 | 473.18 | 552.24 | 623.04 | 829.54 |
| 83 | 391.76 | 508.58 | 593.54 | 669.06 | 889.72 |
| 84 | 421.26 | 545.16 | 637.20 | 717.44 | 955.80 |

**Fortis 4062 Rate Increase %:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 0% | 0% | 0% | 0% | 0% |
| 30 | 0% | 0% | 0% | 0% | 0% |
| 31 | 0% | 0% | 0% | 0% | 0% |
| 32 | 0% | 0% | 0% | 0% | 0% |
| 33 | 0% | 0% | 0% | 0% | 0% |
| 34 | 0% | 0% | 0% | 0% | 0% |
| 35 | 0% | 0% | 0% | 0% | 0% |
| 36 | 0% | 0% | 0% | 0% | 0% |
| 37 | 0% | 0% | 0% | 0% | 0% |
| 38 | 0% | 0% | 0% | 0% | 0% |
| 39 | 0% | 0% | 0% | 0% | 0% |
| 40 | 0% | 0% | 0% | 0% | 0% |
| 41 | 0% | 0% | 0% | 0% | 0% |
| 42 | 9% | 2% | 0% | 0% | 0% |
| 43 | 9% | 2% | 7% | 3% | 4% |
| 44 | 10% | 10% | 8% | 3% | 9% |
| 45 | 6% | 3% | 7% | 3% | 6% |
| 46 | 15% | 11% | 8% | 10% | 11% |
| 47 | 16% | 11% | 15% | 16% | 15% |
| 48 | 17% | 19% | 22% | 17% | 20% |
| 49 | 27% | 20% | 23% | 23% | 29% |
| 50 | 17% | 15% | 18% | 16% | 21% |
| 51 | 20% | 18% | 21% | 18% | 24% |
| 52 | 16% | 15% | 15% | 18% | 27% |
| 53 | 20% | 18% | 18% | 16% | 30% |
| 54 | 16% | 15% | 16% | 16% | 32% |
| 55 | 20% | 19% | 19% | 18% | 35% |
| 56 | 23% | 18% | 20% | 20% | 38% |
| 57 | 22% | 20% | 17% | 19% | 37% |
| 58 | 18% | 17% | 19% | 20% | 37% |
| 59 | 23% | 18% | 18% | 17% | 37% |
| 60 | 19% | 20% | 17% | 17% | 37% |
| 61 | 21% | 19% | 20% | 18% | 37% |
| 62 | 23% | 22% | 18% | 19% | 40% |
| 63 | 28% | 21% | 20% | 19% | 38% |
| 64 | 27% | 22% | 22% | 19% | 39% |
| 65 | 29% | 21% | 20% | 19% | 37% |
| 66 | 29% | 22% | 22% | 20% | 37% |
| 67 | 32% | 26% | 24% | 22% | 38% |
| 68 | 32% | 28% | 25% | 22% | 36% |
| 69 | 31% | 27% | 25% | 22% | 31% |
| 70 | 27% | 27% | 24% | 21% | 27% |
| 71 | 23% | 23% | 23% | 22% | 23% |
| 72 | 19% | 19% | 19% | 19% | 19% |
| 73 | 14% | 14% | 14% | 14% | 14% |
| 74 | 10% | 10% | 10% | 10% | 10% |
| 75 | 6% | 6% | 6% | 6% | 6% |
| 76 | 2% | 2% | 2% | 2% | 2% |
| 77 | 0% | 0% | 0% | 0% | 0% |
| 78 | 0% | 0% | 0% | 0% | 0% |
| 79 | 0% | 0% | 0% | 0% | 0% |
| 80 | 0% | 0% | 0% | 0% | 0% |
| 81 | 0% | 0% | 0% | 0% | 0% |
| 82 | 0% | 0% | 0% | 0% | 0% |
| 83 | 0% | 0% | 0% | 0% | 0% |
| 84 | 0% | 0% | 0% | 0% | 0% |

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* Benefit Differences between LTC-03 and 4062:

- 4062 HHC benefit is 80% of NH benefit, but LTC-03 HHC benefit is 100% of NH
- 4062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit
- 4062 waives premium only when facility benefits are being paid
- 4062 policy is paid-up after 120 days of NH benefits paid

## Appendix A - Comparison to New Business Rates (Fortis 4062 Series)

Rates shown are for a 90/100-day EP, Single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Simple Increase**

**Current New Business Rates (LTC-03 policy):**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 37.44 | 43.20 | 51.84 | 54.72 | 86.40 |
| 30 | 40.32 | 46.08 | 54.72 | 57.60 | 92.16 |
| 31 | 43.20 | 48.96 | 57.60 | 60.48 | 97.92 |
| 32 | 43.20 | 48.96 | 60.48 | 63.36 | 100.80 |
| 33 | 46.08 | 51.84 | 63.36 | 66.24 | 106.56 |
| 34 | 46.08 | 54.72 | 66.24 | 69.12 | 112.32 |
| 35 | 48.96 | 57.60 | 66.24 | 72.00 | 115.20 |
| 36 | 51.84 | 60.48 | 69.12 | 74.88 | 120.96 |
| 37 | 54.72 | 63.36 | 74.88 | 77.76 | 126.72 |
| 38 | 54.72 | 66.24 | 77.76 | 80.64 | 132.48 |
| 39 | 57.60 | 69.12 | 80.64 | 86.40 | 141.12 |
| 40 | 60.48 | 72.00 | 83.52 | 89.28 | 146.88 |
| 41 | 63.36 | 74.88 | 86.40 | 92.16 | 152.64 |
| 42 | 63.36 | 77.76 | 89.28 | 97.92 | 158.40 |
| 43 | 66.24 | 80.64 | 95.04 | 100.80 | 164.16 |
| 44 | 69.12 | 83.52 | 97.92 | 103.68 | 169.92 |
| 45 | 72.00 | 86.40 | 100.80 | 109.44 | 175.68 |
| 46 | 72.00 | 92.16 | 106.56 | 112.32 | 184.32 |
| 47 | 74.88 | 95.04 | 109.44 | 118.08 | 190.08 |
| 48 | 77.76 | 97.92 | 115.20 | 123.84 | 198.72 |
| 49 | 80.64 | 103.68 | 118.08 | 126.72 | 204.48 |
| 50 | 83.52 | 106.56 | 123.84 | 132.48 | 213.12 |
| 51 | 86.40 | 109.44 | 129.60 | 138.24 | 221.76 |
| 52 | 92.16 | 115.20 | 132.48 | 144.00 | 230.40 |
| 53 | 95.04 | 120.96 | 138.24 | 149.76 | 239.04 |
| 54 | 97.92 | 123.84 | 144.00 | 155.52 | 247.68 |
| 55 | 103.68 | 129.60 | 149.76 | 161.28 | 256.32 |
| 56 | 109.44 | 135.36 | 155.52 | 169.92 | 270.72 |
| 57 | 112.32 | 141.12 | 164.16 | 178.56 | 282.24 |
| 58 | 118.08 | 146.88 | 169.92 | 187.20 | 296.64 |
| 59 | 123.84 | 155.52 | 178.56 | 195.84 | 311.04 |
| 60 | 129.60 | 161.28 | 187.20 | 204.48 | 328.32 |
| 61 | 138.24 | 172.80 | 198.72 | 216.00 | 345.60 |
| 62 | 146.88 | 184.32 | 213.12 | 230.40 | 365.76 |
| 63 | 158.40 | 195.84 | 224.64 | 244.80 | 383.04 |
| 64 | 167.04 | 207.36 | 241.92 | 259.20 | 403.20 |
| 65 | 178.56 | 221.76 | 256.32 | 276.48 | 426.24 |
| 66 | 190.08 | 239.04 | 273.60 | 296.64 | 455.04 |
| 67 | 201.60 | 256.32 | 293.76 | 319.68 | 483.84 |
| 68 | 216.00 | 276.48 | 313.92 | 345.60 | 515.52 |
| 69 | 230.40 | 296.64 | 336.96 | 371.52 | 550.08 |
| 70 | 244.80 | 319.68 | 360.00 | 400.32 | 584.64 |
| 71 | 270.72 | 354.24 | 400.32 | 446.40 | 639.36 |
| 72 | 299.52 | 391.68 | 443.52 | 495.36 | 702.72 |
| 73 | 331.20 | 432.00 | 492.48 | 552.96 | 768.96 |
| 74 | 365.76 | 478.08 | 547.20 | 616.32 | 843.84 |
| 75 | 406.08 | 527.04 | 607.68 | 685.44 | 924.48 |
| 76 | 446.40 | 578.88 | 665.28 | 748.80 | 1016.64 |
| 77 | 489.60 | 633.60 | 731.52 | 820.80 | 1114.56 |
| 78 | 538.56 | 696.96 | 800.64 | 898.56 | 1224.00 |
| 79 | 593.28 | 763.20 | 878.40 | 982.08 | 1344.96 |
| 80 | 650.88 | 838.08 | 961.92 | 1074.24 | 1166.40 |
| 81 | 717.12 | 921.60 | 1056.96 | 1180.80 | 1284.48 |
| 82 | 789.12 | 1013.76 | 1163.52 | 1298.88 | 1414.08 |
| 83 | 866.88 | 1114.56 | 1278.72 | 1428.48 | 1555.20 |
| 84 | 953.28 | 1226.88 | 1405.44 | 1572.48 | 1710.72 |

**New Business Rates adjusted for Benefit Differences*:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 29.85 | 34.58 | 41.44 | 43.75 | 71.69 |
| 30 | 32.15 | 36.89 | 43.74 | 46.06 | 76.47 |
| 31 | 34.44 | 39.19 | 46.05 | 48.36 | 81.25 |
| 32 | 34.44 | 39.19 | 48.35 | 50.66 | 83.64 |
| 33 | 36.74 | 41.50 | 50.65 | 52.96 | 88.42 |
| 34 | 36.74 | 43.80 | 52.95 | 55.27 | 93.20 |
| 35 | 39.03 | 46.11 | 52.95 | 57.57 | 95.59 |
| 36 | 41.33 | 48.41 | 55.25 | 59.87 | 100.37 |
| 37 | 43.63 | 50.72 | 59.86 | 62.17 | 105.15 |
| 38 | 43.63 | 53.02 | 62.16 | 64.48 | 109.93 |
| 39 | 45.92 | 55.33 | 64.46 | 69.08 | 117.09 |
| 40 | 48.22 | 57.63 | 66.77 | 71.39 | 121.87 |
| 41 | 50.74 | 60.18 | 69.35 | 73.99 | 126.95 |
| 42 | 50.96 | 62.75 | 71.95 | 78.93 | 132.05 |
| 43 | 53.51 | 65.33 | 76.91 | 81.58 | 137.18 |
| 44 | 56.08 | 67.94 | 79.56 | 84.25 | 142.32 |
| 45 | 58.67 | 70.56 | 82.23 | 89.29 | 147.50 |
| 46 | 58.93 | 75.57 | 87.28 | 92.01 | 155.11 |
| 47 | 61.55 | 78.24 | 90.01 | 97.13 | 160.34 |
| 48 | 64.20 | 80.94 | 95.13 | 102.28 | 168.02 |
| 49 | 66.87 | 86.05 | 97.91 | 105.08 | 173.30 |
| 50 | 69.56 | 88.79 | 103.10 | 110.30 | 181.05 |
| 51 | 72.27 | 91.58 | 108.36 | 115.59 | 188.89 |
| 52 | 77.41 | 96.81 | 111.25 | 120.93 | 196.78 |
| 53 | 80.17 | 102.09 | 116.60 | 126.31 | 204.71 |
| 54 | 82.95 | 104.96 | 121.98 | 131.74 | 212.68 |
| 55 | 88.21 | 110.31 | 127.42 | 137.21 | 220.69 |
| 56 | 93.46 | 115.64 | 132.82 | 145.10 | 233.66 |
| 57 | 96.28 | 121.01 | 140.72 | 153.06 | 244.20 |
| 58 | 101.60 | 126.42 | 146.21 | 161.07 | 257.29 |
| 59 | 106.96 | 134.36 | 154.23 | 169.14 | 270.44 |
| 60 | 112.36 | 139.85 | 162.30 | 177.27 | 286.16 |
| 61 | 120.10 | 150.15 | 172.66 | 187.66 | 301.55 |
| 62 | 127.88 | 160.50 | 185.56 | 200.60 | 319.48 |
| 63 | 138.21 | 170.89 | 196.01 | 213.60 | 334.94 |
| 64 | 146.06 | 181.33 | 211.54 | 226.65 | 352.94 |
| 65 | 156.47 | 194.33 | 224.61 | 242.28 | 373.51 |
| 66 | 166.57 | 209.47 | 239.75 | 259.94 | 398.75 |
| 67 | 176.66 | 224.61 | 257.42 | 280.13 | 423.99 |
| 68 | 189.28 | 242.28 | 275.09 | 302.85 | 451.75 |
| 69 | 201.90 | 259.94 | 295.28 | 325.56 | 482.03 |
| 70 | 214.52 | 280.13 | 315.47 | 350.80 | 512.32 |
| 71 | 237.23 | 310.42 | 350.80 | 391.18 | 560.27 |
| 72 | 262.47 | 343.23 | 388.65 | 434.08 | 615.79 |
| 73 | 290.23 | 378.56 | 431.56 | 484.56 | 673.84 |
| 74 | 320.51 | 418.94 | 479.51 | 540.08 | 739.45 |
| 75 | 355.85 | 461.84 | 532.51 | 600.65 | 810.12 |
| 76 | 391.18 | 507.27 | 582.98 | 656.17 | 890.88 |
| 77 | 429.03 | 555.22 | 641.03 | 719.26 | 976.68 |
| 78 | 471.94 | 610.74 | 701.60 | 787.40 | 1072.58 |
| 79 | 519.89 | 668.79 | 769.74 | 860.59 | 1178.58 |
| 80 | 570.36 | 734.41 | 842.93 | 941.35 | 1022.11 |
| 81 | 628.41 | 807.59 | 926.21 | 1034.73 | 1125.58 |
| 82 | 691.50 | 888.35 | 1019.59 | 1138.20 | 1239.15 |
| 83 | 759.64 | 976.68 | 1120.54 | 1251.77 | 1362.81 |
| 84 | 835.35 | 1075.11 | 1231.58 | 1377.96 | 1499.09 |

**Fortis 4062 Rates after requested Rate Increase:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 |
| 30 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 |
| 31 | 35.40 | 44.84 | 51.92 | 57.82 | 81.25 |
| 32 | 35.40 | 44.84 | 51.92 | 57.82 | 83.64 |
| 33 | 36.74 | 44.84 | 51.92 | 57.82 | 88.42 |
| 34 | 36.74 | 44.84 | 52.95 | 57.82 | 93.20 |
| 35 | 39.03 | 46.11 | 52.95 | 57.82 | 95.59 |
| 36 | 41.33 | 48.41 | 55.25 | 59.87 | 100.37 |
| 37 | 43.63 | 50.72 | 59.86 | 62.17 | 105.15 |
| 38 | 43.63 | 53.02 | 62.16 | 64.48 | 109.93 |
| 39 | 45.92 | 55.33 | 64.46 | 69.08 | 117.09 |
| 40 | 48.22 | 57.63 | 66.77 | 71.39 | 121.87 |
| 41 | 50.74 | 60.18 | 69.35 | 73.99 | 126.95 |
| 42 | 50.96 | 62.75 | 71.95 | 78.93 | 132.05 |
| 43 | 53.51 | 65.33 | 76.91 | 81.58 | 137.18 |
| 44 | 56.08 | 67.94 | 79.56 | 84.25 | 140.00 |
| 45 | 58.67 | 70.56 | 82.23 | 89.29 | 147.50 |
| 46 | 58.93 | 75.57 | 87.28 | 92.01 | 148.00 |
| 47 | 61.55 | 78.24 | 90.01 | 97.13 | 148.00 |
| 48 | 64.20 | 80.94 | 95.13 | 102.28 | 148.00 |
| 49 | 66.00 | 86.00 | 97.91 | 105.08 | 148.00 |
| 50 | 69.56 | 88.79 | 103.10 | 110.30 | 166.00 |
| 51 | 72.27 | 91.58 | 108.36 | 115.59 | 172.00 |
| 52 | 77.41 | 96.81 | 111.25 | 120.93 | 178.00 |
| 53 | 80.17 | 102.09 | 116.60 | 126.31 | 184.00 |
| 54 | 82.95 | 104.96 | 121.98 | 131.74 | 190.00 |
| 55 | 88.00 | 110.31 | 127.42 | 137.21 | 196.00 |
| 56 | 92.00 | 115.64 | 132.82 | 145.10 | 206.00 |
| 57 | 96.28 | 121.01 | 140.72 | 153.06 | 220.00 |
| 58 | 101.60 | 126.42 | 146.21 | 161.07 | 236.00 |
| 59 | 106.96 | 134.36 | 154.23 | 169.14 | 254.00 |
| 60 | 112.36 | 139.85 | 162.30 | 177.27 | 272.00 |
| 61 | 120.10 | 150.15 | 172.66 | 187.66 | 282.75 |
| 62 | 127.88 | 160.50 | 185.56 | 200.60 | 294.50 |
| 63 | 136.90 | 170.89 | 196.01 | 213.60 | 310.80 |
| 64 | 144.00 | 181.33 | 211.54 | 226.65 | 324.00 |
| 65 | 148.75 | 194.25 | 224.61 | 242.28 | 341.25 |
| 66 | 156.40 | 204.00 | 238.00 | 259.94 | 357.00 |
| 67 | 163.35 | 211.20 | 245.85 | 280.13 | 369.60 |
| 68 | 169.60 | 220.80 | 257.60 | 292.80 | 387.20 |
| 69 | 178.25 | 232.50 | 269.70 | 308.45 | 407.65 |
| 70 | 190.50 | 246.00 | 288.00 | 327.00 | 432.00 |
| 71 | 203.00 | 263.90 | 310.30 | 350.90 | 464.00 |
| 72 | 217.00 | 284.20 | 333.20 | 376.60 | 497.00 |
| 73 | 234.90 | 305.10 | 356.40 | 405.00 | 534.60 |
| 74 | 249.60 | 326.30 | 382.20 | 432.90 | 572.00 |
| 75 | 266.25 | 347.50 | 407.50 | 463.75 | 611.25 |
| 76 | 283.20 | 372.00 | 435.60 | 495.60 | 654.00 |
| 77 | 309.16 | 405.92 | 476.72 | 543.98 | 715.08 |
| 78 | 341.02 | 447.22 | 528.64 | 604.16 | 792.96 |
| 79 | 372.88 | 490.88 | 580.56 | 663.16 | 870.84 |
| 80 | 403.56 | 532.18 | 630.12 | 719.80 | 944.00 |
| 81 | 431.88 | 571.12 | 674.96 | 770.54 | 1012.44 |
| 82 | 460.20 | 607.70 | 717.44 | 820.10 | 1077.34 |
| 83 | 489.70 | 645.46 | 762.28 | 869.66 | 1142.24 |
| 84 | 520.38 | 683.22 | 808.30 | 920.40 | 1211.86 |

**Fortis 4062 Rate Increase %:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 0% | 0% | 0% | 0% | 0% |
| 30 | 0% | 0% | 0% | 0% | 0% |
| 31 | 0% | 0% | 0% | 0% | 4% |
| 32 | 0% | 0% | 0% | 0% | 7% |
| 33 | 4% | 0% | 0% | 0% | 14% |
| 34 | 4% | 0% | 2% | 0% | 20% |
| 35 | 10% | 3% | 2% | 0% | 23% |
| 36 | 17% | 8% | 6% | 4% | 29% |
| 37 | 23% | 13% | 15% | 8% | 35% |
| 38 | 23% | 18% | 20% | 12% | 41% |
| 39 | 30% | 23% | 24% | 19% | 50% |
| 40 | 28% | 22% | 20% | 16% | 48% |
| 41 | 34% | 28% | 25% | 21% | 54% |
| 42 | 35% | 33% | 30% | 29% | 60% |
| 43 | 42% | 38% | 39% | 33% | 66% |
| 44 | 49% | 44% | 43% | 37% | 69% |
| 45 | 51% | 39% | 39% | 35% | 69% |
| 46 | 51% | 49% | 48% | 39% | 69% |
| 47 | 58% | 54% | 53% | 47% | 69% |
| 48 | 65% | 60% | 61% | 55% | 69% |
| 49 | 69% | 69% | 66% | 59% | 69% |
| 50 | 59% | 57% | 59% | 51% | 69% |
| 51 | 61% | 55% | 61% | 53% | 69% |
| 52 | 64% | 61% | 57% | 53% | 69% |
| 53 | 66% | 63% | 62% | 55% | 69% |
| 54 | 63% | 62% | 64% | 55% | 69% |
| 55 | 69% | 67% | 66% | 57% | 69% |
| 56 | 69% | 66% | 63% | 58% | 69% |
| 57 | 67% | 63% | 61% | 54% | 69% |
| 58 | 62% | 58% | 59% | 53% | 69% |
| 59 | 62% | 58% | 56% | 49% | 69% |
| 60 | 59% | 54% | 53% | 47% | 69% |
| 61 | 57% | 53% | 51% | 45% | 65% |
| 62 | 57% | 53% | 51% | 44% | 61% |
| 63 | 57% | 51% | 50% | 44% | 57% |
| 64 | 53% | 49% | 49% | 41% | 53% |
| 65 | 48% | 48% | 46% | 41% | 48% |
| 66 | 44% | 44% | 44% | 39% | 44% |
| 67 | 40% | 40% | 40% | 40% | 40% |
| 68 | 36% | 36% | 36% | 36% | 36% |
| 69 | 31% | 31% | 31% | 31% | 31% |
| 70 | 27% | 27% | 27% | 27% | 27% |
| 71 | 23% | 23% | 23% | 23% | 23% |
| 72 | 19% | 19% | 19% | 19% | 19% |
| 73 | 14% | 14% | 14% | 14% | 14% |
| 74 | 10% | 10% | 10% | 10% | 10% |
| 75 | 6% | 6% | 6% | 6% | 6% |
| 76 | 2% | 2% | 2% | 2% | 2% |
| 77 | 0% | 0% | 0% | 0% | 0% |
| 78 | 0% | 0% | 0% | 0% | 0% |
| 79 | 0% | 0% | 0% | 0% | 0% |
| 80 | 0% | 0% | 0% | 0% | 0% |
| 81 | 0% | 0% | 0% | 0% | 0% |
| 82 | 0% | 0% | 0% | 0% | 0% |
| 83 | 0% | 0% | 0% | 0% | 0% |
| 84 | 0% | 0% | 0% | 0% | 0% |

Michigan Review Pending

* Benefit Differences between LTC-03 and 4062:

- 4062 HHC benefit is 80% of NH benefit, but LTC-03 HHC benefit is 100% of NH
- 4062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit
- 4062 waives premium only when facility benefits are being paid
- 4062 policy is paid-up after 120 days of NH benefits paid

## Appendix A - Comparison to New Business Rates (Fortis 4062 Series)

Rates shown are for a 90/100-day EP, Single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Compound Increase**

**Current New Business Rates (LTC-03 policy):**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 106.56 | 132.48 | 149.76 | 164.16 | 262.08 |
| 30 | 112.32 | 138.24 | 158.40 | 172.80 | 276.48 |
| 31 | 115.20 | 141.12 | 161.28 | 175.68 | 282.24 |
| 32 | 115.20 | 144.00 | 164.16 | 178.56 | 285.12 |
| 33 | 118.08 | 144.00 | 167.04 | 181.44 | 290.88 |
| 34 | 118.08 | 146.88 | 169.92 | 184.32 | 293.76 |
| 35 | 120.96 | 149.76 | 172.80 | 187.20 | 299.52 |
| 36 | 120.96 | 152.64 | 175.68 | 190.08 | 305.28 |
| 37 | 123.84 | 152.64 | 178.56 | 192.96 | 311.04 |
| 38 | 126.72 | 155.52 | 181.44 | 195.84 | 313.92 |
| 39 | 126.72 | 158.40 | 184.32 | 198.72 | 319.68 |
| 40 | 129.60 | 161.28 | 187.20 | 201.60 | 325.44 |
| 41 | 132.48 | 164.16 | 190.08 | 204.48 | 328.32 |
| 42 | 132.48 | 167.04 | 192.96 | 207.36 | 331.20 |
| 43 | 135.36 | 169.92 | 195.84 | 210.24 | 334.08 |
| 44 | 135.36 | 169.92 | 195.84 | 210.24 | 339.84 |
| 45 | 138.24 | 172.80 | 198.72 | 213.12 | 342.72 |
| 46 | 141.12 | 175.68 | 201.60 | 216.00 | 345.60 |
| 47 | 141.12 | 178.56 | 204.48 | 218.88 | 348.48 |
| 48 | 144.00 | 181.44 | 207.36 | 221.76 | 354.24 |
| 49 | 144.00 | 184.32 | 210.24 | 224.64 | 357.12 |
| 50 | 146.88 | 187.20 | 213.12 | 227.52 | 360.00 |
| 51 | 149.76 | 190.08 | 216.00 | 233.28 | 365.76 |
| 52 | 152.64 | 192.96 | 218.88 | 236.16 | 371.52 |
| 53 | 152.64 | 195.84 | 224.64 | 241.92 | 377.28 |
| 54 | 155.52 | 198.72 | 227.52 | 244.80 | 383.04 |
| 55 | 158.40 | 201.60 | 230.40 | 250.56 | 388.80 |
| 56 | 164.16 | 207.36 | 236.16 | 256.32 | 400.32 |
| 57 | 167.04 | 210.24 | 241.92 | 262.08 | 411.84 |
| 58 | 172.80 | 216.00 | 247.68 | 267.84 | 423.36 |
| 59 | 175.68 | 221.76 | 256.32 | 276.48 | 437.76 |
| 60 | 181.44 | 227.52 | 262.08 | 282.24 | 449.28 |
| 61 | 190.08 | 239.04 | 273.60 | 293.76 | 466.56 |
| 62 | 198.72 | 247.68 | 285.12 | 308.16 | 483.84 |
| 63 | 207.36 | 259.20 | 299.52 | 319.68 | 501.12 |
| 64 | 216.00 | 273.60 | 311.04 | 334.08 | 518.40 |
| 65 | 224.64 | 285.12 | 325.44 | 348.48 | 538.56 |
| 66 | 236.16 | 296.64 | 339.84 | 368.64 | 564.48 |
| 67 | 244.80 | 311.04 | 357.12 | 388.80 | 590.40 |
| 68 | 256.32 | 325.44 | 374.40 | 408.96 | 619.20 |
| 69 | 270.72 | 339.84 | 391.68 | 432.00 | 648.00 |
| 70 | 282.24 | 354.24 | 411.84 | 455.04 | 679.68 |
| 71 | 308.16 | 388.80 | 452.16 | 498.24 | 731.52 |
| 72 | 336.96 | 426.24 | 498.24 | 547.20 | 789.12 |
| 73 | 368.64 | 469.44 | 550.08 | 599.04 | 852.48 |
| 74 | 400.32 | 515.52 | 604.80 | 653.76 | 918.72 |
| 75 | 437.76 | 564.48 | 665.28 | 717.12 | 990.72 |
| 76 | 478.08 | 616.32 | 728.64 | 789.12 | 1088.64 |
| 77 | 524.16 | 676.80 | 797.76 | 866.88 | 1198.08 |
| 78 | 573.12 | 740.16 | 872.64 | 953.28 | 1316.16 |
| 79 | 627.84 | 809.28 | 956.16 | 1048.32 | 1445.76 |
| 80 | 685.44 | 884.16 | 1045.44 | 1152.00 | 1589.76 |
| 81 | 754.56 | 973.44 | 1149.12 | 1267.20 | 1748.16 |
| 82 | 829.44 | 1071.36 | 1264.32 | 1393.92 | 1923.84 |
| 83 | 912.96 | 1177.92 | 1391.04 | 1532.16 | 2116.80 |
| 84 | 1005.12 | 1296.00 | 1529.28 | 1684.80 | 2329.92 |

**New Business Rates adjusted for Benefit Differences*:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 87.14 | 108.26 | 122.07 | 133.64 | 216.34 |
| 30 | 91.85 | 112.97 | 129.11 | 140.67 | 228.23 |
| 31 | 94.20 | 115.32 | 131.45 | 143.01 | 232.99 |
| 32 | 94.20 | 117.68 | 133.80 | 145.36 | 235.36 |
| 33 | 96.56 | 117.68 | 136.15 | 147.70 | 240.12 |
| 34 | 96.56 | 120.03 | 138.50 | 150.05 | 242.50 |
| 35 | 98.91 | 122.39 | 140.84 | 152.39 | 247.25 |
| 36 | 98.91 | 124.74 | 143.19 | 154.74 | 252.01 |
| 37 | 101.27 | 124.74 | 145.54 | 157.08 | 256.76 |
| 38 | 103.62 | 127.09 | 147.89 | 159.43 | 259.14 |
| 39 | 103.62 | 129.45 | 150.23 | 161.77 | 263.89 |
| 40 | 105.98 | 131.80 | 152.58 | 164.11 | 268.65 |
| 41 | 108.64 | 134.52 | 155.38 | 166.96 | 271.73 |
| 42 | 108.94 | 137.26 | 158.19 | 169.81 | 274.82 |
| 43 | 111.62 | 140.01 | 161.02 | 172.68 | 277.92 |
| 44 | 111.93 | 140.40 | 161.49 | 173.20 | 283.45 |
| 45 | 114.63 | 143.17 | 164.34 | 176.09 | 286.59 |
| 46 | 117.35 | 145.96 | 167.21 | 179.01 | 289.74 |
| 47 | 117.68 | 148.76 | 170.09 | 181.93 | 292.91 |
| 48 | 120.42 | 151.57 | 172.99 | 184.88 | 298.52 |
| 49 | 120.75 | 154.40 | 175.90 | 187.84 | 301.73 |
| 50 | 123.51 | 157.25 | 178.83 | 190.81 | 304.95 |
| 51 | 126.36 | 160.22 | 181.88 | 196.33 | 310.72 |
| 52 | 129.22 | 163.21 | 184.96 | 199.45 | 316.53 |
| 53 | 129.65 | 166.21 | 190.50 | 205.03 | 322.37 |
| 54 | 132.54 | 169.24 | 193.62 | 208.20 | 328.25 |
| 55 | 135.45 | 172.28 | 196.76 | 213.85 | 334.15 |
| 56 | 140.81 | 177.77 | 202.34 | 219.51 | 344.98 |
| 57 | 143.72 | 180.82 | 207.96 | 225.20 | 355.87 |
| 58 | 149.14 | 186.37 | 213.61 | 230.93 | 366.81 |
| 59 | 152.09 | 191.95 | 221.79 | 239.18 | 380.31 |
| 60 | 157.57 | 197.57 | 227.52 | 244.99 | 391.38 |
| 61 | 165.37 | 207.95 | 237.97 | 255.48 | 406.91 |
| 62 | 173.20 | 215.86 | 248.45 | 268.51 | 422.48 |
| 63 | 181.05 | 226.31 | 261.49 | 279.07 | 438.09 |
| 64 | 188.94 | 239.32 | 272.05 | 292.20 | 453.73 |
| 65 | 196.85 | 249.85 | 285.18 | 305.37 | 471.94 |
| 66 | 206.95 | 259.94 | 297.80 | 323.04 | 494.65 |
| 67 | 214.52 | 272.56 | 312.94 | 340.70 | 517.36 |
| 68 | 224.61 | 285.18 | 328.08 | 358.37 | 542.60 |
| 69 | 237.23 | 297.80 | 343.23 | 378.56 | 567.84 |
| 70 | 247.33 | 310.42 | 360.89 | 398.75 | 595.60 |
| 71 | 270.04 | 340.70 | 396.23 | 436.61 | 641.03 |
| 72 | 295.28 | 373.51 | 436.61 | 479.51 | 691.50 |
| 73 | 323.04 | 411.37 | 482.03 | 524.94 | 747.02 |
| 74 | 350.80 | 451.75 | 529.98 | 572.89 | 805.07 |
| 75 | 383.61 | 494.65 | 582.98 | 628.41 | 868.16 |
| 76 | 418.94 | 540.08 | 638.50 | 691.50 | 953.97 |
| 77 | 459.32 | 593.08 | 699.07 | 759.64 | 1049.87 |
| 78 | 502.22 | 648.60 | 764.69 | 835.35 | 1153.34 |
| 79 | 550.17 | 709.17 | 837.88 | 918.64 | 1266.91 |
| 80 | 600.65 | 774.78 | 916.11 | 1009.49 | 1393.10 |
| 81 | 661.22 | 853.02 | 1006.97 | 1110.44 | 1531.90 |
| 82 | 726.83 | 938.83 | 1107.92 | 1221.48 | 1685.85 |
| 83 | 800.02 | 1032.20 | 1218.96 | 1342.62 | 1854.94 |
| 84 | 880.78 | 1135.68 | 1340.10 | 1476.38 | 2041.70 |

**Fortis 4062 Rates after requested Rate Increase:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 30 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 31 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 32 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 33 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 34 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 35 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 36 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 37 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 38 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 39 | 80.00 | 102.00 | 116.00 | 132.00 | 176.00 |
| 40 | 84.00 | 108.00 | 124.00 | 140.00 | 186.00 |
| 41 | 84.00 | 108.00 | 124.00 | 140.00 | 186.00 |
| 42 | 84.00 | 108.00 | 124.00 | 140.00 | 186.00 |
| 43 | 84.00 | 108.00 | 124.00 | 140.00 | 186.00 |
| 44 | 84.00 | 108.00 | 124.00 | 140.00 | 186.00 |
| 45 | 88.00 | 114.00 | 132.00 | 148.00 | 198.00 |
| 46 | 88.00 | 114.00 | 132.00 | 148.00 | 198.00 |
| 47 | 88.00 | 114.00 | 132.00 | 148.00 | 198.00 |
| 48 | 88.00 | 114.00 | 132.00 | 148.00 | 198.00 |
| 49 | 88.00 | 114.00 | 132.00 | 148.00 | 198.00 |
| 50 | 98.00 | 128.00 | 146.00 | 166.00 | 220.00 |
| 51 | 102.00 | 132.00 | 152.00 | 170.00 | 228.00 |
| 52 | 104.00 | 136.00 | 158.00 | 176.00 | 236.00 |
| 53 | 108.00 | 140.00 | 162.00 | 182.00 | 244.00 |
| 54 | 112.00 | 144.00 | 166.00 | 188.00 | 252.00 |
| 55 | 116.00 | 148.00 | 172.00 | 194.00 | 258.00 |
| 56 | 120.00 | 154.00 | 180.00 | 204.00 | 270.00 |
| 57 | 126.00 | 164.00 | 190.00 | 216.00 | 284.00 |
| 58 | 134.00 | 172.00 | 200.00 | 226.00 | 300.00 |
| 59 | 140.00 | 182.00 | 212.00 | 239.18 | 318.00 |
| 60 | 148.00 | 192.00 | 224.00 | 244.99 | 336.00 |
| 61 | 154.05 | 198.90 | 232.05 | 255.48 | 347.10 |
| 62 | 159.60 | 205.20 | 239.40 | 268.51 | 359.10 |
| 63 | 164.65 | 212.75 | 247.90 | 279.07 | 371.85 |
| 64 | 171.00 | 221.40 | 257.40 | 291.60 | 385.20 |
| 65 | 176.75 | 229.25 | 267.75 | 302.75 | 400.75 |
| 66 | 183.60 | 238.00 | 278.80 | 314.50 | 418.20 |
| 67 | 189.75 | 245.85 | 287.10 | 326.70 | 432.30 |
| 68 | 196.80 | 256.00 | 299.20 | 339.20 | 448.00 |
| 69 | 204.60 | 268.15 | 311.55 | 354.95 | 469.65 |
| 70 | 216.00 | 282.00 | 328.50 | 373.50 | 493.50 |
| 71 | 229.10 | 298.70 | 350.90 | 397.30 | 524.90 |
| 72 | 243.60 | 319.20 | 372.40 | 421.40 | 557.20 |
| 73 | 260.55 | 338.85 | 395.55 | 449.55 | 592.65 |
| 74 | 274.30 | 360.10 | 419.90 | 475.80 | 629.20 |
| 75 | 291.25 | 380.00 | 445.00 | 505.00 | 666.25 |
| 76 | 306.00 | 402.00 | 470.40 | 534.00 | 706.80 |
| 77 | 330.40 | 434.24 | 509.76 | 581.74 | 765.82 |
| 78 | 361.08 | 475.54 | 560.50 | 639.56 | 840.16 |
| 79 | 392.94 | 518.02 | 611.24 | 698.56 | 916.86 |
| 80 | 423.62 | 558.14 | 659.62 | 754.02 | 990.02 |
| 81 | 451.94 | 597.08 | 705.64 | 804.76 | 1058.46 |
| 82 | 480.26 | 633.66 | 749.30 | 855.50 | 1124.54 |
| 83 | 509.76 | 672.60 | 794.14 | 905.06 | 1190.62 |
| 84 | 541.62 | 711.54 | 840.16 | 956.98 | 1260.24 |

**Fortis 4062 Rate Increase %:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 69% | 69% | 69% | 69% | 69% |
| 30 | 69% | 69% | 69% | 69% | 69% |
| 31 | 69% | 69% | 69% | 69% | 69% |
| 32 | 69% | 69% | 69% | 69% | 69% |
| 33 | 69% | 69% | 69% | 69% | 69% |
| 34 | 69% | 69% | 69% | 69% | 69% |
| 35 | 69% | 69% | 69% | 69% | 69% |
| 36 | 69% | 69% | 69% | 69% | 69% |
| 37 | 69% | 69% | 69% | 69% | 69% |
| 38 | 69% | 69% | 69% | 69% | 69% |
| 39 | 69% | 69% | 69% | 69% | 69% |
| 40 | 69% | 69% | 69% | 69% | 69% |
| 41 | 69% | 69% | 69% | 69% | 69% |
| 42 | 69% | 69% | 69% | 69% | 69% |
| 43 | 69% | 69% | 69% | 69% | 69% |
| 44 | 69% | 69% | 69% | 69% | 69% |
| 45 | 69% | 69% | 69% | 69% | 69% |
| 46 | 69% | 69% | 69% | 69% | 69% |
| 47 | 69% | 69% | 69% | 69% | 69% |
| 48 | 69% | 69% | 69% | 69% | 69% |
| 49 | 69% | 69% | 69% | 69% | 69% |
| 50 | 69% | 69% | 69% | 69% | 69% |
| 51 | 69% | 69% | 69% | 69% | 69% |
| 52 | 69% | 69% | 69% | 69% | 69% |
| 53 | 69% | 69% | 69% | 69% | 69% |
| 54 | 69% | 69% | 69% | 69% | 69% |
| 55 | 69% | 69% | 69% | 69% | 69% |
| 56 | 69% | 69% | 69% | 69% | 69% |
| 57 | 69% | 69% | 69% | 69% | 69% |
| 58 | 69% | 69% | 69% | 69% | 69% |
| 59 | 69% | 69% | 69% | 69% | 69% |
| 60 | 69% | 69% | 69% | 63% | 69% |
| 61 | 65% | 65% | 65% | 60% | 65% |
| 62 | 61% | 61% | 61% | 59% | 61% |
| 63 | 57% | 57% | 57% | 56% | 57% |
| 64 | 53% | 53% | 53% | 53% | 53% |
| 65 | 48% | 48% | 48% | 48% | 48% |
| 66 | 44% | 44% | 44% | 44% | 44% |
| 67 | 40% | 40% | 40% | 40% | 40% |
| 68 | 36% | 36% | 36% | 36% | 36% |
| 69 | 31% | 31% | 31% | 31% | 31% |
| 70 | 27% | 27% | 27% | 27% | 27% |
| 71 | 23% | 23% | 23% | 23% | 23% |
| 72 | 19% | 19% | 19% | 19% | 19% |
| 73 | 14% | 14% | 14% | 14% | 14% |
| 74 | 10% | 10% | 10% | 10% | 10% |
| 75 | 6% | 6% | 6% | 6% | 6% |
| 76 | 2% | 2% | 2% | 2% | 2% |
| 77 | 0% | 0% | 0% | 0% | 0% |
| 78 | 0% | 0% | 0% | 0% | 0% |
| 79 | 0% | 0% | 0% | 0% | 0% |
| 80 | 0% | 0% | 0% | 0% | 0% |
| 81 | 0% | 0% | 0% | 0% | 0% |
| 82 | 0% | 0% | 0% | 0% | 0% |
| 83 | 0% | 0% | 0% | 0% | 0% |
| 84 | 0% | 0% | 0% | 0% | 0% |

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* Benefit Differences between LTC-03 and 4062:

- 4062 HHC benefit is 80% of NH benefit, but LTC-03 HHC benefit is 100% of NH
- 4062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit
- 4062 waives premium only when facility benefits are being paid
- 4062 policy is paid-up after 120 days of NH benefits paid

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 30 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 31 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $36.58 | $44.84 | $51.92 | $60.18 | $81.25 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 32 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $36.58 | $44.84 | $51.92 | $60.18 | $83.64 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 33 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $37.96 | $44.84 | $51.92 | $60.18 | $88.42 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 34 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $37.96 | $44.84 | $52.95 | $60.18 | $93.20 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 35 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $40.34 | $46.11 | $52.95 | $60.18 | $95.59 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 36 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $42.71 | $48.41 | $55.25 | $62.32 | $100.37 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 37 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $45.08 | $50.72 | $59.86 | $64.71 | $105.15 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 38 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $45.08 | $53.02 | $62.16 | $67.11 | $109.93 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 39 | $22.42 | $27.14 | $31.86 | $36.58 | $47.20 | $47.45 | $55.33 | $64.46 | $71.90 | $117.09 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 40 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $48.22 | $59.08 | $66.77 | $72.76 | $123.62 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 41 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $50.74 | $61.69 | $69.35 | $75.41 | $128.77 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 42 | $25.61 | $30.01 | $34.25 | $37.76 | $50.74 | $50.96 | $64.32 | $71.95 | $80.45 | $133.94 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 43 | $25.79 | $30.21 | $36.63 | $38.78 | $52.83 | $53.51 | $66.97 | $76.91 | $83.15 | $139.14 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 44 | $25.98 | $32.59 | $36.88 | $39.03 | $55.27 | $56.08 | $69.64 | $79.56 | $85.87 | $142.00 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 45 | $27.41 | $31.59 | $38.04 | $41.47 | $56.47 | $62.23 | $68.92 | $82.23 | $90.89 | $147.50 | $92.00 | $110.00 | $128.00 | $146.00 | $192.00 |
| 46 | $29.91 | $33.92 | $38.29 | $43.94 | $58.88 | $62.50 | $73.81 | $87.28 | $93.66 | $148.00 | $92.00 | $110.00 | $128.00 | $146.00 | $192.00 |
| 47 | $30.12 | $34.14 | $40.69 | $46.44 | $61.31 | $65.29 | $76.43 | $90.01 | $98.86 | $148.00 | $92.00 | $110.00 | $128.00 | $146.00 | $192.00 |
| 48 | $30.34 | $36.51 | $43.12 | $46.74 | $63.74 | $68.09 | $79.06 | $95.13 | $104.10 | $148.00 | $92.00 | $110.00 | $128.00 | $146.00 | $192.00 |
| 49 | $32.91 | $36.76 | $43.40 | $49.29 | $68.47 | $70.00 | $84.00 | $97.91 | $106.96 | $148.00 | $92.00 | $110.00 | $128.00 | $146.00 | $192.00 |
| 50 | $33.01 | $39.33 | $47.41 | $51.87 | $72.52 | $73.32 | $86.94 | $104.97 | $112.08 | $168.00 | $100.00 | $122.00 | $144.00 | $162.00 | $216.00 |
| 51 | $35.53 | $43.21 | $51.41 | $57.26 | $78.85 | $76.07 | $91.58 | $112.17 | $121.01 | $176.00 | $104.00 | $128.00 | $150.00 | $172.00 | $226.00 |
| 52 | $37.06 | $43.48 | $51.66 | $59.88 | $85.28 | $83.22 | $98.71 | $114.96 | $128.15 | $186.00 | $110.00 | $134.00 | $158.00 | $178.00 | $236.00 |
| 53 | $39.66 | $47.45 | $55.71 | $61.57 | $91.79 | $87.99 | $105.94 | $124.24 | $135.46 | $196.00 | $114.00 | $140.00 | $164.00 | $186.00 | $246.00 |
| 54 | $41.17 | $49.06 | $57.36 | $65.61 | $98.39 | $92.60 | $110.69 | $131.67 | $142.71 | $204.00 | $120.00 | $146.00 | $170.00 | $196.00 | $256.00 |
| 55 | $43.85 | $53.15 | $61.53 | $69.84 | $105.07 | $100.00 | $120.16 | $139.18 | $152.04 | $214.00 | $124.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 56 | $47.96 | $55.72 | $66.56 | $76.33 | $115.90 | $104.00 | $125.44 | $146.29 | $161.95 | $228.00 | $130.00 | $158.00 | $186.00 | $214.00 | $282.00 |
| 57 | $51.92 | $60.73 | $70.45 | $81.30 | $123.21 | $110.03 | $130.62 | $154.04 | $167.63 | $240.00 | $138.00 | $168.00 | $198.00 | $226.00 | $296.00 |
| 58 | $54.25 | $64.63 | $76.98 | $87.90 | $132.18 | $115.02 | $135.72 | $161.21 | $175.55 | $256.00 | $146.00 | $178.00 | $210.00 | $238.00 | $312.00 |
| 59 | $61.00 | $71.15 | $82.01 | $92.81 | $143.67 | $120.33 | $145.55 | $167.08 | $183.23 | $274.00 | $156.00 | $190.00 | $222.00 | $251.14 | $334.00 |
| 60 | $63.39 | $76.33 | $87.10 | $99.34 | $153.59 | $125.46 | $148.93 | $174.93 | $192.91 | $292.00 | $164.00 | $200.00 | $236.00 | $260.43 | $354.00 |
| 61 | $68.56 | $81.40 | $96.29 | $107.04 | $165.43 | $133.04 | $159.20 | $185.12 | $203.01 | $304.20 | $171.60 | $208.65 | $247.65 | $272.51 | $370.50 |
| 62 | $73.77 | $89.16 | $99.93 | $114.82 | $178.40 | $142.71 | $171.32 | $198.05 | $215.90 | $317.30 | $178.60 | $218.50 | $256.50 | $289.16 | $383.80 |
| 63 | $83.26 | $94.34 | $109.23 | $122.66 | $186.85 | $153.55 | $179.79 | $210.14 | $230.55 | $329.30 | $186.85 | $227.55 | $268.25 | $302.94 | $401.45 |
| 64 | $88.35 | $102.09 | $119.59 | $130.44 | $203.96 | $160.20 | $191.89 | $227.41 | $243.31 | $347.40 | $196.20 | $239.40 | $280.80 | $318.60 | $421.20 |
| 65 | $97.79 | $109.82 | $127.25 | $142.25 | $218.26 | $168.00 | $206.50 | $240.16 | $262.19 | $365.75 | $204.75 | $250.25 | $294.00 | $334.25 | $442.75 |
| 66 | $108.14 | $122.56 | $142.54 | $158.82 | $240.16 | $180.20 | $219.30 | $258.40 | $286.27 | $389.30 | $217.60 | $265.20 | $311.10 | $353.60 | $467.50 |
| 67 | $121.35 | $139.53 | $160.81 | $178.00 | $268.01 | $191.40 | $234.60 | $277.20 | $314.74 | $414.15 | $229.35 | $280.50 | $330.00 | $374.55 | $495.00 |
| 68 | $134.33 | $157.53 | $180.09 | $197.03 | $291.20 | $203.20 | $249.60 | $294.40 | $334.40 | $440.00 | $241.60 | $296.00 | $348.80 | $395.20 | $521.60 |
| 69 | $147.00 | $172.59 | $199.17 | $218.43 | $313.10 | $215.45 | $263.50 | $313.10 | $354.95 | $468.10 | $254.20 | $311.55 | $367.35 | $416.95 | $550.25 |
| 70 | $159.00 | $192.00 | $218.90 | $242.21 | $337.50 | $229.50 | $280.50 | $331.50 | $376.50 | $496.50 | $267.00 | $327.00 | $387.00 | $439.50 | $579.00 |
| 71 | $171.10 | $205.90 | $240.70 | $268.10 | $361.05 | $243.60 | $297.25 | $350.90 | $398.75 | $524.90 | $281.30 | $343.65 | $406.00 | $461.10 | $607.55 |
| 72 | $182.00 | $219.80 | $256.20 | $288.40 | $385.00 | $254.80 | $312.20 | $368.20 | $418.60 | $553.00 | $294.00 | $359.80 | $422.80 | $480.20 | $635.60 |
| 73 | $194.40 | $234.90 | $272.70 | $306.45 | $409.05 | $268.65 | $329.40 | $387.45 | $438.75 | $580.50 | $306.45 | $375.30 | $440.10 | $499.50 | $661.50 |
| 74 | $209.30 | $250.90 | $292.50 | $327.60 | $438.10 | $284.70 | $347.10 | $408.20 | $462.80 | $612.30 | $322.40 | $392.60 | $461.50 | $521.30 | $691.60 |
| 75 | $226.25 | $271.25 | $316.25 | $353.75 | $473.75 | $302.50 | $368.75 | $433.75 | $491.25 | $650.00 | $338.75 | $412.50 | $486.25 | $548.75 | $727.50 |
| 76 | $244.80 | $295.20 | $344.40 | $386.40 | $517.20 | $322.80 | $393.60 | $464.40 | $525.60 | $697.20 | $357.60 | $436.80 | $514.80 | $583.20 | $772.80 |
| 77 | $273.76 | $330.40 | $385.86 | $433.06 | $579.38 | $354.00 | $433.06 | $510.94 | $579.38 | $767.00 | $389.40 | $476.72 | $561.68 | $637.20 | $843.70 |
| 78 | $309.16 | $374.06 | $437.78 | $490.88 | $656.08 | $394.12 | $482.62 | $571.12 | $646.64 | $855.50 | $429.52 | $526.28 | $623.04 | $705.64 | $933.38 |
| 79 | $344.56 | $417.72 | $489.70 | $549.88 | $735.14 | $433.06 | $531.00 | $628.94 | $713.90 | $944.00 | $468.46 | $575.84 | $682.04 | $774.08 | $1,023.06 |
| 80 | $379.96 | $460.20 | $540.44 | $606.52 | $810.66 | $470.82 | $577.02 | $684.40 | $776.44 | $1,026.60 | $507.40 | $621.86 | $737.50 | $836.62 | $1,106.84 |
| 81 | $411.82 | $500.32 | $586.46 | $659.62 | $880.28 | $502.68 | $617.14 | $730.42 | $829.54 | $1,096.22 | $539.26 | $661.98 | $783.52 | $889.72 | $1,176.46 |
| 82 | $443.68 | $538.08 | $632.48 | $710.06 | $947.54 | $534.54 | $654.90 | $776.44 | $880.28 | $1,163.48 | $571.12 | $699.74 | $829.54 | $940.46 | $1,243.72 |
| 83 | $476.72 | $578.20 | $678.50 | $761.10 | $1,017.16 | $567.58 | $695.02 | $822.46 | $931.02 | $1,233.10 | $604.16 | $739.86 | $875.56 | $991.20 | $1,313.34 |
| 84 | $510.94 | $620.68 | $728.06 | $817.74 | $1,091.50 | $601.80 | $737.50 | $872.02 | $987.66 | $1,307.44 | $638.38 | $782.34 | $925.12 | $1,047.84 | $1,387.68 |
| 85 | $551.06 | $667.88 | $783.52 | $880.28 | $1,175.28 | $641.92 | $784.70 | $927.48 | $1,050.20 | $1,391.22 | $678.50 | $829.54 | $980.58 | $1,110.38 | $1,471.46 |
| 86 | $593.54 | $719.80 | $844.88 | $948.72 | $1,267.32 | $684.40 | $836.62 | $988.84 | $1,118.64 | $1,483.26 | $720.98 | $881.46 | $1,041.94 | $1,178.82 | $1,563.50 |
| 87 | $640.74 | $776.44 | $910.96 | $1,024.24 | $1,367.62 | $731.60 | $893.26 | $1,054.92 | $1,194.16 | $1,583.56 | $768.18 | $938.10 | $1,108.02 | $1,254.34 | $1,663.80 |
| 88 | $690.30 | $836.62 | $981.76 | $1,103.30 | $1,472.64 | $781.16 | $953.44 | $1,125.72 | $1,273.22 | $1,688.58 | $817.74 | $998.28 | $1,178.82 | $1,333.40 | $1,768.82 |
| 89 | $743.40 | $900.34 | $1,057.28 | $1,187.08 | $1,584.74 | $834.26 | $1,017.16 | $1,201.24 | $1,357.00 | $1,800.68 | $870.84 | $1,062.00 | $1,254.34 | $1,417.18 | $1,880.92 |
| 90 | $798.86 | $967.60 | $1,135.16 | $1,275.58 | $1,703.92 | $889.72 | $1,084.42 | $1,279.12 | $1,445.50 | $1,919.86 | $926.30 | $1,129.26 | $1,332.22 | $1,505.68 | $2,000.10 |
| 91 | $855.50 | $1,037.22 | $1,216.58 | $1,367.62 | $1,825.46 | $946.36 | $1,154.04 | $1,360.54 | $1,537.54 | $2,041.40 | $982.94 | $1,198.88 | $1,413.64 | $1,597.72 | $2,121.64 |
| 92 | $914.50 | $1,109.20 | $1,301.54 | $1,462.02 | $1,951.72 | $1,005.36 | $1,226.02 | $1,445.50 | $1,631.94 | $2,167.66 | $1,041.94 | $1,270.86 | $1,498.60 | $1,692.12 | $2,247.90 |
| 93 | $977.04 | $1,184.72 | $1,390.04 | $1,561.14 | $2,085.06 | $1,067.90 | $1,301.54 | $1,534.00 | $1,731.06 | $2,301.00 | $1,104.48 | $1,346.38 | $1,587.10 | $1,791.24 | $2,381.24 |
| 94 | $1,044.30 | $1,266.14 | $1,485.62 | $1,668.52 | $2,229.02 | $1,135.16 | $1,382.96 | $1,629.58 | $1,838.44 | $2,444.96 | $1,171.74 | $1,427.80 | $1,682.68 | $1,898.62 | $2,525.20 |
| 95 | $1,117.46 | $1,354.64 | $1,589.46 | $1,785.34 | $2,384.78 | $1,208.32 | $1,471.46 | $1,733.42 | $1,955.26 | $2,600.72 | $1,244.90 | $1,516.30 | $1,786.52 | $2,015.44 | $2,680.96 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 30 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 31 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $31.86 | $40.12 | $47.20 | $53.10 | $72.63 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 32 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $31.86 | $40.12 | $47.20 | $53.10 | $74.77 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 33 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $33.06 | $40.12 | $47.20 | $53.10 | $79.04 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 34 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $33.06 | $40.12 | $48.14 | $53.10 | $83.31 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 35 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $35.13 | $41.25 | $48.14 | $53.10 | $85.45 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 36 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $37.20 | $43.32 | $50.23 | $54.98 | $89.72 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 37 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $39.26 | $45.38 | $54.42 | $57.10 | $93.99 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 38 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $39.26 | $47.44 | $56.51 | $59.21 | $98.27 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 39 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $41.33 | $49.51 | $58.60 | $63.44 | $104.68 | $72.00 | $88.00 | $102.00 | $116.00 | $154.00 |
| 40 | $21.24 | $25.96 | $30.68 | $34.22 | $46.02 | $43.70 | $51.87 | $59.66 | $65.89 | $111.43 | $76.00 | $92.00 | $110.00 | $124.00 | $164.00 |
| 41 | $21.24 | $25.96 | $30.68 | $34.22 | $46.02 | $45.98 | $54.16 | $61.97 | $68.30 | $116.07 | $76.00 | $92.00 | $110.00 | $124.00 | $164.00 |
| 42 | $23.05 | $26.41 | $30.71 | $34.22 | $46.02 | $46.18 | $56.47 | $64.30 | $72.86 | $120.73 | $76.00 | $92.00 | $110.00 | $124.00 | $164.00 |
| 43 | $23.22 | $26.59 | $32.84 | $35.14 | $47.91 | $48.49 | $58.80 | $68.72 | $75.31 | $125.42 | $76.00 | $92.00 | $110.00 | $124.00 | $164.00 |
| 44 | $23.38 | $28.68 | $33.06 | $35.37 | $50.13 | $50.82 | $61.14 | $71.09 | $77.77 | $128.00 | $76.00 | $92.00 | $110.00 | $124.00 | $164.00 |
| 45 | $23.67 | $27.94 | $34.23 | $37.81 | $51.45 | $55.12 | $62.36 | $72.36 | $81.32 | $133.54 | $80.00 | $98.00 | $114.00 | $132.00 | $174.00 |
| 46 | $25.83 | $30.00 | $34.46 | $40.06 | $53.65 | $55.36 | $66.78 | $76.81 | $83.80 | $134.00 | $80.00 | $98.00 | $114.00 | $132.00 | $174.00 |
| 47 | $26.02 | $30.20 | $36.62 | $42.34 | $55.86 | $57.82 | $69.15 | $79.21 | $88.45 | $134.00 | $80.00 | $98.00 | $114.00 | $132.00 | $174.00 |
| 48 | $26.20 | $32.30 | $38.80 | $42.62 | $58.08 | $60.31 | $71.53 | $83.72 | $93.14 | $134.00 | $80.00 | $98.00 | $114.00 | $132.00 | $174.00 |
| 49 | $28.42 | $32.51 | $39.06 | $44.94 | $62.39 | $62.00 | $76.00 | $86.16 | $95.70 | $134.00 | $80.00 | $98.00 | $114.00 | $132.00 | $174.00 |
| 50 | $30.26 | $35.26 | $41.83 | $46.41 | $63.99 | $65.80 | $77.69 | $91.85 | $99.63 | $148.00 | $90.00 | $110.00 | $128.00 | $146.00 | $192.00 |
| 51 | $32.68 | $37.63 | $45.70 | $50.28 | $70.09 | $70.37 | $80.59 | $98.86 | $108.37 | $158.00 | $94.00 | $114.00 | $134.00 | $152.00 | $202.00 |
| 52 | $32.94 | $39.40 | $46.22 | $52.92 | $76.30 | $73.54 | $89.22 | $101.98 | $113.71 | $166.00 | $98.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 53 | $35.41 | $43.26 | $50.14 | $56.09 | $82.61 | $78.22 | $96.31 | $110.86 | $122.65 | $176.00 | $102.00 | $126.00 | $146.00 | $168.00 | $220.00 |
| 54 | $37.05 | $43.61 | $51.90 | $58.77 | $87.46 | $82.95 | $99.24 | $118.11 | $128.08 | $182.00 | $108.00 | $130.00 | $154.00 | $174.00 | $228.00 |
| 55 | $39.61 | $47.56 | $54.54 | $62.85 | $93.93 | $88.00 | $106.37 | $123.49 | $135.35 | $192.00 | $110.00 | $136.00 | $158.00 | $182.00 | $238.00 |
| 56 | $43.60 | $50.14 | $59.48 | $67.84 | $102.84 | $94.00 | $111.72 | $128.97 | $143.24 | $202.00 | $116.00 | $142.00 | $166.00 | $190.00 | $250.00 |
| 57 | $46.15 | $55.08 | $62.16 | $72.89 | $110.24 | $98.24 | $117.17 | $135.02 | $149.41 | $214.00 | $122.00 | $150.00 | $176.00 | $202.00 | $264.00 |
| 58 | $47.30 | $57.76 | $68.58 | $79.39 | $119.29 | $99.68 | $120.84 | $142.46 | $157.45 | $230.00 | $128.00 | $158.00 | $186.00 | $212.00 | $280.00 |
| 59 | $53.74 | $62.78 | $73.67 | $83.11 | $127.53 | $106.96 | $128.76 | $148.72 | $163.85 | $244.00 | $138.00 | $168.00 | $198.00 | $225.23 | $296.00 |
| 60 | $56.35 | $67.85 | $78.81 | $88.30 | $137.42 | $112.36 | $132.58 | $156.89 | $172.06 | $260.00 | $146.00 | $178.00 | $212.00 | $231.49 | $316.00 |
| 61 | $61.42 | $72.98 | $86.38 | $95.92 | $147.59 | $120.10 | $142.92 | $165.54 | $180.83 | $271.05 | $152.10 | $187.20 | $220.35 | $242.23 | $329.55 |
| 62 | $66.54 | $79.09 | $90.22 | $102.22 | $160.23 | $127.88 | $151.49 | $178.43 | $192.10 | $283.10 | $159.60 | $193.80 | $229.90 | $257.24 | $343.90 |
| 63 | $74.18 | $84.34 | $97.88 | $109.97 | $167.35 | $136.90 | $160.21 | $188.35 | $205.12 | $294.15 | $166.50 | $203.50 | $238.65 | $269.89 | $357.05 |
| 64 | $79.37 | $92.03 | $106.62 | $116.42 | $182.58 | $144.00 | $172.52 | $202.73 | $216.65 | $309.60 | $174.60 | $214.20 | $250.20 | $282.60 | $374.40 |
| 65 | $88.63 | $98.41 | $114.53 | $128.17 | $195.63 | $152.25 | $183.75 | $215.97 | $235.64 | $327.25 | $183.75 | $224.00 | $264.25 | $297.50 | $393.75 |
| 66 | $95.95 | $109.58 | $128.14 | $141.80 | $214.37 | $159.80 | $195.50 | $231.20 | $255.01 | $346.80 | $192.10 | $236.30 | $278.80 | $314.50 | $416.50 |
| 67 | $108.91 | $124.69 | $143.26 | $157.91 | $238.78 | $171.60 | $209.55 | $245.85 | $278.49 | $369.60 | $204.60 | $249.15 | $293.70 | $333.30 | $440.55 |
| 68 | $120.27 | $140.87 | $159.42 | $175.45 | $260.80 | $180.80 | $222.40 | $260.80 | $297.60 | $393.60 | $214.40 | $264.00 | $308.80 | $352.00 | $465.60 |
| 69 | $131.53 | $154.58 | $177.04 | $195.44 | $279.00 | $192.20 | $235.60 | $277.45 | $317.75 | $416.95 | $226.30 | $277.45 | $327.05 | $372.00 | $489.80 |
| 70 | $142.50 | $172.50 | $195.55 | $216.41 | $301.50 | $204.00 | $250.50 | $295.50 | $336.00 | $444.00 | $238.50 | $292.50 | $345.00 | $391.50 | $517.50 |
| 71 | $152.25 | $184.15 | $214.60 | $239.43 | $321.90 | $216.05 | $265.35 | $311.75 | $355.25 | $468.35 | $250.85 | $305.95 | $361.05 | $410.35 | $540.85 |
| 72 | $162.40 | $196.00 | $228.20 | $256.20 | $343.00 | $228.20 | $278.60 | $327.60 | $371.00 | $491.40 | $261.80 | $319.20 | $375.20 | $425.60 | $564.20 |
| 73 | $174.15 | $209.25 | $243.00 | $272.70 | $365.85 | $240.30 | $292.95 | $344.25 | $390.15 | $517.05 | $274.05 | $333.45 | $391.50 | $444.15 | $588.60 |
| 74 | $187.20 | $224.90 | $261.30 | $291.20 | $391.30 | $254.40 | $309.40 | $364.00 | $410.80 | $546.00 | $287.30 | $349.70 | $410.80 | $462.80 | $616.20 |
| 75 | $201.25 | $242.50 | $281.25 | $315.00 | $422.50 | $268.75 | $328.75 | $385.00 | $436.25 | $578.75 | $301.25 | $367.50 | $431.25 | $487.50 | $647.50 |
| 76 | $218.40 | $262.80 | $306.00 | $343.20 | $459.60 | $286.80 | $350.40 | $411.60 | $466.80 | $619.20 | $318.00 | $388.80 | $457.20 | $517.20 | $686.40 |
| 77 | $244.26 | $293.82 | $343.38 | $384.68 | $514.48 | $315.06 | $384.68 | $454.30 | $514.48 | $680.86 | $346.92 | $423.62 | $499.14 | $565.22 | $748.12 |
| 78 | $274.94 | $331.58 | $388.22 | $435.42 | $582.92 | $349.28 | $427.16 | $506.22 | $573.48 | $758.74 | $381.14 | $466.10 | $551.06 | $625.40 | $828.36 |
| 79 | $306.80 | $370.52 | $434.24 | $487.34 | $651.36 | $384.68 | $470.82 | $556.96 | $632.48 | $835.44 | $416.54 | $509.76 | $604.16 | $685.58 | $906.24 |
| 80 | $337.48 | $408.28 | $479.08 | $536.90 | $717.44 | $417.72 | $512.12 | $606.52 | $686.76 | $907.42 | $449.58 | $551.06 | $653.72 | $739.86 | $978.22 |
| 81 | $365.80 | $443.68 | $520.38 | $584.10 | $779.98 | $446.04 | $547.52 | $647.82 | $733.96 | $969.96 | $477.90 | $586.46 | $695.02 | $787.06 | $1,040.76 |
| 82 | $394.12 | $477.90 | $560.50 | $628.94 | $840.16 | $474.36 | $581.74 | $687.94 | $778.80 | $1,030.14 | $506.22 | $620.68 | $735.14 | $831.90 | $1,100.94 |
| 83 | $423.62 | $512.12 | $600.62 | $673.78 | $901.52 | $503.86 | $615.96 | $728.06 | $823.64 | $1,091.50 | $535.72 | $654.90 | $775.26 | $876.74 | $1,162.30 |
| 84 | $454.30 | $549.88 | $644.28 | $723.34 | $967.60 | $534.54 | $653.72 | $771.72 | $873.20 | $1,157.58 | $566.40 | $692.66 | $818.92 | $926.30 | $1,228.38 |
| 85 | $489.70 | $592.36 | $693.64 | $778.80 | $1,040.76 | $569.94 | $696.20 | $821.28 | $928.66 | $1,230.74 | $601.80 | $735.14 | $868.48 | $981.76 | $1,301.54 |
| 86 | $527.46 | $639.56 | $749.30 | $840.16 | $1,123.36 | $607.70 | $743.40 | $876.74 | $990.02 | $1,313.34 | $639.56 | $782.34 | $923.94 | $1,043.12 | $1,384.14 |
| 87 | $568.76 | $689.12 | $807.12 | $906.24 | $1,211.86 | $649.00 | $792.96 | $934.56 | $1,056.10 | $1,401.84 | $680.86 | $831.90 | $981.76 | $1,109.20 | $1,472.64 |
| 88 | $613.60 | $742.22 | $870.84 | $977.04 | $1,305.08 | $693.84 | $846.06 | $998.28 | $1,126.90 | $1,495.06 | $725.70 | $885.00 | $1,045.48 | $1,180.00 | $1,565.86 |
| 89 | $659.62 | $798.86 | $936.92 | $1,051.38 | $1,405.38 | $739.86 | $902.70 | $1,064.36 | $1,201.24 | $1,595.36 | $771.72 | $941.64 | $1,111.56 | $1,254.34 | $1,666.16 |
| 90 | $709.18 | $859.04 | $1,006.54 | $1,129.26 | $1,509.22 | $789.42 | $962.88 | $1,133.98 | $1,279.12 | $1,699.20 | $821.28 | $1,001.82 | $1,181.18 | $1,332.22 | $1,770.00 |
| 91 | $759.92 | $920.40 | $1,078.52 | $1,210.68 | $1,617.78 | $840.16 | $1,024.24 | $1,205.96 | $1,360.54 | $1,807.76 | $872.02 | $1,063.18 | $1,253.16 | $1,413.64 | $1,878.56 |
| 92 | $813.02 | $984.12 | $1,152.86 | $1,294.46 | $1,729.88 | $893.26 | $1,087.96 | $1,280.30 | $1,444.32 | $1,919.86 | $925.12 | $1,126.90 | $1,327.50 | $1,497.42 | $1,990.66 |
| 93 | $868.48 | $1,051.38 | $1,231.92 | $1,382.96 | $1,847.88 | $948.72 | $1,155.22 | $1,359.36 | $1,532.82 | $2,037.86 | $980.58 | $1,194.16 | $1,406.56 | $1,585.92 | $2,108.66 |
| 94 | $927.48 | $1,123.36 | $1,316.88 | $1,477.36 | $1,975.32 | $1,007.72 | $1,227.20 | $1,444.32 | $1,627.22 | $2,165.30 | $1,039.58 | $1,266.14 | $1,491.52 | $1,680.32 | $2,236.10 |
| 95 | $992.38 | $1,202.42 | $1,408.92 | $1,581.20 | $2,113.38 | $1,072.62 | $1,306.26 | $1,536.36 | $1,731.06 | $2,303.36 | $1,104.48 | $1,345.20 | $1,583.56 | $1,784.16 | $2,374.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 30 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 31 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $66.48 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 32 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $68.43 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 33 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $30.61 | $36.58 | $42.48 | $48.38 | $72.34 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 34 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $30.61 | $36.58 | $43.32 | $48.38 | $76.25 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 35 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $32.53 | $37.61 | $43.32 | $48.38 | $78.21 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 36 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $34.44 | $39.50 | $45.21 | $50.10 | $82.12 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 37 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $36.36 | $41.38 | $48.98 | $52.02 | $86.03 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 38 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $36.36 | $43.26 | $50.86 | $53.95 | $89.94 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 39 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $38.27 | $45.14 | $52.74 | $57.80 | $95.80 | $64.00 | $78.00 | $92.00 | $106.00 | $138.00 |
| 40 | $20.06 | $23.60 | $27.14 | $30.68 | $41.30 | $40.68 | $46.11 | $53.98 | $59.03 | $99.24 | $70.00 | $84.00 | $98.00 | $110.00 | $148.00 |
| 41 | $20.06 | $23.60 | $27.14 | $30.68 | $41.30 | $42.81 | $48.14 | $56.07 | $61.18 | $103.37 | $70.00 | $84.00 | $98.00 | $110.00 | $148.00 |
| 42 | $21.77 | $24.01 | $27.16 | $30.68 | $41.30 | $43.00 | $50.20 | $58.17 | $65.27 | $107.53 | $70.00 | $84.00 | $98.00 | $110.00 | $148.00 |
| 43 | $21.93 | $24.17 | $29.05 | $31.51 | $43.00 | $45.15 | $52.27 | $62.18 | $67.46 | $111.70 | $70.00 | $84.00 | $98.00 | $110.00 | $148.00 |
| 44 | $22.08 | $26.07 | $29.25 | $31.71 | $44.99 | $47.32 | $54.35 | $64.32 | $69.67 | $114.00 | $70.00 | $84.00 | $98.00 | $110.00 | $148.00 |
| 45 | $21.18 | $25.51 | $31.70 | $34.15 | $46.43 | $48.00 | $55.79 | $67.43 | $73.35 | $119.59 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 46 | $23.11 | $27.39 | $31.91 | $36.19 | $48.41 | $48.21 | $59.75 | $71.57 | $75.58 | $120.00 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 47 | $23.28 | $27.57 | $33.91 | $38.24 | $50.41 | $50.36 | $61.87 | $73.81 | $79.78 | $120.00 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 48 | $23.44 | $29.49 | $35.93 | $38.50 | $52.41 | $52.53 | $64.00 | $78.01 | $84.01 | $120.00 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 49 | $25.43 | $29.69 | $36.17 | $40.59 | $56.30 | $54.00 | $68.00 | $80.28 | $86.31 | $120.00 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 50 | $26.14 | $31.19 | $37.65 | $42.31 | $58.30 | $58.28 | $70.29 | $82.48 | $90.73 | $134.00 | $80.00 | $98.00 | $114.00 | $130.00 | $172.00 |
| 51 | $29.84 | $34.85 | $41.41 | $46.09 | $62.79 | $62.76 | $73.26 | $89.35 | $97.53 | $140.00 | $84.00 | $104.00 | $120.00 | $138.00 | $180.00 |
| 52 | $30.20 | $35.33 | $42.14 | $48.74 | $68.82 | $67.74 | $79.73 | $92.71 | $102.88 | $150.00 | $88.00 | $106.00 | $126.00 | $144.00 | $190.00 |
| 53 | $32.58 | $39.07 | $44.57 | $50.62 | $73.43 | $70.40 | $86.68 | $99.39 | $109.84 | $156.00 | $92.00 | $112.00 | $130.00 | $150.00 | $196.00 |
| 54 | $32.94 | $39.52 | $46.43 | $51.94 | $79.65 | $73.31 | $89.69 | $106.49 | $113.44 | $166.00 | $96.00 | $116.00 | $138.00 | $154.00 | $206.00 |
| 55 | $35.37 | $41.96 | $48.94 | $55.87 | $84.38 | $80.00 | $94.55 | $111.73 | $120.53 | $172.00 | $98.00 | $120.00 | $142.00 | $162.00 | $212.00 |
| 56 | $39.24 | $44.57 | $53.81 | $60.78 | $93.04 | $84.00 | $99.96 | $117.42 | $128.36 | $182.00 | $104.00 | $126.00 | $150.00 | $170.00 | $224.00 |
| 57 | $41.83 | $49.43 | $56.64 | $64.48 | $98.89 | $88.42 | $105.65 | $123.61 | $133.01 | $192.00 | $110.00 | $134.00 | $158.00 | $178.00 | $236.00 |
| 58 | $43.13 | $52.26 | $61.59 | $70.89 | $106.39 | $90.10 | $107.83 | $127.47 | $141.16 | $206.00 | $116.00 | $142.00 | $166.00 | $190.00 | $250.00 |
| 59 | $47.93 | $55.80 | $65.33 | $74.80 | $114.61 | $95.50 | $113.83 | $132.20 | $146.24 | $218.00 | $122.00 | $150.00 | $176.00 | $201.31 | $266.00 |
| 60 | $49.30 | $60.78 | $70.51 | $80.02 | $122.87 | $99.25 | $118.05 | $140.66 | $154.58 | $232.00 | $128.00 | $160.00 | $188.00 | $208.34 | $282.00 |
| 61 | $54.28 | $65.96 | $77.88 | $86.19 | $133.00 | $105.32 | $128.45 | $149.52 | $162.07 | $243.75 | $134.55 | $167.70 | $196.95 | $217.63 | $294.45 |
| 62 | $59.31 | $71.90 | $80.50 | $92.41 | $143.71 | $114.91 | $137.06 | $158.60 | $173.40 | $254.60 | $142.50 | $174.80 | $205.20 | $230.95 | $307.80 |
| 63 | $66.61 | $75.76 | $87.95 | $98.69 | $151.10 | $122.10 | $144.19 | $169.52 | $184.78 | $264.55 | $148.00 | $181.30 | $214.60 | $240.52 | $320.05 |
| 64 | $70.38 | $81.96 | $95.10 | $105.19 | $164.49 | $127.80 | $153.16 | $179.81 | $194.98 | $277.20 | $154.80 | $190.80 | $223.20 | $253.80 | $336.60 |
| 65 | $79.46 | $88.42 | $103.21 | $115.49 | $176.23 | $136.50 | $164.50 | $193.51 | $210.75 | $292.25 | $164.50 | $199.50 | $236.25 | $267.75 | $353.50 |
| 66 | $86.81 | $98.05 | $115.18 | $127.62 | $193.42 | $144.50 | $175.10 | $207.40 | $228.68 | $311.10 | $173.40 | $210.80 | $248.20 | $282.20 | $372.30 |
| 67 | $96.46 | $111.33 | $128.65 | $142.12 | $214.41 | $151.80 | $186.45 | $221.10 | $250.47 | $330.00 | $181.50 | $222.75 | $262.35 | $297.00 | $392.70 |
| 68 | $107.78 | $125.72 | $143.19 | $158.20 | $233.60 | $161.60 | $198.40 | $233.60 | $267.20 | $352.00 | $192.00 | $235.20 | $276.80 | $315.20 | $416.00 |
| 69 | $117.60 | $138.07 | $159.34 | $175.32 | $251.10 | $172.05 | $210.80 | $249.55 | $283.65 | $373.55 | $201.50 | $248.00 | $292.95 | $333.25 | $438.65 |
| 70 | $126.00 | $154.50 | $175.12 | $193.48 | $270.00 | $181.50 | $223.50 | $264.00 | $300.00 | $396.00 | $211.50 | $261.00 | $307.50 | $349.50 | $460.50 |
| 71 | $136.30 | $165.30 | $192.85 | $213.62 | $288.55 | $192.85 | $236.35 | $279.85 | $316.10 | $417.60 | $223.30 | $274.05 | $321.90 | $365.40 | $482.85 |
| 72 | $145.60 | $176.40 | $204.40 | $229.60 | $306.60 | $203.00 | $249.20 | $292.60 | $331.80 | $439.60 | $232.40 | $285.60 | $336.00 | $380.80 | $504.00 |
| 73 | $155.25 | $187.65 | $218.70 | $244.35 | $326.70 | $213.30 | $261.90 | $309.15 | $348.30 | $461.70 | $243.00 | $298.35 | $351.00 | $396.90 | $525.15 |
| 74 | $167.70 | $201.50 | $234.00 | $261.30 | $349.70 | $227.50 | $276.90 | $325.00 | $367.90 | $486.20 | $256.10 | $312.00 | $366.60 | $414.70 | $548.60 |
| 75 | $180.00 | $216.25 | $251.25 | $281.25 | $377.50 | $240.00 | $292.50 | $343.75 | $388.75 | $516.25 | $267.50 | $327.50 | $385.00 | $435.00 | $577.50 |
| 76 | $195.60 | $235.20 | $273.60 | $306.00 | $410.40 | $256.80 | $313.20 | $367.20 | $416.40 | $552.00 | $283.20 | $346.80 | $408.00 | $460.80 | $610.80 |
| 77 | $217.12 | $263.14 | $306.80 | $343.38 | $459.02 | $279.66 | $343.38 | $404.74 | $459.02 | $606.52 | $307.98 | $377.60 | $444.86 | $503.86 | $666.70 |
| 78 | $245.44 | $296.18 | $345.74 | $388.22 | $519.20 | $311.52 | $381.14 | $449.58 | $510.94 | $674.96 | $339.84 | $415.36 | $490.88 | $556.96 | $736.32 |
| 79 | $272.58 | $330.40 | $387.04 | $434.24 | $580.46 | $341.02 | $418.90 | $495.60 | $562.86 | $744.58 | $369.34 | $454.30 | $536.90 | $610.06 | $805.94 |
| 80 | $299.72 | $363.44 | $425.98 | $477.90 | $639.56 | $370.52 | $455.48 | $538.08 | $610.06 | $808.30 | $398.84 | $489.70 | $580.56 | $658.44 | $870.84 |
| 81 | $325.68 | $395.30 | $462.56 | $519.20 | $695.02 | $396.48 | $487.34 | $574.66 | $651.36 | $863.76 | $424.80 | $521.56 | $617.14 | $699.74 | $926.30 |
| 82 | $350.46 | $425.98 | $499.14 | $559.02 | $748.12 | $421.26 | $518.02 | $611.24 | $691.48 | $916.86 | $449.58 | $552.24 | $653.72 | $739.86 | $979.40 |
| 83 | $376.42 | $456.66 | $534.54 | $600.62 | $802.40 | $447.22 | $548.70 | $646.64 | $732.78 | $971.14 | $475.54 | $582.92 | $689.12 | $781.16 | $1,033.68 |
| 84 | $404.74 | $489.70 | $574.66 | $644.28 | $861.40 | $475.54 | $581.74 | $686.76 | $776.44 | $1,030.14 | $503.86 | $615.96 | $729.24 | $824.82 | $1,092.68 |
| 85 | $435.42 | $527.46 | $618.32 | $693.84 | $927.48 | $506.22 | $619.50 | $730.42 | $826.00 | $1,096.22 | $534.54 | $653.72 | $772.90 | $874.38 | $1,158.76 |
| 86 | $469.64 | $568.76 | $666.70 | $748.12 | $1,000.64 | $540.44 | $660.80 | $778.80 | $880.28 | $1,169.38 | $568.76 | $695.02 | $821.28 | $928.66 | $1,231.92 |
| 87 | $506.22 | $613.60 | $718.62 | $807.12 | $1,078.52 | $577.02 | $705.64 | $830.72 | $939.28 | $1,247.26 | $605.34 | $739.86 | $873.20 | $987.66 | $1,309.80 |
| 88 | $546.34 | $661.98 | $775.26 | $869.66 | $1,162.30 | $617.14 | $754.02 | $887.36 | $1,001.82 | $1,331.04 | $645.46 | $788.24 | $929.84 | $1,050.20 | $1,393.58 |
| 89 | $587.64 | $711.54 | $834.26 | $935.74 | $1,250.80 | $658.44 | $803.58 | $946.36 | $1,067.90 | $1,419.54 | $686.76 | $837.80 | $988.84 | $1,116.28 | $1,482.08 |
| 90 | $631.30 | $764.64 | $895.62 | $1,005.36 | $1,344.02 | $702.10 | $856.68 | $1,007.72 | $1,137.52 | $1,512.76 | $730.42 | $890.90 | $1,050.20 | $1,185.90 | $1,575.30 |
| 91 | $676.14 | $820.10 | $960.52 | $1,077.34 | $1,440.78 | $746.94 | $912.14 | $1,072.62 | $1,209.50 | $1,609.52 | $775.26 | $946.36 | $1,115.10 | $1,257.88 | $1,672.06 |
| 92 | $723.34 | $876.74 | $1,026.60 | $1,151.68 | $1,539.90 | $794.14 | $968.78 | $1,138.70 | $1,283.84 | $1,708.64 | $822.46 | $1,003.00 | $1,181.18 | $1,332.22 | $1,771.18 |
| 93 | $772.90 | $935.74 | $1,097.40 | $1,230.74 | $1,646.10 | $843.70 | $1,027.78 | $1,209.50 | $1,362.90 | $1,814.84 | $872.02 | $1,062.00 | $1,251.98 | $1,411.28 | $1,877.38 |
| 94 | $826.00 | $1,000.64 | $1,172.92 | $1,315.70 | $1,758.20 | $896.80 | $1,092.68 | $1,285.02 | $1,447.86 | $1,926.94 | $925.12 | $1,126.90 | $1,327.50 | $1,496.24 | $1,989.48 |
| 95 | $883.82 | $1,070.26 | $1,254.34 | $1,407.74 | $1,882.10 | $954.62 | $1,162.30 | $1,366.44 | $1,539.90 | $2,050.84 | $982.94 | $1,196.52 | $1,408.92 | $1,588.28 | $2,113.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 30 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 31 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $28.32 | $33.04 | $38.94 | $44.84 | $61.55 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 32 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $28.32 | $33.04 | $38.94 | $44.84 | $63.36 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 33 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $29.39 | $33.04 | $38.94 | $44.84 | $66.98 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 34 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $29.39 | $33.04 | $39.71 | $44.84 | $70.60 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 35 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $31.23 | $33.97 | $39.71 | $44.84 | $72.41 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 36 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $33.06 | $35.67 | $41.44 | $46.43 | $76.04 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 37 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $34.90 | $37.37 | $44.89 | $48.22 | $79.66 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 38 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $34.90 | $39.07 | $46.62 | $50.00 | $83.28 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 39 | $17.70 | $20.06 | $23.60 | $27.14 | $36.58 | $36.74 | $40.77 | $48.35 | $53.57 | $88.71 | $60.00 | $72.00 | $84.00 | $96.00 | $128.00 |
| 40 | $17.70 | $22.42 | $25.96 | $29.50 | $38.94 | $36.16 | $43.23 | $51.14 | $56.29 | $94.02 | $62.00 | $78.00 | $92.00 | $104.00 | $138.00 |
| 41 | $17.70 | $22.42 | $25.96 | $29.50 | $38.94 | $38.05 | $45.14 | $53.12 | $58.34 | $97.93 | $62.00 | $78.00 | $92.00 | $104.00 | $138.00 |
| 42 | $19.21 | $22.81 | $25.98 | $29.50 | $38.94 | $38.22 | $47.06 | $55.11 | $62.23 | $101.87 | $62.00 | $78.00 | $92.00 | $104.00 | $138.00 |
| 43 | $19.35 | $22.96 | $27.79 | $30.30 | $40.54 | $40.13 | $49.00 | $58.91 | $64.32 | $105.82 | $62.00 | $78.00 | $92.00 | $104.00 | $138.00 |
| 44 | $19.48 | $24.77 | $27.98 | $30.49 | $42.42 | $42.06 | $50.95 | $60.94 | $66.43 | $108.00 | $62.00 | $78.00 | $92.00 | $104.00 | $138.00 |
| 45 | $19.94 | $24.30 | $29.16 | $31.71 | $42.66 | $46.23 | $52.51 | $60.85 | $68.56 | $111.62 | $66.00 | $82.00 | $96.00 | $110.00 | $144.00 |
| 46 | $21.75 | $26.09 | $29.36 | $33.60 | $44.49 | $46.43 | $56.24 | $64.59 | $70.65 | $112.00 | $66.00 | $82.00 | $96.00 | $110.00 | $144.00 |
| 47 | $21.91 | $26.26 | $31.19 | $35.51 | $46.32 | $48.50 | $58.23 | $66.61 | $74.58 | $112.00 | $66.00 | $82.00 | $96.00 | $110.00 | $144.00 |
| 48 | $22.07 | $28.09 | $33.06 | $35.75 | $48.16 | $50.58 | $60.23 | $70.40 | $78.53 | $112.00 | $66.00 | $82.00 | $96.00 | $110.00 | $144.00 |
| 49 | $23.93 | $28.27 | $33.28 | $37.69 | $51.74 | $52.00 | $64.00 | $72.45 | $80.69 | $112.00 | $66.00 | $82.00 | $96.00 | $110.00 | $144.00 |
| 50 | $24.76 | $29.83 | $34.86 | $39.58 | $54.03 | $54.52 | $64.74 | $76.86 | $85.39 | $124.00 | $74.00 | $92.00 | $106.00 | $122.00 | $160.00 |
| 51 | $27.00 | $32.06 | $38.56 | $43.30 | $58.41 | $57.05 | $67.77 | $83.65 | $92.11 | $130.00 | $78.00 | $94.00 | $112.00 | $128.00 | $166.00 |
| 52 | $27.45 | $32.61 | $38.07 | $44.57 | $64.33 | $61.93 | $74.03 | $85.30 | $95.66 | $140.00 | $80.00 | $98.00 | $116.00 | $132.00 | $176.00 |
| 53 | $29.74 | $36.28 | $41.78 | $46.52 | $68.84 | $64.53 | $80.90 | $93.66 | $102.51 | $146.00 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 54 | $30.19 | $36.80 | $42.34 | $49.21 | $73.40 | $67.52 | $82.06 | $96.81 | $106.12 | $152.00 | $88.00 | $108.00 | $126.00 | $144.00 | $190.00 |
| 55 | $32.54 | $39.17 | $46.15 | $51.68 | $78.01 | $72.00 | $88.64 | $103.89 | $111.25 | $158.00 | $90.00 | $112.00 | $132.00 | $150.00 | $196.00 |
| 56 | $36.33 | $41.79 | $49.56 | $56.54 | $86.51 | $78.00 | $94.08 | $107.79 | $119.06 | $170.00 | $96.00 | $118.00 | $138.00 | $158.00 | $208.00 |
| 57 | $38.94 | $45.20 | $52.49 | $60.27 | $92.41 | $80.56 | $96.04 | $114.10 | $123.90 | $180.00 | $102.00 | $124.00 | $146.00 | $166.00 | $220.00 |
| 58 | $40.34 | $48.13 | $57.39 | $65.21 | $98.33 | $84.35 | $100.39 | $119.97 | $130.30 | $190.00 | $108.00 | $132.00 | $154.00 | $174.00 | $230.00 |
| 59 | $45.03 | $53.01 | $61.16 | $69.26 | $106.54 | $89.77 | $108.23 | $123.02 | $135.66 | $202.00 | $114.00 | $140.00 | $164.00 | $185.37 | $246.00 |
| 60 | $46.49 | $56.54 | $64.98 | $73.12 | $114.79 | $93.63 | $110.79 | $129.84 | $142.51 | $216.00 | $120.00 | $148.00 | $174.00 | $190.98 | $262.00 |
| 61 | $51.42 | $60.35 | $72.22 | $79.24 | $123.26 | $99.78 | $117.59 | $138.84 | $150.13 | $226.20 | $126.75 | $154.05 | $183.30 | $200.60 | $273.00 |
| 62 | $54.97 | $66.15 | $74.95 | $85.41 | $133.80 | $105.64 | $126.24 | $148.09 | $159.80 | $235.60 | $131.10 | $161.50 | $190.00 | $212.18 | $285.00 |
| 63 | $62.07 | $70.04 | $80.86 | $91.64 | $139.73 | $114.70 | $133.51 | $155.40 | $171.22 | $244.20 | $136.90 | $168.35 | $196.10 | $223.99 | $296.00 |
| 64 | $65.89 | $76.21 | $89.33 | $98.18 | $152.97 | $118.80 | $142.60 | $167.47 | $181.65 | $257.40 | $144.00 | $176.40 | $207.00 | $235.80 | $311.40 |
| 65 | $73.35 | $82.72 | $94.73 | $107.04 | $163.29 | $126.00 | $154.00 | $177.96 | $195.81 | $271.25 | $150.50 | $185.50 | $217.00 | $246.75 | $325.50 |
| 66 | $80.72 | $92.28 | $106.54 | $117.70 | $178.91 | $134.30 | $163.20 | $192.10 | $210.59 | $287.30 | $159.80 | $195.50 | $229.50 | $260.10 | $343.40 |
| 67 | $90.24 | $103.91 | $119.87 | $132.07 | $199.79 | $141.90 | $173.25 | $204.60 | $232.35 | $306.90 | $168.30 | $206.25 | $242.55 | $275.55 | $364.65 |
| 68 | $99.97 | $116.64 | $132.85 | $146.69 | $216.00 | $150.40 | $184.00 | $216.00 | $248.00 | $324.80 | $177.60 | $217.60 | $256.00 | $291.20 | $384.00 |
| 69 | $108.32 | $127.57 | $147.53 | $162.39 | $232.50 | $158.10 | $193.75 | $230.95 | $261.95 | $345.65 | $186.00 | $227.85 | $269.70 | $306.90 | $404.55 |
| 70 | $117.00 | $142.50 | $161.99 | $179.15 | $250.50 | $168.00 | $205.50 | $244.50 | $277.50 | $366.00 | $195.00 | $240.00 | $283.50 | $322.50 | $426.00 |
| 71 | $126.15 | $152.25 | $178.35 | $197.85 | $266.80 | $178.35 | $217.50 | $258.10 | $292.90 | $385.70 | $205.90 | $252.30 | $297.25 | $337.85 | $445.15 |
| 72 | $134.40 | $162.40 | $189.00 | $212.80 | $284.20 | $187.60 | $229.60 | $270.20 | $308.00 | $406.00 | $214.20 | $263.20 | $309.40 | $351.40 | $464.80 |
| 73 | $144.45 | $174.15 | $202.50 | $226.80 | $302.40 | $198.45 | $243.00 | $284.85 | $322.65 | $426.60 | $225.45 | $275.40 | $324.00 | $367.20 | $484.65 |
| 74 | $154.70 | $185.90 | $215.80 | $241.80 | $323.70 | $209.40 | $254.80 | $300.30 | $339.30 | $449.80 | $235.30 | $287.30 | $338.00 | $382.20 | $507.00 |
| 75 | $167.50 | $200.00 | $232.50 | $260.00 | $348.75 | $222.50 | $270.00 | $317.50 | $358.75 | $476.25 | $248.75 | $302.50 | $355.00 | $401.25 | $532.50 |
| 76 | $181.20 | $217.20 | $253.20 | $283.20 | $380.40 | $236.40 | $288.00 | $339.60 | $384.00 | $510.00 | $261.60 | $319.20 | $375.60 | $424.80 | $565.20 |
| 77 | $201.78 | $243.08 | $283.20 | $316.24 | $423.62 | $259.60 | $317.42 | $374.06 | $422.44 | $559.32 | $284.38 | $348.10 | $410.64 | $463.74 | $613.60 |
| 78 | $226.56 | $273.76 | $319.78 | $357.54 | $479.08 | $286.74 | $351.64 | $415.36 | $469.64 | $621.86 | $312.70 | $383.50 | $453.12 | $512.12 | $678.50 |
| 79 | $251.34 | $304.44 | $356.36 | $400.02 | $534.44 | $315.06 | $385.86 | $456.66 | $518.02 | $684.40 | $339.84 | $417.72 | $494.42 | $560.50 | $741.04 |
| 80 | $277.30 | $335.12 | $392.94 | $440.14 | $588.82 | $342.20 | $418.90 | $495.60 | $561.68 | $743.40 | $368.16 | $451.94 | $534.54 | $605.34 | $801.22 |
| 81 | $300.90 | $364.62 | $425.98 | $477.90 | $639.56 | $365.80 | $448.40 | $528.64 | $599.44 | $794.14 | $391.76 | $481.44 | $567.58 | $643.10 | $851.96 |
| 82 | $323.32 | $391.76 | $459.02 | $515.66 | $689.12 | $388.22 | $475.54 | $561.68 | $637.20 | $843.70 | $414.18 | $508.58 | $600.62 | $680.86 | $901.52 |
| 83 | $346.92 | $421.26 | $493.24 | $551.24 | $739.86 | $411.82 | $505.04 | $595.90 | $673.78 | $894.44 | $437.78 | $538.08 | $634.84 | $717.44 | $952.26 |
| 84 | $372.88 | $451.94 | $528.64 | $593.54 | $792.96 | $437.78 | $535.72 | $631.30 | $715.08 | $947.54 | $463.74 | $568.76 | $670.24 | $758.74 | $1,005.36 |
| 85 | $401.20 | $486.16 | $569.94 | $638.38 | $854.32 | $466.10 | $569.94 | $672.60 | $759.92 | $1,008.90 | $492.06 | $602.98 | $711.54 | $803.58 | $1,066.72 |
| 86 | $433.06 | $525.10 | $614.78 | $689.12 | $921.58 | $497.96 | $608.88 | $717.44 | $810.66 | $1,076.16 | $523.92 | $641.92 | $756.38 | $854.32 | $1,133.98 |
| 87 | $467.28 | $566.40 | $663.16 | $743.40 | $993.56 | $532.18 | $650.18 | $765.82 | $864.94 | $1,148.14 | $558.14 | $683.22 | $804.76 | $908.60 | $1,205.96 |
| 88 | $503.86 | $610.06 | $713.90 | $801.22 | $1,071.44 | $568.76 | $693.84 | $816.56 | $922.76 | $1,226.02 | $594.72 | $726.88 | $855.50 | $966.42 | $1,283.84 |
| 89 | $541.62 | $656.08 | $768.18 | $861.40 | $1,152.86 | $606.52 | $739.86 | $870.84 | $982.94 | $1,307.44 | $632.48 | $772.90 | $909.78 | $1,026.60 | $1,365.26 |
| 90 | $581.74 | $705.64 | $826.00 | $926.30 | $1,239.00 | $646.64 | $789.42 | $928.66 | $1,047.84 | $1,393.58 | $672.60 | $822.46 | $967.60 | $1,091.50 | $1,451.40 |
| 91 | $624.22 | $756.38 | $885.00 | $992.38 | $1,327.50 | $689.12 | $840.16 | $987.66 | $1,113.92 | $1,482.08 | $715.08 | $873.20 | $1,026.60 | $1,157.58 | $1,539.90 |
| 92 | $666.70 | $808.30 | $946.36 | $1,060.82 | $1,419.54 | $731.60 | $892.08 | $1,049.02 | $1,182.36 | $1,574.12 | $757.56 | $925.12 | $1,087.96 | $1,226.02 | $1,631.94 |
| 93 | $712.72 | $863.76 | $1,011.26 | $1,133.98 | $1,516.30 | $777.62 | $947.54 | $1,113.92 | $1,255.52 | $1,670.88 | $803.58 | $980.58 | $1,152.86 | $1,299.18 | $1,728.70 |
| 94 | $762.28 | $922.76 | $1,080.88 | $1,211.86 | $1,620.14 | $827.18 | $1,006.54 | $1,183.54 | $1,333.40 | $1,774.72 | $853.14 | $1,039.58 | $1,222.48 | $1,377.06 | $1,832.54 |
| 95 | $815.38 | $987.66 | $1,156.40 | $1,295.64 | $1,733.42 | $880.28 | $1,071.44 | $1,259.06 | $1,417.18 | $1,888.00 | $906.24 | $1,104.48 | $1,298.00 | $1,460.84 | $1,945.82 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.68 | $38.94 | $43.66 | $50.74 | $68.94 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.68 | $38.94 | $43.66 | $50.74 | $70.97 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $31.84 | $38.94 | $43.66 | $50.74 | $75.02 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $31.84 | $38.94 | $44.53 | $50.74 | $79.08 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $33.83 | $40.04 | $44.53 | $50.74 | $81.10 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $35.82 | $42.04 | $46.46 | $52.54 | $85.16 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $37.81 | $44.05 | $50.34 | $54.56 | $89.21 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $37.81 | $46.05 | $52.27 | $56.58 | $93.27 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $39.80 | $48.05 | $54.21 | $60.62 | $99.35 | $68.00 | $84.00 | $98.00 | $112.00 | $146.00 |
| 40 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $40.68 | $50.43 | $56.82 | $61.78 | $106.20 | $72.00 | $88.00 | $104.00 | $116.00 | $156.00 |
| 41 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $42.81 | $52.66 | $59.02 | $64.03 | $110.63 | $72.00 | $88.00 | $104.00 | $116.00 | $156.00 |
| 42 | $21.77 | $25.21 | $29.53 | $31.86 | $43.66 | $43.00 | $54.90 | $61.24 | $68.31 | $115.07 | $72.00 | $88.00 | $104.00 | $116.00 | $156.00 |
| 43 | $21.93 | $25.38 | $31.58 | $32.72 | $45.46 | $45.15 | $57.17 | $65.45 | $70.60 | $119.54 | $72.00 | $88.00 | $104.00 | $116.00 | $156.00 |
| 44 | $22.08 | $27.37 | $31.79 | $32.93 | $47.56 | $47.32 | $59.45 | $67.71 | $72.91 | $122.00 | $72.00 | $88.00 | $104.00 | $116.00 | $156.00 |
| 45 | $23.67 | $26.73 | $32.97 | $35.37 | $47.68 | $53.34 | $59.08 | $70.72 | $78.13 | $125.57 | $78.00 | $94.00 | $110.00 | $124.00 | $162.00 |
| 46 | $25.83 | $28.70 | $33.19 | $37.48 | $49.72 | $53.57 | $63.27 | $75.06 | $80.51 | $126.00 | $78.00 | $94.00 | $110.00 | $124.00 | $162.00 |
| 47 | $26.02 | $28.89 | $35.26 | $39.61 | $51.77 | $55.96 | $65.51 | $77.41 | $84.98 | $126.00 | $78.00 | $94.00 | $110.00 | $124.00 | $162.00 |
| 48 | $26.20 | $30.90 | $37.37 | $39.87 | $53.83 | $58.37 | $67.76 | $81.81 | $89.49 | $126.00 | $78.00 | $94.00 | $110.00 | $124.00 | $162.00 |
| 49 | $28.42 | $31.10 | $37.62 | $42.04 | $57.82 | $60.00 | $72.00 | $84.20 | $91.94 | $126.00 | $78.00 | $94.00 | $110.00 | $124.00 | $162.00 |
| 50 | $27.51 | $33.90 | $40.44 | $43.68 | $61.14 | $62.04 | $73.99 | $89.98 | $94.29 | $142.00 | $84.00 | $104.00 | $122.00 | $138.00 | $182.00 |
| 51 | $29.84 | $36.24 | $44.27 | $48.88 | $67.17 | $64.66 | $76.93 | $96.96 | $102.95 | $150.00 | $88.00 | $108.00 | $128.00 | $146.00 | $192.00 |
| 52 | $31.57 | $36.68 | $43.50 | $51.53 | $71.81 | $71.61 | $83.52 | $96.42 | $110.10 | $158.00 | $94.00 | $114.00 | $134.00 | $152.00 | $200.00 |
| 53 | $33.99 | $40.47 | $47.35 | $51.99 | $78.02 | $74.31 | $90.53 | $105.13 | $115.33 | $166.00 | $98.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 54 | $35.68 | $42.25 | $49.17 | $56.04 | $84.34 | $79.09 | $95.42 | $112.30 | $122.59 | $174.00 | $104.00 | $124.00 | $146.00 | $168.00 | $218.00 |
| 55 | $36.78 | $44.76 | $51.74 | $60.06 | $89.15 | $84.00 | $102.43 | $117.61 | $129.76 | $182.00 | $104.00 | $128.00 | $150.00 | $172.00 | $226.00 |
| 56 | $40.69 | $47.36 | $56.64 | $65.02 | $97.94 | $88.00 | $105.84 | $125.12 | $137.66 | $194.00 | $110.00 | $134.00 | $158.00 | $182.00 | $240.00 |
| 57 | $44.71 | $52.26 | $59.40 | $68.68 | $105.38 | $94.31 | $111.41 | $131.22 | $142.12 | $204.00 | $118.00 | $144.00 | $168.00 | $192.00 | $252.00 |
| 58 | $45.91 | $55.01 | $65.78 | $75.14 | $112.84 | $97.77 | $115.27 | $136.84 | $150.21 | $218.00 | $124.00 | $152.00 | $180.00 | $202.00 | $266.00 |
| 59 | $52.29 | $59.99 | $69.50 | $78.96 | $122.68 | $103.14 | $123.16 | $141.38 | $155.04 | $234.00 | $134.00 | $160.00 | $188.00 | $213.27 | $284.00 |
| 60 | $53.53 | $65.02 | $74.66 | $84.16 | $130.96 | $106.74 | $127.14 | $149.68 | $163.37 | $248.00 | $138.00 | $170.00 | $202.00 | $219.92 | $302.00 |
| 61 | $58.56 | $68.77 | $82.13 | $90.36 | $141.10 | $112.71 | $135.68 | $158.42 | $172.30 | $259.35 | $146.25 | $177.45 | $210.60 | $230.88 | $315.90 |
| 62 | $62.20 | $76.21 | $84.67 | $98.01 | $151.97 | $120.47 | $146.07 | $167.72 | $183.60 | $269.80 | $152.00 | $186.20 | $218.50 | $245.98 | $326.80 |
| 63 | $71.15 | $80.05 | $92.21 | $104.33 | $159.23 | $131.35 | $153.09 | $178.35 | $196.64 | $281.20 | $159.10 | $192.40 | $227.55 | $257.04 | $342.25 |
| 64 | $74.88 | $86.28 | $102.30 | $110.80 | $172.71 | $136.80 | $161.96 | $193.91 | $206.65 | $295.20 | $167.40 | $203.40 | $239.40 | $270.00 | $358.20 |
| 65 | $82.51 | $92.70 | $108.87 | $121.13 | $185.93 | $143.50 | $173.25 | $205.61 | $222.36 | $311.50 | $173.25 | $211.75 | $250.25 | $283.50 | $376.25 |
| 66 | $91.38 | $103.81 | $120.94 | $134.71 | $204.70 | $153.00 | $185.30 | $219.30 | $243.49 | $331.50 | $183.60 | $224.40 | $263.50 | $300.90 | $397.80 |
| 67 | $102.68 | $118.75 | $137.42 | $150.73 | $227.41 | $161.70 | $199.65 | $235.95 | $266.95 | $351.45 | $194.70 | $239.25 | $282.15 | $318.45 | $420.75 |
| 68 | $114.03 | $133.30 | $153.52 | $166.83 | $248.00 | $172.80 | $211.20 | $251.20 | $283.20 | $374.40 | $204.80 | $251.20 | $297.60 | $336.00 | $443.20 |
| 69 | $125.34 | $147.08 | $169.66 | $185.38 | $266.60 | $182.90 | $224.75 | $266.60 | $300.70 | $398.35 | $217.00 | $265.05 | $313.10 | $353.40 | $468.10 |
| 70 | $135.00 | $163.50 | $186.80 | $206.38 | $286.50 | $195.00 | $238.50 | $282.00 | $321.00 | $421.50 | $228.00 | $279.00 | $330.00 | $373.50 | $493.50 |
| 71 | $145.00 | $175.45 | $204.45 | $227.96 | $307.40 | $207.35 | $253.75 | $298.70 | $339.30 | $446.60 | $239.25 | $292.90 | $345.10 | $391.50 | $517.65 |
| 72 | $155.40 | $186.20 | $218.40 | $245.00 | $327.60 | $217.00 | $264.60 | $313.60 | $355.60 | $470.40 | $250.60 | $305.20 | $359.80 | $407.40 | $540.40 |
| 73 | $164.70 | $199.80 | $232.20 | $260.55 | $348.30 | $228.15 | $280.80 | $329.40 | $372.60 | $494.10 | $260.55 | $318.60 | $373.95 | $425.25 | $562.95 |
| 74 | $178.10 | $213.20 | $248.30 | $278.20 | $371.80 | $241.20 | $295.10 | $347.10 | $392.60 | $520.00 | $274.30 | $334.10 | $392.60 | $443.30 | $587.60 |
| 75 | $192.50 | $230.00 | $268.75 | $301.25 | $402.50 | $257.50 | $312.50 | $368.75 | $418.75 | $552.50 | $288.75 | $350.00 | $413.75 | $467.50 | $618.75 |
| 76 | $207.60 | $250.80 | $292.80 | $328.80 | $439.20 | $273.60 | $334.80 | $394.80 | $447.60 | $592.80 | $303.60 | $370.80 | $438.00 | $495.60 | $656.40 |
| 77 | $232.46 | $280.84 | $328.04 | $368.16 | $492.06 | $300.90 | $368.16 | $434.24 | $492.06 | $651.36 | $330.40 | $404.74 | $477.90 | $541.62 | $716.26 |
| 78 | $263.14 | $317.42 | $371.70 | $417.72 | $558.14 | $335.12 | $409.46 | $484.98 | $549.88 | $728.06 | $365.80 | $447.22 | $528.64 | $600.62 | $794.14 |
| 79 | $292.64 | $355.18 | $416.54 | $467.28 | $625.40 | $368.16 | $451.94 | $534.54 | $606.52 | $802.40 | $397.66 | $489.70 | $580.56 | $658.44 | $869.66 |
| 80 | $323.32 | $391.76 | $459.02 | $515.66 | $689.12 | $400.02 | $490.88 | $581.74 | $659.62 | $873.20 | $431.88 | $528.64 | $626.58 | $711.54 | $940.46 |
| 81 | $350.46 | $424.80 | $497.96 | $560.60 | $748.12 | $427.16 | $523.92 | $620.68 | $704.46 | $932.20 | $459.02 | $561.68 | $665.52 | $756.38 | $999.46 |
| 82 | $377.60 | $457.84 | $538.08 | $604.06 | $805.94 | $454.30 | $556.96 | $660.80 | $748.12 | $990.02 | $486.16 | $594.72 | $705.64 | $800.04 | $1,057.28 |
| 83 | $404.74 | $492.06 | $577.02 | $646.64 | $864.94 | $481.44 | $591.18 | $699.74 | $790.60 | $1,049.02 | $513.30 | $628.94 | $744.58 | $842.52 | $1,116.28 |
| 84 | $434.24 | $527.46 | $618.32 | $695.02 | $927.48 | $510.94 | $626.58 | $741.04 | $838.98 | $1,111.56 | $542.80 | $664.34 | $785.88 | $890.90 | $1,178.82 |
| 85 | $468.46 | $567.58 | $665.52 | $748.12 | $999.46 | $545.16 | $666.70 | $788.24 | $892.08 | $1,183.54 | $577.02 | $704.46 | $833.08 | $944.00 | $1,250.80 |
| 86 | $505.04 | $612.42 | $718.62 | $805.94 | $1,077.34 | $581.74 | $711.54 | $841.34 | $949.90 | $1,261.42 | $613.60 | $749.30 | $886.18 | $1,001.82 | $1,328.68 |
| 87 | $545.16 | $659.62 | $774.08 | $870.84 | $1,162.30 | $621.86 | $758.74 | $896.80 | $1,014.80 | $1,346.38 | $653.72 | $796.50 | $941.64 | $1,066.72 | $1,413.64 |
| 88 | $586.46 | $711.54 | $834.26 | $938.10 | $1,251.98 | $663.16 | $810.66 | $956.98 | $1,082.06 | $1,436.06 | $695.02 | $848.42 | $1,001.82 | $1,133.98 | $1,503.32 |
| 89 | $632.48 | $765.82 | $899.16 | $1,008.90 | $1,347.56 | $709.18 | $864.94 | $1,021.88 | $1,152.86 | $1,531.64 | $741.04 | $902.70 | $1,066.72 | $1,204.78 | $1,598.90 |
| 90 | $678.50 | $822.46 | $965.24 | $1,084.42 | $1,447.86 | $755.20 | $921.58 | $1,087.96 | $1,228.38 | $1,631.94 | $787.06 | $959.34 | $1,132.80 | $1,280.30 | $1,699.20 |
| 91 | $726.88 | $881.46 | $1,033.68 | $1,162.30 | $1,551.70 | $803.58 | $980.58 | $1,156.40 | $1,306.26 | $1,735.78 | $835.44 | $1,018.34 | $1,201.24 | $1,358.18 | $1,803.04 |
| 92 | $777.62 | $942.82 | $1,106.84 | $1,242.54 | $1,659.08 | $854.32 | $1,041.94 | $1,229.56 | $1,386.50 | $1,843.16 | $886.18 | $1,079.70 | $1,274.40 | $1,438.42 | $1,910.42 |
| 93 | $830.72 | $1,006.54 | $1,181.18 | $1,327.50 | $1,772.36 | $907.42 | $1,105.66 | $1,303.90 | $1,471.46 | $1,956.44 | $939.28 | $1,143.42 | $1,348.74 | $1,523.38 | $2,023.70 |
| 94 | $887.36 | $1,076.16 | $1,262.60 | $1,418.36 | $1,895.08 | $964.06 | $1,175.28 | $1,385.32 | $1,562.32 | $2,079.16 | $995.92 | $1,213.04 | $1,430.16 | $1,614.24 | $2,146.42 |
| 95 | $949.90 | $1,151.68 | $1,351.10 | $1,517.48 | $2,027.24 | $1,026.60 | $1,250.80 | $1,473.82 | $1,661.44 | $2,211.32 | $1,058.46 | $1,288.56 | $1,518.66 | $1,713.36 | $2,278.58 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 30 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 31 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $27.14 | $34.22 | $40.12 | $44.84 | $62.78 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 32 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $27.14 | $34.22 | $40.12 | $44.84 | $64.63 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 33 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $28.17 | $34.22 | $40.12 | $44.84 | $68.32 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 34 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $28.17 | $34.22 | $40.92 | $44.84 | $72.02 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 35 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $29.93 | $35.19 | $40.92 | $44.84 | $73.86 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 36 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $31.69 | $36.95 | $42.70 | $46.43 | $77.56 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 37 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $33.45 | $38.71 | $46.25 | $48.22 | $81.25 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 38 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $33.45 | $40.47 | $48.03 | $50.00 | $84.94 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 39 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $35.21 | $42.23 | $49.81 | $53.57 | $90.48 | $60.00 | $76.00 | $86.00 | $98.00 | $132.00 |
| 40 | $17.70 | $22.42 | $25.96 | $29.50 | $38.94 | $36.16 | $44.67 | $51.14 | $56.29 | $94.02 | $64.00 | $78.00 | $94.00 | $106.00 | $140.00 |
| 41 | $17.70 | $22.42 | $25.96 | $29.50 | $38.94 | $38.05 | $46.64 | $53.12 | $58.34 | $97.93 | $64.00 | $78.00 | $94.00 | $106.00 | $140.00 |
| 42 | $19.21 | $22.81 | $25.98 | $29.50 | $38.94 | $38.22 | $48.63 | $55.11 | $62.23 | $101.87 | $64.00 | $78.00 | $94.00 | $106.00 | $140.00 |
| 43 | $19.35 | $22.96 | $27.79 | $30.30 | $40.54 | $40.13 | $50.63 | $58.91 | $64.32 | $105.82 | $64.00 | $78.00 | $94.00 | $106.00 | $140.00 |
| 44 | $19.48 | $24.77 | $27.98 | $30.49 | $42.42 | $42.06 | $52.65 | $60.94 | $66.43 | $108.00 | $64.00 | $78.00 | $94.00 | $106.00 | $140.00 |
| 45 | $19.94 | $24.30 | $29.16 | $31.71 | $43.92 | $46.23 | $54.15 | $60.85 | $68.56 | $113.61 | $68.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 46 | $21.75 | $26.09 | $29.36 | $33.60 | $45.80 | $46.43 | $58.00 | $64.59 | $70.65 | $114.00 | $68.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 47 | $21.91 | $26.26 | $31.19 | $35.51 | $47.68 | $48.50 | $60.05 | $66.61 | $74.58 | $114.00 | $68.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 48 | $22.07 | $28.09 | $33.06 | $35.75 | $49.58 | $50.58 | $62.12 | $70.40 | $78.53 | $114.00 | $68.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 49 | $23.93 | $28.27 | $33.28 | $37.69 | $53.26 | $52.00 | $66.00 | $72.45 | $80.69 | $114.00 | $68.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 50 | $26.14 | $29.83 | $36.25 | $39.58 | $54.03 | $56.40 | $66.59 | $78.73 | $85.39 | $126.00 | $78.00 | $94.00 | $110.00 | $124.00 | $162.00 |
| 51 | $28.42 | $32.06 | $38.56 | $43.30 | $59.87 | $60.86 | $67.77 | $83.65 | $92.11 | $134.00 | $80.00 | $98.00 | $114.00 | $130.00 | $172.00 |
| 52 | $27.45 | $33.97 | $39.43 | $44.57 | $64.33 | $61.93 | $75.93 | $87.15 | $95.66 | $140.00 | $82.00 | $102.00 | $120.00 | $134.00 | $178.00 |
| 53 | $29.74 | $36.28 | $43.18 | $47.89 | $70.37 | $66.48 | $80.90 | $95.57 | $104.34 | $150.00 | $86.00 | $106.00 | $124.00 | $144.00 | $188.00 |
| 54 | $31.56 | $36.80 | $43.70 | $50.57 | $74.97 | $71.38 | $83.97 | $100.69 | $109.78 | $156.00 | $92.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 55 | $33.95 | $40.56 | $46.15 | $53.08 | $79.60 | $76.00 | $90.61 | $103.89 | $114.96 | $162.00 | $94.00 | $116.00 | $134.00 | $154.00 | $202.00 |
| 56 | $37.79 | $43.18 | $50.98 | $57.95 | $88.15 | $80.00 | $96.04 | $109.72 | $122.98 | $172.00 | $100.00 | $122.00 | $142.00 | $162.00 | $214.00 |
| 57 | $38.94 | $46.61 | $52.49 | $61.67 | $94.03 | $82.53 | $99.88 | $114.10 | $127.55 | $182.00 | $104.00 | $128.00 | $150.00 | $172.00 | $224.00 |
| 58 | $40.34 | $49.51 | $58.79 | $68.05 | $101.56 | $84.35 | $104.11 | $121.84 | $133.92 | $196.00 | $110.00 | $134.00 | $158.00 | $182.00 | $238.00 |
| 59 | $45.03 | $53.01 | $62.55 | $70.65 | $108.15 | $89.77 | $108.23 | $126.69 | $139.19 | $208.00 | $116.00 | $142.00 | $168.00 | $191.35 | $252.00 |
| 60 | $47.89 | $57.95 | $66.37 | $74.50 | $116.40 | $95.50 | $112.61 | $131.65 | $144.25 | $220.00 | $124.00 | $152.00 | $178.00 | $194.84 | $268.00 |
| 61 | $52.85 | $61.75 | $73.63 | $82.02 | $124.89 | $103.47 | $121.21 | $140.62 | $153.54 | $230.10 | $130.65 | $157.95 | $187.20 | $206.27 | $278.85 |
| 62 | $56.42 | $67.59 | $76.34 | $86.81 | $135.45 | $109.35 | $129.84 | $151.66 | $163.20 | $239.40 | $134.90 | $165.30 | $195.70 | $217.81 | $290.70 |
| 63 | $63.58 | $71.47 | $83.70 | $93.05 | $142.98 | $116.55 | $135.29 | $160.70 | $174.61 | $251.60 | $142.45 | $172.05 | $203.50 | $229.50 | $305.25 |
| 64 | $67.39 | $77.65 | $90.77 | $99.58 | $154.62 | $122.40 | $146.12 | $172.76 | $184.98 | $262.80 | $147.60 | $181.80 | $212.40 | $241.20 | $316.80 |
| 65 | $74.87 | $84.14 | $97.56 | $108.45 | $166.53 | $127.75 | $157.50 | $183.15 | $199.13 | $278.25 | $155.75 | $190.75 | $224.00 | $252.00 | $334.25 |
| 66 | $82.24 | $93.72 | $109.42 | $120.53 | $182.13 | $136.00 | $166.60 | $197.20 | $217.17 | $294.10 | $164.90 | $202.30 | $238.00 | $266.90 | $353.60 |
| 67 | $93.35 | $105.39 | $121.34 | $134.94 | $203.04 | $146.85 | $178.20 | $207.90 | $237.29 | $313.50 | $174.90 | $211.20 | $249.15 | $283.80 | $374.55 |
| 68 | $101.53 | $119.67 | $135.81 | $149.57 | $222.40 | $153.60 | $188.80 | $222.40 | $252.80 | $336.00 | $180.80 | $224.00 | $262.40 | $299.20 | $396.80 |
| 69 | $111.41 | $132.07 | $150.49 | $166.70 | $237.15 | $162.75 | $201.50 | $235.60 | $271.25 | $354.95 | $192.20 | $237.15 | $277.45 | $316.20 | $416.95 |
| 70 | $121.50 | $147.00 | $166.36 | $183.45 | $256.50 | $174.00 | $213.00 | $250.50 | $285.00 | $378.00 | $202.50 | $249.00 | $292.50 | $331.50 | $439.50 |
| 71 | $129.05 | $156.60 | $182.70 | $203.59 | $274.05 | $182.70 | $226.20 | $265.35 | $301.60 | $398.75 | $213.15 | $259.55 | $307.40 | $349.45 | $459.65 |
| 72 | $138.60 | $166.60 | $194.60 | $218.40 | $291.20 | $194.60 | $236.60 | $278.60 | $316.40 | $417.20 | $222.60 | $271.60 | $319.20 | $362.60 | $478.80 |
| 73 | $148.50 | $178.20 | $206.55 | $232.20 | $310.50 | $205.20 | $249.75 | $292.95 | $332.10 | $438.75 | $233.55 | $283.50 | $333.45 | $378.00 | $499.50 |
| 74 | $158.60 | $191.10 | $222.30 | $247.00 | $332.80 | $215.20 | $262.60 | $309.40 | $348.40 | $464.10 | $243.10 | $297.70 | $349.70 | $392.60 | $523.90 |
| 75 | $171.25 | $206.25 | $238.75 | $267.50 | $358.75 | $229.75 | $280.00 | $327.50 | $370.00 | $491.25 | $256.25 | $312.50 | $366.25 | $413.75 | $550.00 |
| 76 | $186.00 | $223.20 | $260.40 | $291.60 | $391.20 | $243.60 | $297.60 | $350.40 | $397.20 | $526.80 | $271.20 | $330.00 | $388.80 | $439.20 | $584.40 |
| 77 | $207.68 | $250.16 | $291.46 | $326.86 | $437.78 | $267.86 | $326.86 | $385.86 | $437.78 | $579.38 | $295.00 | $361.08 | $423.62 | $480.26 | $636.02 |
| 78 | $233.64 | $282.02 | $330.40 | $370.52 | $495.60 | $297.36 | $363.44 | $430.70 | $487.34 | $645.46 | $324.50 | $396.48 | $468.46 | $532.18 | $704.46 |
| 79 | $260.78 | $315.06 | $369.34 | $414.18 | $553.42 | $326.86 | $400.02 | $473.18 | $538.08 | $710.36 | $354.00 | $433.06 | $513.30 | $582.92 | $770.54 |
| 80 | $286.74 | $346.92 | $407.10 | $456.66 | $610.06 | $355.18 | $435.42 | $515.66 | $584.10 | $771.72 | $382.32 | $468.46 | $555.78 | $628.94 | $831.90 |
| 81 | $311.52 | $377.60 | $442.50 | $496.78 | $663.16 | $379.96 | $466.10 | $551.06 | $624.22 | $824.82 | $407.10 | $499.14 | $591.18 | $669.06 | $885.00 |
| 82 | $335.12 | $405.92 | $476.72 | $534.54 | $713.90 | $403.56 | $494.42 | $585.28 | $661.98 | $875.56 | $430.70 | $527.46 | $625.40 | $706.82 | $935.74 |
| 83 | $359.90 | $435.42 | $510.94 | $572.30 | $765.82 | $428.34 | $523.92 | $619.50 | $699.74 | $927.48 | $455.48 | $556.96 | $659.62 | $744.58 | $987.66 |
| 84 | $385.86 | $467.28 | $547.52 | $614.78 | $822.46 | $454.30 | $555.78 | $656.08 | $742.22 | $984.12 | $481.44 | $588.82 | $696.20 | $787.06 | $1,044.30 |
| 85 | $416.54 | $503.86 | $590.00 | $661.98 | $885.00 | $484.98 | $592.36 | $698.56 | $789.42 | $1,046.66 | $512.12 | $625.40 | $738.68 | $834.26 | $1,106.84 |
| 86 | $448.40 | $543.98 | $637.20 | $713.90 | $954.62 | $516.84 | $632.48 | $745.76 | $841.34 | $1,116.28 | $543.98 | $665.52 | $785.88 | $886.18 | $1,176.46 |
| 87 | $483.80 | $585.28 | $685.58 | $770.54 | $1,030.14 | $552.24 | $673.78 | $794.14 | $897.98 | $1,191.80 | $579.38 | $706.82 | $834.26 | $942.82 | $1,251.98 |
| 88 | $521.56 | $631.30 | $739.86 | $830.72 | $1,109.20 | $590.00 | $719.80 | $848.42 | $958.16 | $1,270.86 | $617.14 | $752.84 | $888.54 | $1,003.00 | $1,331.04 |
| 89 | $560.50 | $678.50 | $796.50 | $893.26 | $1,194.16 | $628.94 | $767.00 | $905.06 | $1,020.70 | $1,355.82 | $656.08 | $800.04 | $945.18 | $1,065.54 | $1,416.00 |
| 90 | $602.98 | $730.42 | $855.50 | $959.34 | $1,282.66 | $671.42 | $818.92 | $964.06 | $1,086.78 | $1,444.32 | $698.56 | $851.96 | $1,004.18 | $1,131.62 | $1,504.50 |
| 91 | $645.46 | $782.34 | $916.86 | $1,028.96 | $1,374.70 | $713.90 | $870.84 | $1,025.42 | $1,156.40 | $1,536.36 | $741.04 | $903.88 | $1,065.54 | $1,201.24 | $1,596.54 |
| 92 | $691.48 | $836.62 | $979.40 | $1,099.76 | $1,470.28 | $759.92 | $925.12 | $1,087.96 | $1,227.20 | $1,631.94 | $787.06 | $958.16 | $1,128.08 | $1,272.04 | $1,692.12 |
| 93 | $738.68 | $893.26 | $1,046.66 | $1,175.28 | $1,570.58 | $807.12 | $981.76 | $1,155.22 | $1,302.72 | $1,732.24 | $834.26 | $1,014.80 | $1,195.34 | $1,347.56 | $1,792.42 |
| 94 | $788.24 | $954.62 | $1,119.82 | $1,255.52 | $1,679.14 | $856.68 | $1,043.12 | $1,228.38 | $1,382.96 | $1,840.80 | $883.82 | $1,076.16 | $1,268.50 | $1,427.80 | $1,900.98 |
| 95 | $843.70 | $1,021.88 | $1,197.70 | $1,344.02 | $1,795.96 | $912.14 | $1,110.38 | $1,306.26 | $1,471.46 | $1,957.62 | $939.28 | $1,143.42 | $1,346.38 | $1,516.30 | $2,017.80 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 30 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 31 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $56.63 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 32 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $58.29 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 33 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $26.94 | $30.68 | $36.58 | $41.30 | $61.62 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 34 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $26.94 | $30.68 | $37.31 | $41.30 | $64.96 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 35 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $28.62 | $31.55 | $37.31 | $41.30 | $66.62 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 36 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $30.31 | $33.12 | $38.93 | $42.77 | $69.95 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 37 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $31.99 | $34.70 | $42.17 | $44.41 | $73.28 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 38 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $31.99 | $36.28 | $43.80 | $46.06 | $76.61 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 39 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $33.68 | $37.86 | $45.42 | $49.35 | $81.61 | $56.00 | $66.00 | $78.00 | $90.00 | $118.00 |
| 40 | $16.52 | $20.06 | $23.60 | $25.96 | $35.40 | $34.66 | $38.90 | $46.88 | $49.42 | $85.31 | $58.00 | $72.00 | $84.00 | $94.00 | $126.00 |
| 41 | $16.52 | $20.06 | $23.60 | $25.96 | $35.40 | $36.47 | $40.62 | $48.69 | $51.22 | $88.87 | $58.00 | $72.00 | $84.00 | $94.00 | $126.00 |
| 42 | $17.93 | $20.41 | $23.62 | $25.96 | $35.40 | $36.63 | $42.35 | $50.52 | $54.64 | $92.44 | $58.00 | $72.00 | $84.00 | $94.00 | $126.00 |
| 43 | $18.06 | $20.54 | $25.26 | $26.66 | $36.86 | $38.46 | $44.10 | $54.00 | $56.48 | $96.02 | $58.00 | $72.00 | $84.00 | $94.00 | $126.00 |
| 44 | $18.19 | $22.16 | $25.43 | $26.84 | $38.56 | $40.31 | $45.86 | $55.86 | $58.33 | $98.00 | $58.00 | $72.00 | $84.00 | $94.00 | $126.00 |
| 45 | $17.44 | $21.87 | $26.63 | $29.27 | $38.90 | $40.89 | $47.59 | $57.56 | $62.19 | $101.65 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 46 | $19.03 | $23.48 | $26.80 | $31.02 | $40.56 | $41.07 | $50.97 | $61.10 | $64.08 | $102.00 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 47 | $19.17 | $23.64 | $28.48 | $32.78 | $42.23 | $42.90 | $52.77 | $63.01 | $67.64 | $102.00 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 48 | $19.31 | $25.28 | $30.18 | $33.00 | $43.91 | $44.75 | $54.59 | $66.59 | $71.23 | $102.00 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 49 | $20.94 | $25.45 | $30.38 | $34.79 | $47.17 | $46.00 | $58.00 | $68.53 | $73.18 | $102.00 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 50 | $22.01 | $27.12 | $32.07 | $35.49 | $49.77 | $48.88 | $61.04 | $69.36 | $76.50 | $114.00 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 51 | $25.58 | $29.27 | $35.70 | $39.11 | $54.03 | $53.25 | $62.27 | $76.05 | $83.08 | $120.00 | $72.00 | $88.00 | $102.00 | $118.00 | $154.00 |
| 52 | $26.08 | $29.89 | $35.35 | $41.78 | $58.35 | $58.06 | $68.34 | $77.88 | $88.44 | $128.00 | $76.00 | $90.00 | $106.00 | $122.00 | $162.00 |
| 53 | $28.33 | $33.49 | $37.60 | $42.41 | $62.73 | $60.62 | $73.19 | $84.10 | $93.36 | $134.00 | $80.00 | $96.00 | $110.00 | $126.00 | $168.00 |
| 54 | $27.45 | $34.07 | $39.61 | $43.74 | $67.16 | $61.73 | $76.34 | $91.00 | $95.14 | $140.00 | $80.00 | $100.00 | $118.00 | $130.00 | $174.00 |
| 55 | $29.71 | $36.37 | $41.95 | $47.49 | $71.64 | $68.00 | $80.76 | $96.05 | $101.96 | $146.00 | $82.00 | $104.00 | $122.00 | $138.00 | $180.00 |
| 56 | $33.43 | $37.61 | $45.32 | $52.30 | $78.35 | $72.00 | $84.28 | $100.09 | $109.76 | $154.00 | $88.00 | $106.00 | $126.00 | $146.00 | $190.00 |
| 57 | $36.06 | $42.37 | $48.35 | $54.66 | $84.30 | $76.63 | $90.28 | $104.59 | $112.97 | $164.00 | $94.00 | $114.00 | $134.00 | $152.00 | $200.00 |
| 58 | $36.17 | $44.01 | $51.79 | $60.96 | $90.27 | $76.68 | $91.10 | $106.85 | $121.25 | $174.00 | $98.00 | $120.00 | $140.00 | $162.00 | $212.00 |
| 59 | $40.67 | $47.43 | $55.60 | $63.72 | $96.85 | $80.22 | $97.03 | $112.00 | $125.09 | $184.00 | $104.00 | $128.00 | $150.00 | $171.42 | $226.00 |
| 60 | $42.26 | $52.30 | $59.45 | $67.60 | $105.09 | $84.27 | $101.71 | $119.02 | $130.34 | $198.00 | $110.00 | $136.00 | $160.00 | $175.55 | $240.00 |
| 61 | $45.71 | $56.14 | $66.55 | $73.68 | $113.53 | $88.69 | $108.55 | $128.16 | $138.19 | $208.65 | $113.10 | $142.35 | $167.70 | $185.46 | $251.55 |
| 62 | $50.63 | $61.83 | $68.01 | $78.41 | $122.24 | $98.23 | $117.22 | $133.62 | $147.90 | $216.60 | $121.60 | $150.10 | $174.80 | $195.28 | $262.20 |
| 63 | $56.01 | $64.32 | $75.19 | $84.59 | $128.36 | $103.60 | $122.83 | $144.30 | $157.65 | $225.70 | $125.80 | $153.55 | $183.15 | $205.63 | $271.95 |
| 64 | $59.90 | $69.02 | $80.69 | $89.77 | $139.81 | $108.00 | $130.27 | $153.37 | $166.65 | $235.80 | $131.40 | $162.00 | $189.00 | $216.00 | $286.20 |
| 65 | $67.23 | $75.59 | $87.66 | $98.59 | $150.36 | $115.50 | $141.75 | $164.14 | $179.22 | $250.25 | $138.25 | $169.75 | $199.50 | $227.50 | $301.00 |
| 66 | $73.11 | $83.63 | $97.90 | $109.19 | $164.40 | $122.40 | $149.60 | $176.80 | $195.78 | $265.20 | $146.20 | $180.20 | $210.80 | $241.40 | $316.20 |
| 67 | $82.46 | $95.00 | $109.64 | $120.58 | $181.92 | $130.35 | $158.40 | $188.10 | $212.57 | $280.50 | $155.10 | $189.75 | $222.75 | $252.45 | $333.30 |
| 68 | $92.16 | $107.55 | $121.04 | $135.19 | $198.40 | $137.60 | $169.60 | $198.40 | $227.20 | $299.20 | $163.20 | $200.00 | $235.20 | $268.80 | $353.60 |
| 69 | $100.58 | $117.06 | $135.73 | $149.45 | $213.90 | $147.25 | $178.25 | $212.35 | $241.80 | $317.75 | $172.05 | $210.80 | $249.55 | $283.65 | $373.55 |
| 70 | $106.50 | $132.00 | $148.85 | $164.82 | $229.50 | $153.00 | $190.50 | $225.00 | $255.00 | $336.00 | $178.50 | $222.00 | $261.00 | $297.00 | $391.50 |
| 71 | $116.00 | $140.65 | $163.85 | $182.08 | $245.05 | $163.85 | $201.55 | $237.80 | $269.70 | $355.25 | $189.95 | $233.45 | $274.05 | $311.75 | $410.35 |
| 72 | $123.20 | $149.80 | $173.60 | $194.60 | $260.40 | $172.20 | $211.40 | $249.20 | $281.40 | $373.80 | $197.40 | $242.20 | $285.60 | $323.40 | $428.40 |
| 73 | $132.30 | $159.30 | $186.30 | $207.90 | $278.10 | $182.25 | $222.75 | $263.25 | $295.65 | $392.85 | $206.55 | $253.80 | $298.35 | $337.50 | $446.85 |
| 74 | $143.00 | $171.60 | $198.90 | $222.30 | $297.70 | $193.70 | $235.30 | $276.90 | $313.30 | $413.40 | $218.40 | $265.20 | $312.00 | $352.30 | $466.70 |
| 75 | $152.50 | $183.75 | $213.75 | $238.75 | $321.25 | $206.75 | $248.75 | $292.50 | $330.00 | $438.75 | $227.50 | $278.75 | $327.50 | $370.00 | $491.25 |
| 76 | $166.80 | $200.40 | $232.80 | $260.40 | $349.20 | $218.40 | $266.40 | $312.00 | $354.00 | $469.20 | $241.20 | $295.20 | $346.80 | $392.40 | $519.60 |
| 77 | $184.08 | $224.20 | $260.78 | $291.46 | $390.58 | $237.18 | $292.64 | $344.56 | $389.40 | $515.66 | $260.78 | $320.96 | $377.60 | $428.34 | $567.58 |
| 78 | $208.86 | $251.34 | $293.82 | $330.40 | $441.32 | $265.50 | $323.32 | $382.32 | $434.24 | $573.48 | $289.10 | $352.82 | $417.72 | $474.36 | $625.40 |
| 79 | $231.28 | $280.84 | $329.22 | $369.34 | $493.34 | $289.10 | $356.36 | $421.26 | $479.08 | $632.48 | $313.88 | $385.86 | $456.66 | $519.20 | $684.40 |
| 80 | $254.88 | $309.16 | $362.26 | $405.92 | $549.98 | $315.06 | $387.04 | $457.84 | $518.02 | $687.94 | $338.66 | $416.54 | $493.24 | $559.32 | $741.04 |
| 81 | $277.30 | $336.30 | $392.94 | $441.62 | $591.18 | $337.48 | $414.18 | $488.52 | $553.42 | $735.14 | $361.08 | $443.68 | $523.92 | $594.72 | $788.24 |
| 82 | $297.36 | $362.26 | $424.80 | $475.54 | $636.02 | $357.54 | $440.14 | $520.38 | $587.64 | $779.98 | $381.14 | $469.64 | $555.78 | $628.94 | $833.08 |
| 83 | $319.78 | $388.22 | $454.30 | $510.94 | $682.04 | $379.96 | $466.10 | $549.88 | $623.04 | $826.00 | $403.56 | $495.60 | $585.28 | $664.34 | $879.10 |
| 84 | $344.56 | $416.54 | $488.52 | $547.52 | $732.78 | $404.74 | $494.42 | $584.10 | $659.62 | $876.74 | $428.34 | $523.92 | $619.50 | $700.92 | $929.84 |
| 85 | $370.52 | $448.40 | $525.10 | $590.00 | $788.24 | $430.70 | $526.28 | $620.68 | $702.10 | $932.20 | $454.30 | $555.78 | $656.08 | $743.40 | $985.30 |
| 86 | $398.84 | $483.80 | $566.40 | $636.02 | $850.78 | $459.02 | $561.68 | $661.98 | $748.12 | $994.74 | $482.62 | $591.18 | $697.38 | $789.42 | $1,047.84 |
| 87 | $430.70 | $521.56 | $611.24 | $685.58 | $916.86 | $490.88 | $599.44 | $706.82 | $797.68 | $1,060.82 | $514.48 | $628.94 | $742.22 | $838.98 | $1,113.92 |
| 88 | $464.92 | $562.86 | $658.44 | $738.68 | $987.66 | $525.10 | $640.74 | $754.02 | $850.78 | $1,131.62 | $548.70 | $670.24 | $789.42 | $892.08 | $1,184.72 |
| 89 | $499.14 | $605.34 | $709.18 | $795.32 | $1,063.18 | $559.32 | $683.22 | $804.76 | $907.42 | $1,207.14 | $582.92 | $712.72 | $840.16 | $948.72 | $1,260.24 |
| 90 | $536.90 | $650.18 | $761.10 | $854.32 | $1,142.24 | $597.08 | $728.06 | $856.68 | $966.42 | $1,286.20 | $620.68 | $757.56 | $892.08 | $1,007.72 | $1,339.30 |
| 91 | $574.66 | $697.38 | $816.56 | $915.68 | $1,224.84 | $634.84 | $775.26 | $912.14 | $1,027.78 | $1,368.80 | $658.44 | $804.76 | $947.54 | $1,069.08 | $1,421.90 |
| 92 | $614.78 | $745.76 | $873.20 | $979.40 | $1,308.62 | $674.96 | $823.64 | $968.78 | $1,091.50 | $1,452.58 | $698.56 | $853.14 | $1,004.18 | $1,132.80 | $1,505.68 |
| 93 | $657.26 | $795.32 | $933.38 | $1,046.66 | $1,399.48 | $717.44 | $873.20 | $1,028.96 | $1,158.76 | $1,543.44 | $741.04 | $902.70 | $1,064.36 | $1,200.06 | $1,596.54 |
| 94 | $702.10 | $850.78 | $997.10 | $1,118.64 | $1,495.06 | $762.28 | $928.66 | $1,092.68 | $1,230.74 | $1,639.02 | $785.88 | $958.16 | $1,128.08 | $1,272.04 | $1,692.12 |
| 95 | $751.66 | $909.78 | $1,066.72 | $1,196.52 | $1,600.08 | $811.84 | $987.66 | $1,162.30 | $1,308.62 | $1,744.04 | $835.44 | $1,017.16 | $1,197.70 | $1,349.92 | $1,797.14 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 30 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 31 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $24.78 | $27.14 | $33.04 | $38.94 | $51.70 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 32 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $24.78 | $27.14 | $33.04 | $38.94 | $53.22 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 33 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $25.72 | $27.14 | $33.04 | $38.94 | $56.27 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 34 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $25.72 | $27.14 | $33.70 | $38.94 | $59.31 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 35 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $27.32 | $27.91 | $33.70 | $38.94 | $60.83 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 36 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $28.93 | $29.30 | $35.16 | $40.32 | $63.87 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 37 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $30.54 | $30.70 | $38.09 | $41.87 | $66.91 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 38 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $30.54 | $32.09 | $39.56 | $43.42 | $69.95 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 39 | $15.34 | $16.52 | $20.06 | $23.60 | $30.68 | $32.15 | $33.49 | $41.02 | $46.53 | $74.51 | $52.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 40 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $31.64 | $36.02 | $44.04 | $48.05 | $80.09 | $54.00 | $66.00 | $78.00 | $88.00 | $118.00 |
| 41 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $33.30 | $37.61 | $45.74 | $49.80 | $83.43 | $54.00 | $66.00 | $78.00 | $88.00 | $118.00 |
| 42 | $16.65 | $19.21 | $22.44 | $24.78 | $33.04 | $33.44 | $39.22 | $47.46 | $53.13 | $86.78 | $54.00 | $66.00 | $78.00 | $88.00 | $118.00 |
| 43 | $16.77 | $19.34 | $24.00 | $25.45 | $34.40 | $35.11 | $40.83 | $50.73 | $54.91 | $90.14 | $54.00 | $66.00 | $78.00 | $88.00 | $118.00 |
| 44 | $16.89 | $20.85 | $24.16 | $25.62 | $35.99 | $36.80 | $42.46 | $52.47 | $56.71 | $92.00 | $54.00 | $66.00 | $78.00 | $88.00 | $118.00 |
| 45 | $17.44 | $20.65 | $25.36 | $26.83 | $36.39 | $40.89 | $44.31 | $52.63 | $57.40 | $95.67 | $56.00 | $70.00 | $82.00 | $94.00 | $122.00 |
| 46 | $19.03 | $22.18 | $25.53 | $28.43 | $37.95 | $41.07 | $47.45 | $55.86 | $59.15 | $96.00 | $56.00 | $70.00 | $82.00 | $94.00 | $122.00 |
| 47 | $19.17 | $22.32 | $27.13 | $30.05 | $39.51 | $42.90 | $49.13 | $57.61 | $62.44 | $96.00 | $56.00 | $70.00 | $82.00 | $94.00 | $122.00 |
| 48 | $19.31 | $23.87 | $28.74 | $30.25 | $41.08 | $44.75 | $50.82 | $60.88 | $65.75 | $96.00 | $56.00 | $70.00 | $82.00 | $94.00 | $122.00 |
| 49 | $20.94 | $24.03 | $28.94 | $31.89 | $44.13 | $46.00 | $54.00 | $62.66 | $67.55 | $96.00 | $56.00 | $70.00 | $82.00 | $94.00 | $122.00 |
| 50 | $20.63 | $25.77 | $29.28 | $34.12 | $45.50 | $45.12 | $55.49 | $65.61 | $72.94 | $104.00 | $62.00 | $78.00 | $90.00 | $104.00 | $136.00 |
| 51 | $22.74 | $27.88 | $32.85 | $36.31 | $49.65 | $47.55 | $58.61 | $70.34 | $77.66 | $110.00 | $66.00 | $80.00 | $96.00 | $108.00 | $142.00 |
| 52 | $23.33 | $27.17 | $32.63 | $37.60 | $55.36 | $52.25 | $62.64 | $72.32 | $81.22 | $120.00 | $68.00 | $82.00 | $100.00 | $112.00 | $150.00 |
| 53 | $25.50 | $30.70 | $36.21 | $39.68 | $58.14 | $54.75 | $69.34 | $80.28 | $87.87 | $124.00 | $72.00 | $88.00 | $104.00 | $118.00 | $154.00 |
| 54 | $26.07 | $31.35 | $35.51 | $42.37 | $62.47 | $57.87 | $70.61 | $81.32 | $91.48 | $130.00 | $76.00 | $92.00 | $106.00 | $124.00 | $162.00 |
| 55 | $28.29 | $33.57 | $39.15 | $43.30 | $66.86 | $62.00 | $74.85 | $88.21 | $94.56 | $136.00 | $78.00 | $96.00 | $112.00 | $126.00 | $168.00 |
| 56 | $30.52 | $36.21 | $42.48 | $48.06 | $73.45 | $66.00 | $80.36 | $92.39 | $100.96 | $144.00 | $82.00 | $102.00 | $118.00 | $134.00 | $176.00 |
| 57 | $33.17 | $38.13 | $44.20 | $51.86 | $77.82 | $68.77 | $80.68 | $96.99 | $105.68 | $152.00 | $86.00 | $106.00 | $124.00 | $142.00 | $186.00 |
| 58 | $34.78 | $41.26 | $48.99 | $55.29 | $83.82 | $72.84 | $85.52 | $103.10 | $110.40 | $162.00 | $92.00 | $112.00 | $132.00 | $148.00 | $196.00 |
| 59 | $37.76 | $44.64 | $51.43 | $59.56 | $90.40 | $76.40 | $91.44 | $104.66 | $116.28 | $172.00 | $96.00 | $118.00 | $138.00 | $159.46 | $208.00 |
| 60 | $39.44 | $48.06 | $55.30 | $62.09 | $97.00 | $78.65 | $94.44 | $110.00 | $119.92 | $182.00 | $102.00 | $126.00 | $148.00 | $162.04 | $222.00 |
| 61 | $44.28 | $51.93 | $60.89 | $66.73 | $105.42 | $85.00 | $101.31 | $117.48 | $126.24 | $193.05 | $109.20 | $132.60 | $156.00 | $170.32 | $232.05 |
| 62 | $46.29 | $56.08 | $63.85 | $72.81 | $113.98 | $88.96 | $106.40 | $126.68 | $136.00 | $201.40 | $110.20 | $136.80 | $161.50 | $180.26 | $243.20 |
| 63 | $52.99 | $60.04 | $68.09 | $77.54 | $118.61 | $98.05 | $113.93 | $130.88 | $145.79 | $207.20 | $116.55 | $144.30 | $166.50 | $189.11 | $251.60 |
| 64 | $55.41 | $64.71 | $76.36 | $84.16 | $129.94 | $100.80 | $121.47 | $142.79 | $154.99 | $219.60 | $122.40 | $149.40 | $176.40 | $201.60 | $264.60 |
| 65 | $62.65 | $69.88 | $80.59 | $91.55 | $139.04 | $106.75 | $129.50 | $150.32 | $165.94 | $231.00 | $127.75 | $155.75 | $183.75 | $210.00 | $276.50 |
| 66 | $68.54 | $77.86 | $90.70 | $100.68 | $151.51 | $113.90 | $137.70 | $168.20 | $179.33 | $243.10 | $136.00 | $164.90 | $195.50 | $222.70 | $290.70 |
| 67 | $76.24 | $89.06 | $102.33 | $111.97 | $170.55 | $120.45 | $148.60 | $174.90 | $197.74 | $262.35 | $141.90 | $176.55 | $206.25 | $234.30 | $310.20 |
| 68 | $84.35 | $98.46 | $113.66 | $125.12 | $184.00 | $128.00 | $155.20 | $184.00 | $211.20 | $276.80 | $150.40 | $184.00 | $219.20 | $248.00 | $326.40 |
| 69 | $92.84 | $108.06 | $125.40 | $137.96 | $198.40 | $134.85 | $164.30 | $196.85 | $223.20 | $294.50 | $159.65 | $193.75 | $229.40 | $260.40 | $344.10 |
| 70 | $99.00 | $120.00 | $137.18 | $151.92 | $213.00 | $142.50 | $174.00 | $207.00 | $235.50 | $312.00 | $165.00 | $204.00 | $240.00 | $273.00 | $361.50 |
| 71 | $107.30 | $129.05 | $152.25 | $167.74 | $226.20 | $152.25 | $184.15 | $220.40 | $247.95 | $327.70 | $175.45 | $214.60 | $253.75 | $287.10 | $378.45 |
| 72 | $114.80 | $138.60 | $161.00 | $180.60 | $242.20 | $159.60 | $196.00 | $229.60 | $261.80 | $345.80 | $182.00 | $224.00 | $263.20 | $298.20 | $396.20 |
| 73 | $122.85 | $148.50 | $172.80 | $193.05 | $256.50 | $168.75 | $206.55 | $243.00 | $274.05 | $361.80 | $191.70 | $234.90 | $276.75 | $311.85 | $411.75 |
| 74 | $131.30 | $158.60 | $183.30 | $205.40 | $275.60 | $178.10 | $217.10 | $254.80 | $288.60 | $382.20 | $200.20 | $244.40 | $287.30 | $325.00 | $431.60 |
| 75 | $142.50 | $170.00 | $197.50 | $221.25 | $296.25 | $188.75 | $230.00 | $270.00 | $305.00 | $405.00 | $211.25 | $257.50 | $301.25 | $341.25 | $452.50 |
| 76 | $153.60 | $184.80 | $214.80 | $241.20 | $322.00 | $200.40 | $244.80 | $288.00 | $326.40 | $433.20 | $222.00 | $271.20 | $319.20 | $361.20 | $480.00 |
| 77 | $171.10 | $206.50 | $240.72 | $269.04 | $359.90 | $220.66 | $270.22 | $317.42 | $359.90 | $475.54 | $241.90 | $296.18 | $349.28 | $394.12 | $521.56 |
| 78 | $192.34 | $232.46 | $271.40 | $304.44 | $407.10 | $243.08 | $298.54 | $352.82 | $400.02 | $528.64 | $265.50 | $325.68 | $384.68 | $435.42 | $577.02 |
| 79 | $213.58 | $258.42 | $303.26 | $339.84 | $454.30 | $267.86 | $328.04 | $388.22 | $440.14 | $581.74 | $289.10 | $355.18 | $420.08 | $476.72 | $630.12 |
| 80 | $236.00 | $284.38 | $333.94 | $374.06 | $500.32 | $291.46 | $355.18 | $421.26 | $477.90 | $631.30 | $312.70 | $383.50 | $454.30 | $514.48 | $680.86 |
| 81 | $256.06 | $310.34 | $362.26 | $405.92 | $543.98 | $311.52 | $381.14 | $449.58 | $509.76 | $674.96 | $332.76 | $409.46 | $482.62 | $546.34 | $724.52 |
| 82 | $274.94 | $332.76 | $390.58 | $437.78 | $585.28 | $330.40 | $403.56 | $477.90 | $541.62 | $716.26 | $351.64 | $431.88 | $510.94 | $578.20 | $765.82 |
| 83 | $295.00 | $357.54 | $418.90 | $469.64 | $628.94 | $350.46 | $428.34 | $506.22 | $573.48 | $759.92 | $371.70 | $456.66 | $539.26 | $610.06 | $809.48 |
| 84 | $317.42 | $384.68 | $449.58 | $505.04 | $673.78 | $372.88 | $455.48 | $536.90 | $608.88 | $804.76 | $394.12 | $483.80 | $569.94 | $645.46 | $854.32 |
| 85 | $341.02 | $413.00 | $484.98 | $542.80 | $725.70 | $396.48 | $483.80 | $572.30 | $646.64 | $856.68 | $417.72 | $512.12 | $605.34 | $683.22 | $906.24 |
| 86 | $368.16 | $446.04 | $522.74 | $585.28 | $783.52 | $423.62 | $516.84 | $610.06 | $689.12 | $914.50 | $444.86 | $545.16 | $643.10 | $725.70 | $964.06 |
| 87 | $397.66 | $481.44 | $564.04 | $632.48 | $844.88 | $453.12 | $552.24 | $651.36 | $736.32 | $975.86 | $474.36 | $580.56 | $684.40 | $772.90 | $1,025.42 |
| 88 | $428.34 | $518.02 | $606.52 | $680.86 | $910.96 | $483.80 | $588.82 | $693.84 | $784.70 | $1,041.94 | $505.04 | $617.14 | $726.88 | $821.28 | $1,091.50 |
| 89 | $460.20 | $558.14 | $652.54 | $732.78 | $979.40 | $515.66 | $628.94 | $739.86 | $836.62 | $1,110.38 | $536.90 | $657.26 | $772.90 | $873.20 | $1,159.94 |
| 90 | $494.42 | $599.44 | $702.10 | $787.06 | $1,053.74 | $549.88 | $670.24 | $789.42 | $890.90 | $1,184.72 | $571.12 | $698.56 | $822.46 | $927.48 | $1,234.28 |
| 91 | $531.00 | $643.10 | $752.84 | $843.70 | $1,128.08 | $586.46 | $713.90 | $840.16 | $947.54 | $1,259.06 | $607.70 | $742.22 | $873.20 | $984.12 | $1,308.62 |
| 92 | $566.40 | $686.76 | $804.76 | $901.52 | $1,207.14 | $621.86 | $757.56 | $892.08 | $1,005.36 | $1,338.12 | $643.10 | $785.88 | $925.12 | $1,041.94 | $1,387.68 |
| 93 | $605.34 | $733.96 | $859.04 | $964.06 | $1,288.56 | $660.80 | $804.76 | $946.36 | $1,067.90 | $1,419.54 | $682.04 | $833.08 | $979.40 | $1,104.48 | $1,469.10 |
| 94 | $647.82 | $784.70 | $919.22 | $1,030.14 | $1,377.06 | $703.28 | $855.50 | $1,006.54 | $1,133.98 | $1,508.04 | $724.52 | $883.82 | $1,039.58 | $1,170.56 | $1,557.60 |
| 95 | $692.66 | $838.98 | $982.94 | $1,100.94 | $1,473.82 | $748.12 | $909.78 | $1,070.26 | $1,204.78 | $1,604.80 | $769.36 | $938.10 | $1,103.30 | $1,241.36 | $1,654.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 30 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 31 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $33.04 | $40.12 | $47.20 | $54.28 | $75.09 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 32 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $33.04 | $40.12 | $47.20 | $54.28 | $77.30 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 33 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $34.29 | $40.12 | $47.20 | $54.28 | $81.72 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 34 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $34.29 | $40.12 | $48.14 | $54.28 | $86.14 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 35 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $36.43 | $41.25 | $48.14 | $54.28 | $88.35 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 36 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $38.57 | $43.32 | $50.23 | $56.21 | $92.76 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 37 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $40.72 | $45.38 | $54.42 | $58.37 | $97.18 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 38 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $40.72 | $47.44 | $56.51 | $60.53 | $101.60 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 39 | $20.06 | $24.78 | $28.32 | $33.04 | $43.66 | $42.86 | $49.51 | $58.60 | $64.85 | $108.22 | $72.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 40 | $22.42 | $25.96 | $30.68 | $34.22 | $46.02 | $45.20 | $51.87 | $61.08 | $65.89 | $111.43 | $78.00 | $94.00 | $110.00 | $124.00 | $166.00 |
| 41 | $22.42 | $25.96 | $30.68 | $34.22 | $46.02 | $47.56 | $54.16 | $63.45 | $68.30 | $116.07 | $78.00 | $94.00 | $110.00 | $124.00 | $166.00 |
| 42 | $24.33 | $26.41 | $30.71 | $34.22 | $46.02 | $47.77 | $56.47 | $65.83 | $72.86 | $120.73 | $78.00 | $94.00 | $110.00 | $124.00 | $166.00 |
| 43 | $24.51 | $26.59 | $32.84 | $35.14 | $47.91 | $50.16 | $58.80 | $70.36 | $75.31 | $125.42 | $78.00 | $94.00 | $110.00 | $124.00 | $166.00 |
| 44 | $24.68 | $28.68 | $33.06 | $35.37 | $50.13 | $52.57 | $61.14 | $72.79 | $77.77 | $128.00 | $78.00 | $94.00 | $110.00 | $124.00 | $166.00 |
| 45 | $24.92 | $29.16 | $35.50 | $37.81 | $51.45 | $56.89 | $64.00 | $75.65 | $81.32 | $135.54 | $82.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 46 | $27.19 | $31.31 | $35.74 | $40.06 | $53.65 | $57.14 | $68.54 | $80.30 | $83.80 | $136.00 | $82.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 47 | $27.39 | $31.51 | $37.98 | $42.34 | $55.86 | $59.69 | $70.97 | $82.81 | $88.45 | $136.00 | $82.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 48 | $27.58 | $33.71 | $40.24 | $42.62 | $58.08 | $62.26 | $73.41 | $87.52 | $93.14 | $136.00 | $82.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 49 | $29.92 | $33.93 | $40.51 | $44.94 | $62.39 | $64.00 | $78.00 | $90.07 | $95.70 | $136.00 | $82.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 50 | $30.26 | $35.26 | $43.22 | $47.77 | $65.41 | $65.80 | $79.54 | $95.60 | $103.18 | $152.00 | $92.00 | $110.00 | $132.00 | $148.00 | $196.00 |
| 51 | $32.68 | $39.03 | $45.70 | $51.68 | $71.55 | $70.37 | $82.42 | $100.76 | $110.18 | $160.00 | $96.00 | $116.00 | $136.00 | $156.00 | $206.00 |
| 52 | $32.94 | $39.40 | $46.22 | $54.31 | $77.80 | $75.48 | $89.22 | $103.84 | $115.52 | $170.00 | $100.00 | $120.00 | $142.00 | $162.00 | $216.00 |
| 53 | $36.83 | $43.26 | $50.14 | $56.09 | $82.61 | $80.17 | $96.31 | $112.77 | $122.65 | $176.00 | $104.00 | $126.00 | $148.00 | $170.00 | $222.00 |
| 54 | $37.05 | $44.97 | $51.90 | $58.77 | $89.02 | $82.95 | $101.14 | $120.05 | $129.91 | $186.00 | $108.00 | $134.00 | $156.00 | $176.00 | $232.00 |
| 55 | $39.61 | $47.56 | $55.93 | $62.85 | $95.52 | $90.00 | $108.34 | $127.42 | $137.21 | $194.00 | $112.00 | $138.00 | $162.00 | $184.00 | $242.00 |
| 56 | $43.60 | $51.54 | $60.89 | $69.26 | $104.47 | $94.00 | $115.64 | $132.82 | $146.96 | $206.00 | $118.00 | $146.00 | $170.00 | $194.00 | $254.00 |
| 57 | $47.60 | $55.08 | $63.54 | $72.89 | $111.86 | $100.21 | $117.17 | $138.82 | $151.23 | $218.00 | $126.00 | $152.00 | $180.00 | $204.00 | $268.00 |
| 58 | $48.69 | $59.13 | $69.98 | $80.81 | $120.90 | $103.52 | $122.70 | $146.21 | $161.07 | $234.00 | $132.00 | $162.00 | $190.00 | $218.00 | $286.00 |
| 59 | $55.19 | $64.17 | $75.06 | $84.50 | $130.75 | $110.78 | $130.62 | $152.39 | $165.62 | $248.00 | $140.00 | $172.00 | $202.00 | $229.22 | $304.00 |
| 60 | $57.75 | $69.26 | $80.19 | $89.68 | $140.66 | $116.10 | $136.22 | $160.50 | $173.79 | $266.00 | $150.00 | $182.00 | $216.00 | $235.35 | $324.00 |
| 61 | $62.85 | $74.38 | $87.79 | $97.31 | $150.84 | $121.95 | $146.54 | $169.10 | $184.25 | $276.90 | $156.00 | $191.10 | $224.25 | $247.91 | $337.35 |
| 62 | $66.54 | $80.53 | $91.61 | $103.62 | $161.88 | $129.74 | $155.09 | $180.21 | $195.50 | $286.90 | $161.50 | $197.60 | $233.70 | $261.00 | $349.60 |
| 63 | $75.69 | $85.77 | $99.30 | $111.38 | $170.60 | $140.60 | $163.77 | $190.72 | $208.51 | $301.55 | $170.20 | $207.20 | $244.20 | $275.40 | $366.30 |
| 64 | $80.87 | $92.03 | $108.06 | $119.22 | $185.87 | $147.60 | $174.28 | $206.25 | $221.65 | $315.00 | $178.20 | $216.00 | $253.80 | $289.80 | $383.40 |
| 65 | $88.63 | $99.83 | $115.94 | $129.58 | $198.86 | $154.00 | $187.25 | $219.43 | $238.96 | $332.50 | $185.50 | $227.50 | $267.75 | $304.50 | $402.50 |
| 66 | $97.47 | $111.02 | $129.58 | $144.64 | $217.59 | $163.20 | $198.99 | $234.60 | $259.94 | $353.60 | $197.20 | $239.70 | $282.20 | $323.00 | $425.00 |
| 67 | $110.46 | $126.17 | $146.19 | $160.78 | $243.65 | $174.90 | $212.85 | $250.80 | $285.08 | $376.20 | $207.90 | $254.10 | $300.30 | $339.90 | $450.45 |
| 68 | $121.84 | $142.39 | $162.38 | $179.77 | $265.60 | $184.00 | $225.60 | $265.60 | $304.00 | $401.60 | $219.20 | $267.20 | $315.20 | $360.00 | $475.20 |
| 69 | $134.62 | $157.58 | $181.47 | $198.31 | $285.20 | $196.85 | $240.25 | $285.20 | $322.40 | $426.25 | $232.50 | $283.65 | $334.80 | $379.75 | $500.65 |
| 70 | $144.00 | $175.50 | $199.93 | $220.71 | $307.50 | $207.00 | $255.00 | $303.00 | $343.50 | $453.00 | $243.00 | $298.50 | $352.50 | $400.50 | $528.00 |
| 71 | $155.15 | $187.05 | $218.95 | $243.73 | $329.15 | $220.40 | $269.70 | $319.00 | $362.50 | $478.50 | $255.20 | $313.20 | $368.30 | $419.05 | $553.90 |
| 72 | $165.20 | $200.20 | $233.80 | $261.80 | $350.00 | $232.40 | $284.20 | $336.00 | $379.40 | $502.60 | $267.40 | $327.60 | $385.00 | $435.40 | $576.80 |
| 73 | $176.85 | $213.30 | $248.40 | $278.10 | $372.60 | $244.35 | $299.70 | $352.35 | $398.25 | $527.85 | $279.45 | $341.55 | $400.95 | $453.60 | $602.10 |
| 74 | $189.80 | $228.80 | $265.20 | $297.70 | $399.10 | $258.70 | $315.90 | $370.50 | $419.90 | $557.70 | $292.50 | $357.50 | $418.60 | $474.50 | $629.20 |
| 75 | $205.00 | $246.25 | $287.50 | $321.25 | $430.00 | $275.00 | $335.00 | $395.00 | $446.25 | $590.00 | $307.50 | $375.00 | $441.25 | $498.75 | $661.25 |
| 76 | $223.20 | $268.80 | $313.20 | $350.40 | $469.20 | $294.00 | $358.80 | $422.40 | $477.60 | $632.40 | $325.20 | $398.40 | $468.00 | $529.20 | $702.00 |
| 77 | $248.98 | $300.90 | $350.46 | $394.12 | $526.28 | $322.14 | $394.12 | $464.92 | $527.46 | $697.38 | $354.00 | $434.24 | $510.94 | $579.38 | $767.00 |
| 78 | $280.84 | $339.84 | $397.66 | $446.04 | $595.90 | $357.54 | $438.96 | $518.02 | $587.64 | $776.44 | $390.58 | $479.08 | $565.22 | $641.92 | $848.42 |
| 79 | $313.88 | $379.96 | $444.86 | $500.32 | $667.08 | $394.12 | $482.62 | $571.12 | $649.00 | $857.86 | $427.16 | $523.92 | $619.50 | $704.46 | $929.84 |
| 80 | $345.74 | $418.90 | $490.88 | $551.06 | $736.32 | $428.34 | $525.10 | $621.86 | $705.64 | $932.20 | $461.38 | $566.40 | $670.24 | $761.10 | $1,005.36 |
| 81 | $375.24 | $454.30 | $533.36 | $599.44 | $800.04 | $457.84 | $560.50 | $664.34 | $754.02 | $995.92 | $490.88 | $601.80 | $712.72 | $809.48 | $1,069.08 |
| 82 | $403.56 | $489.70 | $574.66 | $645.06 | $861.40 | $486.16 | $595.90 | $705.64 | $800.04 | $1,057.28 | $519.20 | $637.20 | $754.02 | $855.50 | $1,130.44 |
| 83 | $433.06 | $525.10 | $615.96 | $692.66 | $925.12 | $515.66 | $631.30 | $746.94 | $847.24 | $1,121.00 | $548.70 | $672.60 | $795.32 | $902.70 | $1,194.16 |
| 84 | $464.92 | $564.04 | $661.98 | $743.40 | $992.38 | $547.52 | $670.24 | $792.96 | $897.98 | $1,188.26 | $580.56 | $711.54 | $841.34 | $953.44 | $1,261.42 |
| 85 | $500.32 | $606.52 | $711.54 | $800.04 | $1,067.90 | $582.92 | $712.72 | $842.52 | $954.62 | $1,263.78 | $615.96 | $754.02 | $890.90 | $1,010.08 | $1,336.94 |
| 86 | $540.44 | $654.90 | $768.18 | $862.58 | $1,152.86 | $623.04 | $761.10 | $899.16 | $1,017.16 | $1,348.74 | $656.08 | $802.40 | $947.54 | $1,072.62 | $1,421.90 |
| 87 | $582.92 | $705.64 | $828.36 | $931.02 | $1,242.54 | $665.52 | $811.84 | $959.34 | $1,085.60 | $1,438.42 | $698.56 | $853.14 | $1,007.72 | $1,141.06 | $1,511.58 |
| 88 | $627.76 | $761.10 | $893.26 | $1,003.00 | $1,339.30 | $710.36 | $867.30 | $1,024.24 | $1,157.58 | $1,535.18 | $743.40 | $908.60 | $1,072.62 | $1,213.04 | $1,608.34 |
| 89 | $674.96 | $818.92 | $960.52 | $1,079.70 | $1,440.78 | $757.56 | $925.12 | $1,091.50 | $1,234.28 | $1,636.66 | $790.60 | $966.42 | $1,139.88 | $1,289.74 | $1,709.82 |
| 90 | $725.70 | $880.28 | $1,032.50 | $1,159.94 | $1,548.16 | $808.30 | $986.48 | $1,163.48 | $1,314.52 | $1,744.04 | $841.34 | $1,027.78 | $1,211.86 | $1,369.98 | $1,817.20 |
| 91 | $777.62 | $942.82 | $1,106.84 | $1,242.54 | $1,659.08 | $860.22 | $1,049.02 | $1,237.82 | $1,397.12 | $1,854.96 | $893.26 | $1,090.32 | $1,286.20 | $1,452.58 | $1,928.12 |
| 92 | $831.90 | $1,008.90 | $1,183.54 | $1,328.68 | $1,774.72 | $914.50 | $1,115.10 | $1,314.52 | $1,483.26 | $1,970.60 | $947.54 | $1,156.40 | $1,362.90 | $1,538.72 | $2,043.76 |
| 93 | $888.54 | $1,077.34 | $1,263.78 | $1,419.54 | $1,896.26 | $971.14 | $1,183.54 | $1,394.76 | $1,574.12 | $2,092.14 | $1,004.18 | $1,224.84 | $1,443.14 | $1,629.58 | $2,165.30 |
| 94 | $949.90 | $1,151.68 | $1,351.10 | $1,517.48 | $2,026.06 | $1,032.50 | $1,257.88 | $1,482.08 | $1,672.06 | $2,221.94 | $1,065.54 | $1,299.18 | $1,530.46 | $1,727.52 | $2,295.10 |
| 95 | $1,015.98 | $1,231.92 | $1,445.50 | $1,623.68 | $2,167.66 | $1,098.58 | $1,338.12 | $1,576.48 | $1,778.26 | $2,363.54 | $1,131.62 | $1,379.42 | $1,624.86 | $1,833.72 | $2,436.70 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 30 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 31 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $66.48 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 32 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $29.50 | $36.58 | $42.48 | $48.38 | $68.43 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 33 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $30.61 | $36.58 | $42.48 | $48.38 | $72.34 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 34 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $30.61 | $36.58 | $43.32 | $48.38 | $76.25 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 35 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $32.53 | $37.61 | $43.32 | $48.38 | $78.21 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 36 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $34.44 | $39.50 | $45.21 | $50.10 | $82.12 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 37 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $36.36 | $41.38 | $48.98 | $52.02 | $86.03 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 38 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $36.36 | $43.26 | $50.86 | $53.95 | $89.94 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 39 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $38.27 | $45.14 | $52.74 | $57.80 | $95.80 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 40 | $20.06 | $23.60 | $27.14 | $30.68 | $41.30 | $40.68 | $47.55 | $53.98 | $59.03 | $99.24 | $70.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 41 | $20.06 | $23.60 | $27.14 | $30.68 | $41.30 | $42.81 | $49.65 | $56.07 | $61.18 | $103.37 | $70.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 42 | $21.77 | $24.01 | $27.16 | $30.68 | $41.30 | $43.00 | $51.77 | $58.17 | $65.27 | $107.53 | $70.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 43 | $21.93 | $24.17 | $29.05 | $31.51 | $43.00 | $45.15 | $53.90 | $62.18 | $67.46 | $111.70 | $70.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 44 | $22.08 | $26.07 | $29.25 | $31.71 | $44.99 | $47.32 | $56.05 | $64.32 | $69.67 | $114.00 | $70.00 | $84.00 | $98.00 | $112.00 | $148.00 |
| 45 | $22.43 | $25.51 | $31.70 | $34.15 | $46.43 | $51.56 | $55.79 | $67.43 | $73.35 | $121.58 | $74.00 | $88.00 | $106.00 | $120.00 | $158.00 |
| 46 | $24.47 | $27.39 | $31.91 | $36.19 | $48.41 | $51.79 | $59.75 | $71.57 | $75.58 | $122.00 | $74.00 | $88.00 | $106.00 | $120.00 | $158.00 |
| 47 | $24.65 | $27.57 | $33.91 | $38.24 | $50.41 | $54.09 | $61.87 | $73.81 | $79.78 | $122.00 | $74.00 | $88.00 | $106.00 | $120.00 | $158.00 |
| 48 | $24.82 | $29.49 | $35.93 | $38.50 | $52.41 | $56.42 | $64.00 | $78.01 | $84.01 | $122.00 | $74.00 | $88.00 | $106.00 | $120.00 | $158.00 |
| 49 | $26.93 | $29.69 | $36.17 | $40.59 | $56.30 | $58.00 | $68.00 | $80.28 | $86.31 | $122.00 | $74.00 | $88.00 | $106.00 | $120.00 | $158.00 |
| 50 | $27.51 | $32.55 | $39.04 | $42.31 | $58.30 | $60.16 | $72.14 | $86.23 | $90.73 | $134.00 | $82.00 | $100.00 | $118.00 | $132.00 | $174.00 |
| 51 | $29.84 | $34.85 | $41.41 | $46.09 | $64.25 | $62.76 | $75.10 | $91.25 | $97.53 | $144.00 | $86.00 | $104.00 | $122.00 | $138.00 | $184.00 |
| 52 | $30.20 | $35.33 | $42.14 | $48.74 | $68.82 | $67.74 | $79.73 | $92.71 | $102.88 | $150.00 | $90.00 | $108.00 | $128.00 | $146.00 | $190.00 |
| 53 | $32.58 | $39.07 | $44.57 | $50.62 | $74.96 | $72.35 | $86.68 | $99.39 | $111.67 | $160.00 | $92.00 | $114.00 | $132.00 | $152.00 | $200.00 |
| 54 | $32.94 | $39.52 | $46.43 | $53.31 | $79.65 | $73.31 | $89.69 | $106.49 | $117.10 | $166.00 | $96.00 | $118.00 | $138.00 | $158.00 | $208.00 |
| 55 | $35.37 | $43.36 | $50.34 | $57.27 | $85.97 | $80.00 | $98.49 | $113.69 | $124.23 | $174.00 | $100.00 | $124.00 | $144.00 | $164.00 | $216.00 |
| 56 | $39.24 | $45.96 | $53.81 | $62.19 | $94.68 | $86.00 | $101.92 | $117.42 | $132.08 | $186.00 | $106.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 57 | $41.83 | $49.43 | $56.64 | $65.88 | $100.51 | $88.42 | $105.65 | $123.61 | $136.66 | $196.00 | $112.00 | $136.00 | $160.00 | $182.00 | $240.00 |
| 58 | $43.13 | $52.26 | $62.99 | $72.30 | $108.00 | $92.01 | $109.69 | $131.22 | $144.78 | $208.00 | $118.00 | $144.00 | $170.00 | $194.00 | $254.00 |
| 59 | $49.38 | $57.20 | $66.72 | $76.19 | $116.23 | $97.41 | $117.56 | $135.87 | $149.76 | $222.00 | $126.00 | $152.00 | $180.00 | $205.30 | $270.00 |
| 60 | $50.71 | $62.19 | $70.51 | $81.40 | $124.49 | $101.12 | $121.69 | $140.66 | $158.15 | $236.00 | $132.00 | $162.00 | $190.00 | $212.20 | $286.00 |
| 61 | $55.71 | $65.96 | $77.88 | $87.58 | $134.62 | $109.02 | $128.45 | $149.52 | $165.48 | $247.65 | $138.45 | $169.65 | $198.90 | $221.41 | $300.30 |
| 62 | $60.76 | $71.90 | $81.89 | $92.41 | $145.36 | $116.76 | $137.06 | $162.37 | $175.10 | $256.50 | $146.30 | $176.70 | $209.00 | $232.83 | $311.60 |
| 63 | $66.61 | $77.19 | $87.95 | $98.69 | $152.73 | $123.95 | $147.75 | $169.52 | $186.47 | $268.25 | $149.85 | $185.00 | $216.45 | $244.19 | $325.60 |
| 64 | $71.88 | $83.40 | $96.54 | $106.60 | $166.13 | $131.40 | $156.68 | $183.34 | $198.32 | $280.80 | $158.40 | $194.40 | $226.80 | $259.20 | $342.00 |
| 65 | $79.46 | $89.85 | $103.21 | $116.90 | $177.84 | $136.50 | $168.00 | $195.24 | $214.07 | $297.50 | $166.25 | $203.00 | $238.00 | $273.00 | $358.75 |
| 66 | $88.34 | $99.49 | $116.62 | $129.04 | $195.03 | $147.90 | $178.50 | $210.80 | $231.98 | $316.20 | $176.80 | $214.20 | $253.30 | $287.30 | $379.10 |
| 67 | $98.02 | $112.81 | $130.11 | $143.55 | $217.66 | $155.10 | $189.75 | $224.40 | $253.77 | $336.60 | $184.80 | $226.05 | $267.30 | $301.95 | $400.95 |
| 68 | $109.34 | $127.24 | $146.14 | $159.64 | $236.80 | $164.80 | $201.60 | $238.40 | $270.40 | $356.80 | $195.20 | $238.40 | $281.60 | $320.00 | $422.40 |
| 69 | $119.15 | $141.08 | $160.81 | $176.76 | $254.20 | $173.60 | $215.45 | $252.65 | $286.75 | $379.75 | $204.60 | $252.65 | $296.05 | $337.90 | $446.40 |
| 70 | $129.00 | $156.00 | $178.04 | $196.35 | $274.50 | $184.50 | $228.00 | $268.50 | $304.50 | $403.50 | $216.00 | $265.50 | $313.50 | $355.50 | $471.00 |
| 71 | $139.20 | $166.75 | $195.75 | $217.92 | $292.90 | $197.20 | $240.70 | $284.20 | $323.35 | $424.85 | $227.65 | $278.40 | $329.15 | $372.65 | $491.55 |
| 72 | $148.40 | $177.80 | $208.60 | $233.80 | $312.20 | $207.20 | $252.00 | $299.60 | $338.80 | $448.00 | $238.00 | $289.80 | $343.00 | $387.80 | $513.80 |
| 73 | $157.95 | $190.35 | $221.40 | $248.40 | $332.10 | $218.70 | $265.95 | $313.20 | $355.05 | $469.80 | $248.40 | $303.75 | $356.40 | $403.65 | $534.60 |
| 74 | $170.30 | $204.10 | $236.60 | $265.20 | $354.90 | $231.40 | $280.80 | $330.20 | $374.40 | $495.30 | $261.30 | $318.50 | $373.10 | $421.20 | $559.00 |
| 75 | $183.75 | $220.00 | $256.25 | $286.25 | $383.75 | $245.00 | $298.75 | $351.25 | $396.25 | $526.25 | $273.75 | $333.75 | $392.50 | $443.75 | $588.75 |
| 76 | $199.20 | $238.80 | $278.40 | $312.00 | $417.60 | $261.60 | $318.00 | $374.40 | $424.80 | $562.80 | $289.20 | $352.80 | $415.20 | $470.40 | $624.00 |
| 77 | $221.84 | $267.86 | $311.52 | $349.28 | $468.46 | $286.74 | $350.46 | $411.82 | $467.28 | $619.50 | $315.06 | $385.86 | $453.12 | $513.30 | $680.86 |
| 78 | $250.16 | $302.08 | $352.82 | $395.30 | $529.82 | $318.60 | $389.40 | $459.02 | $520.38 | $690.30 | $346.92 | $424.80 | $501.50 | $567.58 | $752.84 |
| 79 | $278.48 | $337.48 | $395.30 | $442.56 | $592.46 | $349.28 | $428.34 | $507.40 | $574.66 | $759.92 | $378.78 | $464.92 | $549.88 | $621.86 | $823.64 |
| 80 | $306.80 | $371.70 | $435.42 | $488.52 | $652.54 | $379.96 | $466.10 | $551.06 | $624.22 | $826.00 | $408.28 | $501.50 | $593.54 | $673.78 | $889.72 |
| 81 | $332.76 | $403.56 | $473.18 | $531.00 | $709.18 | $405.92 | $497.96 | $588.82 | $666.70 | $882.64 | $434.24 | $533.36 | $631.30 | $716.26 | $946.36 |
| 82 | $358.72 | $434.24 | $508.58 | $571.12 | $763.46 | $431.88 | $528.64 | $624.22 | $706.82 | $936.92 | $460.20 | $564.04 | $666.70 | $756.38 | $1,000.64 |
| 83 | $384.68 | $466.10 | $546.34 | $611.60 | $818.92 | $457.84 | $560.50 | $661.98 | $749.30 | $992.38 | $486.16 | $595.90 | $704.46 | $798.86 | $1,056.10 |
| 84 | $413.00 | $500.32 | $586.46 | $657.26 | $879.10 | $486.16 | $594.72 | $702.10 | $792.96 | $1,052.56 | $514.48 | $630.12 | $744.58 | $842.52 | $1,116.28 |
| 85 | $444.86 | $538.08 | $631.30 | $708.00 | $946.36 | $518.02 | $632.48 | $746.94 | $843.70 | $1,119.82 | $546.34 | $667.88 | $789.42 | $893.26 | $1,183.54 |
| 86 | $480.26 | $580.56 | $680.86 | $763.46 | $1,020.70 | $553.42 | $674.96 | $796.50 | $899.16 | $1,194.16 | $581.74 | $710.36 | $838.98 | $948.72 | $1,257.88 |
| 87 | $518.02 | $626.58 | $733.96 | $823.64 | $1,100.94 | $591.18 | $720.98 | $849.60 | $959.34 | $1,274.40 | $619.50 | $756.38 | $892.08 | $1,008.90 | $1,338.12 |
| 88 | $558.14 | $674.96 | $790.60 | $887.36 | $1,187.08 | $631.30 | $769.36 | $906.24 | $1,023.06 | $1,360.54 | $659.62 | $804.76 | $948.72 | $1,072.62 | $1,424.26 |
| 89 | $600.62 | $726.88 | $851.96 | $955.80 | $1,276.76 | $673.78 | $821.28 | $967.60 | $1,091.50 | $1,450.22 | $702.10 | $856.68 | $1,010.08 | $1,141.06 | $1,513.94 |
| 90 | $644.28 | $781.16 | $914.50 | $1,026.60 | $1,372.34 | $717.44 | $875.56 | $1,030.14 | $1,162.30 | $1,545.80 | $745.76 | $910.96 | $1,072.62 | $1,211.86 | $1,609.52 |
| 91 | $691.48 | $836.62 | $980.58 | $1,100.94 | $1,470.28 | $764.64 | $931.02 | $1,096.22 | $1,236.64 | $1,643.74 | $792.96 | $966.42 | $1,138.70 | $1,286.20 | $1,707.46 |
| 92 | $738.68 | $894.44 | $1,047.84 | $1,176.46 | $1,572.94 | $811.84 | $988.84 | $1,163.48 | $1,312.16 | $1,746.40 | $840.16 | $1,024.24 | $1,205.96 | $1,361.72 | $1,810.12 |
| 93 | $789.42 | $955.80 | $1,119.82 | $1,256.70 | $1,680.32 | $862.58 | $1,050.20 | $1,235.46 | $1,392.40 | $1,853.78 | $890.90 | $1,085.60 | $1,277.94 | $1,441.96 | $1,917.50 |
| 94 | $843.70 | $1,021.88 | $1,196.52 | $1,342.84 | $1,795.96 | $916.86 | $1,116.28 | $1,312.16 | $1,478.54 | $1,969.42 | $945.18 | $1,151.68 | $1,354.64 | $1,528.10 | $2,033.14 |
| 95 | $902.70 | $1,092.68 | $1,280.30 | $1,437.24 | $1,921.04 | $975.86 | $1,187.08 | $1,395.94 | $1,572.94 | $2,094.50 | $1,004.18 | $1,222.48 | $1,438.42 | $1,622.50 | $2,158.22 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 30 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 31 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $25.96 | $33.04 | $38.94 | $44.84 | $60.32 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 32 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $25.96 | $33.04 | $38.94 | $44.84 | $62.10 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 33 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $26.94 | $33.04 | $38.94 | $44.84 | $65.64 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 34 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $26.94 | $33.04 | $39.71 | $44.84 | $69.19 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 35 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $28.62 | $33.97 | $39.71 | $44.84 | $70.97 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 36 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $30.31 | $35.67 | $41.44 | $46.43 | $74.51 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 37 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $31.99 | $37.37 | $44.89 | $48.22 | $78.06 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 38 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $31.99 | $39.07 | $46.62 | $50.00 | $81.61 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 39 | $16.52 | $20.06 | $23.60 | $27.14 | $35.40 | $33.68 | $40.77 | $48.35 | $53.57 | $86.93 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 40 | $17.70 | $21.24 | $24.78 | $28.32 | $37.76 | $36.16 | $41.79 | $48.30 | $53.54 | $90.53 | $62.00 | $76.00 | $88.00 | $102.00 | $134.00 |
| 41 | $17.70 | $21.24 | $24.78 | $28.32 | $37.76 | $38.05 | $43.63 | $50.17 | $55.49 | $94.31 | $62.00 | $76.00 | $88.00 | $102.00 | $134.00 |
| 42 | $19.21 | $21.61 | $24.80 | $28.32 | $37.76 | $38.22 | $45.49 | $52.05 | $59.20 | $98.10 | $62.00 | $76.00 | $88.00 | $102.00 | $134.00 |
| 43 | $19.35 | $21.75 | $26.53 | $29.08 | $39.31 | $40.13 | $47.37 | $55.63 | $61.19 | $101.90 | $62.00 | $76.00 | $88.00 | $102.00 | $134.00 |
| 44 | $19.48 | $23.46 | $26.70 | $29.28 | $41.13 | $42.06 | $49.26 | $57.55 | $63.19 | $104.00 | $62.00 | $76.00 | $88.00 | $102.00 | $134.00 |
| 45 | $19.94 | $23.08 | $27.89 | $30.49 | $42.66 | $46.23 | $50.87 | $59.21 | $65.38 | $109.62 | $66.00 | $80.00 | $94.00 | $106.00 | $142.00 |
| 46 | $21.75 | $24.78 | $28.08 | $32.31 | $44.49 | $46.43 | $54.48 | $62.84 | $67.37 | $110.00 | $66.00 | $80.00 | $94.00 | $106.00 | $142.00 |
| 47 | $21.91 | $24.95 | $29.84 | $34.15 | $46.32 | $48.50 | $56.41 | $64.81 | $71.11 | $110.00 | $66.00 | $80.00 | $94.00 | $106.00 | $142.00 |
| 48 | $22.07 | $26.68 | $31.62 | $34.37 | $48.16 | $50.58 | $58.35 | $68.49 | $74.88 | $110.00 | $66.00 | $80.00 | $94.00 | $106.00 | $142.00 |
| 49 | $23.93 | $26.86 | $31.83 | $36.24 | $51.74 | $52.00 | $62.00 | $70.49 | $76.93 | $110.00 | $66.00 | $80.00 | $94.00 | $106.00 | $142.00 |
| 50 | $24.76 | $28.48 | $34.86 | $38.22 | $52.61 | $54.52 | $62.89 | $76.86 | $81.84 | $122.00 | $74.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 51 | $27.00 | $32.06 | $37.13 | $41.90 | $56.95 | $57.05 | $67.77 | $81.75 | $88.50 | $128.00 | $76.00 | $94.00 | $108.00 | $124.00 | $164.00 |
| 52 | $27.45 | $32.61 | $38.07 | $44.57 | $62.84 | $61.93 | $74.03 | $83.44 | $93.86 | $136.00 | $80.00 | $98.00 | $114.00 | $132.00 | $172.00 |
| 53 | $29.74 | $34.89 | $40.39 | $45.15 | $67.31 | $64.53 | $77.05 | $89.84 | $98.85 | $142.00 | $84.00 | $102.00 | $118.00 | $136.00 | $180.00 |
| 54 | $30.19 | $35.43 | $42.34 | $47.84 | $71.84 | $67.52 | $80.15 | $96.81 | $104.29 | $150.00 | $86.00 | $106.00 | $124.00 | $142.00 | $186.00 |
| 55 | $32.54 | $39.17 | $44.75 | $51.68 | $76.42 | $72.00 | $88.64 | $101.93 | $111.25 | $156.00 | $90.00 | $110.00 | $128.00 | $148.00 | $194.00 |
| 56 | $34.88 | $40.39 | $49.56 | $55.12 | $84.88 | $76.00 | $90.16 | $107.79 | $117.20 | $166.00 | $94.00 | $114.00 | $136.00 | $154.00 | $204.00 |
| 57 | $37.50 | $45.20 | $51.11 | $58.87 | $90.79 | $78.60 | $96.04 | $110.30 | $122.08 | $176.00 | $100.00 | $122.00 | $144.00 | $162.00 | $216.00 |
| 58 | $38.95 | $46.76 | $55.99 | $63.80 | $96.72 | $82.43 | $98.53 | $116.22 | $128.49 | $186.00 | $104.00 | $128.00 | $152.00 | $172.00 | $228.00 |
| 59 | $43.57 | $51.62 | $59.77 | $67.88 | $104.93 | $85.95 | $104.50 | $121.18 | $133.90 | $200.00 | $110.00 | $138.00 | $160.00 | $183.37 | $242.00 |
| 60 | $45.08 | $55.13 | $63.60 | $71.74 | $111.55 | $89.88 | $107.16 | $126.24 | $139.03 | $212.00 | $118.00 | $144.00 | $170.00 | $187.12 | $256.00 |
| 61 | $49.99 | $58.95 | $70.80 | $77.85 | $120.02 | $96.08 | $115.78 | $135.28 | $146.72 | $220.35 | $124.80 | $150.15 | $179.40 | $196.81 | $267.15 |
| 62 | $53.52 | $64.71 | $73.56 | $84.01 | $130.50 | $103.79 | $124.43 | $144.63 | $158.10 | $229.90 | $129.20 | $157.70 | $186.20 | $210.30 | $279.30 |
| 63 | $60.55 | $68.61 | $79.44 | $88.82 | $136.48 | $111.00 | $129.95 | $151.32 | $166.13 | $240.50 | $135.05 | $164.65 | $194.25 | $218.49 | $290.45 |
| 64 | $64.39 | $74.77 | $86.45 | $95.38 | $149.68 | $117.00 | $139.08 | $163.94 | $176.65 | $252.00 | $140.40 | $172.80 | $201.60 | $230.40 | $306.00 |
| 65 | $71.82 | $81.29 | $93.32 | $104.23 | $160.06 | $122.50 | $150.50 | $174.51 | $190.84 | $266.00 | $148.75 | $182.00 | $213.50 | $243.25 | $320.25 |
| 66 | $79.20 | $89.39 | $105.10 | $116.28 | $175.69 | $130.90 | $159.80 | $188.70 | $208.94 | $283.90 | $158.10 | $192.10 | $226.10 | $256.70 | $338.30 |
| 67 | $88.68 | $102.42 | $116.95 | $129.20 | $194.92 | $138.60 | $169.85 | $199.65 | $227.40 | $300.30 | $165.00 | $202.95 | $237.60 | $270.60 | $358.05 |
| 68 | $96.84 | $115.12 | $129.90 | $143.82 | $212.80 | $145.60 | $180.80 | $212.80 | $243.20 | $320.00 | $172.80 | $214.40 | $251.20 | $286.40 | $377.60 |
| 69 | $106.77 | $126.07 | $144.58 | $159.51 | $227.85 | $155.00 | $192.20 | $226.30 | $258.85 | $339.45 | $182.90 | $224.75 | $265.05 | $302.25 | $398.35 |
| 70 | $115.50 | $139.50 | $159.07 | $176.28 | $246.00 | $165.00 | $202.50 | $240.00 | $273.00 | $360.00 | $193.50 | $237.00 | $279.00 | $318.00 | $420.00 |
| 71 | $123.25 | $149.35 | $175.45 | $194.99 | $262.45 | $174.00 | $214.60 | $253.75 | $288.55 | $379.90 | $201.55 | $247.95 | $292.90 | $333.50 | $439.35 |
| 72 | $133.00 | $159.60 | $186.20 | $208.60 | $280.00 | $184.80 | $226.80 | $266.00 | $302.40 | $400.40 | $212.80 | $259.00 | $305.20 | $345.80 | $459.20 |
| 73 | $141.75 | $170.10 | $198.45 | $222.75 | $297.00 | $194.40 | $237.60 | $280.80 | $317.25 | $419.85 | $221.40 | $270.00 | $318.60 | $360.45 | $476.55 |
| 74 | $152.10 | $183.30 | $211.90 | $237.90 | $318.50 | $206.70 | $252.20 | $295.10 | $334.10 | $443.30 | $232.70 | $284.70 | $332.80 | $377.00 | $499.20 |
| 75 | $163.75 | $197.50 | $228.75 | $256.25 | $343.75 | $219.75 | $267.50 | $312.50 | $353.75 | $470.00 | $243.75 | $298.75 | $350.00 | $396.25 | $525.00 |
| 76 | $177.60 | $213.60 | $249.60 | $278.40 | $373.20 | $232.80 | $284.40 | $334.80 | $378.00 | $501.60 | $258.00 | $314.40 | $370.80 | $418.80 | $555.60 |
| 77 | $198.24 | $238.36 | $278.48 | $311.52 | $417.72 | $254.88 | $311.52 | $368.16 | $416.54 | $552.24 | $280.84 | $342.20 | $403.56 | $457.84 | $606.52 |
| 78 | $223.02 | $269.04 | $315.06 | $352.82 | $472.00 | $283.20 | $346.92 | $409.46 | $463.74 | $613.60 | $307.98 | $377.60 | $446.04 | $506.22 | $669.06 |
| 79 | $247.80 | $300.90 | $351.64 | $394.12 | $527.46 | $310.34 | $381.14 | $450.76 | $510.94 | $676.14 | $336.30 | $413.00 | $488.52 | $553.42 | $732.78 |
| 80 | $272.58 | $330.40 | $387.04 | $434.24 | $581.74 | $337.48 | $414.18 | $489.70 | $554.60 | $735.14 | $362.26 | $446.04 | $527.46 | $598.26 | $791.78 |
| 81 | $296.18 | $358.72 | $421.26 | $472.00 | $631.30 | $361.08 | $442.50 | $523.92 | $592.36 | $784.70 | $385.86 | $474.36 | $561.68 | $636.02 | $841.34 |
| 82 | $318.60 | $387.04 | $453.12 | $508.68 | $679.68 | $383.50 | $470.82 | $555.78 | $628.94 | $833.08 | $408.28 | $502.68 | $593.54 | $672.60 | $889.72 |
| 83 | $342.20 | $415.36 | $486.16 | $545.16 | $729.24 | $407.10 | $499.14 | $588.82 | $665.52 | $882.64 | $431.88 | $531.00 | $626.58 | $709.18 | $939.28 |
| 84 | $366.98 | $444.86 | $521.56 | $585.28 | $782.34 | $431.88 | $528.64 | $624.22 | $705.64 | $935.74 | $456.66 | $560.50 | $661.98 | $749.30 | $992.38 |
| 85 | $395.30 | $479.08 | $561.68 | $630.12 | $842.52 | $460.20 | $562.86 | $664.34 | $750.48 | $995.92 | $484.98 | $594.72 | $702.10 | $794.14 | $1,052.56 |
| 86 | $427.16 | $516.84 | $606.52 | $679.68 | $909.78 | $492.06 | $600.62 | $709.18 | $800.04 | $1,063.18 | $516.84 | $632.48 | $746.94 | $843.70 | $1,119.82 |
| 87 | $460.20 | $558.14 | $653.72 | $733.96 | $980.58 | $525.10 | $641.92 | $756.38 | $854.32 | $1,133.98 | $549.88 | $673.78 | $794.14 | $897.98 | $1,190.62 |
| 88 | $495.60 | $601.80 | $704.46 | $790.60 | $1,057.28 | $560.50 | $685.58 | $807.12 | $910.96 | $1,210.68 | $585.28 | $717.44 | $844.88 | $954.62 | $1,267.32 |
| 89 | $533.36 | $646.64 | $758.74 | $850.78 | $1,137.52 | $598.26 | $730.42 | $861.40 | $971.14 | $1,290.92 | $623.04 | $762.28 | $899.16 | $1,014.80 | $1,347.56 |
| 90 | $573.48 | $695.02 | $814.20 | $914.50 | $1,222.48 | $638.38 | $778.80 | $916.86 | $1,034.86 | $1,375.88 | $663.16 | $810.66 | $954.62 | $1,078.52 | $1,432.52 |
| 91 | $614.78 | $745.76 | $873.20 | $979.40 | $1,309.80 | $679.68 | $829.54 | $975.86 | $1,099.76 | $1,463.20 | $704.46 | $861.40 | $1,013.62 | $1,143.42 | $1,519.84 |
| 92 | $657.26 | $796.50 | $933.38 | $1,047.84 | $1,400.66 | $722.16 | $880.28 | $1,036.04 | $1,168.20 | $1,554.06 | $746.94 | $912.14 | $1,073.80 | $1,211.86 | $1,610.70 |
| 93 | $702.10 | $850.78 | $997.10 | $1,118.64 | $1,496.24 | $767.00 | $934.56 | $1,099.76 | $1,239.00 | $1,649.64 | $791.78 | $966.42 | $1,137.52 | $1,282.66 | $1,706.28 |
| 94 | $750.48 | $909.78 | $1,065.54 | $1,195.34 | $1,598.90 | $815.38 | $993.56 | $1,168.20 | $1,315.70 | $1,752.30 | $840.16 | $1,025.42 | $1,205.96 | $1,359.36 | $1,808.94 |
| 95 | $803.58 | $973.50 | $1,141.06 | $1,280.30 | $1,711.00 | $868.48 | $1,057.28 | $1,243.72 | $1,400.66 | $1,864.40 | $893.26 | $1,089.14 | $1,281.48 | $1,444.32 | $1,921.04 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 30 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 31 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $24.78 | $30.68 | $36.58 | $41.30 | $56.63 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 32 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $24.78 | $30.68 | $36.58 | $41.30 | $58.29 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 33 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $25.72 | $30.68 | $36.58 | $41.30 | $61.62 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 34 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $25.72 | $30.68 | $37.31 | $41.30 | $64.96 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 35 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $27.32 | $31.55 | $37.31 | $41.30 | $66.62 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 36 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $28.93 | $33.12 | $38.93 | $42.77 | $69.95 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 37 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $30.54 | $34.70 | $42.17 | $44.41 | $73.28 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 38 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $30.54 | $36.28 | $43.80 | $46.06 | $76.61 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 39 | $15.34 | $18.88 | $22.42 | $24.78 | $33.04 | $32.15 | $37.86 | $45.42 | $49.35 | $81.61 | $54.00 | $66.00 | $78.00 | $88.00 | $116.00 |
| 40 | $16.52 | $20.06 | $23.60 | $25.96 | $35.40 | $33.15 | $38.90 | $45.46 | $49.42 | $85.31 | $58.00 | $70.00 | $84.00 | $94.00 | $124.00 |
| 41 | $16.52 | $20.06 | $23.60 | $25.96 | $35.40 | $34.88 | $40.62 | $47.22 | $51.22 | $88.87 | $58.00 | $70.00 | $84.00 | $94.00 | $124.00 |
| 42 | $17.93 | $20.41 | $23.62 | $25.96 | $35.40 | $35.03 | $42.35 | $48.99 | $54.64 | $92.44 | $58.00 | $70.00 | $84.00 | $94.00 | $124.00 |
| 43 | $18.06 | $20.54 | $25.26 | $26.66 | $36.86 | $36.79 | $44.10 | $52.36 | $56.48 | $96.02 | $58.00 | $70.00 | $84.00 | $94.00 | $124.00 |
| 44 | $18.19 | $22.16 | $25.43 | $26.84 | $38.56 | $38.55 | $45.86 | $54.17 | $58.33 | $98.00 | $58.00 | $70.00 | $84.00 | $94.00 | $124.00 |
| 45 | $18.69 | $21.87 | $26.63 | $29.27 | $38.90 | $42.67 | $47.59 | $55.92 | $62.19 | $101.65 | $62.00 | $74.00 | $88.00 | $100.00 | $130.00 |
| 46 | $20.39 | $23.48 | $26.80 | $31.02 | $40.56 | $42.86 | $50.97 | $59.35 | $64.08 | $102.00 | $62.00 | $74.00 | $88.00 | $100.00 | $130.00 |
| 47 | $20.54 | $23.64 | $28.48 | $32.78 | $42.23 | $44.77 | $52.77 | $61.21 | $67.64 | $102.00 | $62.00 | $74.00 | $88.00 | $100.00 | $130.00 |
| 48 | $20.69 | $25.28 | $30.18 | $33.00 | $43.91 | $46.69 | $54.59 | $64.69 | $71.23 | $102.00 | $62.00 | $74.00 | $88.00 | $100.00 | $130.00 |
| 49 | $22.44 | $25.45 | $30.38 | $34.79 | $47.17 | $48.00 | $58.00 | $66.58 | $73.18 | $102.00 | $62.00 | $74.00 | $88.00 | $100.00 | $130.00 |
| 50 | $22.01 | $27.12 | $32.07 | $35.49 | $49.77 | $48.88 | $59.19 | $71.23 | $76.50 | $114.00 | $66.00 | $82.00 | $96.00 | $110.00 | $146.00 |
| 51 | $24.16 | $29.27 | $35.70 | $39.11 | $54.03 | $51.35 | $62.27 | $76.05 | $83.08 | $120.00 | $70.00 | $86.00 | $102.00 | $116.00 | $152.00 |
| 52 | $24.71 | $29.89 | $35.35 | $40.39 | $58.35 | $56.13 | $68.34 | $77.88 | $86.64 | $126.00 | $74.00 | $90.00 | $106.00 | $120.00 | $160.00 |
| 53 | $26.91 | $32.10 | $37.60 | $42.41 | $62.73 | $58.66 | $71.27 | $84.10 | $93.36 | $132.00 | $76.00 | $94.00 | $110.00 | $126.00 | $166.00 |
| 54 | $27.45 | $32.71 | $39.61 | $45.11 | $67.16 | $61.73 | $74.43 | $91.00 | $96.97 | $140.00 | $80.00 | $98.00 | $116.00 | $132.00 | $172.00 |
| 55 | $29.71 | $36.37 | $41.95 | $47.49 | $71.64 | $66.00 | $80.76 | $94.09 | $101.98 | $146.00 | $82.00 | $102.00 | $120.00 | $136.00 | $180.00 |
| 56 | $33.43 | $37.61 | $45.32 | $50.88 | $78.35 | $72.00 | $84.28 | $98.17 | $107.90 | $154.00 | $88.00 | $106.00 | $126.00 | $142.00 | $188.00 |
| 57 | $34.62 | $40.96 | $48.35 | $54.66 | $84.30 | $72.70 | $88.36 | $104.59 | $112.97 | $164.00 | $92.00 | $112.00 | $134.00 | $150.00 | $200.00 |
| 58 | $36.17 | $44.01 | $51.79 | $59.54 | $90.27 | $76.68 | $91.10 | $106.85 | $119.44 | $174.00 | $96.00 | $120.00 | $140.00 | $160.00 | $210.00 |
| 59 | $40.67 | $47.43 | $55.60 | $62.33 | $96.85 | $80.22 | $97.03 | $112.00 | $123.33 | $184.00 | $102.00 | $126.00 | $148.00 | $167.43 | $224.00 |
| 60 | $42.26 | $50.89 | $59.45 | $66.22 | $103.47 | $84.27 | $99.89 | $117.22 | $128.61 | $196.00 | $110.00 | $134.00 | $158.00 | $173.62 | $236.00 |
| 61 | $45.71 | $54.74 | $65.14 | $72.29 | $111.91 | $88.69 | $106.74 | $124.60 | $136.48 | $204.75 | $113.10 | $140.40 | $165.75 | $181.67 | $247.65 |
| 62 | $50.63 | $60.40 | $68.01 | $77.01 | $120.59 | $96.38 | $115.42 | $133.62 | $144.50 | $212.80 | $119.70 | $146.30 | $172.90 | $193.40 | $256.50 |
| 63 | $56.01 | $64.32 | $73.77 | $83.18 | $126.73 | $103.60 | $121.05 | $141.77 | $155.96 | $222.00 | $123.95 | $153.55 | $179.45 | $201.96 | $268.25 |
| 64 | $59.90 | $69.02 | $80.69 | $88.36 | $138.17 | $108.00 | $128.51 | $151.60 | $163.32 | $234.00 | $131.40 | $160.20 | $187.20 | $212.40 | $280.80 |
| 65 | $67.23 | $75.59 | $86.25 | $97.18 | $148.74 | $113.75 | $140.00 | $160.68 | $177.56 | $246.75 | $138.25 | $169.75 | $196.00 | $224.00 | $295.75 |
| 66 | $73.11 | $83.63 | $96.46 | $107.77 | $162.79 | $120.70 | $147.99 | $178.40 | $192.49 | $261.80 | $144.50 | $178.50 | $207.40 | $238.00 | $312.80 |
| 67 | $82.46 | $95.00 | $108.18 | $120.58 | $180.30 | $128.70 | $158.40 | $184.80 | $210.92 | $277.20 | $153.45 | $188.10 | $219.45 | $250.80 | $330.00 |
| 68 | $90.60 | $106.03 | $121.04 | $132.31 | $196.80 | $136.00 | $166.40 | $196.80 | $224.00 | $296.00 | $161.60 | $196.80 | $232.00 | $264.00 | $348.80 |
| 69 | $99.03 | $117.06 | $134.26 | $146.58 | $210.80 | $144.15 | $178.25 | $209.25 | $237.15 | $313.10 | $168.95 | $207.70 | $244.90 | $277.45 | $367.35 |
| 70 | $106.50 | $129.00 | $147.39 | $163.38 | $226.50 | $153.00 | $187.50 | $222.00 | $252.00 | $331.50 | $177.00 | $217.50 | $258.00 | $292.50 | $387.00 |
| 71 | $114.55 | $139.20 | $162.40 | $180.65 | $243.60 | $162.40 | $198.65 | $234.90 | $266.80 | $352.35 | $187.05 | $230.55 | $271.15 | $307.40 | $406.00 |
| 72 | $123.20 | $148.40 | $172.20 | $193.20 | $259.00 | $170.80 | $210.00 | $246.40 | $278.60 | $369.60 | $196.00 | $240.80 | $281.40 | $319.20 | $422.80 |
| 73 | $130.95 | $157.95 | $183.60 | $205.20 | $275.40 | $179.55 | $220.05 | $259.20 | $292.95 | $388.80 | $203.85 | $249.75 | $294.30 | $332.10 | $441.45 |
| 74 | $140.40 | $169.00 | $196.30 | $219.70 | $295.10 | $189.00 | $232.70 | $273.00 | $308.10 | $409.50 | $214.50 | $261.30 | $306.80 | $347.10 | $461.50 |
| 75 | $151.25 | $182.50 | $211.25 | $236.25 | $317.50 | $201.25 | $246.25 | $288.75 | $326.25 | $433.75 | $225.00 | $275.00 | $322.50 | $365.00 | $483.75 |
| 76 | $164.40 | $198.00 | $230.40 | $256.80 | $345.00 | $214.80 | $262.80 | $309.60 | $348.00 | $463.20 | $237.60 | $290.40 | $342.00 | $386.40 | $513.60 |
| 77 | $182.90 | $220.66 | $257.24 | $287.92 | $385.86 | $234.82 | $287.92 | $339.84 | $383.50 | $508.58 | $258.42 | $316.24 | $372.88 | $421.26 | $559.32 |
| 78 | $205.32 | $248.98 | $290.28 | $325.68 | $435.42 | $260.78 | $319.78 | $377.60 | $427.16 | $565.22 | $283.20 | $349.28 | $410.64 | $466.10 | $615.96 |
| 79 | $228.92 | $277.30 | $324.50 | $363.44 | $486.16 | $286.74 | $351.64 | $415.36 | $470.82 | $623.04 | $309.16 | $381.14 | $449.58 | $509.76 | $673.78 |
| 80 | $251.34 | $304.44 | $357.54 | $400.02 | $539.72 | $310.34 | $381.14 | $451.94 | $510.94 | $676.14 | $333.94 | $410.64 | $486.16 | $549.88 | $728.06 |
| 81 | $273.76 | $331.58 | $388.22 | $435.42 | $581.74 | $332.76 | $408.28 | $482.62 | $546.34 | $722.16 | $356.36 | $437.78 | $516.84 | $585.28 | $774.08 |
| 82 | $293.82 | $356.36 | $417.72 | $468.06 | $626.58 | $352.82 | $433.06 | $512.12 | $579.38 | $767.00 | $376.42 | $462.56 | $546.34 | $618.32 | $818.92 |
| 83 | $316.24 | $382.32 | $448.40 | $502.68 | $672.60 | $375.24 | $459.02 | $542.80 | $613.60 | $813.02 | $398.84 | $488.52 | $577.02 | $652.54 | $864.94 |
| 84 | $338.66 | $410.64 | $481.44 | $539.26 | $720.98 | $397.66 | $487.34 | $575.84 | $650.18 | $861.40 | $421.26 | $516.84 | $610.06 | $689.12 | $913.32 |
| 85 | $364.62 | $442.50 | $518.02 | $580.56 | $776.44 | $423.62 | $519.20 | $612.42 | $691.48 | $916.86 | $447.22 | $548.70 | $646.64 | $730.42 | $968.78 |
| 86 | $394.12 | $476.72 | $558.14 | $626.58 | $837.80 | $453.12 | $553.42 | $652.54 | $737.50 | $978.22 | $476.72 | $582.92 | $686.76 | $776.44 | $1,030.14 |
| 87 | $424.80 | $514.48 | $602.98 | $674.96 | $903.88 | $483.80 | $591.18 | $697.38 | $785.88 | $1,044.30 | $507.40 | $620.68 | $731.60 | $824.82 | $1,096.22 |
| 88 | $457.84 | $554.60 | $649.00 | $728.06 | $973.50 | $516.84 | $631.30 | $743.40 | $838.98 | $1,113.92 | $540.44 | $660.80 | $777.62 | $877.92 | $1,165.84 |
| 89 | $492.06 | $597.08 | $698.56 | $783.52 | $1,047.84 | $551.06 | $673.78 | $792.96 | $894.44 | $1,188.26 | $574.66 | $703.28 | $827.18 | $933.38 | $1,240.18 |
| 90 | $529.82 | $640.74 | $750.48 | $841.34 | $1,125.72 | $588.82 | $717.44 | $844.88 | $952.26 | $1,266.14 | $612.42 | $746.94 | $879.10 | $991.20 | $1,318.06 |
| 91 | $567.58 | $686.76 | $804.76 | $901.52 | $1,207.14 | $626.58 | $763.46 | $899.16 | $1,012.44 | $1,347.56 | $650.18 | $792.96 | $933.38 | $1,051.38 | $1,399.48 |
| 92 | $606.52 | $735.14 | $860.22 | $964.06 | $1,289.74 | $665.52 | $811.84 | $954.62 | $1,074.98 | $1,430.16 | $689.12 | $841.34 | $988.84 | $1,113.92 | $1,482.08 |
| 93 | $647.82 | $784.70 | $919.22 | $1,030.14 | $1,378.24 | $706.82 | $861.40 | $1,013.62 | $1,141.06 | $1,518.66 | $730.42 | $890.90 | $1,047.84 | $1,180.00 | $1,570.58 |
| 94 | $692.66 | $838.98 | $981.76 | $1,100.94 | $1,472.64 | $751.66 | $915.68 | $1,076.16 | $1,211.86 | $1,613.06 | $775.26 | $945.18 | $1,110.38 | $1,250.80 | $1,664.98 |
| 95 | $741.04 | $897.98 | $1,051.38 | $1,178.82 | $1,576.48 | $800.04 | $974.68 | $1,145.78 | $1,289.74 | $1,716.90 | $823.64 | $1,004.18 | $1,180.00 | $1,328.68 | $1,768.82 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 30 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 31 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $27.14 | $34.22 | $40.12 | $46.02 | $62.78 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 32 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $27.14 | $34.22 | $40.12 | $46.02 | $64.63 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 33 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $28.17 | $34.22 | $40.12 | $46.02 | $68.32 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 34 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $28.17 | $34.22 | $40.92 | $46.02 | $72.02 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 35 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $29.93 | $35.19 | $40.92 | $46.02 | $73.86 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 36 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $31.69 | $36.95 | $42.70 | $47.65 | $77.56 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 37 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $33.45 | $38.71 | $46.25 | $49.49 | $81.25 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 38 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $33.45 | $40.47 | $48.03 | $51.32 | $84.94 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 39 | $16.52 | $21.24 | $23.60 | $28.32 | $36.58 | $35.21 | $42.23 | $49.81 | $54.98 | $90.48 | $60.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 40 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $37.67 | $44.67 | $51.14 | $56.29 | $94.02 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 41 | $18.88 | $22.42 | $25.96 | $29.50 | $38.94 | $39.64 | $46.64 | $53.12 | $58.34 | $97.93 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 42 | $20.49 | $22.81 | $25.98 | $29.50 | $38.94 | $39.81 | $48.63 | $55.11 | $62.23 | $101.87 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 43 | $20.64 | $22.96 | $27.79 | $30.30 | $40.54 | $41.80 | $50.63 | $58.91 | $64.32 | $105.82 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 44 | $20.78 | $24.77 | $27.98 | $30.49 | $42.42 | $43.81 | $52.65 | $60.94 | $66.43 | $108.00 | $66.00 | $80.00 | $94.00 | $106.00 | $140.00 |
| 45 | $21.18 | $24.30 | $30.43 | $31.71 | $43.92 | $48.00 | $54.15 | $64.14 | $68.56 | $115.60 | $70.00 | $84.00 | $100.00 | $112.00 | $150.00 |
| 46 | $23.11 | $26.09 | $30.63 | $33.60 | $45.80 | $48.21 | $58.00 | $68.08 | $70.65 | $116.00 | $70.00 | $84.00 | $100.00 | $112.00 | $150.00 |
| 47 | $23.28 | $26.26 | $32.55 | $35.51 | $47.68 | $50.36 | $60.05 | $70.21 | $74.58 | $116.00 | $70.00 | $84.00 | $100.00 | $112.00 | $150.00 |
| 48 | $23.44 | $28.09 | $34.49 | $35.75 | $49.58 | $52.53 | $62.12 | $74.20 | $78.53 | $116.00 | $70.00 | $84.00 | $100.00 | $112.00 | $150.00 |
| 49 | $25.43 | $28.27 | $34.72 | $37.69 | $53.26 | $54.00 | $66.00 | $76.37 | $80.69 | $116.00 | $70.00 | $84.00 | $100.00 | $112.00 | $150.00 |
| 50 | $26.14 | $29.83 | $36.25 | $40.95 | $55.46 | $56.40 | $66.59 | $80.60 | $88.95 | $130.00 | $78.00 | $94.00 | $112.00 | $126.00 | $166.00 |
| 51 | $28.42 | $33.45 | $38.56 | $43.30 | $61.33 | $60.86 | $69.60 | $85.55 | $92.11 | $136.00 | $82.00 | $100.00 | $116.00 | $132.00 | $176.00 |
| 52 | $27.45 | $33.97 | $39.43 | $45.96 | $65.83 | $63.87 | $75.93 | $89.00 | $97.47 | $144.00 | $84.00 | $102.00 | $120.00 | $138.00 | $184.00 |
| 53 | $31.16 | $36.28 | $43.18 | $47.89 | $70.37 | $68.44 | $80.90 | $97.48 | $104.34 | $150.00 | $88.00 | $106.00 | $126.00 | $144.00 | $188.00 |
| 54 | $31.56 | $38.16 | $43.70 | $50.57 | $74.97 | $71.38 | $85.88 | $100.69 | $111.61 | $158.00 | $92.00 | $114.00 | $132.00 | $150.00 | $196.00 |
| 55 | $33.95 | $40.56 | $47.54 | $53.08 | $81.19 | $76.00 | $92.58 | $107.81 | $116.81 | $164.00 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 56 | $37.79 | $43.18 | $52.40 | $59.36 | $88.15 | $80.00 | $98.00 | $113.57 | $126.50 | $174.00 | $102.00 | $124.00 | $146.00 | $166.00 | $216.00 |
| 57 | $40.38 | $46.61 | $53.87 | $61.67 | $95.65 | $84.49 | $99.88 | $117.90 | $127.55 | $186.00 | $108.00 | $128.00 | $152.00 | $174.00 | $228.00 |
| 58 | $41.73 | $50.88 | $60.19 | $68.05 | $103.17 | $88.18 | $105.97 | $125.59 | $135.73 | $200.00 | $112.00 | $138.00 | $162.00 | $184.00 | $244.00 |
| 59 | $46.48 | $54.41 | $63.94 | $72.03 | $111.38 | $93.59 | $110.10 | $130.36 | $140.95 | $212.00 | $118.00 | $146.00 | $172.00 | $195.33 | $258.00 |
| 60 | $47.89 | $59.37 | $67.75 | $77.26 | $119.64 | $97.38 | $116.24 | $135.25 | $149.46 | $226.00 | $126.00 | $156.00 | $182.00 | $200.62 | $276.00 |
| 61 | $52.85 | $63.16 | $75.05 | $83.41 | $128.13 | $103.47 | $124.83 | $144.18 | $156.95 | $235.95 | $132.60 | $161.85 | $191.10 | $211.95 | $286.65 |
| 62 | $56.42 | $69.02 | $77.73 | $88.21 | $137.11 | $109.35 | $133.45 | $153.45 | $166.60 | $243.20 | $136.80 | $169.10 | $197.60 | $221.57 | $296.40 |
| 63 | $65.10 | $72.90 | $85.12 | $94.46 | $144.60 | $120.25 | $138.85 | $162.46 | $176.30 | $255.30 | $146.15 | $175.75 | $209.05 | $233.17 | $310.80 |
| 64 | $68.89 | $77.65 | $92.21 | $100.99 | $157.91 | $126.00 | $147.88 | $176.28 | $188.32 | $268.20 | $151.20 | $183.60 | $216.00 | $246.60 | $325.80 |
| 65 | $74.87 | $82.72 | $98.97 | $109.86 | $169.76 | $129.50 | $155.75 | $186.60 | $202.45 | $283.50 | $157.50 | $190.75 | $225.75 | $259.00 | $341.25 |
| 66 | $82.24 | $93.72 | $110.86 | $123.37 | $185.36 | $137.70 | $168.30 | $200.60 | $222.10 | $300.90 | $166.60 | $202.30 | $241.40 | $275.40 | $362.10 |
| 67 | $93.35 | $106.88 | $124.26 | $136.37 | $207.91 | $148.50 | $179.85 | $212.85 | $242.23 | $320.10 | $176.55 | $216.15 | $255.75 | $288.75 | $384.45 |
| 68 | $103.09 | $121.18 | $138.76 | $152.44 | $225.60 | $155.20 | $192.00 | $227.20 | $257.60 | $340.80 | $185.60 | $227.20 | $268.80 | $305.60 | $403.20 |
| 69 | $114.51 | $133.57 | $154.91 | $168.14 | $241.80 | $167.40 | $204.60 | $243.35 | $274.35 | $361.15 | $198.40 | $240.25 | $285.20 | $322.40 | $424.70 |
| 70 | $123.00 | $148.50 | $169.28 | $187.75 | $261.00 | $177.00 | $216.00 | $256.50 | $292.50 | $384.00 | $205.50 | $252.00 | $298.50 | $339.00 | $448.50 |
| 71 | $131.95 | $159.50 | $185.60 | $207.89 | $279.85 | $187.05 | $229.10 | $271.15 | $308.85 | $407.45 | $217.50 | $266.80 | $313.20 | $356.70 | $471.25 |
| 72 | $140.00 | $170.80 | $198.80 | $222.60 | $298.20 | $197.40 | $242.20 | $285.60 | $322.00 | $428.40 | $226.80 | $278.60 | $327.60 | $369.60 | $491.40 |
| 73 | $149.85 | $180.90 | $210.60 | $236.25 | $317.25 | $207.90 | $253.80 | $298.35 | $338.85 | $449.55 | $237.60 | $290.25 | $340.20 | $386.10 | $513.00 |
| 74 | $161.20 | $195.00 | $224.90 | $253.50 | $339.30 | $219.70 | $269.10 | $314.60 | $357.50 | $474.50 | $248.30 | $304.20 | $354.90 | $404.30 | $534.30 |
| 75 | $173.75 | $208.75 | $245.00 | $272.50 | $365.00 | $233.75 | $283.75 | $336.25 | $378.75 | $501.25 | $261.25 | $318.75 | $376.25 | $423.75 | $561.25 |
| 76 | $189.60 | $228.00 | $266.40 | $297.60 | $398.40 | $249.60 | $304.80 | $358.80 | $405.60 | $537.60 | $276.00 | $338.40 | $398.40 | $450.00 | $596.40 |
| 77 | $211.22 | $256.06 | $297.36 | $335.12 | $447.22 | $273.76 | $335.12 | $394.12 | $448.40 | $592.36 | $300.90 | $369.34 | $434.24 | $492.06 | $651.36 |
| 78 | $238.36 | $289.10 | $337.48 | $378.78 | $506.22 | $303.26 | $372.88 | $440.14 | $499.14 | $659.62 | $331.58 | $407.10 | $480.26 | $545.16 | $720.98 |
| 79 | $266.68 | $323.32 | $377.60 | $424.80 | $567.68 | $335.12 | $410.64 | $484.98 | $551.06 | $729.24 | $363.44 | $446.04 | $526.28 | $598.26 | $790.60 |
| 80 | $293.82 | $356.36 | $417.72 | $468.46 | $629.40 | $364.62 | $447.22 | $528.64 | $599.44 | $791.78 | $391.76 | $481.44 | $569.94 | $646.64 | $854.32 |
| 81 | $318.60 | $385.86 | $453.12 | $509.76 | $679.68 | $389.40 | $476.72 | $564.04 | $640.74 | $846.06 | $416.54 | $510.94 | $605.34 | $687.94 | $908.60 |
| 82 | $343.38 | $416.54 | $488.52 | $548.70 | $732.78 | $414.18 | $507.40 | $599.44 | $679.68 | $899.16 | $441.32 | $541.62 | $640.74 | $726.88 | $961.70 |
| 83 | $368.16 | $446.04 | $523.92 | $586.82 | $785.88 | $438.96 | $536.90 | $634.84 | $719.80 | $952.26 | $466.10 | $571.12 | $676.14 | $767.00 | $1,014.80 |
| 84 | $395.30 | $479.08 | $562.86 | $632.46 | $843.70 | $466.10 | $569.94 | $673.78 | $763.46 | $1,010.08 | $493.24 | $604.16 | $715.08 | $810.66 | $1,072.62 |
| 85 | $424.80 | $515.66 | $605.34 | $679.68 | $907.42 | $495.60 | $606.52 | $716.26 | $810.66 | $1,073.80 | $522.74 | $640.74 | $757.56 | $857.86 | $1,136.34 |
| 86 | $459.02 | $556.96 | $652.54 | $732.78 | $979.40 | $529.82 | $647.82 | $763.46 | $863.76 | $1,145.78 | $556.96 | $682.04 | $804.76 | $910.96 | $1,208.32 |
| 87 | $495.60 | $599.44 | $704.46 | $791.78 | $1,056.10 | $566.40 | $690.30 | $815.38 | $922.76 | $1,222.48 | $593.54 | $724.52 | $856.68 | $969.96 | $1,285.02 |
| 88 | $533.36 | $646.64 | $758.74 | $853.14 | $1,138.70 | $604.16 | $737.50 | $869.66 | $984.12 | $1,305.08 | $631.30 | $771.72 | $910.96 | $1,031.32 | $1,367.62 |
| 89 | $573.48 | $696.20 | $816.56 | $918.04 | $1,224.84 | $644.28 | $787.06 | $927.48 | $1,049.02 | $1,391.22 | $671.42 | $821.28 | $968.78 | $1,096.22 | $1,453.76 |
| 90 | $617.14 | $748.12 | $877.92 | $986.48 | $1,315.70 | $687.94 | $838.98 | $988.84 | $1,117.46 | $1,482.08 | $715.08 | $873.20 | $1,030.14 | $1,164.66 | $1,544.62 |
| 91 | $660.80 | $801.22 | $940.46 | $1,056.10 | $1,410.10 | $731.60 | $892.08 | $1,051.38 | $1,187.08 | $1,576.48 | $758.74 | $926.30 | $1,092.68 | $1,234.28 | $1,639.02 |
| 92 | $706.82 | $857.86 | $1,006.54 | $1,129.26 | $1,508.04 | $777.62 | $948.72 | $1,117.46 | $1,260.24 | $1,674.42 | $804.76 | $982.94 | $1,158.76 | $1,307.44 | $1,736.96 |
| 93 | $755.20 | $915.68 | $1,073.80 | $1,207.14 | $1,611.88 | $826.00 | $1,006.54 | $1,184.72 | $1,338.12 | $1,778.26 | $853.14 | $1,040.76 | $1,226.02 | $1,385.32 | $1,840.80 |
| 94 | $807.12 | $979.40 | $1,148.14 | $1,289.74 | $1,721.62 | $877.92 | $1,070.26 | $1,259.06 | $1,420.72 | $1,888.00 | $905.06 | $1,104.48 | $1,300.36 | $1,467.92 | $1,950.54 |
| 95 | $863.76 | $1,046.66 | $1,228.38 | $1,380.60 | $1,841.98 | $934.56 | $1,137.52 | $1,339.30 | $1,511.58 | $2,008.36 | $961.70 | $1,171.74 | $1,380.60 | $1,558.78 | $2,070.90 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 30 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 31 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $56.63 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 32 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $25.96 | $30.68 | $36.58 | $41.30 | $58.29 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 33 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $26.94 | $30.68 | $36.58 | $41.30 | $61.62 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 34 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $26.94 | $30.68 | $37.31 | $41.30 | $64.96 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 35 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $28.62 | $31.55 | $37.31 | $41.30 | $66.62 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 36 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $30.31 | $33.12 | $38.93 | $42.77 | $69.95 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 37 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $31.99 | $34.70 | $42.17 | $44.41 | $73.28 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 38 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $31.99 | $36.28 | $43.80 | $46.06 | $76.61 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 39 | $16.52 | $18.88 | $22.42 | $24.78 | $33.04 | $33.68 | $37.86 | $45.42 | $49.35 | $81.61 | $56.00 | $68.00 | $80.00 | $90.00 | $118.00 |
| 40 | $16.52 | $20.06 | $23.60 | $25.96 | $35.40 | $34.66 | $40.34 | $46.88 | $49.42 | $85.31 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 41 | $16.52 | $20.06 | $23.60 | $25.96 | $35.40 | $36.47 | $42.13 | $48.69 | $51.22 | $88.87 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 42 | $17.93 | $20.41 | $23.62 | $25.96 | $35.40 | $36.63 | $43.92 | $50.52 | $54.64 | $92.44 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 43 | $18.06 | $20.54 | $25.26 | $26.66 | $36.86 | $38.46 | $45.73 | $54.00 | $56.48 | $96.02 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 44 | $18.19 | $22.16 | $25.43 | $26.84 | $38.56 | $40.31 | $47.56 | $55.86 | $58.33 | $98.00 | $58.00 | $72.00 | $84.00 | $96.00 | $126.00 |
| 45 | $18.69 | $21.87 | $26.63 | $29.27 | $38.90 | $42.67 | $47.59 | $57.56 | $62.19 | $101.65 | $62.00 | $76.00 | $90.00 | $102.00 | $134.00 |
| 46 | $20.39 | $23.48 | $26.80 | $31.02 | $40.56 | $42.86 | $50.97 | $61.10 | $64.08 | $102.00 | $62.00 | $76.00 | $90.00 | $102.00 | $134.00 |
| 47 | $20.54 | $23.64 | $28.48 | $32.78 | $42.23 | $44.77 | $52.77 | $63.01 | $67.64 | $102.00 | $62.00 | $76.00 | $90.00 | $102.00 | $134.00 |
| 48 | $20.69 | $25.28 | $30.18 | $33.00 | $43.91 | $46.69 | $54.59 | $66.59 | $71.23 | $102.00 | $62.00 | $76.00 | $90.00 | $102.00 | $134.00 |
| 49 | $22.44 | $25.45 | $30.38 | $34.79 | $47.17 | $48.00 | $58.00 | $68.53 | $73.18 | $102.00 | $62.00 | $76.00 | $90.00 | $102.00 | $134.00 |
| 50 | $23.38 | $27.12 | $33.46 | $35.49 | $49.77 | $50.76 | $61.04 | $73.11 | $76.50 | $114.00 | $70.00 | $84.00 | $100.00 | $112.00 | $148.00 |
| 51 | $25.58 | $29.27 | $35.70 | $39.11 | $54.03 | $53.25 | $64.11 | $77.95 | $83.08 | $122.00 | $74.00 | $88.00 | $104.00 | $118.00 | $156.00 |
| 52 | $26.08 | $29.89 | $35.35 | $41.78 | $58.35 | $58.06 | $68.34 | $77.88 | $88.44 | $128.00 | $78.00 | $92.00 | $108.00 | $124.00 | $162.00 |
| 53 | $28.33 | $33.49 | $37.60 | $42.41 | $64.26 | $62.57 | $73.19 | $84.10 | $93.36 | $136.00 | $80.00 | $98.00 | $112.00 | $128.00 | $170.00 |
| 54 | $27.45 | $34.07 | $39.61 | $45.11 | $67.16 | $61.73 | $76.34 | $91.00 | $98.80 | $140.00 | $80.00 | $102.00 | $118.00 | $134.00 | $176.00 |
| 55 | $29.71 | $36.37 | $43.35 | $48.89 | $73.23 | $68.00 | $82.73 | $98.01 | $105.66 | $148.00 | $84.00 | $104.00 | $124.00 | $140.00 | $184.00 |
| 56 | $33.43 | $39.00 | $45.32 | $52.30 | $79.98 | $74.00 | $86.24 | $100.09 | $111.62 | $158.00 | $90.00 | $110.00 | $128.00 | $148.00 | $194.00 |
| 57 | $36.06 | $42.37 | $48.35 | $56.07 | $85.92 | $76.63 | $90.28 | $104.59 | $116.61 | $168.00 | $96.00 | $116.00 | $136.00 | $154.00 | $204.00 |
| 58 | $36.17 | $44.01 | $53.19 | $60.96 | $91.88 | $76.68 | $92.96 | $110.60 | $123.06 | $176.00 | $100.00 | $122.00 | $144.00 | $164.00 | $216.00 |
| 59 | $42.12 | $48.83 | $56.99 | $65.10 | $98.47 | $82.13 | $100.77 | $115.67 | $128.62 | $188.00 | $108.00 | $130.00 | $154.00 | $175.40 | $230.00 |
| 60 | $43.67 | $52.30 | $60.84 | $68.98 | $106.70 | $86.14 | $101.71 | $120.83 | $133.82 | $202.00 | $114.00 | $136.00 | $162.00 | $179.40 | $244.00 |
| 61 | $47.14 | $56.14 | $66.55 | $75.07 | $115.15 | $92.39 | $108.55 | $128.16 | $141.60 | $210.60 | $117.00 | $144.30 | $169.65 | $189.24 | $255.45 |
| 62 | $52.08 | $61.83 | $69.40 | $78.41 | $123.89 | $100.08 | $117.22 | $137.39 | $147.90 | $218.50 | $125.40 | $152.00 | $176.70 | $197.16 | $266.00 |
| 63 | $56.01 | $65.75 | $75.19 | $84.59 | $129.98 | $105.45 | $126.39 | $144.30 | $159.35 | $227.55 | $125.80 | $157.25 | $185.00 | $209.31 | $277.50 |
| 64 | $61.40 | $70.46 | $82.13 | $91.17 | $141.46 | $111.60 | $132.03 | $155.13 | $169.99 | $239.40 | $135.00 | $165.60 | $192.60 | $221.40 | $291.60 |
| 65 | $67.23 | $77.01 | $87.66 | $100.00 | $151.98 | $115.50 | $143.50 | $165.87 | $182.54 | $253.75 | $140.00 | $173.25 | $201.25 | $232.75 | $304.50 |
| 66 | $74.63 | $85.07 | $99.34 | $109.19 | $166.02 | $125.80 | $153.00 | $180.20 | $197.43 | $268.60 | $149.60 | $181.90 | $215.90 | $243.10 | $323.00 |
| 67 | $84.01 | $96.48 | $111.10 | $122.02 | $185.17 | $132.00 | $161.70 | $191.40 | $215.87 | $287.10 | $158.40 | $193.05 | $227.70 | $257.40 | $341.55 |
| 68 | $93.72 | $107.55 | $124.00 | $135.19 | $201.60 | $140.80 | $171.20 | $203.20 | $228.80 | $304.00 | $166.40 | $201.60 | $238.40 | $272.00 | $360.00 |
| 69 | $100.58 | $120.06 | $137.21 | $150.89 | $215.45 | $147.25 | $182.90 | $215.45 | $244.90 | $322.40 | $173.60 | $215.45 | $252.65 | $288.30 | $378.20 |
| 70 | $109.50 | $132.00 | $151.77 | $166.25 | $232.50 | $157.50 | $192.00 | $228.00 | $258.00 | $342.00 | $183.00 | $223.50 | $267.00 | $300.00 | $397.50 |
| 71 | $118.90 | $142.10 | $166.75 | $184.95 | $249.40 | $168.20 | $204.45 | $242.15 | $274.05 | $361.05 | $194.30 | $236.35 | $279.85 | $316.10 | $417.60 |
| 72 | $126.00 | $151.20 | $177.80 | $198.80 | $266.00 | $176.40 | $214.20 | $254.80 | $288.40 | $380.80 | $201.60 | $246.40 | $292.60 | $330.40 | $436.80 |
| 73 | $133.65 | $162.00 | $187.65 | $210.60 | $282.15 | $184.95 | $226.80 | $265.95 | $301.05 | $399.60 | $210.60 | $257.85 | $302.40 | $342.90 | $454.95 |
| 74 | $144.30 | $172.90 | $201.50 | $224.90 | $301.60 | $196.40 | $237.90 | $280.80 | $317.20 | $421.20 | $222.30 | $270.40 | $317.20 | $357.50 | $474.50 |
| 75 | $156.25 | $187.50 | $217.50 | $243.75 | $326.25 | $209.75 | $255.00 | $298.75 | $337.50 | $447.50 | $232.50 | $283.75 | $333.75 | $377.50 | $500.00 |
| 76 | $169.20 | $202.80 | $236.40 | $265.20 | $355.20 | $222.00 | $270.00 | $318.00 | $361.20 | $478.80 | $246.00 | $300.00 | $352.80 | $399.60 | $530.40 |
| 77 | $188.80 | $227.74 | $264.32 | $297.36 | $397.66 | $244.26 | $298.54 | $349.28 | $397.66 | $526.28 | $267.86 | $328.04 | $384.68 | $436.60 | $578.20 |
| 78 | $212.40 | $257.24 | $299.72 | $336.30 | $450.70 | $270.22 | $331.58 | $390.58 | $442.50 | $587.64 | $295.00 | $361.08 | $425.98 | $482.62 | $640.74 |
| 79 | $237.18 | $286.74 | $336.30 | $376.42 | $503.06 | $297.36 | $363.44 | $431.88 | $488.52 | $646.64 | $322.14 | $395.30 | $467.28 | $528.64 | $700.92 |
| 80 | $260.78 | $316.24 | $370.52 | $415.36 | $554.60 | $323.32 | $396.48 | $468.46 | $531.00 | $702.10 | $346.92 | $427.16 | $505.04 | $572.30 | $756.38 |
| 81 | $283.20 | $343.38 | $402.38 | $451.94 | $602.98 | $345.74 | $423.62 | $500.32 | $567.58 | $750.48 | $369.34 | $454.30 | $536.90 | $608.88 | $804.76 |
| 82 | $304.44 | $369.34 | $431.88 | $484.08 | $649.00 | $366.98 | $449.58 | $529.82 | $600.62 | $796.50 | $390.58 | $480.26 | $566.40 | $641.92 | $850.78 |
| 83 | $326.86 | $396.48 | $464.92 | $521.56 | $696.20 | $389.40 | $476.72 | $562.86 | $637.20 | $843.70 | $413.00 | $507.40 | $599.44 | $678.50 | $897.98 |
| 84 | $351.64 | $424.80 | $497.96 | $558.14 | $746.94 | $414.18 | $505.04 | $595.90 | $673.78 | $894.44 | $437.78 | $535.72 | $632.48 | $715.08 | $948.72 |
| 85 | $377.60 | $457.84 | $536.90 | $601.80 | $804.76 | $440.14 | $538.08 | $634.84 | $717.44 | $952.26 | $463.74 | $568.76 | $671.42 | $758.74 | $1,006.54 |
| 86 | $408.28 | $493.24 | $578.20 | $649.00 | $867.30 | $470.82 | $573.48 | $676.14 | $764.64 | $1,014.80 | $494.42 | $604.16 | $712.72 | $805.94 | $1,069.08 |
| 87 | $440.14 | $532.18 | $624.22 | $699.74 | $935.74 | $502.68 | $612.42 | $722.16 | $815.38 | $1,083.24 | $526.28 | $643.10 | $758.74 | $856.68 | $1,137.52 |
| 88 | $474.36 | $573.48 | $672.60 | $754.02 | $1,008.90 | $536.90 | $653.72 | $770.54 | $869.66 | $1,156.40 | $560.50 | $684.40 | $807.12 | $910.96 | $1,210.68 |
| 89 | $510.94 | $618.32 | $724.52 | $813.02 | $1,085.60 | $573.48 | $698.56 | $822.46 | $928.66 | $1,233.10 | $597.08 | $729.24 | $859.04 | $969.96 | $1,287.38 |
| 90 | $547.52 | $664.34 | $777.62 | $873.20 | $1,167.02 | $610.06 | $744.58 | $875.56 | $988.84 | $1,314.52 | $633.66 | $775.26 | $912.14 | $1,030.14 | $1,368.80 |
| 91 | $587.64 | $711.54 | $833.08 | $935.74 | $1,249.62 | $650.18 | $791.78 | $931.02 | $1,051.38 | $1,397.12 | $673.78 | $822.46 | $967.60 | $1,092.68 | $1,451.40 |
| 92 | $627.76 | $759.92 | $890.90 | $999.46 | $1,336.94 | $690.30 | $840.16 | $988.84 | $1,115.10 | $1,484.44 | $713.90 | $870.84 | $1,025.42 | $1,156.40 | $1,538.72 |
| 93 | $671.42 | $813.02 | $952.26 | $1,067.90 | $1,427.80 | $733.96 | $893.26 | $1,050.20 | $1,183.54 | $1,575.30 | $757.56 | $923.94 | $1,086.78 | $1,224.84 | $1,629.58 |
| 94 | $717.44 | $868.48 | $1,017.16 | $1,141.06 | $1,526.92 | $779.98 | $948.72 | $1,115.10 | $1,256.70 | $1,674.42 | $803.58 | $979.40 | $1,151.68 | $1,298.00 | $1,728.70 |
| 95 | $767.00 | $928.66 | $1,087.96 | $1,221.30 | $1,633.12 | $829.54 | $1,008.90 | $1,185.90 | $1,336.94 | $1,780.62 | $853.14 | $1,039.58 | $1,222.48 | $1,378.24 | $1,834.90 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 30 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 31 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $22.42 | $27.14 | $33.04 | $38.94 | $51.70 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 32 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $22.42 | $27.14 | $33.04 | $38.94 | $53.22 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 33 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $23.27 | $27.14 | $33.04 | $38.94 | $56.27 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 34 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $23.27 | $27.14 | $33.70 | $38.94 | $59.31 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 35 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $24.72 | $27.91 | $33.70 | $38.94 | $60.83 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 36 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $26.18 | $29.30 | $35.16 | $40.32 | $63.87 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 37 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $27.63 | $30.70 | $38.09 | $41.87 | $66.91 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 38 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $27.63 | $32.09 | $39.56 | $43.42 | $69.95 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 39 | $14.16 | $16.52 | $20.06 | $23.60 | $30.68 | $29.08 | $33.49 | $41.02 | $46.53 | $74.51 | $50.00 | $60.00 | $72.00 | $82.00 | $108.00 |
| 40 | $15.34 | $17.70 | $21.24 | $23.60 | $31.86 | $31.64 | $34.58 | $41.20 | $45.30 | $76.61 | $54.00 | $64.00 | $76.00 | $86.00 | $114.00 |
| 41 | $15.34 | $17.70 | $21.24 | $23.60 | $31.86 | $33.30 | $36.11 | $42.79 | $46.95 | $79.80 | $54.00 | $64.00 | $76.00 | $86.00 | $114.00 |
| 42 | $16.65 | $18.01 | $21.26 | $23.60 | $31.86 | $33.44 | $37.65 | $44.40 | $50.09 | $83.00 | $54.00 | $64.00 | $76.00 | $86.00 | $114.00 |
| 43 | $16.77 | $18.13 | $22.74 | $24.24 | $33.17 | $35.11 | $39.20 | $47.45 | $51.77 | $86.23 | $54.00 | $64.00 | $76.00 | $86.00 | $114.00 |
| 44 | $16.89 | $19.55 | $22.89 | $24.40 | $34.70 | $36.80 | $40.76 | $49.09 | $53.47 | $88.00 | $54.00 | $64.00 | $76.00 | $86.00 | $114.00 |
| 45 | $17.44 | $19.44 | $24.09 | $25.61 | $36.39 | $40.89 | $42.67 | $50.98 | $55.81 | $93.68 | $56.00 | $68.00 | $80.00 | $90.00 | $120.00 |
| 46 | $19.03 | $20.87 | $24.25 | $27.14 | $37.95 | $41.07 | $45.69 | $54.12 | $57.51 | $94.00 | $56.00 | $68.00 | $80.00 | $90.00 | $120.00 |
| 47 | $19.17 | $21.01 | $25.77 | $28.68 | $39.51 | $42.90 | $47.31 | $55.80 | $60.70 | $94.00 | $56.00 | $68.00 | $80.00 | $90.00 | $120.00 |
| 48 | $19.31 | $22.47 | $27.31 | $28.87 | $41.08 | $44.75 | $48.94 | $58.98 | $63.92 | $94.00 | $56.00 | $68.00 | $80.00 | $90.00 | $120.00 |
| 49 | $20.94 | $22.62 | $27.49 | $30.44 | $44.13 | $46.00 | $52.00 | $60.70 | $65.67 | $94.00 | $56.00 | $68.00 | $80.00 | $90.00 | $120.00 |
| 50 | $20.63 | $24.41 | $29.28 | $32.76 | $44.08 | $45.12 | $53.64 | $65.61 | $69.38 | $102.00 | $62.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 51 | $22.74 | $27.88 | $31.42 | $36.31 | $48.19 | $47.55 | $58.61 | $68.44 | $75.86 | $108.00 | $64.00 | $80.00 | $92.00 | $106.00 | $140.00 |
| 52 | $23.33 | $27.17 | $32.63 | $37.60 | $53.86 | $52.25 | $62.64 | $70.46 | $79.42 | $116.00 | $68.00 | $82.00 | $98.00 | $112.00 | $146.00 |
| 53 | $25.50 | $29.31 | $34.82 | $38.31 | $56.61 | $54.75 | $65.49 | $76.46 | $84.21 | $120.00 | $72.00 | $86.00 | $102.00 | $116.00 | $152.00 |
| 54 | $26.07 | $29.98 | $35.51 | $41.01 | $60.91 | $57.87 | $68.70 | $81.32 | $89.65 | $128.00 | $74.00 | $90.00 | $104.00 | $122.00 | $158.00 |
| 55 | $28.29 | $33.57 | $37.76 | $43.30 | $65.27 | $62.00 | $74.85 | $86.25 | $94.56 | $134.00 | $78.00 | $94.00 | $108.00 | $124.00 | $166.00 |
| 56 | $29.07 | $34.82 | $42.48 | $46.64 | $71.82 | $64.00 | $76.44 | $92.39 | $98.60 | $140.00 | $80.00 | $98.00 | $116.00 | $130.00 | $174.00 |
| 57 | $31.73 | $38.13 | $42.82 | $50.46 | $77.82 | $66.81 | $80.68 | $93.18 | $103.86 | $150.00 | $84.00 | $104.00 | $122.00 | $138.00 | $184.00 |
| 58 | $33.39 | $39.88 | $47.59 | $53.87 | $82.21 | $70.93 | $83.66 | $99.35 | $108.59 | $158.00 | $88.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 59 | $37.76 | $43.25 | $51.43 | $58.18 | $88.78 | $74.49 | $87.70 | $104.66 | $114.52 | $170.00 | $94.00 | $116.00 | $136.00 | $157.46 | $206.00 |
| 60 | $38.03 | $46.65 | $53.92 | $62.09 | $95.39 | $74.90 | $90.81 | $106.40 | $119.92 | $180.00 | $100.00 | $122.00 | $144.00 | $160.11 | $218.00 |
| 61 | $42.85 | $50.53 | $60.89 | $66.73 | $102.18 | $81.30 | $99.50 | $115.70 | $126.24 | $187.20 | $107.25 | $128.70 | $154.05 | $168.43 | $228.15 |
| 62 | $44.84 | $54.64 | $62.46 | $71.41 | $110.68 | $87.11 | $104.60 | $123.12 | $134.30 | $195.70 | $108.30 | $133.00 | $157.70 | $178.38 | $237.50 |
| 63 | $51.47 | $58.61 | $68.09 | $76.13 | $115.36 | $94.35 | $110.37 | $130.58 | $142.40 | $203.50 | $114.70 | $140.60 | $166.50 | $187.27 | $246.05 |
| 64 | $55.41 | $63.27 | $73.48 | $81.35 | $126.65 | $100.80 | $117.95 | $139.26 | $149.99 | $214.20 | $120.60 | $145.80 | $171.00 | $196.20 | $259.20 |
| 65 | $61.12 | $68.46 | $79.18 | $88.73 | $135.81 | $105.00 | $127.75 | $148.59 | $162.62 | $225.75 | $126.00 | $154.00 | $180.25 | $206.50 | $269.50 |
| 66 | $67.01 | $76.42 | $89.26 | $99.26 | $149.90 | $110.50 | $136.00 | $159.80 | $177.68 | $241.40 | $134.30 | $163.20 | $192.10 | $219.30 | $289.00 |
| 67 | $74.68 | $87.58 | $99.41 | $110.53 | $165.68 | $117.15 | $145.20 | $169.95 | $194.45 | $255.75 | $140.25 | $173.25 | $201.30 | $231.00 | $303.60 |
| 68 | $82.79 | $98.46 | $110.71 | $122.24 | $180.80 | $124.80 | $153.60 | $180.80 | $206.40 | $272.00 | $147.20 | $182.40 | $214.40 | $243.20 | $321.60 |
| 69 | $91.30 | $106.56 | $122.45 | $135.08 | $193.75 | $131.75 | $162.75 | $192.20 | $220.10 | $288.30 | $156.55 | $190.65 | $224.75 | $255.75 | $339.45 |
| 70 | $97.50 | $118.50 | $135.72 | $150.49 | $208.50 | $139.50 | $172.50 | $204.00 | $232.50 | $306.00 | $162.00 | $199.50 | $237.00 | $270.00 | $357.00 |
| 71 | $104.40 | $127.60 | $149.35 | $166.31 | $223.30 | $147.90 | $182.70 | $216.05 | $246.50 | $323.35 | $171.10 | $211.70 | $249.40 | $284.20 | $374.10 |
| 72 | $113.40 | $135.80 | $158.20 | $177.80 | $238.00 | $156.80 | $193.20 | $225.40 | $257.60 | $340.20 | $180.60 | $219.80 | $259.00 | $294.00 | $390.60 |
| 73 | $120.15 | $144.45 | $168.75 | $189.00 | $252.45 | $164.70 | $202.50 | $238.95 | $270.00 | $356.40 | $187.65 | $229.50 | $271.35 | $306.45 | $405.00 |
| 74 | $128.70 | $156.00 | $180.70 | $202.80 | $270.40 | $175.50 | $214.50 | $250.90 | $284.70 | $377.00 | $197.60 | $241.80 | $283.40 | $321.10 | $423.80 |
| 75 | $138.75 | $167.50 | $195.00 | $217.50 | $292.50 | $185.00 | $227.50 | $266.25 | $300.00 | $400.00 | $206.25 | $253.75 | $297.50 | $336.25 | $446.25 |
| 76 | $151.20 | $181.20 | $212.40 | $236.40 | $316.00 | $198.00 | $241.20 | $284.40 | $321.60 | $426.00 | $219.60 | $266.40 | $315.60 | $355.20 | $471.60 |
| 77 | $168.74 | $202.96 | $237.18 | $264.32 | $355.18 | $217.12 | $265.50 | $313.88 | $354.00 | $469.64 | $239.54 | $291.46 | $343.38 | $388.22 | $515.66 |
| 78 | $189.98 | $228.92 | $267.86 | $299.72 | $401.20 | $240.72 | $295.00 | $348.10 | $394.12 | $521.56 | $261.96 | $320.96 | $378.78 | $430.70 | $568.76 |
| 79 | $211.22 | $256.06 | $298.54 | $335.12 | $448.40 | $264.32 | $324.50 | $382.32 | $434.24 | $574.66 | $286.74 | $351.64 | $415.36 | $470.82 | $623.04 |
| 80 | $231.28 | $280.84 | $329.22 | $369.34 | $494.42 | $286.74 | $351.64 | $416.54 | $472.00 | $625.40 | $307.98 | $378.78 | $448.40 | $508.58 | $672.60 |
| 81 | $251.34 | $304.44 | $357.54 | $401.20 | $536.90 | $306.80 | $375.24 | $444.86 | $503.86 | $667.88 | $328.04 | $402.38 | $476.72 | $540.44 | $715.08 |
| 82 | $271.40 | $329.22 | $384.68 | $431.08 | $578.20 | $326.86 | $400.02 | $472.00 | $534.54 | $709.18 | $348.10 | $427.16 | $503.86 | $571.12 | $756.38 |
| 83 | $291.46 | $352.82 | $413.00 | $463.74 | $619.50 | $346.92 | $423.62 | $500.32 | $566.40 | $750.48 | $368.16 | $450.76 | $532.18 | $602.98 | $797.68 |
| 84 | $311.52 | $377.60 | $443.68 | $497.96 | $665.52 | $366.98 | $448.40 | $531.00 | $600.62 | $796.50 | $388.22 | $475.54 | $562.86 | $637.20 | $843.70 |
| 85 | $336.30 | $407.10 | $477.90 | $535.72 | $716.26 | $391.76 | $477.90 | $565.22 | $638.38 | $847.24 | $413.00 | $505.04 | $597.08 | $674.96 | $894.44 |
| 86 | $363.44 | $438.96 | $515.66 | $578.20 | $772.90 | $418.90 | $509.76 | $602.98 | $680.86 | $903.88 | $440.14 | $536.90 | $634.84 | $717.44 | $951.08 |
| 87 | $391.76 | $474.36 | $555.78 | $624.22 | $833.08 | $447.22 | $545.16 | $643.10 | $726.88 | $964.06 | $468.46 | $572.30 | $674.96 | $763.46 | $1,011.26 |
| 88 | $421.26 | $512.12 | $598.26 | $672.60 | $899.16 | $476.72 | $582.92 | $685.58 | $775.26 | $1,030.14 | $497.96 | $610.06 | $717.44 | $811.84 | $1,077.34 |
| 89 | $453.12 | $549.88 | $645.46 | $723.34 | $966.42 | $508.58 | $620.68 | $732.78 | $826.00 | $1,097.40 | $529.82 | $647.82 | $764.64 | $862.58 | $1,144.60 |
| 90 | $487.34 | $591.18 | $692.66 | $777.62 | $1,039.58 | $542.80 | $661.98 | $779.98 | $880.28 | $1,170.56 | $564.04 | $689.12 | $811.84 | $916.86 | $1,217.76 |
| 91 | $522.74 | $633.66 | $742.22 | $833.08 | $1,113.92 | $578.20 | $704.46 | $829.54 | $935.74 | $1,244.90 | $599.44 | $731.60 | $861.40 | $972.32 | $1,292.10 |
| 92 | $558.14 | $677.32 | $792.96 | $890.90 | $1,190.62 | $613.60 | $748.12 | $880.28 | $993.56 | $1,321.60 | $634.84 | $775.26 | $912.14 | $1,030.14 | $1,368.80 |
| 93 | $597.08 | $723.34 | $847.24 | $951.08 | $1,272.04 | $652.54 | $794.14 | $934.56 | $1,053.74 | $1,403.02 | $673.78 | $821.28 | $966.42 | $1,090.32 | $1,450.22 |
| 94 | $638.38 | $772.90 | $906.24 | $1,015.98 | $1,359.36 | $693.84 | $843.70 | $993.56 | $1,118.64 | $1,490.34 | $715.08 | $870.84 | $1,025.42 | $1,155.22 | $1,537.54 |
| 95 | $683.22 | $827.18 | $969.96 | $1,087.96 | $1,454.94 | $738.68 | $897.98 | $1,057.28 | $1,190.62 | $1,585.92 | $759.92 | $925.12 | $1,089.14 | $1,227.20 | $1,633.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 30 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 31 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $21.24 | $27.14 | $30.68 | $35.40 | $48.01 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 32 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $21.24 | $27.14 | $30.68 | $35.40 | $49.42 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 33 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $22.04 | $27.14 | $30.68 | $35.40 | $52.25 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 34 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $22.04 | $27.14 | $31.29 | $35.40 | $55.07 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 35 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $23.42 | $27.91 | $31.29 | $35.40 | $56.48 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 36 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $24.80 | $29.30 | $32.65 | $36.66 | $59.31 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 37 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $26.18 | $30.70 | $35.37 | $38.07 | $62.13 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 38 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $26.18 | $32.09 | $36.73 | $39.48 | $64.96 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 39 | $12.98 | $16.52 | $18.88 | $21.24 | $28.32 | $27.55 | $33.49 | $38.09 | $42.30 | $69.19 | $46.00 | $56.00 | $66.00 | $76.00 | $100.00 |
| 40 | $14.16 | $16.52 | $20.06 | $22.42 | $30.68 | $28.63 | $33.14 | $38.35 | $42.56 | $73.12 | $50.00 | $58.00 | $72.00 | $80.00 | $106.00 |
| 41 | $14.16 | $16.52 | $20.06 | $22.42 | $30.68 | $30.12 | $34.60 | $39.84 | $44.11 | $76.17 | $50.00 | $58.00 | $72.00 | $80.00 | $106.00 |
| 42 | $15.37 | $16.81 | $20.08 | $22.42 | $30.68 | $30.26 | $36.08 | $41.33 | $47.05 | $79.23 | $50.00 | $58.00 | $72.00 | $80.00 | $106.00 |
| 43 | $15.48 | $16.92 | $21.47 | $23.03 | $31.94 | $31.77 | $37.57 | $44.18 | $48.63 | $82.31 | $50.00 | $58.00 | $72.00 | $80.00 | $106.00 |
| 44 | $15.59 | $18.25 | $21.62 | $23.18 | $33.42 | $33.30 | $39.06 | $45.70 | $50.23 | $84.00 | $50.00 | $58.00 | $72.00 | $80.00 | $106.00 |
| 45 | $16.20 | $18.22 | $22.82 | $24.40 | $32.63 | $37.34 | $39.38 | $47.69 | $52.62 | $85.71 | $54.00 | $62.00 | $76.00 | $84.00 | $110.00 |
| 46 | $17.67 | $19.57 | $22.98 | $25.85 | $34.02 | $37.50 | $42.18 | $50.62 | $54.22 | $86.00 | $54.00 | $62.00 | $76.00 | $84.00 | $110.00 |
| 47 | $17.80 | $19.70 | $24.41 | $27.32 | $35.42 | $39.17 | $43.67 | $52.20 | $57.23 | $86.00 | $54.00 | $62.00 | $76.00 | $84.00 | $110.00 |
| 48 | $17.93 | $21.07 | $25.87 | $27.50 | $36.83 | $40.86 | $45.18 | $55.18 | $60.27 | $86.00 | $54.00 | $62.00 | $76.00 | $84.00 | $110.00 |
| 49 | $19.45 | $21.21 | $26.04 | $28.99 | $39.56 | $42.00 | $48.00 | $56.79 | $61.92 | $86.00 | $54.00 | $62.00 | $76.00 | $84.00 | $110.00 |
| 50 | $19.26 | $23.05 | $27.89 | $30.03 | $42.66 | $43.24 | $49.95 | $61.86 | $64.05 | $98.00 | $56.00 | $70.00 | $82.00 | $94.00 | $124.00 |
| 51 | $19.90 | $25.09 | $29.99 | $33.52 | $45.27 | $43.74 | $53.12 | $64.64 | $70.44 | $102.00 | $58.00 | $74.00 | $86.00 | $100.00 | $128.00 |
| 52 | $20.59 | $25.81 | $29.91 | $34.82 | $49.37 | $46.45 | $58.85 | $66.75 | $74.00 | $106.00 | $62.00 | $78.00 | $90.00 | $102.00 | $136.00 |
| 53 | $22.66 | $27.91 | $32.03 | $35.57 | $53.55 | $48.89 | $61.64 | $70.72 | $78.72 | $112.00 | $64.00 | $80.00 | $94.00 | $106.00 | $142.00 |
| 54 | $23.33 | $27.26 | $34.14 | $38.27 | $57.79 | $52.09 | $62.98 | $77.45 | $82.34 | $120.00 | $68.00 | $82.00 | $100.00 | $112.00 | $148.00 |
| 55 | $25.46 | $30.77 | $36.36 | $40.50 | $60.50 | $56.00 | $68.94 | $80.37 | $87.14 | $124.00 | $70.00 | $86.00 | $104.00 | $116.00 | $152.00 |
| 56 | $29.07 | $32.04 | $38.23 | $43.82 | $66.93 | $62.00 | $72.52 | $82.77 | $93.00 | $132.00 | $76.00 | $90.00 | $106.00 | $122.00 | $160.00 |
| 57 | $28.85 | $35.31 | $41.44 | $46.25 | $71.33 | $60.91 | $74.91 | $89.38 | $96.57 | $140.00 | $78.00 | $96.00 | $114.00 | $128.00 | $170.00 |
| 58 | $30.61 | $37.13 | $43.39 | $51.04 | $77.38 | $65.18 | $76.22 | $89.98 | $101.35 | $148.00 | $82.00 | $102.00 | $118.00 | $136.00 | $180.00 |
| 59 | $34.86 | $40.46 | $47.26 | $52.64 | $82.33 | $68.76 | $82.11 | $95.47 | $103.95 | $156.00 | $88.00 | $108.00 | $126.00 | $141.52 | $190.00 |
| 60 | $35.22 | $43.82 | $49.77 | $56.57 | $88.92 | $71.16 | $85.36 | $99.18 | $109.49 | $168.00 | $92.00 | $114.00 | $134.00 | $144.68 | $202.00 |
| 61 | $38.57 | $46.32 | $55.23 | $61.17 | $95.69 | $75.76 | $90.45 | $105.02 | $116.01 | $175.50 | $95.55 | $118.95 | $140.40 | $153.29 | $210.60 |
| 62 | $43.40 | $51.77 | $58.29 | $65.81 | $102.42 | $81.55 | $99.19 | $114.19 | $124.10 | $180.50 | $102.60 | $125.40 | $148.20 | $165.24 | $218.50 |
| 63 | $46.93 | $54.32 | $62.42 | $70.49 | $107.23 | $86.95 | $103.25 | $120.08 | $132.23 | $188.70 | $105.45 | $129.50 | $151.70 | $170.75 | $227.55 |
| 64 | $50.92 | $58.96 | $69.16 | $75.74 | $116.79 | $91.80 | $109.15 | $130.45 | $139.99 | $198.00 | $111.60 | $136.80 | $160.20 | $181.80 | $237.60 |
| 65 | $56.54 | $64.18 | $73.52 | $83.10 | $126.11 | $96.25 | $119.00 | $138.22 | $151.01 | $210.00 | $115.50 | $143.50 | $166.25 | $190.75 | $250.25 |
| 66 | $62.44 | $70.65 | $82.07 | $92.17 | $138.61 | $103.70 | $125.80 | $147.90 | $164.52 | $222.70 | $122.40 | $151.30 | $176.80 | $202.30 | $266.90 |
| 67 | $70.01 | $80.16 | $92.10 | $101.92 | $152.69 | $108.90 | $133.65 | $156.75 | $177.97 | $234.30 | $130.35 | $160.05 | $186.45 | $212.85 | $280.50 |
| 68 | $76.54 | $90.89 | $103.33 | $112.18 | $168.00 | $115.20 | $142.40 | $168.00 | $190.40 | $252.80 | $137.60 | $168.00 | $198.40 | $224.00 | $297.60 |
| 69 | $83.56 | $99.05 | $113.60 | $125.02 | $179.80 | $122.45 | $150.85 | $176.70 | $201.50 | $266.60 | $142.60 | $176.70 | $207.70 | $235.60 | $313.10 |
| 70 | $90.00 | $109.50 | $125.50 | $139.02 | $192.00 | $129.00 | $159.00 | $189.00 | $214.50 | $282.00 | $150.00 | $184.50 | $219.00 | $249.00 | $327.00 |
| 71 | $97.15 | $118.90 | $137.75 | $153.41 | $207.35 | $137.75 | $169.65 | $200.10 | $226.20 | $300.15 | $159.50 | $197.20 | $230.55 | $261.00 | $345.10 |
| 72 | $105.00 | $126.00 | $147.00 | $163.80 | $219.80 | $145.60 | $177.80 | $210.00 | $236.60 | $313.60 | $166.60 | $204.40 | $239.40 | $271.60 | $358.40 |
| 73 | $110.70 | $133.65 | $156.60 | $174.15 | $233.55 | $152.55 | $186.30 | $221.40 | $248.40 | $329.40 | $172.80 | $211.95 | $251.10 | $282.15 | $375.30 |
| 74 | $119.60 | $144.30 | $166.40 | $187.20 | $250.90 | $161.20 | $198.90 | $231.40 | $262.60 | $348.40 | $182.00 | $222.30 | $260.00 | $295.10 | $392.60 |
| 75 | $128.75 | $155.00 | $180.00 | $201.25 | $270.00 | $171.25 | $208.75 | $246.25 | $277.50 | $368.75 | $191.25 | $233.75 | $275.00 | $311.25 | $411.25 |
| 76 | $139.20 | $168.00 | $195.60 | $218.40 | $294.00 | $182.40 | $223.20 | $262.80 | $296.40 | $393.60 | $201.60 | $246.00 | $290.40 | $328.80 | $436.80 |
| 77 | $155.76 | $187.62 | $218.30 | $244.26 | $328.04 | $199.42 | $244.26 | $289.10 | $325.68 | $431.88 | $219.48 | $269.04 | $316.24 | $357.54 | $475.54 |
| 78 | $174.64 | $211.22 | $246.62 | $277.30 | $370.52 | $221.84 | $271.40 | $320.96 | $363.44 | $481.44 | $240.72 | $296.18 | $349.28 | $396.48 | $523.92 |
| 79 | $194.70 | $236.00 | $276.12 | $309.16 | $413.00 | $244.26 | $299.72 | $352.82 | $400.02 | $529.82 | $263.14 | $324.50 | $382.32 | $433.06 | $572.30 |
| 80 | $213.58 | $258.42 | $304.44 | $339.84 | $455.48 | $264.32 | $323.32 | $384.68 | $434.24 | $574.66 | $284.38 | $349.28 | $414.18 | $467.28 | $619.50 |
| 81 | $232.46 | $282.02 | $330.40 | $370.62 | $494.42 | $283.20 | $346.92 | $410.64 | $464.92 | $613.60 | $303.26 | $372.88 | $440.14 | $497.96 | $658.44 |
| 82 | $250.16 | $303.26 | $355.18 | $397.66 | $532.18 | $300.90 | $368.16 | $435.42 | $492.06 | $651.36 | $320.96 | $394.12 | $464.92 | $525.10 | $696.20 |
| 83 | $269.04 | $324.50 | $381.14 | $427.16 | $572.30 | $319.78 | $389.40 | $461.38 | $521.56 | $691.48 | $339.84 | $415.36 | $490.88 | $554.60 | $736.32 |
| 84 | $287.92 | $349.28 | $409.46 | $457.84 | $612.42 | $338.66 | $414.18 | $489.70 | $552.24 | $731.60 | $358.72 | $440.14 | $519.20 | $585.28 | $776.44 |
| 85 | $310.34 | $376.42 | $440.14 | $493.24 | $659.62 | $361.08 | $441.32 | $520.38 | $587.64 | $778.80 | $381.14 | $467.28 | $549.88 | $620.68 | $823.64 |
| 86 | $335.12 | $404.74 | $474.36 | $532.18 | $712.72 | $385.86 | $469.64 | $554.60 | $626.58 | $831.90 | $405.92 | $495.60 | $584.10 | $659.62 | $876.74 |
| 87 | $361.08 | $437.78 | $512.12 | $573.48 | $768.18 | $411.82 | $502.68 | $592.36 | $667.88 | $887.36 | $431.88 | $528.64 | $621.86 | $700.92 | $932.20 |
| 88 | $389.40 | $472.00 | $552.24 | $618.32 | $827.18 | $440.14 | $536.90 | $632.48 | $712.72 | $946.36 | $460.20 | $562.86 | $661.98 | $745.76 | $991.20 |
| 89 | $417.72 | $507.40 | $593.54 | $665.52 | $890.90 | $468.46 | $572.30 | $673.78 | $759.92 | $1,010.08 | $488.52 | $598.26 | $703.28 | $792.96 | $1,054.92 |
| 90 | $450.76 | $545.16 | $638.38 | $715.08 | $956.98 | $501.50 | $610.06 | $718.62 | $809.48 | $1,076.16 | $521.56 | $636.02 | $748.12 | $842.52 | $1,121.00 |
| 91 | $482.62 | $584.10 | $684.40 | $765.82 | $1,026.60 | $533.36 | $649.00 | $764.64 | $860.22 | $1,145.78 | $553.42 | $674.96 | $794.14 | $893.26 | $1,190.62 |
| 92 | $515.66 | $625.40 | $731.60 | $818.92 | $1,096.22 | $566.40 | $690.30 | $811.84 | $913.32 | $1,215.40 | $586.46 | $716.26 | $841.34 | $946.36 | $1,260.24 |
| 93 | $551.06 | $666.70 | $781.16 | $875.56 | $1,171.74 | $601.80 | $731.60 | $861.40 | $969.96 | $1,290.92 | $621.86 | $757.56 | $890.90 | $1,003.00 | $1,335.76 |
| 94 | $588.82 | $712.72 | $834.26 | $935.74 | $1,251.98 | $639.56 | $777.62 | $914.50 | $1,030.14 | $1,371.16 | $659.62 | $803.58 | $944.00 | $1,063.18 | $1,416.00 |
| 95 | $630.12 | $763.46 | $893.26 | $1,001.82 | $1,340.48 | $680.86 | $828.36 | $973.50 | $1,096.22 | $1,459.66 | $700.92 | $854.32 | $1,003.00 | $1,129.26 | $1,504.50 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Time Insurance Company**

**4061-MI, 4061-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 30 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 31 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $35.40 | $43.66 | $48.38 | $53.10 | $75.09 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 32 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $35.40 | $43.66 | $48.38 | $53.10 | $77.30 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 33 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $36.74 | $43.66 | $48.38 | $53.10 | $81.72 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 34 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $36.74 | $43.66 | $49.34 | $53.10 | $86.14 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 35 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $39.03 | $44.89 | $49.34 | $53.10 | $88.35 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 36 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $41.33 | $47.14 | $51.49 | $54.98 | $92.76 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 37 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $43.63 | $49.38 | $55.78 | $57.10 | $97.18 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 38 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $43.63 | $51.63 | $57.92 | $59.21 | $101.60 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 39 | $22.42 | $27.14 | $29.50 | $33.04 | $44.84 | $45.92 | $53.87 | $60.07 | $63.44 | $108.22 | $76.00 | $94.00 | $104.00 | $116.00 | $158.00 |
| 40 | $23.60 | $28.32 | $31.86 | $34.22 | $47.20 | $48.22 | $56.19 | $62.50 | $64.52 | $113.17 | $82.00 | $98.00 | $112.00 | $122.00 | $166.00 |
| 41 | $23.60 | $28.32 | $31.86 | $34.22 | $47.20 | $50.74 | $58.68 | $64.92 | $66.87 | $117.88 | $82.00 | $98.00 | $112.00 | $122.00 | $166.00 |
| 42 | $25.61 | $28.81 | $31.89 | $34.22 | $47.20 | $50.96 | $61.18 | $67.36 | $71.34 | $122.62 | $82.00 | $98.00 | $112.00 | $122.00 | $166.00 |
| 43 | $25.79 | $29.00 | $34.11 | $35.14 | $49.14 | $53.51 | $63.70 | $72.00 | $73.74 | $127.38 | $82.00 | $98.00 | $112.00 | $122.00 | $166.00 |
| 44 | $25.98 | $31.28 | $34.33 | $35.37 | $51.41 | $56.08 | $66.24 | $74.48 | $76.15 | $130.00 | $82.00 | $98.00 | $112.00 | $122.00 | $166.00 |
| 45 | $26.17 | $31.59 | $36.77 | $37.81 | $53.96 | $58.67 | $67.28 | $77.30 | $81.32 | $137.53 | $86.00 | $106.00 | $118.00 | $130.00 | $178.00 |
| 46 | $28.55 | $33.92 | $37.02 | $40.06 | $56.26 | $58.93 | $72.06 | $82.05 | $83.80 | $138.00 | $86.00 | $106.00 | $118.00 | $130.00 | $178.00 |
| 47 | $28.76 | $34.14 | $39.33 | $42.34 | $58.58 | $61.55 | $74.61 | $84.61 | $88.45 | $138.00 | $86.00 | $106.00 | $118.00 | $130.00 | $178.00 |
| 48 | $28.96 | $36.51 | $41.68 | $42.62 | $60.91 | $64.20 | $77.18 | $89.42 | $93.14 | $138.00 | $86.00 | $106.00 | $118.00 | $130.00 | $178.00 |
| 49 | $31.41 | $36.76 | $41.96 | $44.94 | $65.43 | $66.00 | $82.00 | $92.03 | $95.70 | $138.00 | $86.00 | $106.00 | $118.00 | $130.00 | $178.00 |
| 50 | $33.01 | $37.97 | $44.62 | $47.77 | $68.25 | $71.44 | $83.24 | $95.60 | $101.41 | $154.00 | $96.00 | $116.00 | $132.00 | $144.00 | $198.00 |
| 51 | $35.53 | $41.82 | $47.13 | $50.28 | $73.01 | $74.17 | $87.92 | $100.76 | $106.56 | $160.00 | $100.00 | $122.00 | $136.00 | $150.00 | $206.00 |
| 52 | $35.69 | $42.12 | $47.58 | $52.92 | $77.80 | $79.35 | $93.01 | $103.84 | $110.10 | $166.00 | $106.00 | $128.00 | $144.00 | $158.00 | $214.00 |
| 53 | $38.24 | $46.05 | $50.14 | $54.73 | $84.14 | $82.13 | $100.16 | $110.86 | $117.16 | $174.00 | $110.00 | $134.00 | $148.00 | $166.00 | $226.00 |
| 54 | $38.42 | $46.34 | $51.90 | $56.04 | $89.02 | $84.88 | $101.14 | $116.18 | $120.76 | $180.00 | $114.00 | $138.00 | $156.00 | $170.00 | $234.00 |
| 55 | $41.02 | $48.96 | $54.54 | $60.06 | $93.93 | $90.00 | $108.34 | $121.53 | $127.94 | $186.00 | $118.00 | $144.00 | $162.00 | $178.00 | $242.00 |
| 56 | $45.05 | $52.93 | $59.48 | $65.02 | $102.84 | $96.00 | $115.64 | $127.04 | $135.80 | $198.00 | $124.00 | $152.00 | $170.00 | $188.00 | $256.00 |
| 57 | $47.60 | $56.49 | $62.16 | $68.68 | $108.62 | $100.21 | $119.09 | $133.12 | $140.30 | $210.00 | $130.00 | $158.00 | $178.00 | $196.00 | $268.00 |
| 58 | $48.69 | $57.76 | $65.78 | $73.72 | $114.45 | $103.52 | $120.84 | $138.72 | $148.40 | $222.00 | $136.00 | $164.00 | $186.00 | $206.00 | $280.00 |
| 59 | $55.19 | $62.78 | $70.89 | $76.19 | $122.68 | $110.78 | $130.62 | $145.05 | $155.28 | $236.00 | $144.00 | $174.00 | $196.00 | $215.27 | $294.00 |
| 60 | $56.35 | $67.85 | $74.66 | $81.40 | $130.96 | $114.23 | $134.40 | $149.68 | $159.49 | $250.00 | $150.00 | $182.00 | $206.00 | $219.92 | $310.00 |
| 61 | $61.42 | $72.98 | $82.13 | $88.97 | $141.10 | $120.10 | $142.92 | $158.42 | $168.09 | $261.30 | $154.05 | $189.15 | $212.55 | $228.98 | $319.80 |
| 62 | $66.54 | $80.53 | $86.05 | $95.21 | $153.62 | $127.88 | $153.29 | $169.51 | $180.20 | $271.70 | $159.60 | $195.70 | $220.40 | $240.34 | $330.60 |
| 63 | $75.69 | $85.77 | $95.05 | $102.92 | $162.48 | $136.90 | $161.99 | $180.15 | $191.56 | $283.05 | $166.50 | $201.65 | $229.40 | $249.70 | $342.25 |
| 64 | $80.87 | $92.03 | $103.74 | $109.40 | $176.00 | $144.00 | $169.00 | $190.15 | $199.98 | $293.40 | $172.80 | $208.80 | $235.80 | $259.20 | $352.80 |
| 65 | $88.63 | $98.41 | $108.87 | $119.72 | $187.54 | $148.75 | $178.50 | $200.47 | $214.07 | $304.50 | $176.75 | $215.25 | $241.50 | $269.50 | $364.00 |
| 66 | $95.95 | $108.14 | $120.94 | $130.46 | $203.09 | $154.70 | $187.00 | $212.50 | $227.04 | $317.90 | $183.60 | $222.70 | $251.60 | $278.80 | $377.40 |
| 67 | $105.80 | $120.23 | $133.03 | $142.12 | $220.91 | $160.05 | $194.70 | $221.10 | $242.23 | $330.00 | $188.10 | $229.35 | $259.05 | $285.45 | $387.75 |
| 68 | $114.03 | $133.30 | $144.66 | $155.32 | $236.80 | $164.80 | $201.60 | $227.20 | $252.80 | $342.40 | $193.60 | $236.80 | $265.60 | $296.00 | $401.60 |
| 69 | $122.24 | $144.08 | $157.86 | $168.14 | $249.55 | $170.50 | $210.80 | $237.15 | $261.95 | $356.50 | $198.40 | $243.35 | $275.90 | $305.35 | $413.85 |
| 70 | $130.50 | $156.00 | $170.74 | $183.45 | $262.50 | $178.50 | $217.50 | $247.50 | $273.00 | $369.00 | $205.50 | $250.50 | $285.00 | $315.00 | $426.00 |
| 71 | $137.75 | $165.30 | $185.60 | $200.72 | $278.40 | $187.05 | $226.20 | $258.10 | $284.20 | $385.70 | $213.15 | $259.55 | $294.35 | $324.80 | $440.80 |
| 72 | $145.60 | $175.00 | $196.00 | $214.20 | $292.60 | $194.60 | $236.60 | $267.40 | $296.80 | $400.40 | $219.80 | $267.40 | $303.80 | $336.00 | $453.60 |
| 73 | $153.90 | $183.60 | $206.55 | $225.45 | $309.15 | $202.60 | $244.35 | $278.10 | $307.80 | $417.15 | $226.80 | $275.40 | $313.20 | $345.60 | $468.45 |
| 74 | $162.50 | $195.00 | $217.10 | $237.90 | $326.30 | $210.60 | $256.10 | $288.60 | $319.80 | $434.20 | $234.00 | $284.70 | $321.10 | $356.20 | $482.30 |
| 75 | $171.25 | $205.00 | $230.00 | $251.25 | $345.00 | $218.75 | $265.00 | $301.25 | $332.50 | $451.25 | $240.00 | $292.50 | $331.25 | $367.50 | $497.50 |
| 76 | $180.00 | $216.00 | $242.40 | $265.20 | $363.60 | $226.80 | $276.00 | $313.20 | $346.80 | $469.20 | $247.20 | $301.20 | $340.80 | $378.00 | $512.40 |
| 77 | $194.70 | $233.64 | $261.96 | $286.74 | $392.94 | $241.90 | $293.82 | $333.94 | $369.34 | $500.32 | $260.78 | $317.42 | $359.90 | $398.84 | $540.44 |
| 78 | $213.58 | $256.06 | $287.92 | $315.06 | $431.68 | $261.96 | $318.60 | $362.26 | $401.20 | $542.80 | $279.66 | $339.84 | $387.04 | $428.34 | $580.56 |
| 79 | $233.64 | $280.84 | $316.24 | $345.74 | $473.18 | $282.02 | $344.56 | $391.76 | $434.24 | $586.46 | $298.54 | $364.62 | $415.36 | $460.20 | $621.86 |
| 80 | $256.06 | $307.98 | $346.92 | $379.96 | $519.28 | $305.62 | $372.88 | $423.62 | $469.64 | $634.84 | $320.96 | $391.76 | $446.04 | $494.42 | $669.06 |
| 81 | $278.48 | $335.12 | $377.60 | $414.18 | $566.40 | $328.04 | $400.02 | $454.30 | $503.86 | $682.04 | $343.38 | $418.90 | $476.72 | $528.64 | $716.26 |
| 82 | $300.90 | $362.26 | $408.28 | $447.22 | $612.42 | $350.46 | $427.16 | $484.98 | $536.90 | $728.06 | $365.80 | $446.04 | $507.40 | $561.68 | $762.28 |
| 83 | $326.86 | $392.94 | $442.50 | $484.98 | $664.34 | $376.42 | $457.84 | $519.20 | $574.66 | $779.98 | $391.76 | $476.72 | $541.62 | $599.44 | $814.20 |
| 84 | $357.54 | $429.52 | $483.80 | $531.00 | $726.88 | $407.10 | $494.42 | $560.50 | $620.68 | $842.52 | $422.44 | $513.30 | $582.92 | $645.46 | $876.74 |
| 85 | $396.48 | $476.72 | $536.90 | $588.82 | $805.94 | $446.04 | $541.62 | $613.60 | $678.50 | $921.58 | $461.38 | $560.50 | $636.02 | $703.28 | $955.80 |
| 86 | $444.86 | $534.54 | $601.60 | $659.62 | $902.70 | $494.42 | $599.44 | $678.50 | $749.30 | $1,018.34 | $509.76 | $618.32 | $700.92 | $774.08 | $1,052.56 |
| 87 | $500.32 | $600.62 | $677.32 | $742.22 | $1,015.98 | $549.88 | $665.52 | $754.02 | $831.90 | $1,131.62 | $565.22 | $684.40 | $776.44 | $856.68 | $1,165.84 |
| 88 | $561.68 | $674.96 | $759.92 | $833.08 | $1,139.88 | $611.24 | $739.86 | $836.62 | $922.76 | $1,255.52 | $626.58 | $758.74 | $859.04 | $947.54 | $1,289.74 |
| 89 | $626.58 | $752.84 | $848.42 | $929.84 | $1,273.22 | $676.14 | $817.74 | $925.12 | $1,019.52 | $1,388.86 | $691.48 | $836.62 | $947.54 | $1,044.30 | $1,423.08 |
| 90 | $693.84 | $834.26 | $939.28 | $1,030.14 | $1,410.10 | $743.40 | $899.16 | $1,015.98 | $1,119.82 | $1,525.74 | $758.74 | $918.04 | $1,038.40 | $1,144.60 | $1,559.96 |
| 91 | $761.10 | $915.68 | $1,031.32 | $1,130.44 | $1,546.98 | $810.66 | $980.58 | $1,108.02 | $1,220.12 | $1,662.62 | $826.00 | $999.46 | $1,130.44 | $1,244.90 | $1,696.84 |
| 92 | $830.72 | $998.28 | $1,124.54 | $1,233.10 | $1,687.40 | $880.28 | $1,063.18 | $1,201.24 | $1,322.78 | $1,803.04 | $895.62 | $1,082.06 | $1,223.66 | $1,347.56 | $1,837.26 |
| 93 | $903.88 | $1,085.60 | $1,223.66 | $1,341.66 | $1,836.08 | $953.44 | $1,150.50 | $1,300.36 | $1,431.34 | $1,951.72 | $968.78 | $1,169.38 | $1,322.78 | $1,456.12 | $1,985.94 |
| 94 | $984.12 | $1,183.54 | $1,333.40 | $1,462.02 | $2,000.10 | $1,033.68 | $1,248.44 | $1,410.10 | $1,551.70 | $2,115.74 | $1,049.02 | $1,267.32 | $1,432.52 | $1,576.48 | $2,149.96 |
| 95 | $1,076.16 | $1,292.10 | $1,456.12 | $1,596.54 | $2,184.18 | $1,125.72 | $1,357.00 | $1,532.82 | $1,686.22 | $2,299.82 | $1,141.06 | $1,375.88 | $1,555.24 | $1,711.00 | $2,334.04 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Relevant Pending

## Appendix B
**Time Insurance Company**
**4061-MI, 4061-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 30 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 31 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $28.32 | $35.40 | $40.12 | $42.48 | $61.55 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 32 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $28.32 | $35.40 | $40.12 | $42.48 | $63.36 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 33 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $29.39 | $35.40 | $40.12 | $42.48 | $66.98 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 34 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $29.39 | $35.40 | $40.92 | $42.48 | $70.60 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 35 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $31.23 | $36.40 | $40.92 | $42.48 | $72.41 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 36 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $33.06 | $38.22 | $42.70 | $43.99 | $76.04 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 37 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $34.90 | $40.04 | $46.25 | $45.68 | $79.66 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 38 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $34.90 | $41.86 | $48.03 | $47.37 | $83.28 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 39 | $17.70 | $22.42 | $24.78 | $25.96 | $36.58 | $36.74 | $43.68 | $49.81 | $50.76 | $88.71 | $62.00 | $76.00 | $86.00 | $92.00 | $128.00 |
| 40 | $18.88 | $23.60 | $25.96 | $27.14 | $38.94 | $37.67 | $46.11 | $51.14 | $52.17 | $92.28 | $64.00 | $82.00 | $92.00 | $96.00 | $136.00 |
| 41 | $18.88 | $23.60 | $25.96 | $27.14 | $38.94 | $39.64 | $48.14 | $53.12 | $54.07 | $96.12 | $64.00 | $82.00 | $92.00 | $96.00 | $136.00 |
| 42 | $20.49 | $24.01 | $25.98 | $27.14 | $38.94 | $39.81 | $50.20 | $55.11 | $57.68 | $99.98 | $64.00 | $82.00 | $92.00 | $96.00 | $136.00 |
| 43 | $20.64 | $24.17 | $27.79 | $27.87 | $40.54 | $41.80 | $52.27 | $58.91 | $59.62 | $103.86 | $64.00 | $82.00 | $92.00 | $96.00 | $136.00 |
| 44 | $20.78 | $26.07 | $27.98 | $28.06 | $42.42 | $43.81 | $54.35 | $60.94 | $61.57 | $106.00 | $64.00 | $82.00 | $92.00 | $96.00 | $136.00 |
| 45 | $21.18 | $25.51 | $30.43 | $30.49 | $43.92 | $48.00 | $55.79 | $62.50 | $65.38 | $113.61 | $68.00 | $86.00 | $98.00 | $104.00 | $144.00 |
| 46 | $23.11 | $27.39 | $30.63 | $32.31 | $45.80 | $48.21 | $59.75 | $66.34 | $67.37 | $114.00 | $68.00 | $86.00 | $98.00 | $104.00 | $144.00 |
| 47 | $23.28 | $27.57 | $32.55 | $34.15 | $47.68 | $50.36 | $61.87 | $68.41 | $71.11 | $114.00 | $68.00 | $86.00 | $98.00 | $104.00 | $144.00 |
| 48 | $23.44 | $29.49 | $34.49 | $34.37 | $49.58 | $52.53 | $64.00 | $72.30 | $74.88 | $114.00 | $68.00 | $86.00 | $98.00 | $104.00 | $144.00 |
| 49 | $25.43 | $29.69 | $34.72 | $36.24 | $53.26 | $54.00 | $68.00 | $74.41 | $76.93 | $114.00 | $68.00 | $86.00 | $98.00 | $104.00 | $144.00 |
| 50 | $26.14 | $31.19 | $36.25 | $38.22 | $55.46 | $56.40 | $68.44 | $78.73 | $80.06 | $126.00 | $76.00 | $94.00 | $108.00 | $116.00 | $162.00 |
| 51 | $28.42 | $34.85 | $39.99 | $40.50 | $59.87 | $58.96 | $71.43 | $85.55 | $84.89 | $132.00 | $80.00 | $100.00 | $114.00 | $120.00 | $168.00 |
| 52 | $28.82 | $35.33 | $39.43 | $41.78 | $64.33 | $63.87 | $77.83 | $85.30 | $86.64 | $138.00 | $84.00 | $104.00 | $118.00 | $124.00 | $176.00 |
| 53 | $31.16 | $37.68 | $41.78 | $43.78 | $68.84 | $66.48 | $80.90 | $91.75 | $93.36 | $144.00 | $88.00 | $110.00 | $124.00 | $132.00 | $184.00 |
| 54 | $31.56 | $38.16 | $42.34 | $45.11 | $73.40 | $69.45 | $83.97 | $94.88 | $96.97 | $148.00 | $92.00 | $114.00 | $128.00 | $136.00 | $192.00 |
| 55 | $33.95 | $40.56 | $46.15 | $47.49 | $78.01 | $74.00 | $88.64 | $101.93 | $100.12 | $154.00 | $96.00 | $118.00 | $134.00 | $140.00 | $200.00 |
| 56 | $36.33 | $43.18 | $49.56 | $50.88 | $84.88 | $78.00 | $94.08 | $105.87 | $106.04 | $164.00 | $100.00 | $124.00 | $140.00 | $148.00 | $210.00 |
| 57 | $38.94 | $46.61 | $51.11 | $54.66 | $89.16 | $80.56 | $97.96 | $110.30 | $111.15 | $172.00 | $104.00 | $130.00 | $146.00 | $156.00 | $220.00 |
| 58 | $38.95 | $48.13 | $54.59 | $58.13 | $95.11 | $82.43 | $100.39 | $114.35 | $117.63 | $184.00 | $108.00 | $136.00 | $154.00 | $162.00 | $230.00 |
| 59 | $43.57 | $51.62 | $58.38 | $60.95 | $101.70 | $87.86 | $106.36 | $119.34 | $121.57 | $196.00 | $114.00 | $142.00 | $162.00 | $171.42 | $242.00 |
| 60 | $45.08 | $56.54 | $62.22 | $64.85 | $108.32 | $91.76 | $110.79 | $124.43 | $126.07 | $208.00 | $120.00 | $150.00 | $170.00 | $173.62 | $254.00 |
| 61 | $49.99 | $60.35 | $67.97 | $70.90 | $116.78 | $97.93 | $117.59 | $131.72 | $134.77 | $216.45 | $124.80 | $156.00 | $175.50 | $181.67 | $263.25 |
| 62 | $53.52 | $66.15 | $70.79 | $75.61 | $127.19 | $103.79 | $126.24 | $139.17 | $143.80 | $224.20 | $127.30 | $159.60 | $180.50 | $189.65 | $271.70 |
| 63 | $60.55 | $70.04 | $78.02 | $81.77 | $134.85 | $111.00 | $131.73 | $148.33 | $152.57 | $233.10 | $133.20 | $164.65 | $186.85 | $198.29 | $281.20 |
| 64 | $64.39 | $76.21 | $85.01 | $88.36 | $146.39 | $115.20 | $139.08 | $150.66 | $159.99 | $243.00 | $136.80 | $171.00 | $192.60 | $207.00 | $291.60 |
| 65 | $71.82 | $81.29 | $90.49 | $95.77 | $155.21 | $119.00 | $147.00 | $155.87 | $170.92 | $252.00 | $141.75 | $175.00 | $199.50 | $213.50 | $301.00 |
| 66 | $77.67 | $89.39 | $100.78 | $103.52 | $167.63 | $124.10 | $154.70 | $175.80 | $180.97 | $261.80 | $147.90 | $181.90 | $207.40 | $221.00 | $309.40 |
| 67 | $85.57 | $99.45 | $109.64 | $113.41 | $183.55 | $128.70 | $160.05 | $181.50 | $192.80 | $272.25 | $151.80 | $188.10 | $212.85 | $227.70 | $320.10 |
| 68 | $92.16 | $109.06 | $119.57 | $123.68 | $195.20 | $132.80 | $164.80 | $187.20 | $201.60 | $283.20 | $155.20 | $192.00 | $219.20 | $235.20 | $329.60 |
| 69 | $99.03 | $118.56 | $131.31 | $133.65 | $206.15 | $137.95 | $170.05 | $196.85 | $207.70 | $294.50 | $159.65 | $199.95 | $227.85 | $241.80 | $341.00 |
| 70 | $105.00 | $129.00 | $141.56 | $146.19 | $217.50 | $144.00 | $176.50 | $204.00 | $217.50 | $306.00 | $165.00 | $205.50 | $234.00 | $250.50 | $351.00 |
| 71 | $111.65 | $136.30 | $153.70 | $160.58 | $230.55 | $150.80 | $187.05 | $213.15 | $227.65 | $319.00 | $171.10 | $213.15 | $242.15 | $259.55 | $363.95 |
| 72 | $117.60 | $144.20 | $162.40 | $170.80 | $243.60 | $156.80 | $194.60 | $221.20 | $235.20 | $331.80 | $176.40 | $219.80 | $250.60 | $267.40 | $375.20 |
| 73 | $124.20 | $152.55 | $171.45 | $180.90 | $256.50 | $163.85 | $202.50 | $230.85 | $245.70 | $345.60 | $182.25 | $226.80 | $257.85 | $275.40 | $387.45 |
| 74 | $131.30 | $159.90 | $180.70 | $189.80 | $270.40 | $170.30 | $209.30 | $239.20 | $254.80 | $358.80 | $188.50 | $232.70 | $266.50 | $283.40 | $399.10 |
| 75 | $140.00 | $170.00 | $191.25 | $201.25 | $286.25 | $177.50 | $218.75 | $250.00 | $266.25 | $373.75 | $195.00 | $241.25 | $275.00 | $292.50 | $411.25 |
| 76 | $146.40 | $178.80 | $201.60 | $212.40 | $302.40 | $183.60 | $228.00 | $259.20 | $277.20 | $388.80 | $200.40 | $248.40 | $283.20 | $301.20 | $424.80 |
| 77 | $158.12 | $192.34 | $217.12 | $230.10 | $326.86 | $195.88 | $241.90 | $276.12 | $296.18 | $415.36 | $211.22 | $260.78 | $297.36 | $318.60 | $447.22 |
| 78 | $173.46 | $211.22 | $238.36 | $252.52 | $357.54 | $212.40 | $261.96 | $298.54 | $319.78 | $448.40 | $225.38 | $279.66 | $319.78 | $342.20 | $479.08 |
| 79 | $189.98 | $231.28 | $261.96 | $276.12 | $392.94 | $228.92 | $283.20 | $324.50 | $345.74 | $486.16 | $241.90 | $299.72 | $343.38 | $366.98 | $515.66 |
| 80 | $207.68 | $252.52 | $286.74 | $303.26 | $430.70 | $247.80 | $305.62 | $350.46 | $374.06 | $526.28 | $259.60 | $320.96 | $368.16 | $394.12 | $553.42 |
| 81 | $225.38 | $274.94 | $312.70 | $330.40 | $468.46 | $265.50 | $328.04 | $376.42 | $401.20 | $564.04 | $277.30 | $343.38 | $394.12 | $421.26 | $591.18 |
| 82 | $244.26 | $298.54 | $338.66 | $357.54 | $507.40 | $284.38 | $351.64 | $402.38 | $428.34 | $602.98 | $296.18 | $366.98 | $420.08 | $448.40 | $630.12 |
| 83 | $265.50 | $323.32 | $366.98 | $388.22 | $549.88 | $305.62 | $376.42 | $430.70 | $459.02 | $645.46 | $317.42 | $391.76 | $448.40 | $479.08 | $672.60 |
| 84 | $290.28 | $354.00 | $401.20 | $424.80 | $601.80 | $330.40 | $407.10 | $464.92 | $495.60 | $697.38 | $342.20 | $422.44 | $482.62 | $515.66 | $724.52 |
| 85 | $322.14 | $391.76 | $444.86 | $470.82 | $667.88 | $362.26 | $444.86 | $508.58 | $541.62 | $763.46 | $374.06 | $460.20 | $526.28 | $561.68 | $790.60 |
| 86 | $361.08 | $440.14 | $499.14 | $527.46 | $748.12 | $401.20 | $493.24 | $562.86 | $598.26 | $843.70 | $413.00 | $508.58 | $580.56 | $618.32 | $870.84 |
| 87 | $405.92 | $494.42 | $561.68 | $593.54 | $842.52 | $446.04 | $547.52 | $625.40 | $664.34 | $938.10 | $457.84 | $562.86 | $643.10 | $684.40 | $965.24 |
| 88 | $455.48 | $555.78 | $630.12 | $665.52 | $945.18 | $495.60 | $608.88 | $693.84 | $736.32 | $1,040.76 | $507.40 | $624.22 | $711.54 | $756.38 | $1,067.90 |
| 89 | $508.58 | $619.50 | $703.28 | $743.40 | $1,054.92 | $548.70 | $672.60 | $767.00 | $814.20 | $1,150.50 | $560.50 | $687.94 | $784.70 | $834.26 | $1,177.64 |
| 90 | $562.86 | $686.76 | $778.80 | $823.64 | $1,168.20 | $602.98 | $739.86 | $842.52 | $894.44 | $1,263.78 | $614.78 | $755.20 | $860.22 | $914.50 | $1,290.92 |
| 91 | $618.32 | $752.84 | $854.32 | $903.88 | $1,281.48 | $658.44 | $805.94 | $918.04 | $974.68 | $1,377.06 | $670.24 | $821.28 | $935.74 | $994.74 | $1,404.20 |
| 92 | $673.78 | $821.28 | $932.20 | $985.30 | $1,398.30 | $713.90 | $874.38 | $995.92 | $1,056.10 | $1,493.88 | $725.70 | $889.72 | $1,013.62 | $1,076.16 | $1,521.02 |
| 93 | $733.96 | $894.44 | $1,014.80 | $1,072.62 | $1,521.02 | $774.08 | $947.54 | $1,078.52 | $1,143.42 | $1,616.60 | $785.88 | $962.88 | $1,096.22 | $1,163.48 | $1,643.74 |
| 94 | $798.86 | $973.50 | $1,104.48 | $1,168.20 | $1,656.72 | $838.98 | $1,026.60 | $1,168.20 | $1,239.00 | $1,752.30 | $850.78 | $1,041.94 | $1,185.90 | $1,259.06 | $1,779.44 |
| 95 | $873.20 | $1,064.36 | $1,207.14 | $1,275.58 | $1,810.12 | $913.32 | $1,117.46 | $1,270.86 | $1,346.38 | $1,905.70 | $925.12 | $1,132.80 | $1,288.56 | $1,366.44 | $1,932.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Delete/ Pending

# Appendix B

**Time Insurance Company**
**4061-MI, 4061-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 30 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 31 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $29.50 | $37.76 | $41.30 | $44.84 | $64.01 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 32 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $29.50 | $37.76 | $41.30 | $44.84 | $65.90 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 33 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $30.61 | $37.76 | $41.30 | $44.84 | $69.66 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 34 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $30.61 | $37.76 | $42.12 | $44.84 | $73.43 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 35 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $32.53 | $38.83 | $42.12 | $44.84 | $75.31 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 36 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $34.44 | $40.77 | $43.95 | $46.43 | $79.08 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 37 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $36.36 | $42.71 | $47.62 | $48.22 | $82.84 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 38 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $36.36 | $44.65 | $49.45 | $50.00 | $86.61 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 39 | $18.88 | $23.60 | $24.78 | $28.32 | $37.76 | $38.27 | $46.59 | $51.28 | $53.57 | $92.26 | $64.00 | $80.00 | $88.00 | $100.00 | $134.00 |
| 40 | $20.06 | $23.60 | $27.14 | $29.50 | $40.12 | $40.68 | $47.55 | $52.56 | $54.91 | $95.76 | $70.00 | $82.00 | $96.00 | $104.00 | $142.00 |
| 41 | $20.06 | $23.60 | $27.14 | $29.50 | $40.12 | $42.81 | $49.65 | $54.59 | $56.91 | $99.75 | $70.00 | $82.00 | $96.00 | $104.00 | $142.00 |
| 42 | $21.77 | $24.01 | $27.16 | $29.50 | $40.12 | $43.00 | $51.77 | $56.64 | $60.72 | $103.76 | $70.00 | $82.00 | $96.00 | $104.00 | $142.00 |
| 43 | $21.93 | $24.17 | $29.05 | $30.30 | $41.77 | $45.15 | $53.90 | $60.54 | $62.75 | $107.78 | $70.00 | $82.00 | $96.00 | $104.00 | $142.00 |
| 44 | $22.08 | $26.07 | $29.25 | $30.49 | $43.70 | $47.32 | $56.05 | $62.63 | $64.81 | $110.00 | $70.00 | $82.00 | $96.00 | $104.00 | $142.00 |
| 45 | $22.43 | $26.73 | $31.70 | $31.71 | $46.43 | $49.78 | $57.44 | $65.79 | $68.56 | $117.60 | $74.00 | $90.00 | $102.00 | $110.00 | $152.00 |
| 46 | $24.47 | $28.70 | $31.91 | $33.60 | $48.41 | $50.00 | $61.51 | $69.83 | $70.65 | $118.00 | $74.00 | $90.00 | $102.00 | $110.00 | $152.00 |
| 47 | $24.65 | $28.89 | $33.91 | $35.51 | $50.41 | $52.23 | $63.69 | $72.01 | $74.58 | $118.00 | $74.00 | $90.00 | $102.00 | $110.00 | $152.00 |
| 48 | $24.82 | $30.90 | $35.93 | $35.75 | $52.41 | $54.47 | $65.88 | $76.10 | $78.53 | $118.00 | $74.00 | $90.00 | $102.00 | $110.00 | $152.00 |
| 49 | $26.93 | $31.10 | $36.17 | $37.69 | $56.30 | $56.00 | $70.00 | $78.32 | $80.69 | $118.00 | $74.00 | $90.00 | $102.00 | $110.00 | $152.00 |
| 50 | $27.51 | $32.55 | $37.65 | $40.95 | $58.30 | $60.16 | $70.29 | $80.60 | $87.17 | $132.00 | $80.00 | $100.00 | $112.00 | $122.00 | $168.00 |
| 51 | $29.84 | $36.24 | $39.99 | $43.30 | $62.79 | $62.76 | $75.10 | $85.55 | $92.11 | $138.00 | $84.00 | $104.00 | $116.00 | $128.00 | $176.00 |
| 52 | $30.20 | $35.33 | $40.79 | $44.57 | $65.83 | $67.74 | $77.83 | $89.00 | $93.86 | $140.00 | $90.00 | $108.00 | $122.00 | $134.00 | $182.00 |
| 53 | $32.58 | $39.07 | $43.18 | $46.52 | $71.90 | $70.40 | $84.75 | $95.57 | $98.85 | $148.00 | $94.00 | $114.00 | $126.00 | $142.00 | $192.00 |
| 54 | $32.94 | $39.52 | $43.70 | $47.84 | $74.97 | $73.31 | $85.88 | $98.75 | $102.46 | $152.00 | $98.00 | $118.00 | $132.00 | $144.00 | $198.00 |
| 55 | $35.37 | $41.96 | $46.15 | $51.68 | $79.60 | $78.00 | $92.58 | $103.89 | $109.39 | $158.00 | $102.00 | $122.00 | $138.00 | $152.00 | $206.00 |
| 56 | $37.79 | $44.57 | $50.98 | $55.12 | $88.15 | $80.00 | $98.00 | $107.79 | $115.34 | $170.00 | $104.00 | $128.00 | $146.00 | $160.00 | $218.00 |
| 57 | $40.38 | $48.02 | $52.49 | $58.87 | $92.41 | $84.49 | $101.80 | $112.20 | $120.26 | $178.00 | $110.00 | $134.00 | $150.00 | $168.00 | $228.00 |
| 58 | $41.73 | $49.51 | $55.99 | $62.38 | $96.72 | $88.18 | $104.11 | $118.10 | $126.68 | $188.00 | $116.00 | $140.00 | $158.00 | $174.00 | $238.00 |
| 59 | $46.48 | $53.01 | $59.77 | $65.10 | $104.93 | $93.59 | $110.10 | $123.02 | $130.38 | $202.00 | $122.00 | $148.00 | $166.00 | $183.37 | $250.00 |
| 60 | $47.89 | $57.95 | $63.60 | $68.98 | $111.55 | $97.38 | $114.42 | $128.04 | $135.56 | $214.00 | $128.00 | $156.00 | $174.00 | $185.19 | $262.00 |
| 61 | $52.85 | $61.75 | $69.39 | $75.07 | $120.02 | $103.47 | $121.21 | $133.50 | $143.30 | $222.30 | $132.60 | $159.90 | $179.40 | $193.03 | $271.05 |
| 62 | $56.42 | $69.02 | $73.56 | $81.21 | $130.50 | $109.35 | $131.65 | $144.53 | $153.00 | $231.80 | $134.90 | $167.20 | $188.10 | $204.67 | $281.20 |
| 63 | $65.10 | $72.90 | $80.86 | $87.41 | $138.10 | $116.55 | $137.07 | $153.63 | $162.74 | $240.50 | $142.45 | $172.05 | $194.25 | $212.98 | $290.45 |
| 64 | $68.89 | $77.65 | $87.89 | $92.57 | $149.68 | $122.40 | $142.60 | $160.13 | $169.99 | $250.20 | $147.60 | $176.40 | $199.80 | $219.60 | $300.60 |
| 65 | $74.87 | $84.14 | $91.90 | $101.41 | $160.06 | $126.00 | $152.25 | $159.37 | $180.88 | $260.75 | $150.50 | $183.75 | $204.75 | $227.50 | $309.75 |
| 66 | $82.24 | $92.28 | $102.22 | $110.61 | $172.46 | $132.60 | $159.80 | $180.20 | $192.49 | $270.30 | $156.40 | $190.40 | $212.50 | $236.30 | $321.30 |
| 67 | $90.24 | $102.42 | $112.56 | $120.58 | $188.42 | $136.95 | $165.00 | $186.10 | $205.98 | $280.50 | $160.05 | $194.70 | $219.45 | $242.55 | $330.00 |
| 68 | $96.84 | $113.61 | $122.52 | $132.31 | $201.60 | $140.80 | $171.20 | $192.00 | $216.00 | $291.20 | $164.80 | $201.60 | $225.60 | $251.20 | $342.40 |
| 69 | $103.67 | $123.07 | $134.26 | $142.27 | $212.35 | $144.15 | $179.80 | $201.50 | $221.65 | $303.80 | $168.95 | $207.70 | $234.05 | $258.85 | $351.85 |
| 70 | $111.00 | $132.00 | $144.47 | $156.22 | $223.50 | $151.50 | $184.50 | $210.00 | $232.50 | $315.00 | $175.50 | $211.50 | $241.50 | $267.00 | $361.50 |
| 71 | $117.45 | $140.65 | $158.05 | $170.61 | $236.35 | $159.50 | $192.85 | $220.40 | $242.15 | $327.70 | $181.25 | $220.40 | $250.85 | $275.50 | $374.10 |
| 72 | $123.20 | $148.40 | $166.60 | $182.00 | $249.20 | $165.20 | $200.20 | $226.80 | $252.00 | $340.20 | $186.20 | $226.80 | $257.60 | $285.60 | $386.40 |
| 73 | $130.95 | $156.60 | $175.50 | $191.70 | $263.25 | $172.80 | $207.90 | $236.25 | $261.90 | $355.05 | $193.05 | $234.90 | $265.95 | $294.30 | $398.25 |
| 74 | $137.80 | $166.40 | $184.60 | $202.80 | $276.90 | $179.10 | $218.40 | $245.70 | $273.00 | $369.20 | $198.90 | $243.10 | $273.00 | $302.90 | $409.50 |
| 75 | $145.00 | $173.75 | $195.00 | $213.75 | $293.75 | $185.00 | $225.00 | $255.00 | $282.50 | $383.75 | $203.75 | $248.75 | $281.25 | $312.50 | $423.75 |
| 76 | $153.60 | $183.60 | $206.40 | $225.60 | $309.60 | $193.80 | $235.20 | $266.40 | $295.20 | $399.60 | $211.20 | $255.60 | $290.40 | $321.60 | $435.60 |
| 77 | $165.20 | $198.24 | $223.02 | $244.26 | $333.94 | $205.32 | $248.98 | $284.38 | $315.06 | $424.80 | $221.84 | $269.04 | $306.80 | $339.84 | $459.02 |
| 78 | $181.72 | $217.12 | $244.26 | $267.86 | $366.98 | $223.02 | $270.22 | $307.98 | $341.02 | $461.38 | $238.36 | $287.92 | $328.04 | $364.62 | $493.24 |
| 79 | $198.24 | $238.36 | $269.04 | $293.82 | $402.38 | $239.54 | $292.64 | $332.76 | $369.34 | $499.14 | $253.70 | $309.16 | $352.82 | $390.58 | $528.64 |
| 80 | $217.12 | $261.96 | $295.00 | $323.32 | $441.32 | $259.60 | $317.42 | $359.90 | $400.02 | $539.26 | $272.58 | $332.76 | $378.78 | $420.08 | $568.76 |
| 81 | $237.18 | $284.38 | $320.96 | $351.64 | $481.44 | $279.66 | $339.84 | $385.86 | $428.34 | $579.38 | $292.64 | $355.18 | $404.74 | $448.40 | $608.88 |
| 82 | $256.06 | $307.98 | $346.92 | $379.96 | $520.38 | $298.54 | $363.44 | $411.82 | $456.66 | $618.32 | $311.52 | $378.78 | $430.70 | $476.72 | $647.82 |
| 83 | $277.30 | $333.94 | $376.42 | $411.82 | $565.22 | $319.78 | $389.40 | $441.32 | $488.52 | $663.16 | $332.76 | $404.74 | $460.20 | $508.58 | $692.66 |
| 84 | $304.44 | $364.62 | $411.82 | $451.94 | $618.32 | $346.92 | $420.08 | $476.72 | $528.64 | $716.26 | $359.90 | $435.42 | $495.60 | $548.70 | $745.76 |
| 85 | $337.48 | $404.74 | $456.66 | $500.32 | $685.58 | $379.96 | $460.20 | $521.56 | $577.02 | $783.52 | $392.94 | $475.54 | $540.44 | $597.08 | $813.02 |
| 86 | $377.60 | $454.30 | $512.12 | $560.50 | $767.00 | $420.08 | $509.76 | $577.02 | $637.20 | $864.94 | $433.06 | $525.10 | $595.90 | $657.26 | $894.44 |
| 87 | $424.80 | $510.94 | $575.84 | $631.30 | $863.76 | $467.28 | $566.40 | $640.74 | $708.00 | $961.70 | $480.26 | $581.74 | $659.62 | $728.06 | $991.20 |
| 88 | $477.90 | $573.48 | $645.46 | $708.00 | $968.78 | $520.38 | $628.94 | $710.36 | $784.70 | $1,066.72 | $533.36 | $644.28 | $729.24 | $804.76 | $1,096.22 |
| 89 | $532.18 | $639.56 | $720.98 | $790.60 | $1,082.06 | $574.66 | $695.02 | $785.88 | $867.30 | $1,180.00 | $587.64 | $710.36 | $804.76 | $887.36 | $1,209.50 |
| 90 | $590.00 | $709.18 | $798.86 | $875.56 | $1,198.88 | $632.48 | $764.64 | $863.76 | $952.26 | $1,296.82 | $645.46 | $779.98 | $882.64 | $972.32 | $1,326.32 |
| 91 | $646.64 | $778.80 | $876.74 | $960.52 | $1,314.52 | $689.12 | $834.26 | $941.64 | $1,037.22 | $1,412.46 | $702.10 | $849.60 | $960.52 | $1,057.28 | $1,441.96 |
| 92 | $705.64 | $848.42 | $955.80 | $1,047.84 | $1,434.88 | $748.12 | $903.88 | $1,020.70 | $1,124.54 | $1,532.82 | $761.10 | $919.22 | $1,039.58 | $1,144.60 | $1,562.32 |
| 93 | $768.18 | $922.76 | $1,039.58 | $1,139.88 | $1,561.14 | $810.66 | $978.22 | $1,104.48 | $1,216.58 | $1,659.08 | $823.64 | $993.56 | $1,123.36 | $1,236.64 | $1,688.58 |
| 94 | $836.62 | $1,006.54 | $1,133.98 | $1,242.54 | $1,700.38 | $879.10 | $1,062.00 | $1,198.88 | $1,319.24 | $1,798.32 | $892.08 | $1,077.34 | $1,217.76 | $1,339.30 | $1,827.82 |
| 95 | $914.50 | $1,098.58 | $1,237.82 | $1,357.00 | $1,856.14 | $956.98 | $1,154.04 | $1,302.72 | $1,433.70 | $1,954.08 | $969.96 | $1,169.38 | $1,321.60 | $1,453.76 | $1,983.58 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Relev Pending

# Appendix B

**Time Insurance Company**

**4061-MI, 4061-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 30 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 31 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $24.78 | $29.50 | $34.22 | $36.58 | $51.70 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 32 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $24.78 | $29.50 | $34.22 | $36.58 | $53.22 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 33 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $25.72 | $29.50 | $34.22 | $36.58 | $56.27 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 34 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $25.72 | $29.50 | $34.90 | $36.58 | $59.31 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 35 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $27.32 | $30.33 | $34.90 | $36.58 | $60.83 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 36 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $28.93 | $31.85 | $36.42 | $37.88 | $63.87 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 37 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $30.54 | $33.37 | $39.45 | $39.34 | $66.91 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 38 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $30.54 | $34.88 | $40.97 | $40.79 | $69.95 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 39 | $15.34 | $18.88 | $21.24 | $22.42 | $30.68 | $32.15 | $36.40 | $42.49 | $43.71 | $74.51 | $54.00 | $64.00 | $74.00 | $78.00 | $108.00 |
| 40 | $16.52 | $20.06 | $22.42 | $23.60 | $33.04 | $33.15 | $38.90 | $44.04 | $45.30 | $78.35 | $56.00 | $70.00 | $78.00 | $82.00 | $116.00 |
| 41 | $16.52 | $20.06 | $22.42 | $23.60 | $33.04 | $34.88 | $40.62 | $45.74 | $46.95 | $81.61 | $56.00 | $70.00 | $78.00 | $82.00 | $116.00 |
| 42 | $17.93 | $20.41 | $22.44 | $23.60 | $33.04 | $35.03 | $42.35 | $47.46 | $50.09 | $84.89 | $56.00 | $70.00 | $78.00 | $82.00 | $116.00 |
| 43 | $18.06 | $20.54 | $24.00 | $24.24 | $34.40 | $36.79 | $44.10 | $50.73 | $51.77 | $88.19 | $56.00 | $70.00 | $78.00 | $82.00 | $116.00 |
| 44 | $18.19 | $22.16 | $24.16 | $24.40 | $35.99 | $38.55 | $45.86 | $52.47 | $53.47 | $90.00 | $56.00 | $70.00 | $78.00 | $82.00 | $116.00 |
| 45 | $17.44 | $21.87 | $25.36 | $25.61 | $37.65 | $40.89 | $47.59 | $52.63 | $55.81 | $97.67 | $56.00 | $74.00 | $82.00 | $88.00 | $122.00 |
| 46 | $19.03 | $23.48 | $25.53 | $27.14 | $39.25 | $41.07 | $50.97 | $55.86 | $57.51 | $98.00 | $56.00 | $74.00 | $82.00 | $88.00 | $122.00 |
| 47 | $19.17 | $23.64 | $27.13 | $28.68 | $40.87 | $42.90 | $52.77 | $57.61 | $60.70 | $98.00 | $56.00 | $74.00 | $82.00 | $88.00 | $122.00 |
| 48 | $19.31 | $25.28 | $28.74 | $28.87 | $42.50 | $44.75 | $54.59 | $60.88 | $63.92 | $98.00 | $56.00 | $74.00 | $82.00 | $88.00 | $122.00 |
| 49 | $20.94 | $25.45 | $28.94 | $30.44 | $45.65 | $46.00 | $58.00 | $62.66 | $65.67 | $98.00 | $56.00 | $74.00 | $82.00 | $88.00 | $122.00 |
| 50 | $22.01 | $27.12 | $30.68 | $32.76 | $46.92 | $47.00 | $59.19 | $67.48 | $67.60 | $106.00 | $64.00 | $80.00 | $92.00 | $100.00 | $138.00 |
| 51 | $24.16 | $29.27 | $34.27 | $34.92 | $51.11 | $49.45 | $60.44 | $72.24 | $72.25 | $112.00 | $68.00 | $84.00 | $98.00 | $102.00 | $144.00 |
| 52 | $24.71 | $29.89 | $33.99 | $36.21 | $55.36 | $54.19 | $66.44 | $72.32 | $74.00 | $118.00 | $72.00 | $88.00 | $102.00 | $106.00 | $150.00 |
| 53 | $26.91 | $32.10 | $36.21 | $36.94 | $58.14 | $56.71 | $69.34 | $78.37 | $78.72 | $122.00 | $76.00 | $94.00 | $106.00 | $112.00 | $156.00 |
| 54 | $27.45 | $32.71 | $35.51 | $38.27 | $62.47 | $59.80 | $72.52 | $79.39 | $82.34 | $126.00 | $80.00 | $98.00 | $108.00 | $116.00 | $164.00 |
| 55 | $28.29 | $34.97 | $39.15 | $40.50 | $66.86 | $62.00 | $76.82 | $86.25 | $85.29 | $132.00 | $80.00 | $102.00 | $114.00 | $120.00 | $170.00 |
| 56 | $30.52 | $36.21 | $42.48 | $43.82 | $71.82 | $66.00 | $78.40 | $90.47 | $91.15 | $140.00 | $84.00 | $104.00 | $120.00 | $126.00 | $178.00 |
| 57 | $33.17 | $39.55 | $42.82 | $46.25 | $76.19 | $68.77 | $82.60 | $93.18 | $94.75 | $146.00 | $88.00 | $110.00 | $124.00 | $132.00 | $188.00 |
| 58 | $33.39 | $41.26 | $46.19 | $49.62 | $80.60 | $70.93 | $85.52 | $97.48 | $99.54 | $156.00 | $92.00 | $116.00 | $130.00 | $138.00 | $196.00 |
| 59 | $37.76 | $43.25 | $50.04 | $51.25 | $87.17 | $76.40 | $89.57 | $102.82 | $104.19 | $168.00 | $98.00 | $120.00 | $138.00 | $145.50 | $206.00 |
| 60 | $38.03 | $48.06 | $52.54 | $55.19 | $92.15 | $76.78 | $94.44 | $104.59 | $107.75 | $176.00 | $102.00 | $128.00 | $144.00 | $148.54 | $216.00 |
| 61 | $42.85 | $51.93 | $58.06 | $59.78 | $98.94 | $83.15 | $101.31 | $112.14 | $114.30 | $183.30 | $107.25 | $132.60 | $150.15 | $153.29 | $224.25 |
| 62 | $44.84 | $56.08 | $59.68 | $64.41 | $107.37 | $87.11 | $106.40 | $117.76 | $122.40 | $190.00 | $108.30 | $134.90 | $152.00 | $161.48 | $229.90 |
| 63 | $51.47 | $60.04 | $66.67 | $69.08 | $115.36 | $94.35 | $112.15 | $127.14 | $128.84 | $199.80 | $112.85 | $140.60 | $159.10 | $168.91 | $240.50 |
| 64 | $55.41 | $64.71 | $72.04 | $75.74 | $125.01 | $99.00 | $117.95 | $130.98 | $136.66 | $207.00 | $117.00 | $145.80 | $163.80 | $176.40 | $248.40 |
| 65 | $61.12 | $68.46 | $76.35 | $81.69 | $132.57 | $101.50 | $124.25 | $139.95 | $144.37 | $215.25 | $120.75 | $148.75 | $168.00 | $182.00 | $255.50 |
| 66 | $65.49 | $76.42 | $86.39 | $87.92 | $141.84 | $105.40 | $132.60 | $151.30 | $153.01 | $222.70 | $125.80 | $154.70 | $176.80 | $187.00 | $261.80 |
| 67 | $73.12 | $84.61 | $93.56 | $96.18 | $155.94 | $110.55 | $136.95 | $159.10 | $163.14 | $231.00 | $128.70 | $160.05 | $181.50 | $193.05 | $272.25 |
| 68 | $78.10 | $92.40 | $101.85 | $104.99 | $166.40 | $112.00 | $139.20 | $160.00 | $171.20 | $241.60 | $131.20 | $163.20 | $187.20 | $200.00 | $280.00 |
| 69 | $83.56 | $100.55 | $112.13 | $113.53 | $175.15 | $116.25 | $145.70 | $167.40 | $176.70 | $249.55 | $134.85 | $170.50 | $193.75 | $206.15 | $289.85 |
| 70 | $88.50 | $109.50 | $119.67 | $124.69 | $184.50 | $121.50 | $151.50 | $172.50 | $184.50 | $259.50 | $139.50 | $174.00 | $198.00 | $213.00 | $298.50 |
| 71 | $94.25 | $116.00 | $130.50 | $136.20 | $195.75 | $127.60 | $159.50 | $181.25 | $192.85 | $271.15 | $145.00 | $181.25 | $205.90 | $220.40 | $308.85 |
| 72 | $99.40 | $123.20 | $138.60 | $145.60 | $207.20 | $133.00 | $166.60 | $189.00 | $200.20 | $282.80 | $149.80 | $187.60 | $214.20 | $228.20 | $319.20 |
| 73 | $105.30 | $129.60 | $145.80 | $153.90 | $218.70 | $139.05 | $171.45 | $195.75 | $209.25 | $294.30 | $155.25 | $193.05 | $218.70 | $234.90 | $329.40 |
| 74 | $111.80 | $136.50 | $153.40 | $161.20 | $230.10 | $145.60 | $178.10 | $202.80 | $217.10 | $305.50 | $159.90 | $198.90 | $226.20 | $240.50 | $339.30 |
| 75 | $118.75 | $145.00 | $162.50 | $171.25 | $243.75 | $151.25 | $186.25 | $212.50 | $226.25 | $318.75 | $165.00 | $205.00 | $233.75 | $248.75 | $350.00 |
| 76 | $124.80 | $152.40 | $171.60 | $180.00 | $256.80 | $156.00 | $194.40 | $220.80 | $235.20 | $330.00 | $170.40 | $211.20 | $241.20 | $255.60 | $361.20 |
| 77 | $134.52 | $164.02 | $184.08 | $195.88 | $277.30 | $160.38 | $206.50 | $234.82 | $252.52 | $352.82 | $179.36 | $221.84 | $252.52 | $271.40 | $379.96 |
| 78 | $147.50 | $179.36 | $202.96 | $214.76 | $304.44 | $180.54 | $223.02 | $253.70 | $271.40 | $381.14 | $191.16 | $237.18 | $272.58 | $291.46 | $408.28 |
| 79 | $161.66 | $197.06 | $223.02 | $234.82 | $333.94 | $194.70 | $240.72 | $276.12 | $293.82 | $413.00 | $205.32 | $254.88 | $292.64 | $311.52 | $437.78 |
| 80 | $177.00 | $214.76 | $244.26 | $257.24 | $365.80 | $211.22 | $259.60 | $298.54 | $317.42 | $447.22 | $220.66 | $272.58 | $313.88 | $333.94 | $469.64 |
| 81 | $191.16 | $233.64 | $265.50 | $280.84 | $397.66 | $225.38 | $278.48 | $319.78 | $341.02 | $479.08 | $234.82 | $291.46 | $335.12 | $357.54 | $501.50 |
| 82 | $207.68 | $253.70 | $287.92 | $304.44 | $431.88 | $241.90 | $298.54 | $342.20 | $364.62 | $513.30 | $251.34 | $311.52 | $357.54 | $381.14 | $535.72 |
| 83 | $225.38 | $274.94 | $311.52 | $330.40 | $467.28 | $259.60 | $319.78 | $365.80 | $390.58 | $548.70 | $269.04 | $332.76 | $381.14 | $407.10 | $571.12 |
| 84 | $246.62 | $300.90 | $341.02 | $361.08 | $512.12 | $280.84 | $345.74 | $395.30 | $421.26 | $593.54 | $290.28 | $358.72 | $410.64 | $437.78 | $615.96 |
| 85 | $273.76 | $332.76 | $377.60 | $400.04 | $567.58 | $307.98 | $377.60 | $431.88 | $460.20 | $649.00 | $317.42 | $390.58 | $447.22 | $476.72 | $671.42 |
| 86 | $306.80 | $374.06 | $424.60 | $448.40 | $636.02 | $341.02 | $418.90 | $479.08 | $508.58 | $717.44 | $350.46 | $431.88 | $494.42 | $525.10 | $739.86 |
| 87 | $344.56 | $420.08 | $477.90 | $505.04 | $716.26 | $378.78 | $464.92 | $532.18 | $565.22 | $797.68 | $388.22 | $477.90 | $547.52 | $581.74 | $820.10 |
| 88 | $387.04 | $472.00 | $535.72 | $565.22 | $803.58 | $421.26 | $516.84 | $590.00 | $625.40 | $885.00 | $430.70 | $529.82 | $605.34 | $641.92 | $907.42 |
| 89 | $431.88 | $526.28 | $598.26 | $632.48 | $896.80 | $466.10 | $571.12 | $652.54 | $692.66 | $978.22 | $475.54 | $584.10 | $667.88 | $709.18 | $1,000.64 |
| 90 | $477.90 | $584.10 | $661.98 | $699.74 | $993.56 | $512.12 | $628.94 | $716.26 | $759.92 | $1,074.98 | $521.56 | $641.92 | $731.60 | $776.44 | $1,097.40 |
| 91 | $525.10 | $639.56 | $725.70 | $768.18 | $1,089.14 | $559.32 | $684.40 | $779.98 | $828.36 | $1,170.56 | $568.76 | $697.38 | $795.32 | $844.88 | $1,192.98 |
| 92 | $572.30 | $698.56 | $792.96 | $837.80 | $1,188.26 | $606.52 | $743.40 | $847.24 | $897.98 | $1,269.68 | $615.96 | $756.38 | $862.58 | $914.50 | $1,292.10 |
| 93 | $624.22 | $759.92 | $862.58 | $912.14 | $1,293.28 | $658.44 | $804.76 | $916.86 | $972.32 | $1,374.70 | $667.88 | $817.74 | $932.20 | $988.84 | $1,397.12 |
| 94 | $678.50 | $827.18 | $939.28 | $993.56 | $1,407.74 | $712.72 | $872.02 | $993.56 | $1,053.74 | $1,489.16 | $722.16 | $885.00 | $1,008.90 | $1,070.26 | $1,511.58 |
| 95 | $742.22 | $905.06 | $1,026.60 | $1,084.42 | $1,538.72 | $776.44 | $949.90 | $1,080.88 | $1,144.60 | $1,620.14 | $785.88 | $962.88 | $1,096.22 | $1,161.12 | $1,642.56 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Relief Pending

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 30 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 31 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $105.87 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 32 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $108.98 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 33 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $47.76 | $57.82 | $68.44 | $77.88 | $115.21 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 34 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $47.76 | $57.82 | $69.80 | $77.88 | $121.44 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 35 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $50.74 | $59.45 | $69.80 | $77.88 | $124.55 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 36 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $53.73 | $62.43 | $72.84 | $80.64 | $130.78 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 37 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $56.71 | $65.40 | $78.90 | $83.75 | $137.01 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 38 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $56.71 | $68.37 | $81.94 | $86.85 | $143.24 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 39 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $59.70 | $71.35 | $84.97 | $93.05 | $152.58 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $68.44 | $63.29 | $76.37 | $86.65 | $94.72 | $160.18 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $68.44 | $66.59 | $79.74 | $90.01 | $98.18 | $166.85 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 42 | $34.57 | $39.62 | $44.88 | $50.74 | $68.44 | $66.88 | $83.14 | $93.38 | $104.73 | $173.55 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 43 | $34.82 | $39.88 | $48.00 | $52.11 | $71.26 | $70.23 | $86.57 | $99.81 | $108.25 | $180.29 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 44 | $35.07 | $43.01 | $48.32 | $52.45 | $74.55 | $73.60 | $90.02 | $103.26 | $111.80 | $184.00 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 45 | $34.89 | $42.52 | $51.99 | $56.11 | $76.55 | $78.23 | $91.90 | $106.90 | $117.99 | $195.33 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 46 | $38.07 | $45.66 | $52.33 | $59.45 | $79.82 | $78.57 | $98.42 | $113.47 | $121.59 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 47 | $38.34 | $45.96 | $55.61 | $62.83 | $83.10 | $82.07 | $101.90 | $117.01 | $128.34 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 48 | $38.62 | $49.15 | $58.93 | $63.24 | $86.41 | $85.60 | $105.41 | $123.67 | $135.15 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 49 | $41.88 | $49.48 | $59.32 | $66.69 | $92.82 | $88.00 | $112.00 | $127.28 | $138.85 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 50 | $44.02 | $52.89 | $62.74 | $69.61 | $96.69 | $94.01 | $114.69 | $134.97 | $145.88 | $218.00 | $132.00 | $164.00 | $190.00 | $216.00 | $286.00 |
| 51 | $46.90 | $57.15 | $67.12 | $74.02 | $103.67 | $98.89 | $119.05 | $142.58 | $153.52 | $226.00 | $136.00 | $170.00 | $198.00 | $224.00 | $298.00 |
| 52 | $46.67 | $57.06 | $66.62 | $76.60 | $109.21 | $102.57 | $127.18 | $144.63 | $158.83 | $232.00 | $140.00 | $176.00 | $204.00 | $232.00 | $306.00 |
| 53 | $49.57 | $61.40 | $69.64 | $77.99 | $116.27 | $107.55 | $132.90 | $152.91 | $166.58 | $242.00 | $144.00 | $182.00 | $210.00 | $240.00 | $318.00 |
| 54 | $49.40 | $61.33 | $71.02 | $80.64 | $121.82 | $108.03 | $135.50 | $160.71 | $171.99 | $248.00 | $148.00 | $186.00 | $218.00 | $248.00 | $326.00 |
| 55 | $52.34 | $65.74 | $75.51 | $83.80 | $128.95 | $116.00 | $145.77 | $168.58 | $179.85 | $255.00 | $152.00 | $194.00 | $224.00 | $252.00 | $338.00 |
| 56 | $58.14 | $69.64 | $80.72 | $90.46 | $140.38 | $124.00 | $152.88 | $175.16 | $189.78 | $272.00 | $160.00 | $202.00 | $234.00 | $266.00 | $354.00 |
| 57 | $60.58 | $74.85 | $84.26 | $96.71 | $149.15 | $127.72 | $159.43 | $182.56 | $200.43 | $290.00 | $166.00 | $212.00 | $246.00 | $280.00 | $372.00 |
| 58 | $62.60 | $78.39 | $92.38 | $104.91 | $159.59 | $132.27 | $165.46 | $193.08 | $211.74 | $310.00 | $176.00 | $224.00 | $262.00 | $296.00 | $392.00 |
| 59 | $71.17 | $85.10 | $98.69 | $109.43 | $171.11 | $143.25 | $175.41 | $203.80 | $220.23 | $332.00 | $186.00 | $236.00 | $276.00 | $310.94 | $414.00 |
| 60 | $73.25 | $93.29 | $105.08 | $117.27 | $184.31 | $147.94 | $183.44 | $212.80 | $232.88 | $356.00 | $196.00 | $250.00 | $292.00 | $318.30 | $438.00 |
| 61 | $79.99 | $99.65 | $116.11 | $127.90 | $199.49 | $157.06 | $197.19 | $226.06 | $245.56 | $372.45 | $202.80 | $259.35 | $304.20 | $333.07 | $454.35 |
| 62 | $86.79 | $109.29 | $120.75 | $137.22 | $216.40 | $170.51 | $211.00 | $242.66 | $261.80 | $387.60 | $209.00 | $267.90 | $311.60 | $349.25 | $469.30 |
| 63 | $98.40 | $115.78 | $133.35 | $148.04 | $227.47 | $183.15 | $222.52 | $257.82 | $281.40 | $405.15 | $218.30 | $277.50 | $323.75 | $363.53 | $484.70 |
| 64 | $104.83 | $125.10 | $145.52 | $158.49 | $248.38 | $190.80 | $235.90 | $276.74 | $296.64 | $423.00 | $225.00 | $286.20 | $334.80 | $379.80 | $502.20 |
| 65 | $116.13 | $135.49 | $154.11 | $173.24 | $265.15 | $199.50 | $253.75 | $292.90 | $320.27 | $442.75 | $234.50 | $297.50 | $346.50 | $395.50 | $521.50 |
| 66 | $124.89 | $148.51 | $171.33 | $188.60 | $288.51 | $207.40 | $265.20 | $311.10 | $340.56 | $465.80 | $243.10 | $309.40 | $362.10 | $409.70 | $544.00 |
| 67 | $138.47 | $166.25 | $188.58 | $208.15 | $315.12 | $216.15 | $277.20 | $328.40 | $365.82 | $485.10 | $250.80 | $321.75 | $374.55 | $425.70 | $562.65 |
| 68 | $151.51 | $183.28 | $208.14 | $227.23 | $337.60 | $225.60 | $286.40 | $337.60 | $382.40 | $505.60 | $260.80 | $331.20 | $390.40 | $441.60 | $584.00 |
| 69 | $164.02 | $199.61 | $228.68 | $248.61 | $359.60 | $237.15 | $302.20 | $354.95 | $403.00 | $533.20 | $271.25 | $347.20 | $407.65 | $461.90 | $610.70 |
| 70 | $177.00 | $222.00 | $251.01 | $276.61 | $387.00 | $252.00 | $321.00 | $378.00 | $429.00 | $567.00 | $286.50 | $366.00 | $430.50 | $487.50 | $645.00 |
| 71 | $189.95 | $239.25 | $278.40 | $308.25 | $417.60 | $269.70 | $343.65 | $404.55 | $459.65 | $607.55 | $303.05 | $388.60 | $456.75 | $517.65 | $684.40 |
| 72 | $205.80 | $257.60 | $299.60 | $336.00 | $449.40 | $289.80 | $368.20 | $434.00 | $492.80 | $651.00 | $323.40 | $413.00 | $484.40 | $550.20 | $728.00 |
| 73 | $221.40 | $278.10 | $322.65 | $361.80 | $483.30 | $309.15 | $395.55 | $464.40 | $527.85 | $696.60 | $342.90 | $438.75 | $515.70 | $584.55 | $772.20 |
| 74 | $239.20 | $300.30 | $348.40 | $390.00 | $522.60 | $331.50 | $423.80 | $497.90 | $565.50 | $746.20 | $364.00 | $465.40 | $547.30 | $620.10 | $820.30 |
| 75 | $257.50 | $323.75 | $376.25 | $421.25 | $563.75 | $352.50 | $451.25 | $531.25 | $603.75 | $796.25 | $383.75 | $491.25 | $578.75 | $656.25 | $867.50 |
| 76 | $278.40 | $350.40 | $408.00 | $457.20 | $612.00 | $375.60 | $481.20 | $567.60 | $645.60 | $852.00 | $405.60 | $519.60 | $612.00 | $694.80 | $918.00 |
| 77 | $306.80 | $388.22 | $453.12 | $509.76 | $679.68 | $408.28 | $525.10 | $621.86 | $709.18 | $932.20 | $436.60 | $561.68 | $664.34 | $756.38 | $995.92 |
| 78 | $343.38 | $434.24 | $508.58 | $573.48 | $763.46 | $450.76 | $579.38 | $687.94 | $785.88 | $1,032.50 | $476.72 | $614.78 | $728.06 | $831.90 | $1,093.86 |
| 79 | $379.96 | $482.62 | $566.40 | $638.38 | $849.80 | $492.06 | $636.02 | $756.38 | $863.76 | $1,133.98 | $518.02 | $669.06 | $795.32 | $907.42 | $1,191.80 |
| 80 | $417.72 | $529.82 | $623.04 | $702.10 | $933.38 | $534.54 | $689.12 | $821.28 | $938.10 | $1,229.56 | $559.32 | $722.16 | $859.04 | $980.58 | $1,287.38 |
| 81 | $453.12 | $574.66 | $676.14 | $762.28 | $1,013.62 | $572.30 | $738.68 | $880.28 | $1,005.36 | $1,319.24 | $598.26 | $771.72 | $918.04 | $1,049.02 | $1,377.06 |
| 82 | $487.34 | $619.50 | $728.06 | $820.10 | $1,091.50 | $610.06 | $788.24 | $936.92 | $1,069.08 | $1,405.38 | $636.02 | $821.28 | $975.86 | $1,112.74 | $1,463.20 |
| 83 | $522.74 | $664.34 | $781.16 | $880.28 | $1,171.74 | $647.82 | $835.44 | $993.56 | $1,133.98 | $1,490.34 | $673.78 | $869.66 | $1,033.68 | $1,178.82 | $1,550.52 |
| 84 | $561.68 | $713.90 | $838.98 | $945.18 | $1,257.88 | $687.94 | $887.36 | $1,053.74 | $1,201.24 | $1,581.20 | $715.08 | $922.76 | $1,095.04 | $1,248.44 | $1,642.56 |
| 85 | $605.34 | $768.18 | $902.70 | $1,017.16 | $1,354.64 | $732.78 | $944.00 | $1,119.82 | $1,276.76 | $1,681.50 | $761.10 | $979.40 | $1,162.30 | $1,323.96 | $1,744.04 |
| 86 | $652.54 | $828.36 | $973.50 | $1,097.40 | $1,459.66 | $779.98 | $1,004.18 | $1,190.62 | $1,357.00 | $1,786.52 | $808.30 | $1,039.58 | $1,233.10 | $1,404.20 | $1,849.06 |
| 87 | $702.10 | $892.08 | $1,047.84 | $1,181.18 | $1,570.58 | $829.54 | $1,067.90 | $1,264.96 | $1,440.78 | $1,897.44 | $857.86 | $1,103.30 | $1,307.44 | $1,487.98 | $1,959.98 |
| 88 | $755.20 | $959.34 | $1,126.90 | $1,270.86 | $1,690.94 | $882.64 | $1,135.16 | $1,344.02 | $1,530.46 | $2,017.80 | $910.96 | $1,170.56 | $1,386.50 | $1,577.66 | $2,080.34 |
| 89 | $814.20 | $1,033.68 | $1,214.22 | $1,368.80 | $1,820.74 | $941.64 | $1,209.50 | $1,431.34 | $1,628.40 | $2,147.60 | $969.96 | $1,244.90 | $1,473.82 | $1,675.60 | $2,210.14 |
| 90 | $877.92 | $1,115.10 | $1,308.62 | $1,476.18 | $1,963.52 | $1,005.36 | $1,290.92 | $1,525.74 | $1,735.78 | $2,290.38 | $1,033.68 | $1,326.32 | $1,568.22 | $1,782.98 | $2,352.92 |
| 91 | $945.18 | $1,201.24 | $1,411.28 | $1,590.64 | $2,115.74 | $1,072.62 | $1,377.06 | $1,628.40 | $1,850.24 | $2,442.60 | $1,100.94 | $1,412.46 | $1,670.88 | $1,897.44 | $2,505.14 |
| 92 | $1,018.34 | $1,293.28 | $1,518.66 | $1,712.18 | $2,278.58 | $1,145.78 | $1,469.10 | $1,735.78 | $1,971.78 | $2,605.44 | $1,174.10 | $1,504.50 | $1,778.26 | $2,018.98 | $2,667.98 |
| 93 | $1,095.04 | $1,392.40 | $1,634.30 | $1,843.16 | $2,452.04 | $1,222.48 | $1,568.22 | $1,851.42 | $2,102.76 | $2,778.90 | $1,250.80 | $1,603.62 | $1,893.90 | $2,149.96 | $2,841.44 |
| 94 | $1,180.00 | $1,498.60 | $1,760.56 | $1,984.76 | $2,640.84 | $1,307.44 | $1,674.42 | $1,977.68 | $2,244.36 | $2,967.70 | $1,335.76 | $1,709.82 | $2,020.16 | $2,291.56 | $3,030.24 |
| 95 | $1,272.04 | $1,616.60 | $1,897.44 | $2,139.34 | $2,847.34 | $1,399.48 | $1,792.42 | $2,114.56 | $2,398.94 | $3,174.20 | $1,427.80 | $1,827.82 | $2,157.04 | $2,446.14 | $3,236.74 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Panel

## Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 30 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 31 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $94.79 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 32 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $97.58 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 33 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $42.86 | $51.92 | $60.18 | $68.44 | $103.15 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 34 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $42.86 | $51.92 | $61.38 | $68.44 | $108.73 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 35 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $45.54 | $53.39 | $61.38 | $68.44 | $111.52 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 36 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $48.22 | $56.06 | $64.04 | $70.87 | $117.09 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 37 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $50.90 | $58.73 | $69.38 | $73.59 | $122.67 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 38 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $50.90 | $61.40 | $72.05 | $76.32 | $128.25 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 39 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $53.58 | $64.07 | $74.72 | $81.77 | $136.61 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 40 | $28.32 | $35.40 | $40.12 | $44.84 | $60.18 | $57.26 | $67.72 | $76.71 | $83.74 | $142.77 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 41 | $28.32 | $35.40 | $40.12 | $44.84 | $60.18 | $60.25 | $70.71 | $79.68 | $86.79 | $148.71 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 42 | $30.73 | $36.02 | $40.15 | $44.84 | $60.18 | $60.51 | $73.73 | $82.67 | $92.59 | $154.69 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 43 | $30.95 | $36.26 | $42.95 | $46.05 | $62.66 | $63.54 | $76.77 | $88.36 | $95.70 | $160.69 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 44 | $31.18 | $39.10 | $43.23 | $46.35 | $65.55 | $66.59 | $79.83 | $91.41 | $98.83 | $164.00 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 45 | $31.15 | $38.88 | $45.65 | $50.01 | $67.76 | $69.34 | $82.05 | $95.39 | $105.24 | $173.41 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 46 | $33.99 | $41.74 | $45.95 | $52.99 | $70.66 | $69.64 | $87.87 | $101.25 | $108.45 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 47 | $34.23 | $42.02 | $48.83 | $56.00 | $73.57 | $72.75 | $90.98 | $104.41 | $114.47 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 48 | $34.48 | $44.94 | $51.74 | $56.37 | $76.49 | $75.88 | $94.12 | $110.35 | $120.54 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 49 | $37.40 | $45.24 | $52.08 | $59.44 | $82.17 | $78.00 | $100.00 | $113.57 | $123.84 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 50 | $38.52 | $47.46 | $55.77 | $61.42 | $85.32 | $82.72 | $101.74 | $119.97 | $129.87 | $192.00 | $116.00 | $146.00 | $170.00 | $192.00 | $254.00 |
| 51 | $41.21 | $50.18 | $59.98 | $65.64 | $91.99 | $85.58 | $104.40 | $127.38 | $137.27 | $200.00 | $120.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 52 | $41.18 | $51.63 | $58.46 | $68.24 | $97.25 | $90.96 | $113.90 | $127.94 | $142.59 | $208.00 | $124.00 | $158.00 | $182.00 | $206.00 | $272.00 |
| 53 | $43.91 | $54.42 | $62.67 | $68.41 | $102.50 | $95.82 | $119.42 | $137.62 | $148.28 | $214.00 | $128.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 54 | $43.91 | $54.51 | $62.82 | $71.08 | $109.33 | $96.46 | $120.23 | $143.28 | $153.69 | $222.00 | $132.00 | $166.00 | $192.00 | $218.00 | $292.00 |
| 55 | $46.68 | $58.75 | $67.12 | $75.42 | $114.62 | $104.00 | $130.01 | $148.98 | $161.31 | $230.00 | $134.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 56 | $50.87 | $61.29 | $72.22 | $80.57 | $125.69 | $110.00 | $135.24 | $155.91 | $169.28 | $244.00 | $142.00 | $180.00 | $210.00 | $236.00 | $316.00 |
| 57 | $54.81 | $66.38 | $75.98 | $85.50 | $132.94 | $115.93 | $142.14 | $163.55 | $176.74 | $258.00 | $150.00 | $188.00 | $222.00 | $248.00 | $330.00 |
| 58 | $55.65 | $70.13 | $82.58 | $93.57 | $141.85 | $118.85 | $146.87 | $172.46 | $188.22 | $276.00 | $156.00 | $200.00 | $234.00 | $264.00 | $348.00 |
| 59 | $62.46 | $76.73 | $87.57 | $98.35 | $153.35 | $126.06 | $158.61 | $179.93 | $197.33 | $296.00 | $164.00 | $212.00 | $246.00 | $277.05 | $370.00 |
| 60 | $64.80 | $83.40 | $94.02 | $104.86 | $164.91 | $131.08 | $165.28 | $189.35 | $206.81 | $318.00 | $174.00 | $224.00 | $260.00 | $283.58 | $392.00 |
| 61 | $71.42 | $88.42 | $103.37 | $113.99 | $176.79 | $140.43 | $175.48 | $201.14 | $220.07 | $331.50 | $181.35 | $230.10 | $269.10 | $297.11 | $403.65 |
| 62 | $78.11 | $96.35 | $108.26 | $121.82 | $193.27 | $151.98 | $185.75 | $215.90 | $232.90 | $345.80 | $188.10 | $237.50 | $279.30 | $311.70 | $418.00 |
| 63 | $87.80 | $102.92 | $117.74 | $131.12 | $203.09 | $162.80 | $197.59 | $229.66 | $249.20 | $360.75 | $194.25 | $246.05 | $286.75 | $323.14 | $431.05 |
| 64 | $92.85 | $112.16 | $129.68 | $140.26 | $222.06 | $169.20 | $211.25 | $246.80 | $263.31 | $378.00 | $199.80 | $255.60 | $298.80 | $336.60 | $448.20 |
| 65 | $102.38 | $119.80 | $137.15 | $153.52 | $236.05 | $176.75 | $225.75 | $259.17 | $283.76 | $395.50 | $206.50 | $264.25 | $309.75 | $350.00 | $465.50 |
| 66 | $111.18 | $132.65 | $152.61 | $168.74 | $256.28 | $185.30 | $236.30 | $277.10 | $304.36 | $414.80 | $215.90 | $277.10 | $323.00 | $365.50 | $484.50 |
| 67 | $122.91 | $146.95 | $168.12 | $185.18 | $279.38 | $193.05 | $244.20 | $287.10 | $326.27 | $430.65 | $222.75 | $285.45 | $333.30 | $379.50 | $499.95 |
| 68 | $134.33 | $163.59 | $184.52 | $201.34 | $300.80 | $200.00 | $256.00 | $299.20 | $340.80 | $451.20 | $232.00 | $296.00 | $347.20 | $392.00 | $520.00 |
| 69 | $145.45 | $177.10 | $203.60 | $221.31 | $319.30 | $210.80 | $268.10 | $316.20 | $358.05 | $472.75 | $241.80 | $308.45 | $362.70 | $410.75 | $542.50 |
| 70 | $157.50 | $198.00 | $223.28 | $246.51 | $343.50 | $225.00 | $286.50 | $336.00 | $382.50 | $504.00 | $255.00 | $325.50 | $382.50 | $435.00 | $573.00 |
| 71 | $169.65 | $213.15 | $247.95 | $273.84 | $371.20 | $240.70 | $305.95 | $361.05 | $408.90 | $539.40 | $269.70 | $345.10 | $406.00 | $459.65 | $609.00 |
| 72 | $183.40 | $229.60 | $266.00 | $298.20 | $399.00 | $257.60 | $329.00 | $385.00 | $438.20 | $578.20 | $288.40 | $366.80 | $431.20 | $488.60 | $646.80 |
| 73 | $197.10 | $247.05 | $287.55 | $321.30 | $430.65 | $275.40 | $351.00 | $414.45 | $469.80 | $621.00 | $305.10 | $390.15 | $459.00 | $519.75 | $687.15 |
| 74 | $213.20 | $266.50 | $309.40 | $347.10 | $464.10 | $295.10 | $375.70 | $442.00 | $503.10 | $664.30 | $323.70 | $413.40 | $486.20 | $551.20 | $729.30 |
| 75 | $228.75 | $287.50 | $335.00 | $375.00 | $502.50 | $313.75 | $401.25 | $473.75 | $537.50 | $710.00 | $341.25 | $437.50 | $515.00 | $583.75 | $772.50 |
| 76 | $247.20 | $312.00 | $362.40 | $406.80 | $544.80 | $334.60 | $428.40 | $505.20 | $574.80 | $758.40 | $360.00 | $462.00 | $544.80 | $618.00 | $817.20 |
| 77 | $273.76 | $345.74 | $403.56 | $453.12 | $605.24 | $364.62 | $468.46 | $553.42 | $630.12 | $830.72 | $389.40 | $500.32 | $591.18 | $672.60 | $886.18 |
| 78 | $305.62 | $387.04 | $453.12 | $509.76 | $679.68 | $401.20 | $516.84 | $612.42 | $699.74 | $919.22 | $424.80 | $547.52 | $649.00 | $739.86 | $973.50 |
| 79 | $338.66 | $429.52 | $503.86 | $567.58 | $756.38 | $438.96 | $565.22 | $672.60 | $768.18 | $1,008.90 | $461.38 | $595.90 | $706.82 | $807.12 | $1,060.82 |
| 80 | $371.70 | $472.00 | $554.60 | $624.22 | $830.72 | $475.54 | $613.60 | $730.42 | $834.26 | $1,095.04 | $497.96 | $643.10 | $764.64 | $872.02 | $1,145.78 |
| 81 | $402.38 | $512.12 | $601.80 | $678.50 | $903.70 | $508.58 | $658.44 | $783.52 | $895.62 | $1,175.28 | $531.00 | $687.94 | $817.74 | $933.38 | $1,226.02 |
| 82 | $434.24 | $551.06 | $647.82 | $730.42 | $971.14 | $542.80 | $700.92 | $834.26 | $952.26 | $1,249.62 | $566.40 | $730.42 | $868.48 | $991.20 | $1,302.72 |
| 83 | $466.10 | $591.18 | $695.02 | $783.52 | $1,043.12 | $577.02 | $743.40 | $883.82 | $1,008.90 | $1,326.32 | $600.62 | $774.08 | $920.40 | $1,049.02 | $1,380.60 |
| 84 | $500.32 | $634.84 | $745.76 | $841.34 | $1,119.82 | $612.42 | $789.42 | $936.92 | $1,070.26 | $1,407.74 | $637.20 | $820.10 | $974.68 | $1,111.56 | $1,462.02 |
| 85 | $538.08 | $684.40 | $803.58 | $906.24 | $1,204.78 | $651.36 | $840.16 | $997.10 | $1,137.52 | $1,495.06 | $676.14 | $872.02 | $1,034.86 | $1,178.82 | $1,551.70 |
| 86 | $580.56 | $737.50 | $866.12 | $975.86 | $1,299.18 | $693.84 | $893.26 | $1,059.64 | $1,207.14 | $1,589.46 | $718.62 | $925.12 | $1,097.40 | $1,248.44 | $1,646.10 |
| 87 | $624.22 | $794.14 | $932.20 | $1,051.38 | $1,398.30 | $737.50 | $949.90 | $1,125.72 | $1,282.66 | $1,688.58 | $762.28 | $981.76 | $1,163.48 | $1,323.96 | $1,745.22 |
| 88 | $672.60 | $854.32 | $1,003.00 | $1,131.62 | $1,504.50 | $785.88 | $1,010.08 | $1,196.52 | $1,362.90 | $1,794.78 | $810.66 | $1,041.94 | $1,234.28 | $1,404.20 | $1,851.42 |
| 89 | $724.52 | $920.40 | $1,080.88 | $1,217.76 | $1,620.14 | $837.80 | $1,076.16 | $1,274.40 | $1,449.04 | $1,910.42 | $862.58 | $1,108.02 | $1,312.16 | $1,490.34 | $1,967.06 |
| 90 | $781.16 | $992.38 | $1,164.66 | $1,313.34 | $1,747.58 | $894.44 | $1,148.14 | $1,358.18 | $1,544.62 | $2,037.86 | $919.22 | $1,180.00 | $1,395.94 | $1,585.92 | $2,094.50 |
| 91 | $841.34 | $1,069.08 | $1,255.52 | $1,416.00 | $1,883.28 | $954.62 | $1,224.84 | $1,449.04 | $1,647.28 | $2,173.56 | $979.40 | $1,256.70 | $1,486.80 | $1,688.58 | $2,230.20 |
| 92 | $906.24 | $1,150.50 | $1,351.10 | $1,523.38 | $2,027.24 | $1,019.52 | $1,306.26 | $1,544.62 | $1,754.66 | $2,317.52 | $1,044.30 | $1,338.12 | $1,582.38 | $1,795.96 | $2,374.16 |
| 93 | $974.68 | $1,239.00 | $1,454.94 | $1,640.20 | $2,181.82 | $1,087.96 | $1,394.76 | $1,648.46 | $1,871.48 | $2,472.10 | $1,112.74 | $1,426.62 | $1,686.22 | $1,912.78 | $2,528.74 |
| 94 | $1,050.20 | $1,334.58 | $1,567.04 | $1,766.46 | $2,349.38 | $1,163.48 | $1,490.34 | $1,760.56 | $1,997.74 | $2,639.66 | $1,188.26 | $1,522.20 | $1,798.32 | $2,039.04 | $2,696.30 |
| 95 | $1,131.62 | $1,438.42 | $1,689.76 | $1,904.52 | $2,533.46 | $1,244.90 | $1,594.18 | $1,883.28 | $2,135.80 | $2,823.74 | $1,269.68 | $1,626.04 | $1,921.04 | $2,177.10 | $2,880.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Panel

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 30 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 31 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $86.17 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 32 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $88.71 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 33 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $39.19 | $48.38 | $55.46 | $62.54 | $93.78 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 34 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $39.19 | $48.38 | $56.56 | $62.54 | $98.85 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 35 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $41.64 | $49.75 | $56.56 | $62.54 | $101.38 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 36 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $44.09 | $52.24 | $59.02 | $64.76 | $106.45 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 37 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $46.53 | $54.72 | $63.94 | $67.25 | $111.52 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 38 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $46.53 | $57.21 | $66.40 | $69.74 | $116.59 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 39 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $48.98 | $59.70 | $68.86 | $74.72 | $124.19 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 40 | $25.96 | $31.86 | $36.58 | $41.30 | $55.46 | $51.23 | $61.96 | $71.03 | $76.88 | $130.58 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 41 | $25.96 | $31.86 | $36.58 | $41.30 | $55.46 | $53.91 | $64.69 | $73.78 | $79.68 | $136.02 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 42 | $28.17 | $32.42 | $36.61 | $41.30 | $55.46 | $54.14 | $67.45 | $76.54 | $85.00 | $141.48 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 43 | $28.37 | $32.63 | $39.16 | $42.41 | $57.74 | $56.85 | $70.23 | $81.81 | $87.86 | $146.98 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 44 | $28.58 | $35.19 | $39.42 | $42.69 | $60.41 | $59.58 | $73.03 | $84.64 | $90.73 | $150.00 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 45 | $28.66 | $35.23 | $41.84 | $45.13 | $62.74 | $64.01 | $75.49 | $87.17 | $95.67 | $159.45 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 46 | $31.27 | $37.83 | $42.12 | $47.82 | $65.42 | $64.29 | $80.84 | $92.52 | $98.59 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 47 | $31.49 | $38.08 | $44.76 | $50.54 | $68.12 | $67.15 | $83.70 | $95.41 | $104.06 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 48 | $31.72 | $40.73 | $47.43 | $50.87 | $70.83 | $70.04 | $86.59 | $100.84 | $109.58 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 49 | $34.40 | $41.00 | $47.74 | $53.64 | $76.08 | $72.00 | $92.00 | $103.78 | $112.58 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 50 | $35.77 | $43.39 | $51.59 | $55.96 | $78.21 | $77.08 | $94.34 | $110.60 | $117.42 | $176.00 | $106.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 51 | $38.37 | $46.00 | $54.27 | $60.06 | $83.23 | $79.88 | $95.24 | $115.97 | $124.62 | $182.00 | $110.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 52 | $37.06 | $46.20 | $53.02 | $61.28 | $88.27 | $81.28 | $102.51 | $114.96 | $128.15 | $188.00 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 53 | $39.66 | $48.84 | $57.10 | $62.94 | $93.32 | $86.04 | $107.86 | $124.24 | $135.46 | $194.00 | $116.00 | $146.00 | $172.00 | $194.00 | $256.00 |
| 54 | $39.80 | $50.43 | $57.36 | $64.24 | $98.39 | $86.81 | $110.69 | $129.73 | $139.06 | $202.00 | $120.00 | $152.00 | $176.00 | $198.00 | $264.00 |
| 55 | $42.44 | $53.15 | $61.53 | $68.44 | $105.07 | $94.00 | $118.19 | $137.22 | $146.48 | $210.00 | $122.00 | $156.00 | $182.00 | $206.00 | $274.00 |
| 56 | $46.51 | $55.72 | $65.14 | $73.50 | $114.26 | $100.00 | $123.48 | $140.52 | $154.40 | $222.00 | $128.00 | $164.00 | $190.00 | $216.00 | $286.00 |
| 57 | $49.04 | $60.73 | $69.07 | $78.49 | $121.59 | $104.14 | $128.70 | $150.23 | $162.17 | $236.00 | $134.00 | $172.00 | $202.00 | $228.00 | $302.00 |
| 58 | $51.47 | $63.26 | $74.18 | $85.06 | $128.96 | $109.27 | $133.86 | $155.59 | $171.93 | $250.00 | $144.00 | $182.00 | $210.00 | $240.00 | $318.00 |
| 59 | $58.10 | $69.75 | $79.23 | $88.65 | $138.83 | $116.51 | $143.69 | $163.41 | $187.95 | $268.00 | $152.00 | $192.00 | $224.00 | $251.14 | $336.00 |
| 60 | $60.57 | $74.91 | $84.34 | $95.20 | $148.74 | $121.72 | $148.93 | $171.32 | $187.70 | $286.00 | $160.00 | $202.00 | $236.00 | $258.50 | $354.00 |
| 61 | $65.71 | $80.00 | $93.46 | $102.87 | $160.57 | $129.34 | $159.20 | $183.34 | $197.89 | $300.30 | $165.75 | $208.65 | $245.70 | $268.72 | $366.60 |
| 62 | $70.88 | $87.72 | $98.55 | $110.62 | $175.10 | $139.00 | $169.52 | $198.05 | $212.50 | $313.50 | $171.00 | $216.60 | $254.60 | $283.53 | $380.00 |
| 63 | $80.24 | $94.34 | $107.81 | $119.84 | $185.22 | $148.00 | $181.57 | $210.14 | $227.16 | $329.30 | $177.60 | $225.70 | $262.70 | $293.76 | $394.05 |
| 64 | $85.36 | $102.09 | $118.15 | $127.64 | $200.67 | $154.80 | $191.89 | $225.54 | $239.98 | $342.00 | $183.60 | $232.20 | $271.80 | $306.00 | $406.80 |
| 65 | $94.74 | $109.82 | $125.84 | $139.44 | $215.03 | $162.75 | $204.75 | $236.71 | $257.21 | $358.75 | $190.75 | $241.50 | $281.75 | $318.50 | $423.50 |
| 66 | $102.04 | $119.67 | $138.22 | $153.15 | $233.71 | $170.00 | $214.20 | $249.90 | $276.40 | $377.40 | $197.20 | $249.90 | $292.40 | $331.50 | $440.30 |
| 67 | $112.02 | $133.59 | $153.50 | $167.96 | $255.02 | $174.90 | $222.75 | $262.35 | $296.61 | $392.70 | $202.95 | $259.05 | $305.25 | $343.20 | $455.40 |
| 68 | $121.84 | $148.45 | $168.28 | $184.08 | $273.60 | $182.40 | $232.00 | $273.60 | $310.40 | $409.60 | $209.60 | $268.80 | $315.20 | $358.40 | $473.60 |
| 69 | $133.07 | $162.09 | $184.42 | $201.19 | $291.40 | $192.20 | $244.90 | $286.75 | $325.50 | $430.90 | $220.10 | $282.10 | $330.15 | $373.55 | $494.45 |
| 70 | $142.50 | $180.00 | $202.85 | $223.58 | $313.50 | $204.00 | $261.00 | $306.00 | $346.50 | $459.00 | $231.00 | $297.00 | $348.00 | $394.50 | $522.00 |
| 71 | $153.70 | $194.30 | $224.75 | $249.47 | $337.85 | $217.50 | $278.40 | $327.70 | $371.20 | $491.55 | $245.05 | $314.65 | $368.30 | $419.05 | $553.90 |
| 72 | $166.60 | $208.60 | $242.20 | $271.60 | $364.00 | $233.80 | $298.20 | $351.40 | $399.00 | $527.80 | $261.80 | $334.60 | $392.00 | $445.20 | $589.40 |
| 73 | $179.55 | $225.45 | $261.90 | $292.95 | $391.50 | $251.10 | $319.95 | $376.65 | $427.95 | $564.30 | $278.10 | $355.05 | $417.15 | $472.50 | $625.05 |
| 74 | $193.70 | $243.10 | $282.10 | $315.90 | $422.50 | $269.10 | $343.20 | $403.00 | $457.60 | $604.50 | $295.10 | $377.00 | $443.30 | $501.80 | $663.00 |
| 75 | $208.75 | $262.50 | $305.00 | $341.25 | $456.25 | $286.25 | $366.25 | $431.25 | $488.75 | $645.00 | $311.25 | $398.75 | $468.75 | $531.25 | $702.50 |
| 76 | $225.60 | $283.20 | $330.00 | $370.80 | $495.60 | $304.80 | $388.80 | $459.60 | $523.20 | $690.00 | $328.80 | $420.00 | $495.60 | $564.00 | $744.00 |
| 77 | $248.98 | $313.88 | $366.98 | $413.00 | $549.98 | $331.58 | $424.80 | $503.86 | $574.66 | $755.20 | $354.00 | $454.30 | $538.08 | $612.42 | $805.94 |
| 78 | $278.48 | $351.64 | $411.82 | $463.74 | $618.32 | $364.62 | $469.64 | $556.96 | $636.02 | $836.62 | $387.04 | $497.96 | $590.00 | $672.60 | $885.00 |
| 79 | $307.98 | $390.58 | $459.02 | $516.84 | $697.94 | $398.84 | $514.48 | $612.42 | $699.74 | $918.04 | $418.90 | $541.62 | $644.28 | $735.14 | $965.24 |
| 80 | $337.48 | $429.52 | $503.86 | $568.76 | $756.38 | $431.88 | $558.14 | $664.34 | $759.92 | $997.10 | $451.94 | $585.28 | $695.02 | $794.14 | $1,043.12 |
| 81 | $366.98 | $466.10 | $547.52 | $617.14 | $821.28 | $463.74 | $599.44 | $712.72 | $814.20 | $1,069.08 | $483.80 | $625.40 | $743.40 | $849.60 | $1,116.28 |
| 82 | $394.12 | $501.50 | $588.82 | $664.34 | $883.82 | $493.24 | $637.20 | $757.56 | $866.12 | $1,137.52 | $514.48 | $664.34 | $789.42 | $901.52 | $1,184.72 |
| 83 | $423.62 | $538.08 | $632.48 | $712.72 | $948.72 | $525.10 | $676.14 | $804.76 | $918.04 | $1,207.14 | $546.34 | $704.46 | $836.62 | $954.62 | $1,255.52 |
| 84 | $455.48 | $578.20 | $678.50 | $765.82 | $1,018.34 | $558.14 | $718.62 | $853.14 | $973.50 | $1,280.30 | $579.38 | $746.94 | $886.18 | $1,011.26 | $1,329.86 |
| 85 | $489.70 | $623.04 | $731.60 | $824.82 | $1,096.22 | $593.54 | $764.64 | $907.42 | $1,034.86 | $1,360.54 | $615.96 | $794.14 | $941.64 | $1,072.62 | $1,411.28 |
| 86 | $528.64 | $671.42 | $788.24 | $888.54 | $1,182.36 | $632.48 | $813.02 | $964.06 | $1,098.58 | $1,446.68 | $654.90 | $842.52 | $998.28 | $1,136.34 | $1,497.42 |
| 87 | $568.76 | $722.16 | $848.42 | $955.80 | $1,272.04 | $672.60 | $863.76 | $1,024.24 | $1,165.84 | $1,536.36 | $695.02 | $893.26 | $1,058.46 | $1,203.60 | $1,587.10 |
| 88 | $612.42 | $777.62 | $913.32 | $1,028.96 | $1,369.98 | $716.26 | $919.22 | $1,089.14 | $1,239.00 | $1,634.30 | $738.68 | $948.72 | $1,123.36 | $1,276.76 | $1,685.04 |
| 89 | $658.44 | $837.80 | $982.94 | $1,108.02 | $1,475.00 | $762.28 | $979.40 | $1,158.76 | $1,318.06 | $1,739.32 | $784.70 | $1,008.90 | $1,192.98 | $1,355.82 | $1,790.06 |
| 90 | $710.36 | $902.70 | $1,059.64 | $1,195.34 | $1,590.64 | $814.20 | $1,044.30 | $1,235.46 | $1,405.38 | $1,854.96 | $836.62 | $1,073.80 | $1,269.68 | $1,443.14 | $1,905.70 |
| 91 | $765.82 | $973.50 | $1,142.24 | $1,288.56 | $1,713.36 | $869.66 | $1,115.10 | $1,318.06 | $1,498.60 | $1,977.68 | $892.08 | $1,144.60 | $1,352.28 | $1,536.36 | $2,028.42 |
| 92 | $824.82 | $1,047.84 | $1,229.56 | $1,386.50 | $1,845.52 | $928.66 | $1,189.44 | $1,405.38 | $1,596.54 | $2,109.84 | $951.08 | $1,218.94 | $1,439.60 | $1,634.30 | $2,160.58 |
| 93 | $887.36 | $1,126.90 | $1,323.96 | $1,492.70 | $1,985.94 | $991.20 | $1,268.50 | $1,499.78 | $1,702.74 | $2,250.26 | $1,013.62 | $1,298.00 | $1,534.00 | $1,740.50 | $2,301.00 |
| 94 | $955.80 | $1,214.22 | $1,425.44 | $1,607.16 | $2,138.16 | $1,059.64 | $1,355.82 | $1,601.26 | $1,817.20 | $2,402.48 | $1,082.06 | $1,385.32 | $1,635.48 | $1,854.96 | $2,453.22 |
| 95 | $1,030.14 | $1,308.62 | $1,537.54 | $1,733.42 | $2,305.72 | $1,133.98 | $1,450.22 | $1,713.36 | $1,943.46 | $2,570.04 | $1,156.40 | $1,479.72 | $1,747.58 | $1,981.22 | $2,620.78 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 30 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 31 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $81.25 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 32 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $83.64 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 33 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $36.74 | $44.84 | $51.92 | $57.82 | $88.42 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 34 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $36.74 | $44.84 | $52.95 | $57.82 | $93.20 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 35 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $39.03 | $46.11 | $52.95 | $57.82 | $95.59 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 36 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $41.33 | $48.41 | $55.25 | $59.87 | $100.37 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 37 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.63 | $50.72 | $59.86 | $62.17 | $105.15 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 38 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.63 | $53.02 | $62.16 | $64.48 | $109.93 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 39 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $45.92 | $55.33 | $64.46 | $69.08 | $117.09 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 40 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $48.22 | $57.63 | $66.77 | $71.39 | $121.87 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 41 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $50.74 | $60.18 | $69.35 | $73.99 | $126.95 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 42 | $25.61 | $30.01 | $34.25 | $37.76 | $50.74 | $50.96 | $62.75 | $71.95 | $78.93 | $132.05 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 43 | $25.79 | $30.21 | $36.63 | $38.78 | $52.83 | $53.51 | $65.33 | $76.91 | $81.58 | $137.18 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 44 | $25.98 | $32.59 | $36.88 | $39.03 | $55.27 | $56.08 | $67.94 | $79.56 | $84.25 | $140.00 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 45 | $26.17 | $32.80 | $39.31 | $41.47 | $57.72 | $58.67 | $70.56 | $82.23 | $89.29 | $147.50 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 46 | $28.55 | $35.22 | $39.57 | $43.94 | $60.19 | $58.93 | $75.57 | $87.28 | $92.01 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 47 | $28.76 | $35.45 | $42.05 | $46.44 | $62.67 | $61.55 | $78.24 | $90.01 | $97.13 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 48 | $28.96 | $37.92 | $44.55 | $46.74 | $65.16 | $64.20 | $80.94 | $95.13 | $102.28 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 49 | $31.41 | $38.17 | $44.85 | $49.29 | $70.00 | $66.00 | $86.00 | $97.91 | $105.08 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 50 | $31.64 | $40.68 | $47.41 | $51.87 | $72.52 | $69.56 | $88.79 | $103.10 | $110.30 | $166.00 | $98.00 | $128.00 | $146.00 | $166.00 | $220.00 |
| 51 | $34.11 | $43.21 | $49.98 | $54.47 | $77.39 | $72.27 | $91.58 | $108.36 | $115.59 | $172.00 | $102.00 | $132.00 | $152.00 | $170.00 | $228.00 |
| 52 | $34.31 | $43.48 | $50.30 | $57.10 | $82.28 | $77.41 | $96.81 | $111.25 | $120.93 | $178.00 | $104.00 | $136.00 | $158.00 | $176.00 | $236.00 |
| 53 | $36.83 | $46.05 | $52.92 | $57.46 | $87.20 | $80.17 | $102.09 | $116.60 | $126.31 | $184.00 | $108.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 54 | $37.05 | $46.34 | $53.26 | $60.14 | $92.15 | $82.95 | $104.96 | $121.98 | $131.74 | $190.00 | $112.00 | $144.00 | $166.00 | $188.00 | $252.00 |
| 55 | $39.61 | $48.96 | $55.93 | $62.85 | $97.11 | $88.00 | $110.31 | $127.42 | $137.21 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 56 | $42.15 | $51.54 | $60.89 | $67.84 | $104.47 | $92.00 | $115.64 | $132.82 | $145.10 | $206.00 | $120.00 | $154.00 | $180.00 | $204.00 | $270.00 |
| 57 | $44.71 | $56.49 | $63.54 | $72.89 | $111.86 | $96.28 | $121.01 | $140.72 | $153.05 | $220.00 | $126.00 | $164.00 | $190.00 | $216.00 | $284.00 |
| 58 | $47.30 | $59.13 | $68.58 | $77.97 | $119.29 | $101.60 | $126.42 | $146.21 | $161.07 | $236.00 | $134.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 59 | $52.29 | $64.17 | $73.67 | $83.11 | $129.14 | $106.96 | $134.36 | $154.23 | $169.14 | $254.00 | $140.00 | $182.00 | $212.00 | $239.18 | $318.00 |
| 60 | $54.94 | $69.26 | $78.81 | $88.30 | $139.04 | $112.36 | $139.85 | $162.30 | $177.27 | $272.00 | $148.00 | $192.00 | $224.00 | $244.99 | $336.00 |
| 61 | $59.99 | $74.38 | $86.38 | $95.92 | $149.21 | $120.10 | $150.15 | $172.66 | $187.56 | $282.75 | $154.05 | $198.90 | $232.05 | $255.48 | $347.10 |
| 62 | $65.10 | $81.97 | $91.61 | $103.62 | $161.88 | $127.88 | $160.50 | $185.56 | $200.60 | $294.50 | $159.60 | $205.20 | $239.40 | $268.51 | $359.10 |
| 63 | $72.67 | $87.19 | $99.30 | $111.38 | $172.22 | $136.90 | $170.89 | $196.01 | $213.60 | $310.80 | $164.65 | $212.75 | $247.90 | $279.07 | $371.85 |
| 64 | $77.87 | $94.90 | $109.50 | $119.22 | $187.52 | $144.00 | $181.33 | $211.54 | $226.65 | $324.00 | $171.00 | $221.40 | $257.40 | $291.60 | $385.20 |
| 65 | $85.57 | $102.68 | $117.35 | $129.58 | $200.48 | $148.75 | $194.25 | $224.51 | $242.28 | $341.25 | $176.75 | $229.25 | $267.75 | $302.75 | $400.75 |
| 66 | $92.90 | $112.46 | $129.58 | $141.80 | $217.59 | $156.40 | $204.00 | $238.00 | $259.94 | $357.00 | $183.60 | $238.00 | $278.80 | $314.50 | $418.20 |
| 67 | $102.68 | $124.69 | $141.80 | $156.47 | $237.15 | $163.35 | $211.20 | $245.85 | $280.13 | $369.60 | $189.75 | $245.85 | $287.10 | $326.70 | $432.30 |
| 68 | $112.46 | $139.36 | $156.47 | $171.14 | $254.40 | $169.60 | $220.80 | $257.60 | $292.80 | $387.20 | $196.80 | $256.00 | $299.20 | $339.20 | $448.00 |
| 69 | $122.24 | $151.58 | $171.14 | $188.25 | $271.25 | $178.25 | $232.50 | $269.70 | $308.45 | $407.65 | $204.60 | $268.15 | $311.55 | $354.95 | $469.65 |
| 70 | $132.00 | $168.00 | $188.25 | $207.81 | $291.00 | $190.50 | $246.00 | $288.00 | $327.00 | $432.00 | $216.00 | $282.00 | $328.50 | $373.50 | $493.50 |
| 71 | $142.10 | $181.25 | $210.25 | $232.26 | $314.65 | $203.00 | $263.90 | $310.30 | $350.90 | $464.00 | $229.10 | $298.70 | $350.90 | $397.30 | $524.90 |
| 72 | $152.60 | $196.00 | $226.80 | $253.40 | $338.80 | $217.00 | $284.20 | $333.20 | $376.60 | $497.00 | $243.60 | $319.20 | $372.40 | $421.40 | $557.20 |
| 73 | $166.05 | $211.95 | $244.35 | $274.05 | $365.85 | $234.90 | $305.10 | $356.40 | $405.00 | $534.60 | $260.55 | $338.85 | $395.55 | $449.55 | $592.65 |
| 74 | $178.10 | $228.80 | $263.90 | $295.10 | $395.20 | $249.60 | $326.30 | $382.20 | $432.90 | $572.00 | $274.30 | $360.10 | $419.90 | $475.80 | $629.20 |
| 75 | $192.50 | $246.25 | $285.00 | $320.00 | $427.50 | $266.25 | $347.50 | $407.50 | $463.75 | $611.25 | $291.25 | $380.00 | $445.00 | $505.00 | $666.25 |
| 76 | $207.60 | $267.60 | $309.60 | $346.80 | $464.40 | $284.20 | $372.00 | $435.60 | $495.60 | $654.00 | $306.00 | $402.00 | $470.40 | $534.00 | $706.80 |
| 77 | $230.10 | $296.18 | $343.38 | $387.04 | $515.66 | $309.16 | $405.92 | $476.72 | $543.98 | $715.08 | $330.40 | $434.24 | $509.76 | $581.74 | $765.82 |
| 78 | $257.24 | $331.58 | $387.04 | $435.42 | $579.38 | $341.02 | $447.22 | $528.64 | $604.16 | $792.96 | $361.08 | $475.54 | $560.50 | $639.56 | $840.16 |
| 79 | $285.56 | $369.34 | $430.70 | $484.98 | $645.46 | $372.88 | $490.88 | $580.56 | $663.16 | $870.84 | $392.94 | $518.02 | $611.24 | $698.56 | $916.86 |
| 80 | $312.70 | $404.74 | $473.18 | $533.36 | $709.18 | $403.56 | $532.18 | $630.12 | $719.80 | $944.00 | $423.62 | $558.14 | $659.62 | $754.02 | $990.02 |
| 81 | $338.66 | $440.14 | $513.30 | $578.20 | $770.54 | $431.88 | $571.12 | $674.96 | $770.54 | $1,012.44 | $451.94 | $597.08 | $705.64 | $804.76 | $1,058.46 |
| 82 | $364.62 | $473.18 | $552.24 | $623.04 | $829.54 | $460.20 | $607.70 | $717.44 | $820.10 | $1,077.34 | $480.26 | $633.66 | $749.30 | $855.50 | $1,124.54 |
| 83 | $391.76 | $508.58 | $593.54 | $669.06 | $889.72 | $489.70 | $645.46 | $762.28 | $869.66 | $1,142.24 | $509.76 | $672.60 | $794.14 | $905.06 | $1,190.62 |
| 84 | $421.26 | $545.16 | $637.20 | $717.44 | $955.80 | $520.38 | $683.22 | $808.30 | $920.40 | $1,211.86 | $541.62 | $711.54 | $840.16 | $956.98 | $1,260.24 |
| 85 | $453.12 | $587.64 | $685.58 | $772.30 | $1,028.96 | $553.42 | $726.88 | $857.86 | $978.22 | $1,287.38 | $574.66 | $756.38 | $890.90 | $1,015.98 | $1,336.94 |
| 86 | $488.52 | $633.66 | $738.08 | $833.08 | $1,109.20 | $588.82 | $772.90 | $910.96 | $1,038.40 | $1,367.62 | $610.06 | $802.40 | $944.00 | $1,076.16 | $1,417.18 |
| 87 | $526.28 | $682.04 | $795.32 | $896.80 | $1,192.98 | $626.58 | $821.28 | $967.60 | $1,102.12 | $1,451.40 | $647.82 | $850.78 | $1,000.64 | $1,139.88 | $1,500.96 |
| 88 | $566.40 | $733.96 | $856.68 | $965.24 | $1,285.02 | $666.70 | $873.20 | $1,028.96 | $1,170.56 | $1,543.44 | $687.94 | $902.70 | $1,062.00 | $1,208.32 | $1,593.00 |
| 89 | $610.06 | $789.42 | $922.76 | $1,039.58 | $1,382.96 | $710.36 | $928.66 | $1,095.04 | $1,244.90 | $1,641.38 | $731.60 | $958.16 | $1,128.08 | $1,282.66 | $1,690.94 |
| 90 | $657.26 | $851.96 | $994.74 | $1,121.00 | $1,491.52 | $757.56 | $991.20 | $1,167.02 | $1,326.32 | $1,749.94 | $778.80 | $1,020.70 | $1,200.06 | $1,364.08 | $1,799.50 |
| 91 | $708.00 | $918.04 | $1,071.44 | $1,208.32 | $1,607.16 | $808.30 | $1,057.28 | $1,243.72 | $1,413.64 | $1,865.58 | $829.54 | $1,086.78 | $1,276.76 | $1,451.40 | $1,915.14 |
| 92 | $762.28 | $987.66 | $1,154.04 | $1,300.36 | $1,731.06 | $862.58 | $1,126.90 | $1,326.32 | $1,505.68 | $1,989.48 | $883.82 | $1,156.40 | $1,359.36 | $1,543.44 | $2,039.04 |
| 93 | $821.28 | $1,063.18 | $1,241.36 | $1,399.48 | $1,862.04 | $921.58 | $1,202.42 | $1,413.64 | $1,604.80 | $2,120.46 | $942.82 | $1,231.92 | $1,446.68 | $1,642.56 | $2,170.02 |
| 94 | $883.82 | $1,145.78 | $1,336.94 | $1,506.86 | $2,006.00 | $984.12 | $1,285.02 | $1,509.22 | $1,712.18 | $2,264.42 | $1,005.36 | $1,314.52 | $1,542.26 | $1,749.94 | $2,313.98 |
| 95 | $953.44 | $1,235.46 | $1,441.96 | $1,624.86 | $2,162.94 | $1,053.74 | $1,374.70 | $1,614.24 | $1,830.18 | $2,421.36 | $1,074.98 | $1,404.20 | $1,647.28 | $1,867.94 | $2,470.92 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 30 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 31 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $89.87 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 32 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $92.51 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 33 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $40.41 | $48.38 | $59.00 | $66.08 | $97.80 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 34 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $40.41 | $48.38 | $60.17 | $66.08 | $103.08 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 35 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $42.94 | $49.75 | $60.17 | $66.08 | $105.73 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 36 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $45.46 | $52.24 | $62.79 | $68.43 | $111.01 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 37 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $47.99 | $54.72 | $68.02 | $71.06 | $116.30 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 38 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $47.99 | $57.21 | $70.64 | $73.69 | $121.58 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 39 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $50.51 | $59.70 | $73.25 | $78.95 | $129.51 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 40 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $54.25 | $64.84 | $73.87 | $81.00 | $135.80 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 41 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $57.08 | $67.70 | $76.73 | $83.95 | $141.46 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 42 | $29.45 | $33.62 | $37.79 | $43.66 | $57.82 | $57.33 | $70.59 | $79.61 | $89.56 | $147.14 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 43 | $29.66 | $33.84 | $40.42 | $44.84 | $60.20 | $60.20 | $73.50 | $85.09 | $92.56 | $152.85 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 44 | $29.88 | $36.50 | $40.69 | $45.13 | $62.98 | $63.09 | $76.43 | $88.02 | $95.59 | $156.00 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 45 | $29.90 | $36.45 | $44.38 | $47.57 | $65.25 | $67.56 | $78.77 | $90.45 | $100.46 | $165.43 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 46 | $32.63 | $39.13 | $44.67 | $50.40 | $68.04 | $67.86 | $84.36 | $96.01 | $103.52 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 47 | $32.86 | $39.39 | $47.47 | $53.27 | $70.84 | $70.88 | $87.34 | $99.01 | $109.27 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 48 | $33.10 | $42.13 | $50.30 | $53.62 | $73.66 | $73.93 | $90.35 | $104.64 | $115.06 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 49 | $35.90 | $42.41 | $50.64 | $56.54 | $79.13 | $76.00 | $96.00 | $107.70 | $118.21 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 50 | $37.14 | $44.75 | $52.98 | $58.69 | $82.47 | $78.96 | $98.04 | $114.35 | $122.75 | $186.00 | $112.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 51 | $39.79 | $48.78 | $57.12 | $62.85 | $87.61 | $83.68 | $100.74 | $121.67 | $130.04 | $192.00 | $116.00 | $144.00 | $168.00 | $190.00 | $252.00 |
| 52 | $39.81 | $48.91 | $57.10 | $65.46 | $92.76 | $87.09 | $108.20 | $124.23 | $135.37 | $198.00 | $120.00 | $150.00 | $174.00 | $198.00 | $260.00 |
| 53 | $42.49 | $51.63 | $59.89 | $65.67 | $99.44 | $91.91 | $111.72 | $131.89 | $140.96 | $206.00 | $122.00 | $154.00 | $180.00 | $204.00 | $272.00 |
| 54 | $42.54 | $51.79 | $60.09 | $68.34 | $103.08 | $92.60 | $114.50 | $135.54 | $146.37 | $210.00 | $126.00 | $158.00 | $184.00 | $210.00 | $276.00 |
| 55 | $43.85 | $55.95 | $64.32 | $71.23 | $109.85 | $98.00 | $124.10 | $143.10 | $152.04 | $220.00 | $128.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 56 | $49.41 | $59.89 | $67.97 | $76.33 | $119.16 | $106.00 | $131.32 | $148.22 | $159.99 | $232.00 | $136.00 | $172.00 | $198.00 | $226.00 | $300.00 |
| 57 | $51.92 | $63.56 | $71.83 | $82.70 | $126.45 | $110.03 | $136.38 | $155.94 | $171.29 | $246.00 | $142.00 | $180.00 | $210.00 | $238.00 | $316.00 |
| 58 | $52.86 | $66.01 | $78.38 | $89.32 | $135.41 | $111.18 | $139.43 | $163.08 | $180.98 | $264.00 | $150.00 | $190.00 | $222.00 | $252.00 | $332.00 |
| 59 | $61.00 | $72.54 | $83.40 | $92.81 | $145.28 | $122.24 | $149.28 | $172.59 | $186.76 | $282.00 | $158.00 | $200.00 | $234.00 | $263.10 | $352.00 |
| 60 | $63.39 | $79.16 | $89.87 | $99.34 | $156.82 | $127.34 | $156.20 | $182.14 | $199.39 | $302.00 | $168.00 | $212.00 | $250.00 | $270.07 | $372.00 |
| 61 | $68.56 | $84.21 | $99.12 | $108.43 | $170.30 | $134.89 | $166.44 | $192.24 | $208.13 | $317.85 | $173.55 | $220.35 | $259.35 | $281.97 | $388.05 |
| 62 | $73.77 | $93.47 | $102.71 | $116.22 | $183.36 | $144.56 | $180.34 | $206.98 | $222.70 | $328.70 | $178.60 | $228.00 | $264.10 | $296.67 | $399.00 |
| 63 | $83.26 | $98.63 | $113.49 | $125.48 | $193.35 | $155.40 | $188.69 | $218.97 | $239.02 | $344.10 | $185.00 | $236.80 | $275.65 | $308.45 | $412.55 |
| 64 | $89.85 | $106.41 | $123.91 | $134.65 | $210.54 | $163.80 | $200.69 | $236.22 | $251.65 | $358.20 | $192.60 | $243.00 | $284.40 | $322.20 | $426.60 |
| 65 | $99.32 | $115.52 | $131.49 | $146.48 | $224.73 | $169.75 | $215.25 | $248.80 | $270.49 | $376.25 | $199.50 | $253.75 | $295.75 | $334.25 | $442.75 |
| 66 | $106.61 | $126.88 | $145.41 | $160.24 | $244.99 | $176.80 | $226.10 | $263.50 | $289.56 | $396.10 | $207.40 | $263.50 | $307.70 | $348.50 | $462.40 |
| 67 | $118.24 | $141.02 | $160.81 | $176.57 | $268.01 | $184.80 | $235.95 | $275.55 | $309.80 | $412.50 | $214.50 | $273.90 | $318.45 | $361.35 | $478.50 |
| 68 | $128.08 | $156.02 | $177.14 | $192.71 | $286.40 | $190.40 | $243.20 | $288.00 | $324.80 | $428.80 | $220.80 | $281.60 | $332.80 | $374.40 | $496.00 |
| 69 | $139.26 | $169.59 | $194.75 | $211.25 | $305.35 | $201.50 | $257.30 | $302.25 | $342.55 | $452.60 | $230.95 | $294.50 | $347.20 | $392.15 | $519.25 |
| 70 | $150.00 | $189.00 | $213.06 | $235.04 | $328.50 | $214.50 | $273.00 | $321.00 | $364.50 | $481.50 | $243.00 | $312.00 | $366.00 | $414.00 | $547.50 |
| 71 | $160.95 | $203.00 | $236.35 | $262.37 | $355.25 | $229.10 | $291.45 | $343.65 | $391.50 | $516.20 | $256.65 | $330.60 | $388.60 | $440.80 | $581.45 |
| 72 | $175.00 | $218.40 | $254.80 | $285.60 | $382.20 | $246.40 | $312.20 | $369.60 | $418.60 | $553.00 | $274.40 | $350.00 | $411.60 | $467.60 | $618.80 |
| 73 | $187.65 | $236.25 | $274.05 | $307.80 | $410.40 | $261.90 | $336.15 | $394.20 | $449.55 | $591.30 | $291.60 | $372.60 | $438.75 | $496.80 | $656.10 |
| 74 | $202.80 | $254.80 | $296.40 | $331.50 | $444.60 | $280.80 | $360.10 | $423.80 | $481.00 | $634.40 | $309.40 | $395.20 | $465.40 | $526.50 | $698.10 |
| 75 | $218.75 | $275.00 | $320.00 | $357.50 | $478.75 | $300.00 | $383.75 | $451.25 | $512.50 | $676.25 | $326.25 | $417.50 | $492.50 | $557.50 | $737.50 |
| 76 | $236.40 | $297.60 | $346.80 | $388.80 | $520.80 | $319.20 | $409.20 | $482.40 | $548.40 | $724.80 | $344.40 | $441.60 | $520.80 | $590.40 | $781.20 |
| 77 | $260.78 | $330.40 | $384.68 | $433.06 | $578.20 | $346.92 | $447.22 | $528.64 | $602.98 | $792.96 | $371.70 | $477.90 | $564.04 | $643.10 | $847.24 |
| 78 | $291.46 | $369.34 | $431.88 | $487.34 | $649.00 | $382.32 | $493.24 | $584.10 | $667.88 | $877.92 | $404.74 | $522.74 | $618.32 | $706.82 | $929.84 |
| 79 | $323.32 | $410.64 | $481.44 | $542.80 | $722.16 | $418.90 | $541.62 | $643.10 | $733.96 | $964.06 | $440.14 | $568.76 | $676.14 | $771.72 | $1,013.62 |
| 80 | $355.18 | $450.76 | $529.82 | $597.08 | $792.96 | $454.30 | $586.46 | $698.56 | $797.68 | $1,044.30 | $475.54 | $614.78 | $730.42 | $834.26 | $1,093.86 |
| 81 | $384.68 | $488.52 | $574.66 | $647.82 | $861.40 | $486.16 | $627.76 | $748.12 | $854.32 | $1,121.00 | $508.58 | $656.08 | $779.98 | $892.08 | $1,170.56 |
| 82 | $414.18 | $526.28 | $618.32 | $697.38 | $927.48 | $518.02 | $670.24 | $795.32 | $908.60 | $1,194.16 | $540.44 | $697.38 | $829.54 | $946.36 | $1,243.72 |
| 83 | $444.86 | $565.22 | $664.34 | $748.12 | $995.92 | $551.06 | $710.36 | $844.88 | $964.06 | $1,267.32 | $573.48 | $739.86 | $879.10 | $1,001.82 | $1,318.06 |
| 84 | $477.90 | $606.52 | $712.72 | $803.58 | $1,069.08 | $585.28 | $754.02 | $895.62 | $1,020.70 | $1,344.02 | $608.88 | $783.52 | $929.84 | $1,060.82 | $1,395.94 |
| 85 | $514.48 | $652.54 | $767.00 | $864.34 | $1,151.68 | $623.04 | $802.40 | $951.08 | $1,085.60 | $1,428.98 | $646.64 | $831.90 | $987.66 | $1,125.72 | $1,483.26 |
| 86 | $554.60 | $704.46 | $827.18 | $933.38 | $1,240.18 | $663.16 | $854.32 | $1,011.26 | $1,154.04 | $1,517.48 | $686.76 | $883.82 | $1,047.84 | $1,194.16 | $1,571.76 |
| 87 | $597.08 | $758.74 | $890.90 | $1,004.18 | $1,334.58 | $705.64 | $908.60 | $1,074.98 | $1,224.84 | $1,611.88 | $729.24 | $938.10 | $1,111.56 | $1,264.96 | $1,666.16 |
| 88 | $641.92 | $815.38 | $958.16 | $1,079.70 | $1,437.24 | $750.48 | $965.24 | $1,142.24 | $1,300.36 | $1,714.54 | $774.08 | $994.74 | $1,178.82 | $1,340.48 | $1,768.82 |
| 89 | $692.66 | $879.10 | $1,032.50 | $1,163.48 | $1,548.16 | $801.22 | $1,028.96 | $1,216.58 | $1,384.14 | $1,825.46 | $824.82 | $1,058.46 | $1,253.16 | $1,424.26 | $1,879.74 |
| 90 | $745.76 | $947.54 | $1,112.74 | $1,254.34 | $1,668.52 | $854.32 | $1,097.40 | $1,296.82 | $1,475.00 | $1,945.82 | $877.92 | $1,126.90 | $1,333.40 | $1,515.12 | $2,000.10 |
| 91 | $803.58 | $1,020.70 | $1,200.06 | $1,352.28 | $1,798.32 | $912.14 | $1,170.56 | $1,384.14 | $1,572.94 | $2,075.62 | $935.74 | $1,200.06 | $1,420.72 | $1,613.06 | $2,129.90 |
| 92 | $866.12 | $1,099.76 | $1,290.92 | $1,454.94 | $1,936.38 | $974.68 | $1,249.62 | $1,475.00 | $1,675.60 | $2,213.68 | $998.28 | $1,279.12 | $1,511.58 | $1,715.72 | $2,267.96 |
| 93 | $931.02 | $1,183.54 | $1,388.86 | $1,567.04 | $2,083.88 | $1,039.58 | $1,333.40 | $1,572.94 | $1,787.70 | $2,361.18 | $1,063.18 | $1,362.90 | $1,609.52 | $1,827.82 | $2,415.46 |
| 94 | $1,003.00 | $1,274.40 | $1,496.24 | $1,687.40 | $2,244.36 | $1,111.56 | $1,424.26 | $1,680.32 | $1,908.06 | $2,521.66 | $1,135.16 | $1,453.76 | $1,716.90 | $1,948.18 | $2,575.94 |
| 95 | $1,080.88 | $1,374.70 | $1,613.06 | $1,818.38 | $2,420.18 | $1,189.44 | $1,524.56 | $1,797.14 | $2,039.04 | $2,697.48 | $1,213.04 | $1,554.06 | $1,833.72 | $2,079.16 | $2,751.76 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 30 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 31 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $81.25 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 32 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $83.64 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 33 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $36.74 | $44.84 | $50.74 | $59.00 | $88.42 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 34 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $36.74 | $44.84 | $51.75 | $59.00 | $93.20 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 35 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $39.03 | $46.11 | $51.75 | $59.00 | $95.59 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 36 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $41.33 | $48.41 | $54.00 | $61.09 | $100.37 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 37 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $43.63 | $50.72 | $58.50 | $63.44 | $105.15 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 38 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $43.63 | $53.02 | $60.75 | $65.79 | $109.93 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 39 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $45.92 | $55.33 | $63.00 | $70.49 | $117.09 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 40 | $23.60 | $30.68 | $34.22 | $37.76 | $50.74 | $48.22 | $57.63 | $65.35 | $71.39 | $120.13 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 41 | $23.60 | $30.68 | $34.22 | $37.76 | $50.74 | $50.74 | $60.18 | $67.87 | $73.99 | $125.14 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 42 | $25.61 | $31.22 | $34.25 | $37.76 | $50.74 | $50.96 | $62.75 | $70.42 | $78.93 | $130.17 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 43 | $25.79 | $31.42 | $36.63 | $38.78 | $52.83 | $53.51 | $65.33 | $75.27 | $81.58 | $135.22 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 44 | $25.98 | $33.89 | $36.88 | $39.03 | $55.27 | $56.08 | $67.94 | $77.87 | $84.25 | $138.00 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 45 | $26.17 | $32.80 | $39.31 | $42.69 | $57.72 | $58.67 | $68.92 | $82.23 | $89.29 | $147.50 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 46 | $28.55 | $35.22 | $39.57 | $45.23 | $60.19 | $58.93 | $73.81 | $87.28 | $92.01 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 47 | $28.76 | $35.45 | $42.05 | $47.81 | $62.67 | $61.55 | $76.43 | $90.01 | $97.13 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 48 | $28.96 | $37.92 | $44.55 | $48.12 | $65.16 | $64.20 | $79.06 | $95.13 | $102.28 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 49 | $31.41 | $38.17 | $44.85 | $50.74 | $70.00 | $66.00 | $84.00 | $97.91 | $105.08 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 50 | $33.01 | $40.68 | $47.41 | $51.87 | $72.52 | $71.44 | $86.94 | $101.22 | $110.30 | $164.00 | $100.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 51 | $35.53 | $43.21 | $51.41 | $55.87 | $78.85 | $74.17 | $89.75 | $108.36 | $117.40 | $170.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 52 | $35.69 | $43.48 | $50.30 | $58.49 | $82.28 | $77.41 | $96.81 | $109.40 | $122.74 | $176.00 | $106.00 | $134.00 | $156.00 | $176.00 | $230.00 |
| 53 | $36.83 | $46.05 | $52.92 | $58.83 | $87.20 | $80.17 | $102.09 | $116.60 | $126.31 | $182.00 | $108.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 54 | $37.05 | $46.34 | $53.26 | $60.14 | $93.71 | $81.02 | $103.05 | $121.98 | $129.91 | $190.00 | $112.00 | $142.00 | $164.00 | $184.00 | $250.00 |
| 55 | $39.61 | $50.36 | $57.33 | $64.25 | $97.11 | $88.00 | $110.31 | $127.42 | $137.21 | $196.00 | $114.00 | $146.00 | $170.00 | $192.00 | $254.00 |
| 56 | $43.60 | $51.54 | $60.89 | $67.84 | $106.10 | $94.00 | $113.68 | $132.82 | $143.24 | $206.00 | $122.00 | $152.00 | $178.00 | $200.00 | $268.00 |
| 57 | $46.15 | $56.49 | $64.92 | $72.89 | $113.48 | $98.24 | $121.01 | $138.82 | $151.23 | $220.00 | $126.00 | $160.00 | $190.00 | $212.00 | $282.00 |
| 58 | $47.30 | $59.13 | $69.98 | $79.39 | $120.90 | $101.60 | $124.56 | $146.21 | $159.26 | $236.00 | $132.00 | $170.00 | $198.00 | $224.00 | $296.00 |
| 59 | $53.74 | $65.57 | $75.06 | $83.11 | $130.75 | $108.87 | $136.22 | $154.23 | $167.38 | $252.00 | $140.00 | $180.00 | $210.00 | $235.20 | $316.00 |
| 60 | $56.35 | $70.67 | $80.19 | $89.68 | $140.66 | $114.23 | $139.85 | $162.30 | $177.27 | $270.00 | $150.00 | $190.00 | $222.00 | $241.14 | $334.00 |
| 61 | $61.42 | $75.79 | $87.79 | $97.31 | $150.84 | $120.10 | $150.15 | $170.88 | $187.56 | $282.75 | $156.00 | $196.95 | $228.15 | $253.58 | $343.20 |
| 62 | $66.54 | $81.97 | $91.61 | $103.62 | $163.54 | $129.74 | $158.70 | $183.78 | $198.90 | $292.60 | $159.60 | $201.40 | $237.50 | $264.75 | $355.30 |
| 63 | $74.18 | $87.19 | $100.72 | $111.38 | $172.22 | $138.75 | $167.33 | $196.01 | $211.90 | $307.10 | $164.65 | $209.05 | $244.20 | $275.40 | $366.30 |
| 64 | $79.37 | $94.90 | $110.94 | $119.22 | $189.16 | $144.00 | $179.57 | $201.54 | $223.31 | $322.20 | $171.00 | $216.00 | $255.60 | $286.20 | $381.60 |
| 65 | $87.10 | $101.26 | $115.94 | $130.99 | $200.48 | $150.50 | $190.75 | $219.43 | $240.62 | $336.00 | $176.75 | $224.00 | $262.50 | $299.25 | $395.50 |
| 66 | $94.43 | $112.46 | $129.58 | $143.22 | $217.59 | $158.10 | $200.60 | $234.60 | $258.30 | $351.90 | $183.60 | $234.60 | $273.70 | $311.10 | $411.40 |
| 67 | $104.24 | $124.69 | $143.26 | $157.91 | $237.15 | $163.35 | $207.90 | $244.20 | $278.49 | $366.30 | $189.75 | $242.55 | $283.80 | $323.40 | $424.05 |
| 68 | $114.03 | $139.36 | $156.47 | $171.14 | $256.00 | $169.60 | $217.60 | $254.40 | $289.60 | $384.00 | $196.80 | $251.20 | $294.40 | $332.80 | $441.60 |
| 69 | $123.79 | $150.08 | $172.62 | $188.25 | $271.25 | $179.80 | $227.85 | $268.15 | $303.80 | $401.45 | $206.15 | $261.95 | $308.45 | $348.75 | $460.35 |
| 70 | $133.50 | $168.00 | $189.71 | $209.25 | $292.50 | $190.50 | $243.00 | $285.00 | $325.50 | $429.00 | $216.00 | $276.00 | $325.50 | $369.00 | $487.50 |
| 71 | $143.55 | $181.25 | $210.25 | $232.26 | $316.10 | $204.45 | $259.55 | $305.95 | $346.55 | $459.65 | $229.10 | $292.90 | $345.10 | $390.05 | $517.65 |
| 72 | $155.40 | $194.60 | $226.80 | $253.40 | $338.80 | $218.40 | $278.60 | $327.60 | $372.40 | $491.40 | $245.00 | $310.80 | $366.80 | $415.80 | $548.80 |
| 73 | $167.40 | $210.60 | $244.35 | $272.70 | $365.85 | $233.55 | $298.35 | $352.35 | $399.60 | $527.85 | $259.20 | $332.10 | $390.15 | $441.45 | $584.55 |
| 74 | $180.70 | $226.20 | $262.60 | $295.10 | $393.90 | $250.90 | $318.50 | $375.70 | $427.70 | $564.20 | $274.30 | $351.00 | $413.40 | $468.00 | $618.80 |
| 75 | $195.00 | $245.00 | $285.00 | $318.75 | $427.50 | $267.50 | $341.25 | $402.50 | $457.50 | $603.75 | $291.25 | $372.50 | $437.50 | $496.25 | $657.50 |
| 76 | $210.00 | $265.20 | $308.40 | $345.60 | $463.20 | $284.20 | $363.60 | $429.60 | $488.40 | $644.40 | $306.00 | $392.40 | $463.20 | $525.60 | $694.80 |
| 77 | $232.46 | $293.82 | $343.38 | $384.68 | $514.48 | $309.16 | $397.66 | $470.82 | $535.72 | $705.64 | $330.40 | $424.80 | $502.68 | $571.12 | $752.84 |
| 78 | $259.60 | $329.22 | $384.68 | $433.06 | $578.20 | $341.02 | $440.14 | $520.38 | $594.72 | $782.34 | $361.08 | $466.10 | $551.06 | $628.94 | $828.36 |
| 79 | $287.92 | $364.62 | $428.34 | $482.62 | $643.10 | $372.88 | $480.26 | $572.30 | $653.72 | $857.86 | $391.76 | $506.22 | $600.62 | $686.76 | $901.52 |
| 80 | $316.24 | $401.20 | $472.00 | $531.00 | $705.64 | $404.74 | $521.56 | $621.86 | $709.18 | $929.84 | $423.62 | $546.34 | $650.18 | $742.22 | $973.50 |
| 81 | $342.20 | $435.42 | $512.12 | $577.02 | $767.00 | $433.06 | $559.32 | $666.70 | $761.10 | $998.28 | $451.94 | $585.28 | $696.20 | $794.14 | $1,041.94 |
| 82 | $369.34 | $468.46 | $551.06 | $620.08 | $826.00 | $461.38 | $595.90 | $709.18 | $809.48 | $1,063.18 | $481.44 | $620.68 | $738.68 | $842.52 | $1,108.02 |
| 83 | $396.48 | $502.68 | $591.18 | $665.52 | $886.18 | $490.88 | $632.48 | $751.66 | $856.68 | $1,126.90 | $510.94 | $658.44 | $782.34 | $890.90 | $1,172.92 |
| 84 | $424.80 | $539.26 | $633.66 | $715.08 | $952.26 | $520.38 | $670.24 | $796.50 | $909.78 | $1,196.52 | $541.62 | $696.20 | $828.36 | $945.18 | $1,243.72 |
| 85 | $457.84 | $581.74 | $683.22 | $770.34 | $1,024.24 | $554.60 | $713.90 | $847.24 | $967.60 | $1,270.86 | $574.66 | $741.04 | $880.28 | $1,001.82 | $1,319.24 |
| 86 | $493.24 | $626.58 | $736.02 | $829.54 | $1,104.48 | $590.00 | $758.74 | $900.34 | $1,026.60 | $1,351.10 | $610.06 | $785.88 | $933.38 | $1,060.82 | $1,399.48 |
| 87 | $531.00 | $674.96 | $792.96 | $893.26 | $1,188.26 | $627.76 | $807.12 | $956.98 | $1,090.32 | $1,434.88 | $647.82 | $834.26 | $990.02 | $1,124.54 | $1,483.26 |
| 88 | $572.30 | $725.70 | $853.14 | $961.70 | $1,279.12 | $669.06 | $857.86 | $1,017.16 | $1,158.76 | $1,525.74 | $689.12 | $885.00 | $1,050.20 | $1,192.98 | $1,574.12 |
| 89 | $615.96 | $782.34 | $919.22 | $1,034.86 | $1,377.06 | $712.72 | $914.50 | $1,083.24 | $1,231.92 | $1,623.68 | $732.78 | $941.64 | $1,116.28 | $1,266.14 | $1,672.06 |
| 90 | $664.34 | $843.70 | $990.02 | $1,116.28 | $1,485.62 | $761.10 | $975.86 | $1,154.04 | $1,313.34 | $1,732.24 | $781.16 | $1,003.00 | $1,187.08 | $1,347.56 | $1,780.62 |
| 91 | $715.08 | $908.60 | $1,066.72 | $1,203.60 | $1,601.26 | $811.84 | $1,040.76 | $1,230.74 | $1,400.66 | $1,847.88 | $831.90 | $1,067.90 | $1,263.78 | $1,434.88 | $1,896.26 |
| 92 | $770.54 | $978.22 | $1,148.14 | $1,294.46 | $1,722.80 | $867.30 | $1,110.38 | $1,312.16 | $1,491.52 | $1,969.42 | $887.36 | $1,137.52 | $1,345.20 | $1,525.74 | $2,017.80 |
| 93 | $828.36 | $1,053.74 | $1,236.64 | $1,394.76 | $1,854.96 | $925.12 | $1,185.90 | $1,400.66 | $1,591.82 | $2,101.58 | $945.18 | $1,213.04 | $1,433.70 | $1,626.04 | $2,149.96 |
| 94 | $893.26 | $1,133.98 | $1,332.22 | $1,500.96 | $1,996.56 | $990.02 | $1,266.14 | $1,496.24 | $1,698.02 | $2,243.18 | $1,010.08 | $1,293.28 | $1,529.28 | $1,732.24 | $2,291.56 |
| 95 | $961.70 | $1,222.48 | $1,436.06 | $1,618.96 | $2,153.50 | $1,058.46 | $1,354.64 | $1,600.08 | $1,816.02 | $2,400.12 | $1,078.52 | $1,381.78 | $1,633.12 | $1,850.24 | $2,448.50 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 30 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 31 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $72.63 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 32 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $74.77 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 33 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $33.06 | $41.30 | $47.20 | $53.10 | $79.04 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 34 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $33.06 | $41.30 | $48.14 | $53.10 | $83.31 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 35 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $35.13 | $42.47 | $48.14 | $53.10 | $85.45 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 36 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $37.20 | $44.59 | $50.23 | $54.98 | $89.72 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 37 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $39.26 | $46.71 | $54.42 | $57.10 | $93.99 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 38 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $39.26 | $48.84 | $56.51 | $59.21 | $98.27 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 39 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $41.33 | $50.96 | $58.60 | $63.44 | $104.68 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 40 | $22.42 | $27.14 | $30.68 | $35.40 | $47.20 | $43.70 | $53.31 | $59.66 | $65.89 | $111.43 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 41 | $22.42 | $27.14 | $30.68 | $35.40 | $47.20 | $45.98 | $55.67 | $61.97 | $68.30 | $116.07 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 42 | $24.33 | $27.61 | $30.71 | $35.40 | $47.20 | $46.18 | $58.04 | $64.30 | $72.86 | $120.73 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 43 | $24.51 | $27.80 | $32.84 | $36.36 | $49.14 | $48.49 | $60.43 | $68.72 | $75.31 | $125.42 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 44 | $24.68 | $29.98 | $33.06 | $36.59 | $51.41 | $50.82 | $62.84 | $71.09 | $77.77 | $128.00 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 45 | $24.92 | $30.37 | $35.50 | $37.81 | $53.96 | $55.12 | $64.00 | $74.01 | $81.32 | $137.53 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 46 | $27.19 | $32.61 | $35.74 | $40.06 | $56.26 | $55.36 | $68.54 | $78.56 | $83.80 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 47 | $27.39 | $32.83 | $37.98 | $42.34 | $58.58 | $57.82 | $70.97 | $81.01 | $88.45 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 48 | $27.58 | $35.11 | $40.24 | $42.62 | $60.91 | $60.31 | $73.41 | $85.62 | $93.14 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 49 | $29.92 | $35.34 | $40.51 | $44.94 | $65.43 | $62.00 | $78.00 | $88.12 | $95.70 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 50 | $30.26 | $36.61 | $43.22 | $47.77 | $66.83 | $65.80 | $79.54 | $93.73 | $99.63 | $150.00 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 51 | $32.68 | $39.03 | $45.70 | $51.68 | $70.09 | $68.47 | $80.59 | $98.86 | $106.56 | $154.00 | $94.00 | $118.00 | $136.00 | $156.00 | $204.00 |
| 52 | $31.57 | $39.40 | $44.86 | $51.53 | $74.80 | $69.67 | $87.32 | $98.27 | $108.30 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 53 | $33.99 | $41.86 | $48.75 | $53.36 | $79.55 | $74.31 | $92.45 | $105.13 | $115.33 | $166.00 | $100.00 | $124.00 | $146.00 | $164.00 | $218.00 |
| 54 | $34.31 | $42.25 | $49.17 | $54.67 | $84.34 | $75.24 | $93.51 | $110.37 | $118.93 | $172.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 55 | $36.78 | $44.76 | $51.74 | $58.66 | $89.15 | $80.00 | $100.46 | $115.65 | $126.08 | $176.00 | $104.00 | $132.00 | $154.00 | $176.00 | $232.00 |
| 56 | $39.24 | $47.36 | $55.23 | $62.19 | $97.94 | $84.00 | $105.84 | $119.34 | $130.22 | $190.00 | $108.00 | $140.00 | $162.00 | $184.00 | $244.00 |
| 57 | $41.83 | $52.26 | $59.40 | $67.28 | $103.75 | $88.42 | $109.49 | $129.31 | $138.49 | $202.00 | $114.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 58 | $43.13 | $53.63 | $62.99 | $72.30 | $109.61 | $92.01 | $113.41 | $133.09 | $146.59 | $212.00 | $122.00 | $154.00 | $178.00 | $204.00 | $270.00 |
| 59 | $49.38 | $59.99 | $66.72 | $74.80 | $117.84 | $99.32 | $123.16 | $137.70 | $149.76 | $228.00 | $130.00 | $164.00 | $190.00 | $213.27 | $286.00 |
| 60 | $50.71 | $63.61 | $71.90 | $80.02 | $126.11 | $102.99 | $125.32 | $146.07 | $158.15 | $242.00 | $134.00 | $172.00 | $200.00 | $217.99 | $300.00 |
| 61 | $55.71 | $67.37 | $79.30 | $87.58 | $136.24 | $109.02 | $133.87 | $154.86 | $168.89 | $255.45 | $140.40 | $177.45 | $208.65 | $228.98 | $312.00 |
| 62 | $60.76 | $74.78 | $83.28 | $93.81 | $148.67 | $118.62 | $144.27 | $167.72 | $180.20 | $266.00 | $146.30 | $184.30 | $216.60 | $240.34 | $323.00 |
| 63 | $68.12 | $80.05 | $92.21 | $101.51 | $157.60 | $125.80 | $154.87 | $180.12 | $193.25 | $279.35 | $151.70 | $192.40 | $223.85 | $249.70 | $334.85 |
| 64 | $71.88 | $86.28 | $100.86 | $108.00 | $171.07 | $131.40 | $161.96 | $192.15 | $203.32 | $291.60 | $154.80 | $196.20 | $232.20 | $259.20 | $345.60 |
| 65 | $79.46 | $92.70 | $107.46 | $118.31 | $182.69 | $136.50 | $173.25 | $202.15 | $219.05 | $304.50 | $161.00 | $203.00 | $241.50 | $269.50 | $358.75 |
| 66 | $86.81 | $102.37 | $118.06 | $130.46 | $198.25 | $144.50 | $183.60 | $212.50 | $235.27 | $319.60 | $168.30 | $212.50 | $249.90 | $282.20 | $374.00 |
| 67 | $94.91 | $114.30 | $130.11 | $142.12 | $216.04 | $148.50 | $189.75 | $222.75 | $252.12 | $333.30 | $171.60 | $221.10 | $259.05 | $290.40 | $386.10 |
| 68 | $103.09 | $125.72 | $143.19 | $156.76 | $232.00 | $155.20 | $196.80 | $232.00 | $264.00 | $347.20 | $177.60 | $228.80 | $268.80 | $305.60 | $401.60 |
| 69 | $112.96 | $138.07 | $156.39 | $171.01 | $248.00 | $162.75 | $209.25 | $243.35 | $277.45 | $367.35 | $187.55 | $240.25 | $280.55 | $317.75 | $420.05 |
| 70 | $121.50 | $153.00 | $172.20 | $190.61 | $267.00 | $172.50 | $222.00 | $259.50 | $295.50 | $390.00 | $196.50 | $252.00 | $295.50 | $336.00 | $444.00 |
| 71 | $130.50 | $165.30 | $191.40 | $212.19 | $287.10 | $184.15 | $236.35 | $278.40 | $316.10 | $417.60 | $208.80 | $268.25 | $313.20 | $356.70 | $471.25 |
| 72 | $141.40 | $177.80 | $205.80 | $231.00 | $309.40 | $198.80 | $253.40 | $298.20 | $338.80 | $448.00 | $222.60 | $285.60 | $333.20 | $378.00 | $501.20 |
| 73 | $152.55 | $191.70 | $222.75 | $248.40 | $333.45 | $213.30 | $272.70 | $319.95 | $363.15 | $480.60 | $236.25 | $302.40 | $355.05 | $400.95 | $531.90 |
| 74 | $165.10 | $206.70 | $239.20 | $269.10 | $358.80 | $228.80 | $291.20 | $341.90 | $390.00 | $513.50 | $250.90 | $321.10 | $375.70 | $427.70 | $562.90 |
| 75 | $177.50 | $223.75 | $258.75 | $290.00 | $387.50 | $243.75 | $312.50 | $366.25 | $415.00 | $547.50 | $265.00 | $340.00 | $397.50 | $451.25 | $596.25 |
| 76 | $192.00 | $241.20 | $280.80 | $315.60 | $421.20 | $259.20 | $331.20 | $391.20 | $445.20 | $586.80 | $279.60 | $357.60 | $421.20 | $480.00 | $632.40 |
| 77 | $211.22 | $266.68 | $311.52 | $351.64 | $467.28 | $282.02 | $361.08 | $428.34 | $488.52 | $641.92 | $300.90 | $385.86 | $456.66 | $521.56 | $684.40 |
| 78 | $237.18 | $298.54 | $350.46 | $394.12 | $525.10 | $310.34 | $398.84 | $474.36 | $540.44 | $710.36 | $329.22 | $422.44 | $501.50 | $571.12 | $751.66 |
| 79 | $261.96 | $331.58 | $390.58 | $438.96 | $585.28 | $338.66 | $436.60 | $521.56 | $594.72 | $781.16 | $356.36 | $460.20 | $547.52 | $624.22 | $821.28 |
| 80 | $286.74 | $364.62 | $428.34 | $483.80 | $643.10 | $366.98 | $474.36 | $565.22 | $646.64 | $847.24 | $383.50 | $496.78 | $591.18 | $674.96 | $887.36 |
| 81 | $311.52 | $396.48 | $464.92 | $525.10 | $698.56 | $394.12 | $509.76 | $605.34 | $692.66 | $909.78 | $410.64 | $532.18 | $631.30 | $722.16 | $949.90 |
| 82 | $335.12 | $425.98 | $500.32 | $565.22 | $751.66 | $418.90 | $541.62 | $644.28 | $736.32 | $967.60 | $437.78 | $564.04 | $671.42 | $767.00 | $1,007.72 |
| 83 | $359.90 | $457.84 | $538.08 | $605.34 | $805.94 | $446.04 | $574.66 | $684.40 | $779.98 | $1,025.42 | $463.74 | $599.44 | $711.54 | $810.66 | $1,066.72 |
| 84 | $387.04 | $492.06 | $577.02 | $651.36 | $866.12 | $474.36 | $611.24 | $725.70 | $828.36 | $1,089.14 | $492.06 | $636.02 | $754.02 | $860.22 | $1,130.44 |
| 85 | $416.54 | $529.82 | $621.86 | $700.92 | $932.20 | $505.04 | $650.18 | $771.72 | $879.10 | $1,156.40 | $523.92 | $674.96 | $800.04 | $912.14 | $1,200.06 |
| 86 | $449.58 | $571.12 | $670.24 | $755.20 | $1,005.36 | $538.08 | $691.48 | $820.10 | $933.38 | $1,229.56 | $556.96 | $716.26 | $848.42 | $966.42 | $1,273.22 |
| 87 | $483.80 | $613.60 | $720.98 | $813.02 | $1,080.88 | $572.30 | $733.96 | $870.84 | $991.20 | $1,305.08 | $591.18 | $758.74 | $899.16 | $1,024.24 | $1,348.74 |
| 88 | $520.38 | $660.80 | $776.44 | $874.38 | $1,164.66 | $608.88 | $781.16 | $926.30 | $1,052.56 | $1,388.86 | $627.76 | $805.94 | $954.62 | $1,085.60 | $1,432.52 |
| 89 | $559.32 | $712.72 | $835.44 | $941.64 | $1,254.34 | $647.82 | $833.08 | $985.30 | $1,119.82 | $1,478.54 | $666.70 | $857.86 | $1,013.62 | $1,152.86 | $1,522.20 |
| 90 | $604.16 | $767.00 | $900.34 | $1,015.98 | $1,352.28 | $692.66 | $887.36 | $1,050.20 | $1,194.16 | $1,576.48 | $711.54 | $912.14 | $1,078.52 | $1,227.20 | $1,620.14 |
| 91 | $651.36 | $827.18 | $971.14 | $1,095.04 | $1,456.12 | $739.86 | $947.54 | $1,121.00 | $1,273.22 | $1,680.32 | $758.74 | $972.32 | $1,149.32 | $1,306.26 | $1,723.98 |
| 92 | $700.92 | $890.90 | $1,045.48 | $1,178.82 | $1,568.22 | $789.42 | $1,011.26 | $1,195.34 | $1,357.00 | $1,792.42 | $808.30 | $1,036.04 | $1,223.66 | $1,390.04 | $1,836.08 |
| 93 | $754.02 | $958.16 | $1,125.72 | $1,268.50 | $1,688.58 | $842.52 | $1,078.52 | $1,275.58 | $1,446.68 | $1,912.78 | $861.40 | $1,103.30 | $1,303.90 | $1,479.72 | $1,956.44 |
| 94 | $813.02 | $1,032.50 | $1,211.86 | $1,366.44 | $1,817.20 | $901.52 | $1,152.86 | $1,361.72 | $1,544.62 | $2,041.40 | $920.40 | $1,177.64 | $1,390.04 | $1,577.66 | $2,085.06 |
| 95 | $875.56 | $1,112.74 | $1,307.44 | $1,473.82 | $1,959.98 | $964.06 | $1,233.10 | $1,457.30 | $1,652.00 | $2,184.18 | $982.94 | $1,257.88 | $1,485.62 | $1,685.04 | $2,227.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $68.94 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $70.97 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $30.61 | $37.76 | $43.66 | $49.56 | $75.02 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $30.61 | $37.76 | $44.53 | $49.56 | $79.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $32.53 | $38.83 | $44.53 | $49.56 | $81.10 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $34.44 | $40.77 | $46.46 | $51.32 | $85.16 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $36.36 | $42.71 | $50.34 | $53.29 | $89.21 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $36.36 | $44.65 | $52.27 | $55.27 | $93.27 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $38.27 | $46.59 | $54.21 | $59.21 | $99.35 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 40 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $40.68 | $48.99 | $56.82 | $60.40 | $104.46 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 41 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $42.81 | $51.15 | $59.02 | $62.60 | $108.82 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 42 | $21.77 | $25.21 | $29.53 | $31.86 | $43.66 | $43.00 | $53.34 | $61.24 | $66.79 | $113.19 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 43 | $21.93 | $25.38 | $31.58 | $32.72 | $45.46 | $45.15 | $55.53 | $65.45 | $69.03 | $117.58 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 44 | $22.08 | $27.37 | $31.79 | $32.93 | $47.56 | $47.32 | $57.75 | $67.71 | $71.29 | $120.00 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 45 | $22.43 | $27.94 | $32.97 | $35.37 | $48.94 | $49.78 | $60.72 | $69.07 | $76.54 | $125.57 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 46 | $24.47 | $30.00 | $33.19 | $37.48 | $51.03 | $50.00 | $65.03 | $73.32 | $78.87 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 47 | $24.65 | $30.20 | $35.26 | $39.61 | $53.13 | $52.23 | $67.33 | $75.61 | $83.25 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 48 | $24.82 | $32.30 | $37.37 | $39.87 | $55.24 | $54.47 | $69.65 | $79.91 | $87.67 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 49 | $26.93 | $32.51 | $37.62 | $42.04 | $59.34 | $56.00 | $74.00 | $82.24 | $90.07 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 50 | $27.51 | $35.26 | $40.44 | $43.68 | $61.14 | $60.16 | $75.84 | $88.10 | $92.51 | $140.00 | $84.00 | $110.00 | $124.00 | $140.00 | $186.00 |
| 51 | $28.42 | $36.24 | $42.84 | $46.09 | $65.71 | $60.86 | $76.93 | $93.16 | $97.53 | $146.00 | $86.00 | $112.00 | $130.00 | $144.00 | $194.00 |
| 52 | $28.82 | $36.68 | $42.14 | $48.74 | $70.32 | $65.80 | $81.63 | $94.57 | $102.88 | $152.00 | $88.00 | $116.00 | $134.00 | $150.00 | $202.00 |
| 53 | $31.16 | $39.07 | $44.57 | $49.25 | $73.43 | $68.44 | $86.68 | $99.39 | $108.01 | $156.00 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 54 | $31.56 | $39.52 | $45.07 | $50.57 | $78.09 | $71.38 | $89.69 | $102.62 | $111.61 | $162.00 | $96.00 | $122.00 | $140.00 | $160.00 | $214.00 |
| 55 | $33.95 | $41.96 | $47.54 | $53.08 | $82.78 | $76.00 | $94.55 | $107.81 | $116.81 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 56 | $36.33 | $43.18 | $52.40 | $57.95 | $88.15 | $78.00 | $98.00 | $113.57 | $124.62 | $174.00 | $102.00 | $130.00 | $154.00 | $174.00 | $228.00 |
| 57 | $37.50 | $48.02 | $53.87 | $61.67 | $95.65 | $80.56 | $103.73 | $119.81 | $129.37 | $188.00 | $106.00 | $140.00 | $162.00 | $184.00 | $242.00 |
| 58 | $40.34 | $50.88 | $58.79 | $66.63 | $101.56 | $86.26 | $107.83 | $125.59 | $137.54 | $200.00 | $114.00 | $148.00 | $170.00 | $192.00 | $256.00 |
| 59 | $45.03 | $54.41 | $62.55 | $70.65 | $109.77 | $91.68 | $113.83 | $130.36 | $144.47 | $216.00 | $120.00 | $154.00 | $180.00 | $203.31 | $270.00 |
| 60 | $46.49 | $59.37 | $66.37 | $74.50 | $118.02 | $95.50 | $119.87 | $137.06 | $149.46 | $230.00 | $126.00 | $164.00 | $190.00 | $206.41 | $286.00 |
| 61 | $51.42 | $63.16 | $73.63 | $82.02 | $126.51 | $103.47 | $128.45 | $147.74 | $160.36 | $239.85 | $130.65 | $169.65 | $196.95 | $217.63 | $294.45 |
| 62 | $54.97 | $69.02 | $77.73 | $88.21 | $137.11 | $107.50 | $135.25 | $157.02 | $170.00 | $248.90 | $134.90 | $172.90 | $203.30 | $229.08 | $304.00 |
| 63 | $62.07 | $74.33 | $85.12 | $94.46 | $146.23 | $116.55 | $145.97 | $167.76 | $181.39 | $264.55 | $140.60 | $181.30 | $210.90 | $236.85 | $316.35 |
| 64 | $65.89 | $80.52 | $93.65 | $100.99 | $159.55 | $122.40 | $153.16 | $179.84 | $191.65 | $275.40 | $145.80 | $187.20 | $219.60 | $246.60 | $327.60 |
| 65 | $73.35 | $87.00 | $100.39 | $109.86 | $169.76 | $127.75 | $164.50 | $191.78 | $205.77 | $288.75 | $150.50 | $194.25 | $229.25 | $255.50 | $339.50 |
| 66 | $79.20 | $95.16 | $110.86 | $120.53 | $185.36 | $132.60 | $173.40 | $204.00 | $220.46 | $304.30 | $156.40 | $202.30 | $238.00 | $266.90 | $355.30 |
| 67 | $87.13 | $105.39 | $119.87 | $133.50 | $201.42 | $138.60 | $178.20 | $207.90 | $238.94 | $313.50 | $161.70 | $207.90 | $242.55 | $278.85 | $367.95 |
| 68 | $95.28 | $118.15 | $132.85 | $145.25 | $216.00 | $144.00 | $187.20 | $219.20 | $248.00 | $329.60 | $166.40 | $217.60 | $254.40 | $288.00 | $380.80 |
| 69 | $103.67 | $129.07 | $146.06 | $159.51 | $230.95 | $151.90 | $198.40 | $229.40 | $261.95 | $347.20 | $173.60 | $227.85 | $265.05 | $300.70 | $399.90 |
| 70 | $112.50 | $142.50 | $160.53 | $176.28 | $247.50 | $162.00 | $208.50 | $246.00 | $277.50 | $367.50 | $184.50 | $240.00 | $280.50 | $316.50 | $420.00 |
| 71 | $120.35 | $153.70 | $178.35 | $197.85 | $266.80 | $172.55 | $223.30 | $263.90 | $298.70 | $394.40 | $194.30 | $253.75 | $297.25 | $337.85 | $445.15 |
| 72 | $130.20 | $166.60 | $193.20 | $215.60 | $288.40 | $184.80 | $242.20 | $284.20 | $320.60 | $422.80 | $207.20 | $271.60 | $316.40 | $358.40 | $474.60 |
| 73 | $141.75 | $179.55 | $207.90 | $233.55 | $310.50 | $199.50 | $259.20 | $303.75 | $344.25 | $453.60 | $222.75 | $287.55 | $336.15 | $383.40 | $503.55 |
| 74 | $150.80 | $195.00 | $224.90 | $250.90 | $335.40 | $211.90 | $278.20 | $325.00 | $367.90 | $486.20 | $232.70 | $306.80 | $357.50 | $404.30 | $534.30 |
| 75 | $163.75 | $208.75 | $242.50 | $272.50 | $363.75 | $226.25 | $295.00 | $346.25 | $395.00 | $520.00 | $247.50 | $322.50 | $378.75 | $430.00 | $566.25 |
| 76 | $176.40 | $228.00 | $262.80 | $295.20 | $394.80 | $241.20 | $316.80 | $369.60 | $421.20 | $555.60 | $260.40 | $342.00 | $399.60 | $454.80 | $601.20 |
| 77 | $195.88 | $251.34 | $291.46 | $329.22 | $437.76 | $263.14 | $344.56 | $404.74 | $462.56 | $607.70 | $280.84 | $368.16 | $433.06 | $494.42 | $650.18 |
| 78 | $218.30 | $282.02 | $329.22 | $370.52 | $492.06 | $289.10 | $379.96 | $449.58 | $514.48 | $673.78 | $306.80 | $404.74 | $476.72 | $543.98 | $713.90 |
| 79 | $243.08 | $313.88 | $365.80 | $411.82 | $548.70 | $317.42 | $417.72 | $493.24 | $562.86 | $739.86 | $333.94 | $440.14 | $519.20 | $593.54 | $779.98 |
| 80 | $265.50 | $344.56 | $402.38 | $453.12 | $602.98 | $342.20 | $453.12 | $535.72 | $611.24 | $802.40 | $359.90 | $475.54 | $560.50 | $640.74 | $841.34 |
| 81 | $287.92 | $374.06 | $436.60 | $492.06 | $654.90 | $366.98 | $484.98 | $573.48 | $656.08 | $860.22 | $384.68 | $507.40 | $600.62 | $684.40 | $899.16 |
| 82 | $310.34 | $402.38 | $469.64 | $529.92 | $705.64 | $391.76 | $516.84 | $610.06 | $697.38 | $916.86 | $408.28 | $539.26 | $637.20 | $726.88 | $956.98 |
| 83 | $332.76 | $431.88 | $505.04 | $568.76 | $756.38 | $416.54 | $548.70 | $649.00 | $739.86 | $971.14 | $433.06 | $571.12 | $676.14 | $769.36 | $1,012.44 |
| 84 | $357.54 | $463.74 | $541.62 | $610.06 | $813.02 | $441.32 | $580.56 | $686.76 | $782.34 | $1,030.14 | $460.20 | $605.34 | $713.90 | $814.20 | $1,071.44 |
| 85 | $384.68 | $499.14 | $582.92 | $657.26 | $874.38 | $469.64 | $617.14 | $729.24 | $831.90 | $1,093.86 | $488.52 | $643.10 | $757.56 | $863.76 | $1,136.34 |
| 86 | $415.36 | $538.08 | $627.76 | $700.00 | $942.82 | $500.32 | $656.08 | $774.08 | $882.64 | $1,162.30 | $519.20 | $682.04 | $802.40 | $914.50 | $1,204.78 |
| 87 | $447.22 | $579.38 | $676.14 | $762.28 | $1,013.62 | $532.18 | $697.38 | $822.46 | $936.92 | $1,233.10 | $551.06 | $723.34 | $850.78 | $968.78 | $1,275.58 |
| 88 | $481.44 | $624.22 | $728.06 | $820.10 | $1,092.68 | $566.40 | $742.22 | $874.38 | $994.74 | $1,312.16 | $585.28 | $768.18 | $902.70 | $1,026.60 | $1,354.64 |
| 89 | $518.02 | $671.42 | $784.70 | $883.82 | $1,175.28 | $602.98 | $789.42 | $931.02 | $1,058.46 | $1,394.76 | $621.86 | $815.38 | $959.34 | $1,090.32 | $1,437.24 |
| 90 | $558.14 | $724.52 | $846.06 | $953.44 | $1,267.32 | $643.10 | $842.52 | $992.38 | $1,128.08 | $1,486.80 | $661.98 | $868.48 | $1,020.70 | $1,159.94 | $1,529.28 |
| 91 | $601.80 | $779.98 | $910.96 | $1,026.60 | $1,366.44 | $686.76 | $897.98 | $1,057.28 | $1,201.24 | $1,585.92 | $705.64 | $923.94 | $1,085.60 | $1,233.10 | $1,628.40 |
| 92 | $647.82 | $838.98 | $980.58 | $1,105.66 | $1,471.46 | $732.78 | $956.98 | $1,126.90 | $1,280.30 | $1,690.94 | $751.66 | $982.94 | $1,155.22 | $1,312.16 | $1,733.42 |
| 93 | $698.56 | $903.88 | $1,054.92 | $1,189.44 | $1,582.38 | $783.52 | $1,021.88 | $1,201.24 | $1,364.08 | $1,801.86 | $802.40 | $1,047.84 | $1,229.56 | $1,395.94 | $1,844.34 |
| 94 | $751.66 | $973.50 | $1,136.34 | $1,280.30 | $1,705.10 | $836.62 | $1,091.50 | $1,282.66 | $1,454.94 | $1,924.58 | $855.50 | $1,117.46 | $1,310.98 | $1,486.80 | $1,967.06 |
| 95 | $810.66 | $1,050.20 | $1,226.02 | $1,380.60 | $1,838.44 | $895.62 | $1,168.20 | $1,372.34 | $1,555.24 | $2,057.92 | $914.50 | $1,194.16 | $1,400.66 | $1,587.10 | $2,100.40 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 30 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 31 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $87.40 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 32 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $89.98 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 33 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $41.64 | $49.56 | $55.46 | $61.36 | $95.12 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 34 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $41.64 | $49.56 | $56.56 | $61.36 | $100.26 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 35 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $44.24 | $50.96 | $56.56 | $61.36 | $102.83 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 36 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $46.84 | $53.51 | $59.02 | $63.54 | $107.97 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 37 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $49.44 | $56.06 | $63.94 | $65.98 | $113.11 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 38 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $49.44 | $58.61 | $66.40 | $68.43 | $118.25 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 39 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $52.05 | $61.15 | $68.86 | $73.31 | $125.97 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 40 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $52.74 | $63.40 | $71.03 | $78.25 | $130.58 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 41 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $55.49 | $66.20 | $73.78 | $81.10 | $136.02 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 42 | $29.45 | $33.62 | $37.79 | $42.48 | $56.64 | $55.74 | $69.02 | $76.54 | $86.52 | $141.48 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 43 | $29.66 | $33.84 | $40.42 | $43.63 | $58.97 | $58.52 | $71.87 | $81.81 | $89.43 | $146.98 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 44 | $29.88 | $36.50 | $40.69 | $43.91 | $61.70 | $61.34 | $74.73 | $84.64 | $92.35 | $150.00 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 45 | $31.15 | $36.45 | $43.11 | $46.35 | $64.00 | $67.56 | $77.13 | $87.17 | $95.67 | $159.45 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 46 | $33.99 | $39.13 | $43.40 | $49.11 | $66.73 | $67.86 | $82.60 | $92.52 | $98.59 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 47 | $34.23 | $39.39 | $46.11 | $51.90 | $69.48 | $70.88 | $85.52 | $95.41 | $104.06 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 48 | $34.48 | $42.13 | $48.86 | $52.24 | $72.24 | $73.93 | $88.47 | $100.84 | $109.58 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 49 | $37.40 | $42.41 | $49.19 | $55.09 | $77.60 | $76.00 | $94.00 | $103.78 | $112.58 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 50 | $37.14 | $44.75 | $52.98 | $57.33 | $81.05 | $78.96 | $94.34 | $110.60 | $117.42 | $178.00 | $114.00 | $140.00 | $162.00 | $180.00 | $242.00 |
| 51 | $39.79 | $48.78 | $55.69 | $60.06 | $86.15 | $81.78 | $98.91 | $115.97 | $122.82 | $184.00 | $118.00 | $146.00 | $166.00 | $186.00 | $250.00 |
| 52 | $39.81 | $48.91 | $55.74 | $62.67 | $91.26 | $87.09 | $106.30 | $118.67 | $128.15 | $190.00 | $120.00 | $150.00 | $172.00 | $192.00 | $258.00 |
| 53 | $42.49 | $51.63 | $58.50 | $64.30 | $96.38 | $89.95 | $109.79 | $126.15 | $135.46 | $196.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 54 | $43.91 | $51.79 | $60.09 | $65.61 | $103.08 | $94.53 | $112.60 | $131.67 | $139.06 | $204.00 | $130.00 | $158.00 | $184.00 | $204.00 | $276.00 |
| 55 | $46.68 | $55.95 | $62.93 | $69.84 | $108.26 | $100.00 | $120.16 | $137.22 | $144.62 | $210.00 | $134.00 | $164.00 | $188.00 | $210.00 | $284.00 |
| 56 | $50.87 | $58.50 | $67.97 | $74.91 | $117.53 | $106.00 | $125.44 | $142.44 | $154.40 | $222.00 | $140.00 | $172.00 | $198.00 | $220.00 | $296.00 |
| 57 | $53.36 | $63.56 | $70.45 | $79.89 | $124.83 | $110.03 | $132.54 | $150.23 | $160.35 | $236.00 | $146.00 | $180.00 | $208.00 | $232.00 | $312.00 |
| 58 | $54.25 | $66.01 | $76.98 | $86.48 | $133.79 | $113.10 | $135.72 | $157.46 | $170.12 | $254.00 | $152.00 | $190.00 | $220.00 | $246.00 | $330.00 |
| 59 | $61.00 | $72.54 | $82.01 | $91.42 | $143.67 | $120.33 | $147.42 | $165.24 | $177.95 | $272.00 | $162.00 | $202.00 | $232.00 | $259.12 | $348.00 |
| 60 | $63.39 | $79.16 | $88.49 | $97.96 | $155.21 | $125.46 | $152.56 | $174.93 | $189.43 | $292.00 | $170.00 | $214.00 | $246.00 | $266.21 | $370.00 |
| 61 | $69.99 | $84.21 | $97.71 | $105.65 | $167.05 | $134.89 | $162.82 | $186.90 | $199.50 | $306.15 | $177.45 | $220.35 | $255.45 | $276.29 | $382.20 |
| 62 | $76.67 | $93.47 | $102.71 | $114.82 | $183.36 | $146.42 | $176.73 | $199.84 | $214.20 | $321.10 | $184.30 | $229.90 | $264.10 | $292.92 | $397.10 |
| 63 | $87.80 | $100.06 | $113.49 | $125.48 | $194.97 | $159.10 | $186.91 | $213.67 | $230.55 | $336.70 | $192.40 | $238.65 | $275.65 | $306.61 | $412.55 |
| 64 | $92.85 | $109.28 | $125.35 | $134.65 | $213.83 | $165.60 | $200.69 | $230.94 | $244.98 | $354.60 | $199.80 | $248.40 | $286.20 | $320.40 | $430.20 |
| 65 | $102.38 | $118.37 | $132.91 | $146.48 | $227.96 | $171.50 | $215.25 | $243.52 | $262.19 | $371.00 | $206.50 | $259.00 | $297.50 | $332.50 | $446.25 |
| 66 | $111.18 | $129.77 | $146.85 | $160.24 | $246.61 | $180.20 | $226.10 | $258.40 | $281.33 | $387.60 | $215.90 | $268.60 | $309.40 | $346.80 | $464.10 |
| 67 | $122.91 | $143.98 | $162.27 | $176.57 | $269.64 | $188.10 | $234.30 | $270.60 | $303.20 | $404.25 | $222.75 | $278.85 | $321.75 | $359.70 | $481.80 |
| 68 | $134.33 | $159.05 | $177.14 | $191.27 | $288.00 | $195.20 | $243.20 | $281.60 | $315.20 | $420.80 | $232.00 | $288.00 | $332.80 | $372.80 | $499.20 |
| 69 | $145.45 | $172.59 | $194.75 | $209.81 | $305.35 | $206.15 | $255.75 | $296.05 | $331.70 | $443.30 | $241.80 | $300.70 | $348.75 | $390.60 | $520.80 |
| 70 | $156.00 | $192.00 | $213.06 | $232.18 | $328.50 | $217.50 | $273.00 | $315.00 | $352.50 | $472.50 | $253.50 | $318.00 | $367.50 | $411.00 | $550.50 |
| 71 | $168.20 | $207.35 | $236.35 | $259.50 | $355.25 | $233.45 | $292.90 | $337.85 | $378.45 | $507.50 | $269.70 | $337.85 | $390.05 | $437.90 | $584.35 |
| 72 | $182.00 | $222.60 | $254.80 | $282.80 | $382.20 | $252.00 | $313.60 | $362.60 | $407.40 | $543.20 | $287.00 | $357.00 | $414.40 | $464.80 | $621.60 |
| 73 | $195.75 | $240.30 | $274.05 | $305.10 | $411.75 | $270.00 | $336.15 | $388.80 | $437.40 | $583.20 | $303.75 | $380.70 | $440.10 | $494.10 | $660.15 |
| 74 | $211.90 | $260.00 | $296.40 | $328.90 | $444.60 | $288.60 | $361.40 | $417.30 | $468.00 | $625.30 | $322.40 | $404.30 | $466.70 | $523.90 | $700.70 |
| 75 | $227.50 | $280.00 | $321.25 | $356.25 | $481.25 | $307.50 | $385.00 | $446.25 | $502.50 | $670.00 | $340.00 | $426.25 | $495.00 | $556.25 | $742.50 |
| 76 | $246.00 | $303.60 | $349.20 | $387.60 | $523.20 | $327.60 | $411.60 | $478.80 | $538.80 | $717.60 | $358.80 | $451.20 | $525.60 | $590.40 | $787.20 |
| 77 | $272.58 | $337.48 | $388.22 | $431.88 | $582.92 | $357.54 | $450.76 | $525.10 | $592.36 | $788.24 | $388.22 | $489.70 | $569.94 | $641.92 | $855.50 |
| 78 | $305.62 | $378.78 | $436.60 | $486.16 | $656.08 | $396.48 | $499.14 | $582.92 | $657.26 | $875.56 | $425.98 | $536.90 | $626.58 | $706.82 | $941.64 |
| 79 | $338.66 | $421.26 | $487.34 | $542.80 | $730.42 | $433.06 | $548.70 | $641.92 | $724.52 | $962.88 | $462.56 | $585.28 | $685.58 | $772.90 | $1,027.78 |
| 80 | $371.70 | $462.56 | $535.72 | $597.08 | $803.58 | $469.64 | $594.72 | $697.38 | $787.06 | $1,046.66 | $499.14 | $631.30 | $739.86 | $836.62 | $1,110.38 |
| 81 | $403.56 | $502.68 | $581.74 | $649.00 | $873.02 | $505.04 | $639.56 | $748.12 | $846.06 | $1,122.18 | $533.36 | $676.14 | $791.78 | $894.44 | $1,187.08 |
| 82 | $434.24 | $540.44 | $626.58 | $698.56 | $939.28 | $538.08 | $679.68 | $797.68 | $900.34 | $1,195.34 | $567.58 | $717.44 | $841.34 | $949.90 | $1,262.60 |
| 83 | $466.10 | $580.56 | $671.42 | $749.30 | $1,007.72 | $572.30 | $722.16 | $844.88 | $954.62 | $1,268.50 | $601.80 | $761.10 | $890.90 | $1,005.36 | $1,336.94 |
| 84 | $501.50 | $623.04 | $720.98 | $804.76 | $1,082.06 | $608.88 | $767.00 | $896.80 | $1,012.44 | $1,346.38 | $639.56 | $807.12 | $944.00 | $1,064.36 | $1,416.00 |
| 85 | $539.26 | $671.42 | $776.44 | $866.12 | $1,164.66 | $647.82 | $816.56 | $954.62 | $1,076.16 | $1,431.34 | $678.50 | $857.86 | $1,001.82 | $1,129.26 | $1,502.14 |
| 86 | $581.74 | $723.34 | $836.62 | $933.38 | $1,255.52 | $690.30 | $868.48 | $1,014.80 | $1,143.42 | $1,522.20 | $720.98 | $909.78 | $1,062.00 | $1,196.52 | $1,593.00 |
| 87 | $626.58 | $778.80 | $901.52 | $1,004.18 | $1,351.10 | $735.14 | $923.94 | $1,079.70 | $1,214.22 | $1,617.78 | $765.82 | $965.24 | $1,126.90 | $1,267.32 | $1,688.58 |
| 88 | $673.78 | $837.80 | $969.96 | $1,080.88 | $1,454.94 | $782.34 | $982.94 | $1,148.14 | $1,290.92 | $1,721.62 | $813.02 | $1,024.24 | $1,195.34 | $1,344.02 | $1,792.42 |
| 89 | $725.70 | $902.70 | $1,044.30 | $1,164.66 | $1,567.04 | $834.26 | $1,047.84 | $1,222.48 | $1,374.70 | $1,833.72 | $864.94 | $1,089.14 | $1,269.68 | $1,427.80 | $1,904.52 |
| 90 | $782.34 | $973.50 | $1,125.72 | $1,255.52 | $1,688.58 | $890.90 | $1,118.64 | $1,303.90 | $1,465.56 | $1,955.26 | $921.58 | $1,159.94 | $1,351.10 | $1,518.66 | $2,026.06 |
| 91 | $843.70 | $1,049.02 | $1,214.22 | $1,353.46 | $1,820.74 | $952.26 | $1,194.16 | $1,392.40 | $1,563.50 | $2,087.42 | $982.94 | $1,235.46 | $1,439.60 | $1,616.60 | $2,158.22 |
| 92 | $907.42 | $1,129.26 | $1,306.26 | $1,457.30 | $1,959.98 | $1,015.98 | $1,274.40 | $1,484.44 | $1,667.34 | $2,226.66 | $1,046.66 | $1,315.70 | $1,531.64 | $1,720.44 | $2,297.46 |
| 93 | $977.04 | $1,215.40 | $1,406.56 | $1,568.22 | $2,109.84 | $1,085.60 | $1,360.54 | $1,584.74 | $1,778.26 | $2,376.52 | $1,116.28 | $1,401.84 | $1,631.94 | $1,831.36 | $2,447.32 |
| 94 | $1,052.56 | $1,308.62 | $1,513.94 | $1,688.58 | $2,271.50 | $1,161.12 | $1,453.76 | $1,692.12 | $1,898.62 | $2,538.18 | $1,191.80 | $1,495.06 | $1,739.32 | $1,951.72 | $2,608.98 |
| 95 | $1,133.98 | $1,411.28 | $1,633.12 | $1,820.74 | $2,449.68 | $1,242.54 | $1,556.42 | $1,811.30 | $2,030.78 | $2,716.36 | $1,273.22 | $1,597.72 | $1,858.50 | $2,083.88 | $2,787.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Bureau of Insurance Review Pending

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 30 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 31 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $77.56 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 32 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $79.84 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 33 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $35.51 | $43.66 | $49.56 | $55.46 | $84.40 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 34 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $35.51 | $43.66 | $50.55 | $55.46 | $88.96 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 35 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $37.73 | $44.89 | $50.55 | $55.46 | $91.24 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 36 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $39.95 | $47.14 | $52.74 | $57.43 | $95.80 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 37 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $42.17 | $49.38 | $57.14 | $59.64 | $100.37 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 38 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $42.17 | $51.63 | $59.34 | $61.85 | $104.93 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 39 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $44.39 | $53.87 | $61.53 | $66.26 | $111.77 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 40 | $24.78 | $29.50 | $33.04 | $37.76 | $50.74 | $48.22 | $56.19 | $62.50 | $68.64 | $116.65 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 41 | $24.78 | $29.50 | $33.04 | $37.76 | $50.74 | $50.74 | $58.68 | $64.92 | $71.14 | $121.51 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 42 | $26.89 | $30.01 | $33.07 | $37.76 | $50.74 | $50.96 | $61.18 | $67.36 | $75.89 | $126.39 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 43 | $27.08 | $30.21 | $35.37 | $38.78 | $52.83 | $53.51 | $63.70 | $72.00 | $78.44 | $131.30 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 44 | $27.28 | $32.59 | $35.61 | $39.03 | $55.27 | $56.08 | $66.24 | $74.48 | $81.01 | $134.00 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 45 | $27.41 | $32.80 | $38.04 | $40.25 | $56.47 | $60.45 | $68.92 | $77.30 | $82.92 | $141.52 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 46 | $29.91 | $35.22 | $38.29 | $42.65 | $58.88 | $60.71 | $73.81 | $82.05 | $85.44 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 47 | $30.12 | $35.45 | $40.69 | $45.07 | $61.31 | $63.42 | $76.43 | $84.61 | $90.19 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 48 | $30.34 | $37.92 | $43.12 | $45.37 | $63.74 | $66.15 | $79.06 | $89.42 | $94.97 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 49 | $32.91 | $38.17 | $43.40 | $47.84 | $68.47 | $68.00 | $84.00 | $92.03 | $97.57 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 50 | $33.01 | $40.68 | $47.41 | $50.50 | $71.10 | $69.56 | $85.09 | $99.35 | $104.96 | $158.00 | $100.00 | $126.00 | $144.00 | $160.00 | $214.00 |
| 51 | $35.53 | $43.21 | $49.98 | $54.47 | $75.93 | $72.27 | $87.92 | $104.56 | $110.18 | $164.00 | $104.00 | $130.00 | $148.00 | $166.00 | $222.00 |
| 52 | $35.69 | $43.48 | $48.94 | $55.71 | $80.79 | $77.41 | $94.91 | $103.84 | $113.71 | $168.00 | $108.00 | $134.00 | $152.00 | $170.00 | $230.00 |
| 53 | $38.24 | $46.05 | $52.92 | $57.46 | $85.67 | $80.17 | $98.23 | $112.77 | $120.82 | $174.00 | $112.00 | $138.00 | $160.00 | $178.00 | $236.00 |
| 54 | $38.42 | $46.34 | $53.26 | $58.77 | $90.58 | $82.95 | $101.14 | $118.11 | $124.42 | $180.00 | $114.00 | $142.00 | $164.00 | $182.00 | $244.00 |
| 55 | $41.02 | $48.96 | $55.93 | $62.85 | $95.52 | $88.00 | $106.37 | $121.53 | $129.79 | $186.00 | $118.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 56 | $45.05 | $52.93 | $60.89 | $66.43 | $104.47 | $94.00 | $113.68 | $127.04 | $137.66 | $198.00 | $124.00 | $154.00 | $176.00 | $196.00 | $264.00 |
| 57 | $47.60 | $56.49 | $63.54 | $71.48 | $110.24 | $98.24 | $117.17 | $135.02 | $143.95 | $210.00 | $130.00 | $160.00 | $186.00 | $208.00 | $276.00 |
| 58 | $48.69 | $59.13 | $68.58 | $76.56 | $117.67 | $101.60 | $120.84 | $140.59 | $152.02 | $224.00 | $136.00 | $170.00 | $196.00 | $218.00 | $292.00 |
| 59 | $55.19 | $64.17 | $73.67 | $81.73 | $127.53 | $108.87 | $130.62 | $148.72 | $160.33 | $242.00 | $144.00 | $180.00 | $208.00 | $231.21 | $310.00 |
| 60 | $57.75 | $70.67 | $78.81 | $86.92 | $137.42 | $114.23 | $136.22 | $156.89 | $168.58 | $258.00 | $154.00 | $190.00 | $220.00 | $237.28 | $328.00 |
| 61 | $62.85 | $75.79 | $86.38 | $94.53 | $149.21 | $120.10 | $146.54 | $165.54 | $177.42 | $273.00 | $159.90 | $198.90 | $226.20 | $247.91 | $341.25 |
| 62 | $67.99 | $83.40 | $91.61 | $102.22 | $163.54 | $129.74 | $156.90 | $178.43 | $190.40 | $285.00 | $163.40 | $205.20 | $235.60 | $261.00 | $353.40 |
| 63 | $77.21 | $90.05 | $100.72 | $111.38 | $173.85 | $140.60 | $167.33 | $190.72 | $205.12 | $299.70 | $170.20 | $212.75 | $244.20 | $271.73 | $368.15 |
| 64 | $82.36 | $97.78 | $110.94 | $119.22 | $189.16 | $145.80 | $179.57 | $204.48 | $216.65 | $313.20 | $176.40 | $221.40 | $253.80 | $284.40 | $381.60 |
| 65 | $91.68 | $105.54 | $118.77 | $130.99 | $203.71 | $154.00 | $192.50 | $217.70 | $233.98 | $330.75 | $183.75 | $231.00 | $264.25 | $297.50 | $399.00 |
| 66 | $99.00 | $115.35 | $131.02 | $143.22 | $219.20 | $161.50 | $200.60 | $231.20 | $250.07 | $345.10 | $192.10 | $239.70 | $275.40 | $309.40 | $413.10 |
| 67 | $108.91 | $127.66 | $143.26 | $156.47 | $240.40 | $166.65 | $207.90 | $239.25 | $268.60 | $359.70 | $198.00 | $247.50 | $285.45 | $320.10 | $429.00 |
| 68 | $118.71 | $142.39 | $157.95 | $171.14 | $256.00 | $172.80 | $217.60 | $249.60 | $281.60 | $374.40 | $204.80 | $257.60 | $296.00 | $332.80 | $444.80 |
| 69 | $128.43 | $153.08 | $172.62 | $186.82 | $272.80 | $181.35 | $226.30 | $263.50 | $296.05 | $395.25 | $213.90 | $266.60 | $310.00 | $347.20 | $465.00 |
| 70 | $138.00 | $171.00 | $189.71 | $207.81 | $292.50 | $193.50 | $243.00 | $280.50 | $315.00 | $420.00 | $225.00 | $283.50 | $327.00 | $367.50 | $490.50 |
| 71 | $149.35 | $184.15 | $210.25 | $230.83 | $316.10 | $207.35 | $259.55 | $300.15 | $337.85 | $450.95 | $239.25 | $300.15 | $346.55 | $388.60 | $520.55 |
| 72 | $161.00 | $198.80 | $226.80 | $252.00 | $340.20 | $222.60 | $278.60 | $322.00 | $362.60 | $484.40 | $253.40 | $319.20 | $368.20 | $414.40 | $553.00 |
| 73 | $174.15 | $213.30 | $244.35 | $271.35 | $367.20 | $240.30 | $298.35 | $345.60 | $388.80 | $519.75 | $270.00 | $337.50 | $391.50 | $440.10 | $588.60 |
| 74 | $188.50 | $231.40 | $263.90 | $292.50 | $396.50 | $257.40 | $321.10 | $371.80 | $417.30 | $557.70 | $287.30 | $360.10 | $416.00 | $466.70 | $624.00 |
| 75 | $202.50 | $250.00 | $286.25 | $316.25 | $428.75 | $273.75 | $343.75 | $397.50 | $446.25 | $596.25 | $302.50 | $381.25 | $441.25 | $493.75 | $661.25 |
| 76 | $219.60 | $270.00 | $310.80 | $344.40 | $465.60 | $292.80 | $366.00 | $426.00 | $478.80 | $638.40 | $320.40 | $402.00 | $468.00 | $525.60 | $700.80 |
| 77 | $243.08 | $300.90 | $345.74 | $384.68 | $518.02 | $319.78 | $401.20 | $467.28 | $527.46 | $700.92 | $345.74 | $436.60 | $507.40 | $572.30 | $761.10 |
| 78 | $271.40 | $337.48 | $389.40 | $433.06 | $582.92 | $351.64 | $444.86 | $519.20 | $585.28 | $778.80 | $377.60 | $477.90 | $559.32 | $630.12 | $836.62 |
| 79 | $302.08 | $375.24 | $433.06 | $482.62 | $650.18 | $387.04 | $488.52 | $571.12 | $644.28 | $856.68 | $411.82 | $521.56 | $608.88 | $687.94 | $914.50 |
| 80 | $331.58 | $411.82 | $476.72 | $531.00 | $715.08 | $418.90 | $529.82 | $620.68 | $700.92 | $931.02 | $444.86 | $561.68 | $658.44 | $743.40 | $988.84 |
| 81 | $359.90 | $447.22 | $518.02 | $577.02 | $776.44 | $450.76 | $568.76 | $666.70 | $751.66 | $999.46 | $475.54 | $601.80 | $705.64 | $795.32 | $1,057.28 |
| 82 | $387.04 | $481.44 | $556.96 | $621.06 | $835.44 | $479.08 | $605.34 | $709.18 | $801.22 | $1,063.18 | $506.22 | $639.56 | $748.12 | $846.06 | $1,123.36 |
| 83 | $415.36 | $516.84 | $598.26 | $666.70 | $896.80 | $509.76 | $643.10 | $752.84 | $849.60 | $1,129.26 | $536.90 | $678.50 | $792.96 | $894.44 | $1,189.44 |
| 84 | $446.04 | $554.60 | $641.92 | $715.26 | $962.88 | $541.62 | $683.22 | $798.86 | $900.34 | $1,197.70 | $568.76 | $718.62 | $840.16 | $947.54 | $1,260.24 |
| 85 | $480.26 | $597.08 | $691.48 | $770.54 | $1,037.22 | $577.02 | $726.88 | $849.60 | $956.98 | $1,274.40 | $604.16 | $762.28 | $892.08 | $1,004.18 | $1,338.12 |
| 86 | $518.02 | $644.28 | $744.58 | $830.72 | $1,117.46 | $614.78 | $774.08 | $902.70 | $1,017.16 | $1,354.64 | $641.92 | $809.48 | $945.18 | $1,064.36 | $1,418.36 |
| 87 | $556.96 | $692.66 | $802.40 | $894.44 | $1,202.42 | $653.72 | $822.46 | $960.52 | $1,080.88 | $1,439.60 | $680.86 | $857.86 | $1,003.00 | $1,128.08 | $1,503.32 |
| 88 | $599.44 | $745.76 | $862.58 | $962.88 | $1,294.46 | $696.20 | $875.56 | $1,020.70 | $1,149.32 | $1,531.64 | $723.34 | $910.96 | $1,063.18 | $1,196.52 | $1,595.36 |
| 89 | $645.46 | $803.58 | $929.84 | $1,036.04 | $1,394.76 | $742.22 | $933.38 | $1,087.96 | $1,222.48 | $1,631.94 | $769.36 | $968.78 | $1,130.44 | $1,269.68 | $1,695.66 |
| 90 | $696.20 | $866.12 | $1,001.82 | $1,117.46 | $1,503.32 | $792.96 | $995.92 | $1,159.94 | $1,303.90 | $1,740.50 | $820.10 | $1,031.32 | $1,202.42 | $1,351.10 | $1,804.22 |
| 91 | $750.48 | $933.38 | $1,079.70 | $1,204.78 | $1,620.14 | $847.24 | $1,063.18 | $1,237.82 | $1,391.22 | $1,857.32 | $874.38 | $1,098.58 | $1,280.30 | $1,438.42 | $1,921.04 |
| 92 | $808.30 | $1,005.36 | $1,162.30 | $1,296.82 | $1,744.04 | $905.06 | $1,135.16 | $1,320.42 | $1,483.26 | $1,981.22 | $932.20 | $1,170.56 | $1,362.90 | $1,530.46 | $2,044.94 |
| 93 | $869.66 | $1,082.06 | $1,251.98 | $1,395.94 | $1,877.38 | $966.42 | $1,211.86 | $1,410.10 | $1,582.38 | $2,114.56 | $993.56 | $1,247.26 | $1,452.58 | $1,629.58 | $2,178.28 |
| 94 | $936.92 | $1,164.66 | $1,347.56 | $1,503.32 | $2,021.34 | $1,033.68 | $1,294.46 | $1,505.68 | $1,689.76 | $2,258.52 | $1,060.82 | $1,329.86 | $1,548.16 | $1,736.96 | $2,322.24 |
| 95 | $1,010.08 | $1,255.52 | $1,453.76 | $1,620.14 | $2,179.46 | $1,106.84 | $1,385.32 | $1,611.88 | $1,806.58 | $2,416.64 | $1,133.98 | $1,420.72 | $1,654.36 | $1,853.78 | $2,480.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 30 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 31 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $71.40 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 32 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $73.50 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 33 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $34.29 | $40.12 | $44.84 | $50.74 | $77.70 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 34 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $34.29 | $40.12 | $45.73 | $50.74 | $81.90 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 35 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $36.43 | $41.25 | $45.73 | $50.74 | $84.00 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 36 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $38.57 | $43.32 | $47.72 | $52.54 | $88.20 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 37 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $40.72 | $45.38 | $51.70 | $54.56 | $92.40 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 38 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $40.72 | $47.44 | $53.68 | $56.58 | $96.60 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 39 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $42.86 | $49.51 | $55.67 | $60.62 | $102.90 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 40 | $22.42 | $27.14 | $30.68 | $34.22 | $46.02 | $43.70 | $51.87 | $58.24 | $63.15 | $106.20 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 41 | $22.42 | $27.14 | $30.68 | $34.22 | $46.02 | $45.98 | $54.16 | $60.50 | $65.45 | $110.63 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 42 | $24.33 | $27.61 | $30.71 | $34.22 | $46.02 | $46.18 | $56.47 | $62.77 | $69.82 | $115.07 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 43 | $24.51 | $27.80 | $32.84 | $35.14 | $47.91 | $48.49 | $58.80 | $67.09 | $72.17 | $119.54 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 44 | $24.68 | $29.98 | $33.06 | $35.37 | $50.13 | $50.82 | $61.14 | $69.40 | $74.53 | $122.00 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 45 | $24.92 | $29.16 | $34.23 | $36.59 | $51.45 | $55.12 | $60.72 | $70.72 | $76.54 | $127.56 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 46 | $27.19 | $31.31 | $34.46 | $38.77 | $53.65 | $55.36 | $65.03 | $75.06 | $78.87 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 47 | $27.39 | $31.51 | $36.62 | $40.98 | $55.86 | $57.82 | $67.33 | $77.41 | $83.25 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 48 | $27.58 | $33.71 | $38.80 | $41.24 | $58.08 | $60.31 | $69.65 | $81.81 | $87.67 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 49 | $29.92 | $33.93 | $39.06 | $43.49 | $62.39 | $62.00 | $74.00 | $84.20 | $90.07 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 50 | $30.26 | $36.61 | $43.22 | $46.41 | $65.41 | $63.92 | $77.69 | $89.98 | $96.07 | $144.00 | $92.00 | $114.00 | $132.00 | $146.00 | $196.00 |
| 51 | $32.68 | $39.03 | $45.70 | $48.88 | $70.09 | $66.56 | $78.76 | $95.06 | $99.34 | $150.00 | $96.00 | $118.00 | $136.00 | $150.00 | $204.00 |
| 52 | $32.94 | $39.40 | $44.86 | $51.53 | $73.31 | $71.61 | $85.42 | $94.57 | $104.69 | $154.00 | $98.00 | $122.00 | $140.00 | $156.00 | $208.00 |
| 53 | $35.41 | $41.86 | $47.35 | $51.99 | $78.02 | $74.31 | $88.60 | $101.31 | $109.84 | $160.00 | $102.00 | $126.00 | $144.00 | $162.00 | $216.00 |
| 54 | $35.68 | $42.25 | $47.80 | $53.31 | $82.78 | $75.24 | $91.60 | $106.49 | $111.61 | $164.00 | $106.00 | $130.00 | $148.00 | $166.00 | $222.00 |
| 55 | $36.78 | $44.76 | $51.74 | $57.27 | $87.56 | $80.00 | $96.52 | $111.73 | $118.66 | $170.00 | $106.00 | $132.00 | $154.00 | $172.00 | $230.00 |
| 56 | $40.69 | $47.36 | $55.23 | $60.78 | $94.68 | $84.00 | $101.92 | $115.49 | $124.64 | $180.00 | $112.00 | $140.00 | $160.00 | $178.00 | $240.00 |
| 57 | $43.27 | $52.26 | $58.02 | $64.48 | $100.51 | $88.42 | $107.57 | $121.71 | $129.37 | $192.00 | $118.00 | $148.00 | $170.00 | $188.00 | $252.00 |
| 58 | $44.52 | $53.63 | $62.99 | $69.47 | $108.00 | $92.01 | $109.69 | $129.34 | $137.54 | $206.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 59 | $49.38 | $58.59 | $66.72 | $73.42 | $116.23 | $97.41 | $119.43 | $134.03 | $144.47 | $220.00 | $130.00 | $164.00 | $188.00 | $209.29 | $282.00 |
| 60 | $52.12 | $63.61 | $71.90 | $78.64 | $126.11 | $102.99 | $123.50 | $142.47 | $152.94 | $236.00 | $138.00 | $172.00 | $200.00 | $214.13 | $300.00 |
| 61 | $57.14 | $68.77 | $79.30 | $86.19 | $136.24 | $109.02 | $133.87 | $151.30 | $162.07 | $247.65 | $144.30 | $179.40 | $206.70 | $225.20 | $312.00 |
| 62 | $62.20 | $76.21 | $83.28 | $93.81 | $148.67 | $118.62 | $144.27 | $162.37 | $175.10 | $260.30 | $150.10 | $186.20 | $214.70 | $238.47 | $321.10 |
| 63 | $71.15 | $81.48 | $92.21 | $101.51 | $157.60 | $127.65 | $151.31 | $173.06 | $186.47 | $271.95 | $157.25 | $194.25 | $223.85 | $247.86 | $334.85 |
| 64 | $74.88 | $89.15 | $100.86 | $109.40 | $172.71 | $133.20 | $163.72 | $186.86 | $198.32 | $286.20 | $160.20 | $201.60 | $232.20 | $261.00 | $347.40 |
| 65 | $82.51 | $95.55 | $107.46 | $118.31 | $184.31 | $138.25 | $173.25 | $196.97 | $212.41 | $299.25 | $166.25 | $208.25 | $241.50 | $269.50 | $360.50 |
| 66 | $89.86 | $105.25 | $119.50 | $130.46 | $199.86 | $146.20 | $181.90 | $210.80 | $228.68 | $314.50 | $173.40 | $217.60 | $251.60 | $282.20 | $375.70 |
| 67 | $99.57 | $117.27 | $131.57 | $142.12 | $217.66 | $151.80 | $189.75 | $219.45 | $243.88 | $326.70 | $179.85 | $226.05 | $260.70 | $290.40 | $389.40 |
| 68 | $107.78 | $128.75 | $143.19 | $155.32 | $233.60 | $158.40 | $196.80 | $227.20 | $256.00 | $342.40 | $185.60 | $233.60 | $268.80 | $302.40 | $404.80 |
| 69 | $117.60 | $139.57 | $157.86 | $169.57 | $248.00 | $165.85 | $206.10 | $240.25 | $268.15 | $359.60 | $195.30 | $243.35 | $282.10 | $316.20 | $423.15 |
| 70 | $126.00 | $154.50 | $172.20 | $189.18 | $265.50 | $177.00 | $219.00 | $255.00 | $286.50 | $381.00 | $205.50 | $256.50 | $297.00 | $334.50 | $445.50 |
| 71 | $136.30 | $166.75 | $191.40 | $210.76 | $287.10 | $189.95 | $234.90 | $272.60 | $307.40 | $410.35 | $217.50 | $272.60 | $316.10 | $355.25 | $472.70 |
| 72 | $147.00 | $180.60 | $205.80 | $229.60 | $309.40 | $203.00 | $253.40 | $292.60 | $330.40 | $439.60 | $231.00 | $289.80 | $334.60 | $376.60 | $502.60 |
| 73 | $157.95 | $194.40 | $222.75 | $247.05 | $333.45 | $217.35 | $272.70 | $315.90 | $353.70 | $472.50 | $245.70 | $307.80 | $356.40 | $400.95 | $534.60 |
| 74 | $171.60 | $210.60 | $240.50 | $266.50 | $360.10 | $234.00 | $292.50 | $338.00 | $379.60 | $507.00 | $261.30 | $327.60 | $378.30 | $425.10 | $568.10 |
| 75 | $185.00 | $227.50 | $260.00 | $288.75 | $390.00 | $250.00 | $312.50 | $361.25 | $406.25 | $542.50 | $276.25 | $346.25 | $401.25 | $451.25 | $601.25 |
| 76 | $199.20 | $246.00 | $282.00 | $313.20 | $423.60 | $266.20 | $333.60 | $387.60 | $435.60 | $580.80 | $290.40 | $366.00 | $424.80 | $477.60 | $637.20 |
| 77 | $220.66 | $273.76 | $313.88 | $349.28 | $472.00 | $290.28 | $365.80 | $424.80 | $479.08 | $638.38 | $313.88 | $396.48 | $461.38 | $519.20 | $692.66 |
| 78 | $247.80 | $306.80 | $354.00 | $394.12 | $531.00 | $320.96 | $404.74 | $472.00 | $533.36 | $709.18 | $344.56 | $435.42 | $508.58 | $573.48 | $762.28 |
| 79 | $274.94 | $341.02 | $394.12 | $438.96 | $591.18 | $351.64 | $443.68 | $519.20 | $586.46 | $778.80 | $375.24 | $474.36 | $554.60 | $625.40 | $831.90 |
| 80 | $300.90 | $375.24 | $434.24 | $483.80 | $650.18 | $381.14 | $482.62 | $565.22 | $638.38 | $846.06 | $403.56 | $512.12 | $599.44 | $677.32 | $899.16 |
| 81 | $326.86 | $407.10 | $470.82 | $525.10 | $706.82 | $409.46 | $518.02 | $606.52 | $684.40 | $909.78 | $431.88 | $547.52 | $640.74 | $724.52 | $962.88 |
| 82 | $351.64 | $437.78 | $507.40 | $565.22 | $761.10 | $435.42 | $551.06 | $645.46 | $728.06 | $968.78 | $459.02 | $581.74 | $682.04 | $769.36 | $1,023.06 |
| 83 | $377.60 | $470.82 | $543.98 | $606.52 | $816.56 | $463.74 | $586.46 | $684.40 | $772.90 | $1,027.78 | $487.34 | $617.14 | $722.16 | $814.20 | $1,083.24 |
| 84 | $405.92 | $505.04 | $584.10 | $651.36 | $876.74 | $493.24 | $621.86 | $726.88 | $818.92 | $1,090.32 | $518.02 | $653.72 | $764.64 | $861.40 | $1,146.96 |
| 85 | $436.60 | $543.98 | $628.94 | $700.92 | $944.00 | $523.92 | $661.98 | $772.90 | $870.84 | $1,159.94 | $549.88 | $695.02 | $811.84 | $913.32 | $1,217.76 |
| 86 | $470.82 | $586.46 | $678.50 | $756.38 | $1,017.16 | $558.14 | $704.46 | $822.46 | $926.30 | $1,233.10 | $584.10 | $737.50 | $861.40 | $968.78 | $1,290.92 |
| 87 | $507.40 | $630.12 | $729.24 | $814.20 | $1,095.04 | $594.72 | $748.12 | $873.20 | $984.12 | $1,310.98 | $620.68 | $781.16 | $912.14 | $1,026.60 | $1,368.80 |
| 88 | $545.16 | $678.50 | $785.88 | $875.56 | $1,177.64 | $632.48 | $796.50 | $929.84 | $1,045.48 | $1,393.58 | $658.44 | $829.54 | $968.78 | $1,087.96 | $1,451.40 |
| 89 | $587.64 | $731.60 | $846.06 | $942.82 | $1,268.50 | $674.96 | $849.60 | $990.02 | $1,112.74 | $1,484.44 | $700.92 | $882.64 | $1,028.96 | $1,155.22 | $1,542.26 |
| 90 | $633.66 | $788.24 | $912.14 | $1,017.16 | $1,367.62 | $720.98 | $906.24 | $1,056.10 | $1,187.08 | $1,583.56 | $746.94 | $939.28 | $1,095.04 | $1,229.56 | $1,641.38 |
| 91 | $683.22 | $849.60 | $982.94 | $1,096.22 | $1,475.00 | $770.54 | $967.60 | $1,126.90 | $1,266.14 | $1,690.94 | $796.50 | $1,000.64 | $1,165.84 | $1,308.62 | $1,748.76 |
| 92 | $735.14 | $914.50 | $1,058.46 | $1,180.00 | $1,587.10 | $822.46 | $1,032.50 | $1,202.42 | $1,349.92 | $1,803.04 | $848.42 | $1,065.54 | $1,241.36 | $1,392.40 | $1,860.86 |
| 93 | $791.78 | $984.12 | $1,138.70 | $1,269.68 | $1,708.64 | $879.10 | $1,102.12 | $1,282.66 | $1,439.60 | $1,924.58 | $905.06 | $1,135.16 | $1,321.60 | $1,482.08 | $1,982.40 |
| 94 | $851.96 | $1,059.64 | $1,226.02 | $1,367.62 | $1,839.62 | $939.28 | $1,177.64 | $1,369.98 | $1,537.54 | $2,055.56 | $965.24 | $1,210.68 | $1,408.92 | $1,580.02 | $2,113.38 |
| 95 | $919.22 | $1,143.42 | $1,322.78 | $1,475.00 | $1,983.58 | $1,006.54 | $1,261.42 | $1,466.74 | $1,644.92 | $2,199.52 | $1,032.50 | $1,294.46 | $1,505.68 | $1,687.40 | $2,257.34 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Panel

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 30 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 31 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $66.48 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 32 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $68.43 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 33 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $30.61 | $37.76 | $42.48 | $47.20 | $72.34 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 34 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $30.61 | $37.76 | $43.32 | $47.20 | $76.25 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 35 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $32.53 | $38.83 | $43.32 | $47.20 | $78.21 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 36 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $34.44 | $40.77 | $45.21 | $48.88 | $82.12 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 37 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $36.36 | $42.71 | $48.98 | $50.76 | $86.03 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 38 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $36.36 | $44.65 | $50.86 | $52.63 | $89.94 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 39 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $38.27 | $46.59 | $52.74 | $56.39 | $95.80 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 40 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $40.68 | $47.55 | $53.98 | $59.03 | $99.24 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 41 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $42.81 | $49.65 | $56.07 | $61.18 | $103.37 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 42 | $21.77 | $25.21 | $28.34 | $31.86 | $42.48 | $43.00 | $51.77 | $58.17 | $65.27 | $107.53 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 43 | $21.93 | $25.38 | $30.32 | $32.72 | $44.23 | $45.15 | $53.90 | $62.18 | $67.46 | $111.70 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 44 | $22.08 | $27.37 | $30.52 | $32.93 | $46.27 | $47.32 | $56.05 | $64.32 | $69.67 | $114.00 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 45 | $23.67 | $27.94 | $32.97 | $34.15 | $47.68 | $51.56 | $59.08 | $67.43 | $71.75 | $121.58 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 46 | $25.83 | $30.00 | $33.19 | $36.19 | $49.72 | $51.79 | $63.27 | $71.57 | $73.94 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 47 | $26.02 | $30.20 | $35.26 | $38.24 | $51.77 | $54.09 | $65.51 | $73.81 | $78.05 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 48 | $26.20 | $32.30 | $37.37 | $38.50 | $53.83 | $56.42 | $67.76 | $78.01 | $82.19 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 49 | $28.42 | $32.51 | $37.62 | $40.59 | $57.82 | $58.00 | $72.00 | $80.28 | $84.44 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 50 | $28.89 | $33.90 | $39.04 | $42.31 | $61.14 | $62.04 | $73.99 | $84.35 | $88.95 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $188.00 |
| 51 | $29.84 | $36.24 | $42.84 | $46.09 | $64.25 | $62.76 | $75.10 | $89.35 | $95.73 | $140.00 | $90.00 | $112.00 | $130.00 | $144.00 | $192.00 |
| 52 | $30.20 | $36.68 | $42.14 | $47.35 | $68.82 | $65.80 | $81.63 | $90.86 | $97.47 | $146.00 | $94.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 53 | $32.58 | $39.07 | $44.57 | $47.89 | $73.43 | $70.40 | $84.75 | $97.48 | $102.51 | $152.00 | $96.00 | $120.00 | $138.00 | $152.00 | $206.00 |
| 54 | $32.94 | $39.52 | $45.07 | $50.57 | $76.53 | $71.38 | $87.79 | $100.69 | $107.95 | $156.00 | $100.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 55 | $35.37 | $41.96 | $47.54 | $53.08 | $81.19 | $76.00 | $92.58 | $105.85 | $111.25 | $162.00 | $102.00 | $128.00 | $146.00 | $164.00 | $218.00 |
| 56 | $37.79 | $44.57 | $50.98 | $56.54 | $88.15 | $80.00 | $98.00 | $109.72 | $117.20 | $170.00 | $106.00 | $134.00 | $152.00 | $170.00 | $228.00 |
| 57 | $40.38 | $48.02 | $53.87 | $60.27 | $94.03 | $84.49 | $101.80 | $116.00 | $123.99 | $182.00 | $112.00 | $140.00 | $160.00 | $180.00 | $240.00 |
| 58 | $41.73 | $50.88 | $58.79 | $65.21 | $99.94 | $86.26 | $105.97 | $121.84 | $130.30 | $194.00 | $118.00 | $148.00 | $170.00 | $190.00 | $254.00 |
| 59 | $46.48 | $54.41 | $62.55 | $69.26 | $108.15 | $91.68 | $111.96 | $128.52 | $137.43 | $208.00 | $124.00 | $156.00 | $180.00 | $201.31 | $268.00 |
| 60 | $47.89 | $59.37 | $66.37 | $74.50 | $116.40 | $95.50 | $116.24 | $133.45 | $145.99 | $222.00 | $130.00 | $164.00 | $190.00 | $206.41 | $284.00 |
| 61 | $52.85 | $64.56 | $73.63 | $80.63 | $126.51 | $103.47 | $126.64 | $142.40 | $154.54 | $234.00 | $136.50 | $171.60 | $196.95 | $213.84 | $296.40 |
| 62 | $57.86 | $71.90 | $77.73 | $86.81 | $138.76 | $111.20 | $137.06 | $153.45 | $164.90 | $245.10 | $142.50 | $180.50 | $205.20 | $225.32 | $305.90 |
| 63 | $65.10 | $77.19 | $86.54 | $94.46 | $147.85 | $120.25 | $145.97 | $165.09 | $176.30 | $259.00 | $146.15 | $186.85 | $212.75 | $235.01 | $318.20 |
| 64 | $70.38 | $83.40 | $95.10 | $102.39 | $162.84 | $126.00 | $154.92 | $178.06 | $188.32 | $273.60 | $153.00 | $192.60 | $221.40 | $248.40 | $333.00 |
| 65 | $77.93 | $89.85 | $101.80 | $111.27 | $172.99 | $131.25 | $166.25 | $188.33 | $200.79 | $285.25 | $159.25 | $199.50 | $231.00 | $257.25 | $344.75 |
| 66 | $83.77 | $99.49 | $112.30 | $121.95 | $188.58 | $137.70 | $175.10 | $200.60 | $215.52 | $299.20 | $164.90 | $209.10 | $239.70 | $268.60 | $360.40 |
| 67 | $93.35 | $109.84 | $122.80 | $133.50 | $204.67 | $143.55 | $181.50 | $207.90 | $232.35 | $311.85 | $171.60 | $216.15 | $247.50 | $277.20 | $371.25 |
| 68 | $101.53 | $121.18 | $134.33 | $145.25 | $219.20 | $150.40 | $187.20 | $216.00 | $241.60 | $324.80 | $177.60 | $224.00 | $257.60 | $288.00 | $385.60 |
| 69 | $109.86 | $132.07 | $147.53 | $159.51 | $232.50 | $156.55 | $198.40 | $227.85 | $255.75 | $341.00 | $184.45 | $234.05 | $268.15 | $302.25 | $403.00 |
| 70 | $117.00 | $147.00 | $161.99 | $176.28 | $250.50 | $165.00 | $211.50 | $241.50 | $271.50 | $364.50 | $193.50 | $247.50 | $283.50 | $318.00 | $426.00 |
| 71 | $127.60 | $158.05 | $179.80 | $197.85 | $269.70 | $178.35 | $226.20 | $259.55 | $292.90 | $390.05 | $205.90 | $262.45 | $301.60 | $339.30 | $452.40 |
| 72 | $137.20 | $170.80 | $194.60 | $215.60 | $291.20 | $191.80 | $243.60 | $280.00 | $313.60 | $418.60 | $218.40 | $278.60 | $320.60 | $359.80 | $480.20 |
| 73 | $148.50 | $184.95 | $209.25 | $232.20 | $314.55 | $206.55 | $261.90 | $299.70 | $337.50 | $450.90 | $233.55 | $297.00 | $340.20 | $382.05 | $511.65 |
| 74 | $159.90 | $200.20 | $226.20 | $250.90 | $340.60 | $221.00 | $280.80 | $322.40 | $361.40 | $483.60 | $247.00 | $315.90 | $361.40 | $405.60 | $543.40 |
| 75 | $172.50 | $216.25 | $245.00 | $272.50 | $367.50 | $235.00 | $300.00 | $345.00 | $388.75 | $517.50 | $261.25 | $333.75 | $383.75 | $431.25 | $575.00 |
| 76 | $187.20 | $234.00 | $266.40 | $295.20 | $399.60 | $254.00 | $320.40 | $369.60 | $415.20 | $554.40 | $276.00 | $352.80 | $406.80 | $456.00 | $609.60 |
| 77 | $206.50 | $260.78 | $297.36 | $330.40 | $446.04 | $273.76 | $351.64 | $405.92 | $457.84 | $610.06 | $297.36 | $382.32 | $442.50 | $497.96 | $663.16 |
| 78 | $231.28 | $292.64 | $333.94 | $371.70 | $501.50 | $302.08 | $389.40 | $450.76 | $508.58 | $676.14 | $325.68 | $420.08 | $484.98 | $547.52 | $729.24 |
| 79 | $257.24 | $325.68 | $372.88 | $414.18 | $559.32 | $331.58 | $427.16 | $495.60 | $559.32 | $744.58 | $354.00 | $457.84 | $531.00 | $597.08 | $795.32 |
| 80 | $282.02 | $357.54 | $409.46 | $456.66 | $614.78 | $359.90 | $463.74 | $538.08 | $607.70 | $808.30 | $382.32 | $493.24 | $572.30 | $646.64 | $859.04 |
| 81 | $305.62 | $388.22 | $444.86 | $495.60 | $667.88 | $385.86 | $497.96 | $578.20 | $652.54 | $867.30 | $408.28 | $527.46 | $612.42 | $691.48 | $919.22 |
| 82 | $329.22 | $417.72 | $479.08 | $533.36 | $718.62 | $410.64 | $529.82 | $614.78 | $693.84 | $922.76 | $434.24 | $560.50 | $650.18 | $733.96 | $975.86 |
| 83 | $354.00 | $448.40 | $514.48 | $572.30 | $771.72 | $437.78 | $562.86 | $652.54 | $735.14 | $979.40 | $461.38 | $593.54 | $689.12 | $776.44 | $1,033.68 |
| 84 | $379.96 | $481.44 | $552.24 | $614.78 | $828.36 | $464.92 | $597.08 | $692.66 | $779.98 | $1,038.40 | $488.52 | $628.94 | $729.24 | $821.28 | $1,095.04 |
| 85 | $408.28 | $518.02 | $594.72 | $661.38 | $892.08 | $493.24 | $634.84 | $736.32 | $828.36 | $1,104.48 | $518.02 | $667.88 | $774.08 | $870.84 | $1,161.12 |
| 86 | $440.14 | $558.14 | $640.74 | $711.90 | $960.52 | $525.10 | $674.96 | $782.34 | $880.28 | $1,172.92 | $549.88 | $708.00 | $820.10 | $922.76 | $1,229.56 |
| 87 | $474.36 | $601.80 | $689.12 | $768.18 | $1,034.86 | $559.32 | $718.62 | $830.72 | $934.56 | $1,247.26 | $584.10 | $751.66 | $868.48 | $977.04 | $1,303.90 |
| 88 | $510.94 | $646.64 | $742.22 | $826.00 | $1,112.74 | $595.90 | $763.46 | $883.82 | $992.38 | $1,325.14 | $620.68 | $796.50 | $921.58 | $1,034.86 | $1,381.78 |
| 89 | $549.88 | $697.38 | $798.86 | $889.72 | $1,198.88 | $634.84 | $814.20 | $940.46 | $1,056.10 | $1,411.28 | $659.62 | $847.24 | $978.22 | $1,098.58 | $1,467.92 |
| 90 | $592.36 | $751.66 | $861.40 | $959.34 | $1,293.28 | $677.32 | $868.48 | $1,003.00 | $1,125.72 | $1,505.68 | $702.10 | $901.52 | $1,040.76 | $1,168.20 | $1,562.32 |
| 91 | $638.38 | $809.48 | $928.66 | $1,034.86 | $1,393.58 | $723.34 | $926.30 | $1,070.26 | $1,201.24 | $1,605.98 | $748.12 | $959.34 | $1,108.02 | $1,243.72 | $1,662.62 |
| 92 | $687.94 | $872.02 | $999.46 | $1,113.92 | $1,499.78 | $772.90 | $988.84 | $1,141.06 | $1,280.30 | $1,712.18 | $797.68 | $1,021.88 | $1,178.82 | $1,322.78 | $1,768.82 |
| 93 | $739.86 | $938.10 | $1,076.16 | $1,198.88 | $1,614.24 | $824.82 | $1,054.92 | $1,217.76 | $1,365.26 | $1,826.64 | $849.60 | $1,087.96 | $1,255.52 | $1,407.74 | $1,883.28 |
| 94 | $797.68 | $1,010.08 | $1,158.76 | $1,290.92 | $1,738.14 | $882.64 | $1,126.90 | $1,300.36 | $1,457.30 | $1,950.54 | $907.42 | $1,159.94 | $1,338.12 | $1,499.78 | $2,007.18 |
| 95 | $859.04 | $1,089.14 | $1,249.62 | $1,391.22 | $1,875.02 | $944.00 | $1,205.96 | $1,391.22 | $1,557.60 | $2,087.42 | $968.78 | $1,239.00 | $1,428.98 | $1,600.08 | $2,144.06 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 30 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 31 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $73.86 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 32 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $76.04 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 33 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $35.51 | $42.48 | $47.20 | $51.92 | $80.38 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 34 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $35.51 | $42.48 | $48.14 | $51.92 | $84.73 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 35 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $37.73 | $43.68 | $48.14 | $51.92 | $86.90 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 36 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $39.95 | $45.87 | $50.23 | $53.76 | $91.24 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 37 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $42.17 | $48.05 | $54.42 | $55.83 | $95.59 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 38 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $42.17 | $50.23 | $56.51 | $57.90 | $99.93 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 39 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $44.39 | $52.42 | $58.60 | $62.03 | $106.45 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 40 | $23.60 | $28.32 | $31.86 | $36.58 | $48.38 | $45.20 | $54.75 | $59.66 | $67.27 | $111.43 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 41 | $23.60 | $28.32 | $31.86 | $36.58 | $48.38 | $47.56 | $57.17 | $61.97 | $69.72 | $116.07 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 42 | $25.61 | $28.81 | $31.89 | $36.58 | $48.38 | $47.77 | $59.61 | $64.30 | $74.38 | $120.73 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 43 | $25.79 | $29.00 | $34.11 | $37.57 | $50.37 | $50.16 | $62.07 | $68.72 | $76.87 | $125.42 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 44 | $25.98 | $31.28 | $34.33 | $37.81 | $52.70 | $52.57 | $64.54 | $71.09 | $79.39 | $128.00 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 45 | $26.17 | $31.59 | $36.77 | $39.03 | $53.96 | $56.89 | $65.64 | $74.01 | $81.32 | $135.54 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 46 | $28.55 | $33.92 | $37.02 | $41.36 | $56.26 | $57.14 | $70.30 | $78.56 | $83.80 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 47 | $28.76 | $34.14 | $39.33 | $43.71 | $58.58 | $59.69 | $72.79 | $81.01 | $88.45 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 48 | $28.96 | $36.51 | $41.68 | $43.99 | $60.91 | $62.26 | $75.29 | $85.62 | $93.14 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 49 | $31.41 | $36.76 | $41.96 | $46.39 | $65.43 | $64.00 | $80.00 | $88.12 | $95.70 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 50 | $31.64 | $37.97 | $44.62 | $49.14 | $68.25 | $67.68 | $79.54 | $93.73 | $99.63 | $150.00 | $98.00 | $118.00 | $138.00 | $154.00 | $204.00 |
| 51 | $34.11 | $41.82 | $47.13 | $51.68 | $73.01 | $70.37 | $84.25 | $98.86 | $104.76 | $156.00 | $100.00 | $124.00 | $140.00 | $160.00 | $212.00 |
| 52 | $34.31 | $42.12 | $47.58 | $52.92 | $77.80 | $75.48 | $91.12 | $101.98 | $108.30 | $162.00 | $102.00 | $128.00 | $146.00 | $162.00 | $220.00 |
| 53 | $36.83 | $43.26 | $50.14 | $54.73 | $82.61 | $78.22 | $92.45 | $107.04 | $115.33 | $168.00 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 54 | $37.05 | $43.61 | $50.53 | $56.04 | $87.46 | $79.09 | $95.42 | $110.37 | $118.93 | $174.00 | $110.00 | $134.00 | $156.00 | $174.00 | $234.00 |
| 55 | $39.61 | $47.56 | $53.14 | $60.06 | $92.34 | $84.00 | $102.43 | $115.65 | $124.23 | $176.00 | $114.00 | $140.00 | $160.00 | $180.00 | $242.00 |
| 56 | $43.60 | $50.14 | $58.06 | $63.60 | $99.57 | $90.00 | $107.80 | $121.27 | $132.08 | $188.00 | $120.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 57 | $44.71 | $53.67 | $59.40 | $67.28 | $105.38 | $92.35 | $111.41 | $127.41 | $134.84 | $200.00 | $124.00 | $152.00 | $176.00 | $196.00 | $264.00 |
| 58 | $45.91 | $56.38 | $65.78 | $73.72 | $114.45 | $95.85 | $115.27 | $134.97 | $144.78 | $216.00 | $128.00 | $162.00 | $188.00 | $210.00 | $282.00 |
| 59 | $52.29 | $61.38 | $69.50 | $77.57 | $122.68 | $103.14 | $125.02 | $139.54 | $161.52 | $232.00 | $138.00 | $172.00 | $196.00 | $219.25 | $296.00 |
| 60 | $54.94 | $66.43 | $74.66 | $82.78 | $132.57 | $108.61 | $128.95 | $147.88 | $159.89 | $250.00 | $146.00 | $180.00 | $208.00 | $225.70 | $314.00 |
| 61 | $59.99 | $71.58 | $83.55 | $90.36 | $142.73 | $114.56 | $139.30 | $160.20 | $170.60 | $261.30 | $152.10 | $187.20 | $218.40 | $236.55 | $325.65 |
| 62 | $65.10 | $79.09 | $87.44 | $98.01 | $155.28 | $124.18 | $149.68 | $169.51 | $181.90 | $271.70 | $155.80 | $195.70 | $224.20 | $249.73 | $336.30 |
| 63 | $74.18 | $85.77 | $96.47 | $107.15 | $165.73 | $135.05 | $160.21 | $181.69 | $196.64 | $286.75 | $162.80 | $203.50 | $234.95 | $260.71 | $351.50 |
| 64 | $79.37 | $93.47 | $106.62 | $115.01 | $182.58 | $142.20 | $170.76 | $195.56 | $208.32 | $302.40 | $171.00 | $212.40 | $243.00 | $273.60 | $367.20 |
| 65 | $87.10 | $101.26 | $113.11 | $123.94 | $194.01 | $145.25 | $183.75 | $207.33 | $222.36 | $315.00 | $175.00 | $220.50 | $252.00 | $281.75 | $379.75 |
| 66 | $94.43 | $111.02 | $125.26 | $136.13 | $209.53 | $153.00 | $193.80 | $221.00 | $238.56 | $329.80 | $183.60 | $229.50 | $263.50 | $294.10 | $394.40 |
| 67 | $104.24 | $121.72 | $137.42 | $150.73 | $229.03 | $160.05 | $198.00 | $229.35 | $258.71 | $343.20 | $189.75 | $235.95 | $272.25 | $306.90 | $409.20 |
| 68 | $114.03 | $134.81 | $150.57 | $162.51 | $244.80 | $166.40 | $206.40 | $240.00 | $267.20 | $358.40 | $196.80 | $244.80 | $283.20 | $316.80 | $424.00 |
| 69 | $123.79 | $147.08 | $165.24 | $178.19 | $258.85 | $175.15 | $218.55 | $251.10 | $282.10 | $376.65 | $206.15 | $255.75 | $296.05 | $331.70 | $441.75 |
| 70 | $132.00 | $163.50 | $180.96 | $197.78 | $279.00 | $184.50 | $232.50 | $267.00 | $300.00 | $402.00 | $214.50 | $270.00 | $312.00 | $349.50 | $468.00 |
| 71 | $143.55 | $176.90 | $201.55 | $220.79 | $301.60 | $198.65 | $249.40 | $288.55 | $321.90 | $430.65 | $230.55 | $288.55 | $332.05 | $372.65 | $495.90 |
| 72 | $155.40 | $189.00 | $217.00 | $240.80 | $324.80 | $215.60 | $266.00 | $308.00 | $347.20 | $462.00 | $245.00 | $303.80 | $352.80 | $396.20 | $527.80 |
| 73 | $166.05 | $203.85 | $233.55 | $259.20 | $349.65 | $229.50 | $284.85 | $330.75 | $371.25 | $495.45 | $257.85 | $322.65 | $375.30 | $419.85 | $560.25 |
| 74 | $180.70 | $221.00 | $252.20 | $279.50 | $378.30 | $245.70 | $306.80 | $354.90 | $397.80 | $531.70 | $274.30 | $343.20 | $396.50 | $445.90 | $595.40 |
| 75 | $193.75 | $237.50 | $272.50 | $302.50 | $408.75 | $261.25 | $326.25 | $378.75 | $426.25 | $568.75 | $290.00 | $361.25 | $420.00 | $472.50 | $631.25 |
| 76 | $208.80 | $258.00 | $296.40 | $330.00 | $445.20 | $279.40 | $350.40 | $406.80 | $458.40 | $610.80 | $304.80 | $384.00 | $446.40 | $502.80 | $669.60 |
| 77 | $231.28 | $286.74 | $330.40 | $366.98 | $495.60 | $303.26 | $383.50 | $447.22 | $503.86 | $670.24 | $329.22 | $416.54 | $484.98 | $545.16 | $726.88 |
| 78 | $259.60 | $322.14 | $371.70 | $413.00 | $558.14 | $336.30 | $424.80 | $495.60 | $558.14 | $744.58 | $362.26 | $456.66 | $533.36 | $600.62 | $801.22 |
| 79 | $287.92 | $357.54 | $414.18 | $461.38 | $620.68 | $368.16 | $466.10 | $545.16 | $615.96 | $817.74 | $392.94 | $496.78 | $582.92 | $657.26 | $873.20 |
| 80 | $316.24 | $392.94 | $455.48 | $507.40 | $683.22 | $400.02 | $505.04 | $592.36 | $669.06 | $889.72 | $424.80 | $536.90 | $628.94 | $711.54 | $944.00 |
| 81 | $343.38 | $427.16 | $494.42 | $552.24 | $741.04 | $429.52 | $543.98 | $636.02 | $719.80 | $953.44 | $454.30 | $574.66 | $672.60 | $761.10 | $1,008.90 |
| 82 | $369.34 | $459.02 | $532.18 | $593.54 | $798.86 | $457.84 | $577.02 | $677.32 | $764.64 | $1,015.98 | $482.62 | $610.06 | $715.08 | $807.12 | $1,073.80 |
| 83 | $396.48 | $493.24 | $571.12 | $637.20 | $856.68 | $487.34 | $613.60 | $718.62 | $811.84 | $1,078.52 | $512.12 | $646.64 | $757.56 | $854.32 | $1,136.34 |
| 84 | $425.98 | $529.82 | $612.42 | $684.40 | $919.22 | $516.84 | $652.54 | $762.28 | $861.40 | $1,143.42 | $542.80 | $686.76 | $802.40 | $905.06 | $1,203.60 |
| 85 | $457.84 | $571.12 | $659.62 | $736.32 | $990.02 | $549.88 | $695.02 | $810.66 | $914.50 | $1,216.58 | $575.84 | $729.24 | $850.78 | $960.52 | $1,276.76 |
| 86 | $494.42 | $614.78 | $711.54 | $792.96 | $1,066.72 | $586.46 | $738.68 | $862.58 | $971.14 | $1,293.28 | $612.42 | $772.90 | $902.70 | $1,017.16 | $1,353.46 |
| 87 | $532.18 | $661.98 | $765.82 | $853.14 | $1,148.14 | $624.22 | $785.88 | $916.86 | $1,031.32 | $1,374.70 | $650.18 | $820.10 | $956.98 | $1,077.34 | $1,434.88 |
| 88 | $572.30 | $712.72 | $824.82 | $919.22 | $1,236.64 | $664.34 | $836.62 | $975.86 | $1,097.40 | $1,463.20 | $690.30 | $870.84 | $1,015.98 | $1,143.42 | $1,523.38 |
| 89 | $617.14 | $767.00 | $887.36 | $990.02 | $1,332.22 | $709.18 | $890.90 | $1,038.40 | $1,168.20 | $1,558.78 | $735.14 | $925.12 | $1,078.52 | $1,214.22 | $1,618.96 |
| 90 | $665.52 | $827.18 | $956.98 | $1,066.72 | $1,434.88 | $757.56 | $951.08 | $1,108.02 | $1,244.90 | $1,661.44 | $783.52 | $985.30 | $1,148.14 | $1,290.92 | $1,721.62 |
| 91 | $717.44 | $892.08 | $1,032.50 | $1,150.50 | $1,548.16 | $809.48 | $1,015.98 | $1,183.54 | $1,328.68 | $1,774.72 | $835.44 | $1,050.20 | $1,223.66 | $1,374.70 | $1,834.90 |
| 92 | $771.72 | $959.34 | $1,110.38 | $1,239.00 | $1,666.16 | $863.76 | $1,083.24 | $1,261.42 | $1,417.18 | $1,892.72 | $889.72 | $1,117.46 | $1,301.54 | $1,463.20 | $1,952.90 |
| 93 | $830.72 | $1,033.68 | $1,195.34 | $1,333.40 | $1,793.60 | $922.76 | $1,157.58 | $1,346.38 | $1,511.58 | $2,020.16 | $948.72 | $1,191.80 | $1,386.50 | $1,557.60 | $2,080.34 |
| 94 | $894.44 | $1,112.74 | $1,287.38 | $1,434.88 | $1,930.48 | $986.48 | $1,236.64 | $1,438.42 | $1,613.06 | $2,157.04 | $1,012.44 | $1,270.86 | $1,478.54 | $1,659.08 | $2,217.22 |
| 95 | $964.06 | $1,200.06 | $1,387.68 | $1,548.16 | $2,082.70 | $1,056.10 | $1,323.96 | $1,538.72 | $1,726.34 | $2,309.26 | $1,082.06 | $1,358.18 | $1,578.84 | $1,772.36 | $2,369.44 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $66.48 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $68.43 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.61 | $36.58 | $42.48 | $47.20 | $72.34 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.61 | $36.58 | $43.32 | $47.20 | $76.25 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $32.53 | $37.61 | $43.32 | $47.20 | $78.21 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $34.44 | $39.50 | $45.21 | $48.88 | $82.12 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $36.36 | $41.38 | $48.98 | $50.76 | $86.03 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $36.36 | $43.26 | $50.86 | $52.63 | $89.94 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $38.27 | $45.14 | $52.74 | $56.39 | $95.80 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 40 | $21.24 | $24.78 | $28.32 | $31.86 | $43.66 | $40.68 | $47.55 | $53.98 | $57.66 | $99.24 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 41 | $21.24 | $24.78 | $28.32 | $31.86 | $43.66 | $42.81 | $49.65 | $56.07 | $59.76 | $103.37 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 42 | $23.05 | $25.21 | $28.34 | $31.86 | $43.66 | $43.00 | $51.77 | $58.17 | $63.75 | $107.53 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 43 | $23.22 | $25.38 | $30.32 | $32.72 | $45.46 | $45.15 | $53.90 | $62.18 | $65.89 | $111.70 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 44 | $23.38 | $27.37 | $30.52 | $32.93 | $47.56 | $47.32 | $56.05 | $64.32 | $68.05 | $114.00 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 45 | $23.67 | $27.94 | $32.97 | $34.15 | $47.68 | $51.56 | $59.08 | $65.79 | $70.16 | $119.59 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 46 | $25.83 | $30.00 | $33.19 | $36.19 | $49.72 | $51.79 | $63.27 | $69.83 | $72.30 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 47 | $26.02 | $30.20 | $35.26 | $38.24 | $51.77 | $54.09 | $65.51 | $72.01 | $76.31 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 48 | $26.20 | $32.30 | $37.37 | $38.50 | $53.83 | $56.42 | $67.76 | $76.10 | $80.36 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 49 | $28.42 | $32.51 | $37.62 | $40.59 | $57.82 | $58.00 | $72.00 | $78.32 | $82.56 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 50 | $27.51 | $35.26 | $40.44 | $42.31 | $61.14 | $58.28 | $73.99 | $84.35 | $88.95 | $136.00 | $84.00 | $108.00 | $122.00 | $136.00 | $182.00 |
| 51 | $29.84 | $36.24 | $42.84 | $46.09 | $64.25 | $60.86 | $73.26 | $89.35 | $93.92 | $140.00 | $88.00 | $110.00 | $126.00 | $140.00 | $188.00 |
| 52 | $30.20 | $36.68 | $42.14 | $47.35 | $68.82 | $65.80 | $79.73 | $89.00 | $97.47 | $144.00 | $92.00 | $114.00 | $130.00 | $144.00 | $196.00 |
| 53 | $32.58 | $39.07 | $44.57 | $49.25 | $73.43 | $68.44 | $82.82 | $95.57 | $102.51 | $148.00 | $96.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 54 | $32.94 | $39.52 | $45.07 | $50.57 | $76.53 | $71.38 | $85.88 | $100.69 | $106.12 | $152.00 | $98.00 | $120.00 | $140.00 | $156.00 | $206.00 |
| 55 | $35.37 | $41.96 | $47.54 | $53.08 | $81.19 | $76.00 | $90.61 | $103.89 | $109.39 | $156.00 | $102.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 56 | $37.79 | $44.57 | $52.40 | $56.54 | $88.15 | $80.00 | $96.04 | $109.72 | $117.20 | $168.00 | $104.00 | $130.00 | $150.00 | $166.00 | $224.00 |
| 57 | $40.38 | $48.02 | $53.87 | $60.27 | $94.03 | $82.53 | $99.88 | $114.10 | $122.09 | $178.00 | $110.00 | $136.00 | $158.00 | $176.00 | $236.00 |
| 58 | $41.73 | $50.88 | $58.79 | $65.21 | $99.94 | $86.26 | $104.11 | $119.97 | $130.30 | $190.00 | $116.00 | $146.00 | $168.00 | $186.00 | $248.00 |
| 59 | $46.48 | $54.41 | $62.55 | $69.26 | $108.15 | $91.68 | $110.10 | $126.69 | $135.66 | $206.00 | $122.00 | $152.00 | $176.00 | $195.33 | $264.00 |
| 60 | $47.89 | $59.37 | $66.37 | $74.50 | $116.40 | $95.50 | $114.42 | $131.65 | $144.25 | $218.00 | $128.00 | $160.00 | $186.00 | $202.55 | $278.00 |
| 61 | $52.85 | $64.56 | $73.63 | $80.63 | $126.51 | $101.63 | $124.83 | $140.62 | $151.83 | $232.05 | $134.55 | $169.65 | $193.05 | $211.95 | $290.55 |
| 62 | $57.86 | $70.46 | $77.73 | $86.81 | $138.76 | $111.20 | $133.45 | $151.66 | $161.50 | $241.30 | $138.70 | $174.80 | $199.50 | $221.57 | $300.20 |
| 63 | $65.10 | $77.19 | $85.12 | $94.46 | $147.85 | $118.40 | $142.41 | $160.70 | $174.61 | $255.30 | $144.30 | $181.30 | $207.20 | $231.34 | $312.65 |
| 64 | $70.38 | $83.40 | $93.65 | $100.99 | $161.20 | $124.20 | $153.16 | $172.76 | $183.32 | $266.40 | $151.20 | $189.00 | $214.20 | $241.20 | $324.00 |
| 65 | $77.93 | $89.85 | $100.39 | $111.27 | $172.99 | $131.25 | $162.75 | $183.15 | $197.47 | $280.00 | $157.50 | $196.00 | $224.00 | $252.00 | $337.75 |
| 66 | $83.77 | $98.05 | $110.86 | $121.95 | $186.97 | $137.70 | $170.00 | $195.50 | $212.23 | $294.10 | $163.20 | $204.00 | $232.90 | $263.50 | $351.90 |
| 67 | $93.35 | $108.36 | $121.34 | $133.50 | $204.67 | $141.90 | $176.55 | $202.95 | $229.05 | $306.90 | $169.95 | $209.55 | $242.55 | $272.25 | $364.65 |
| 68 | $101.53 | $121.18 | $134.33 | $145.25 | $217.60 | $147.20 | $185.60 | $212.80 | $238.40 | $318.40 | $174.40 | $219.20 | $251.20 | $283.20 | $377.60 |
| 69 | $109.86 | $130.57 | $146.06 | $159.51 | $232.50 | $155.00 | $192.20 | $223.20 | $252.65 | $336.35 | $182.90 | $227.85 | $263.50 | $296.05 | $395.25 |
| 70 | $117.00 | $145.50 | $161.99 | $176.28 | $249.00 | $163.50 | $205.50 | $238.50 | $267.00 | $357.00 | $190.50 | $241.50 | $279.00 | $312.00 | $417.00 |
| 71 | $127.60 | $156.60 | $178.35 | $196.42 | $268.25 | $176.90 | $220.40 | $255.20 | $287.10 | $382.80 | $204.45 | $255.20 | $294.35 | $330.60 | $442.25 |
| 72 | $137.20 | $169.40 | $193.20 | $214.20 | $289.80 | $189.00 | $236.60 | $274.40 | $308.00 | $413.00 | $215.60 | $271.60 | $313.60 | $352.80 | $470.40 |
| 73 | $148.50 | $180.90 | $207.90 | $230.85 | $311.85 | $205.20 | $253.80 | $294.30 | $330.75 | $441.45 | $229.50 | $286.20 | $333.45 | $373.95 | $499.50 |
| 74 | $159.90 | $196.30 | $224.90 | $248.30 | $336.70 | $218.40 | $273.00 | $317.20 | $354.90 | $473.20 | $244.40 | $305.50 | $353.60 | $396.50 | $530.40 |
| 75 | $172.50 | $212.50 | $243.75 | $268.75 | $365.00 | $232.50 | $292.50 | $338.75 | $378.75 | $507.50 | $257.50 | $323.75 | $375.00 | $420.00 | $562.50 |
| 76 | $187.20 | $229.20 | $264.00 | $292.80 | $396.00 | $249.60 | $310.80 | $362.40 | $406.80 | $542.40 | $272.40 | $342.00 | $397.20 | $446.40 | $596.40 |
| 77 | $206.50 | $256.06 | $293.82 | $326.86 | $440.44 | $271.40 | $341.02 | $397.66 | $448.40 | $595.90 | $293.82 | $371.70 | $430.70 | $486.16 | $646.64 |
| 78 | $231.28 | $286.74 | $331.58 | $368.16 | $495.60 | $299.72 | $377.60 | $442.50 | $497.96 | $661.98 | $322.14 | $405.92 | $475.54 | $535.72 | $711.54 |
| 79 | $257.24 | $318.60 | $368.16 | $410.64 | $552.24 | $329.22 | $415.36 | $484.98 | $547.52 | $728.06 | $350.46 | $442.50 | $518.02 | $585.28 | $776.44 |
| 80 | $282.02 | $350.46 | $404.74 | $451.94 | $607.70 | $356.36 | $450.76 | $527.46 | $595.90 | $791.78 | $378.78 | $477.90 | $559.32 | $632.48 | $840.16 |
| 81 | $305.62 | $379.96 | $440.14 | $490.88 | $659.62 | $382.32 | $483.80 | $566.40 | $639.56 | $849.60 | $403.56 | $510.94 | $599.44 | $676.14 | $897.98 |
| 82 | $329.22 | $409.46 | $473.18 | $528.64 | $710.36 | $407.10 | $514.48 | $602.98 | $680.86 | $903.88 | $430.70 | $543.98 | $636.02 | $719.80 | $954.62 |
| 83 | $352.82 | $438.96 | $508.58 | $566.40 | $762.28 | $433.06 | $546.34 | $639.56 | $722.16 | $959.34 | $456.66 | $575.84 | $673.78 | $759.92 | $1,011.26 |
| 84 | $378.78 | $472.00 | $545.16 | $608.88 | $818.92 | $460.20 | $581.74 | $678.50 | $765.82 | $1,018.34 | $482.62 | $611.24 | $713.90 | $805.94 | $1,071.44 |
| 85 | $408.28 | $507.40 | $587.64 | $654.30 | $881.46 | $490.88 | $618.32 | $722.16 | $813.02 | $1,083.24 | $513.30 | $647.82 | $758.74 | $853.14 | $1,137.52 |
| 86 | $440.14 | $547.52 | $632.98 | $705.64 | $949.90 | $522.74 | $658.44 | $767.00 | $863.76 | $1,151.68 | $545.16 | $687.94 | $803.58 | $903.88 | $1,205.96 |
| 87 | $473.18 | $588.82 | $682.04 | $759.92 | $1,021.88 | $555.78 | $699.74 | $816.56 | $918.04 | $1,223.66 | $578.20 | $729.24 | $853.14 | $958.16 | $1,277.94 |
| 88 | $509.76 | $633.66 | $732.78 | $818.92 | $1,099.76 | $592.36 | $744.58 | $867.30 | $977.04 | $1,301.54 | $614.78 | $774.08 | $903.88 | $1,017.16 | $1,355.82 |
| 89 | $548.70 | $683.22 | $790.60 | $880.28 | $1,185.90 | $631.30 | $794.14 | $925.12 | $1,038.40 | $1,387.68 | $653.72 | $823.64 | $961.70 | $1,078.52 | $1,441.96 |
| 90 | $592.36 | $736.32 | $851.96 | $949.90 | $1,277.94 | $674.96 | $847.24 | $986.48 | $1,108.02 | $1,479.72 | $697.38 | $876.74 | $1,023.06 | $1,148.14 | $1,534.00 |
| 91 | $638.38 | $792.96 | $918.04 | $1,024.24 | $1,377.06 | $720.98 | $903.88 | $1,052.56 | $1,182.36 | $1,578.84 | $743.40 | $933.38 | $1,089.14 | $1,222.48 | $1,633.12 |
| 92 | $686.76 | $854.32 | $987.66 | $1,102.12 | $1,482.08 | $769.36 | $965.24 | $1,122.18 | $1,260.24 | $1,683.86 | $791.78 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 |
| 93 | $738.68 | $919.22 | $1,064.36 | $1,187.08 | $1,595.36 | $821.28 | $1,030.14 | $1,198.88 | $1,345.20 | $1,797.14 | $843.70 | $1,059.64 | $1,235.46 | $1,385.32 | $1,851.42 |
| 94 | $796.50 | $990.02 | $1,145.78 | $1,277.94 | $1,718.08 | $879.10 | $1,100.94 | $1,280.30 | $1,436.06 | $1,919.86 | $901.52 | $1,130.44 | $1,316.88 | $1,476.18 | $1,974.14 |
| 95 | $859.04 | $1,066.72 | $1,235.46 | $1,377.06 | $1,852.60 | $941.64 | $1,177.64 | $1,369.98 | $1,535.18 | $2,054.38 | $964.06 | $1,207.14 | $1,406.56 | $1,575.30 | $2,108.66 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 30 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 31 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $60.32 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 32 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $62.10 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 33 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $29.39 | $34.22 | $37.76 | $43.66 | $65.64 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 34 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $29.39 | $34.22 | $38.51 | $43.66 | $69.19 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 35 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $31.23 | $35.19 | $38.51 | $43.66 | $70.97 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 36 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $33.06 | $36.95 | $40.19 | $45.21 | $74.51 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 37 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $34.90 | $38.71 | $43.53 | $46.95 | $78.06 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 38 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $34.90 | $40.47 | $45.21 | $48.69 | $81.61 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 39 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $36.74 | $42.23 | $46.88 | $52.16 | $86.93 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 40 | $18.88 | $23.60 | $25.96 | $29.50 | $38.94 | $37.67 | $44.67 | $49.72 | $53.54 | $90.53 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 41 | $18.88 | $23.60 | $25.96 | $29.50 | $38.94 | $39.64 | $46.64 | $51.64 | $55.49 | $94.31 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 42 | $20.49 | $24.01 | $25.98 | $29.50 | $38.94 | $39.81 | $48.63 | $53.58 | $59.20 | $98.10 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 43 | $20.64 | $24.17 | $27.79 | $30.30 | $40.54 | $41.80 | $50.63 | $57.27 | $61.19 | $101.90 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 44 | $20.78 | $26.07 | $27.98 | $30.49 | $42.42 | $43.81 | $52.65 | $59.25 | $63.19 | $104.00 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 45 | $21.18 | $24.30 | $29.16 | $31.71 | $43.92 | $46.23 | $50.87 | $60.85 | $65.38 | $109.62 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 46 | $23.11 | $26.09 | $29.36 | $33.60 | $45.80 | $46.43 | $54.48 | $64.59 | $67.37 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 47 | $23.28 | $26.26 | $31.19 | $35.51 | $47.68 | $48.50 | $56.41 | $66.61 | $71.11 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 48 | $23.44 | $28.09 | $33.06 | $35.75 | $49.58 | $50.58 | $58.35 | $70.40 | $74.88 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 49 | $25.43 | $28.27 | $33.28 | $37.69 | $53.26 | $52.00 | $62.00 | $72.45 | $76.93 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 50 | $26.14 | $31.19 | $36.25 | $39.58 | $55.46 | $54.52 | $66.59 | $74.98 | $81.84 | $122.00 | $76.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 51 | $28.42 | $33.45 | $38.56 | $41.90 | $59.87 | $57.05 | $67.77 | $79.85 | $84.89 | $128.00 | $82.00 | $100.00 | $116.00 | $128.00 | $174.00 |
| 52 | $27.45 | $33.97 | $38.07 | $43.17 | $62.84 | $60.00 | $74.03 | $79.73 | $88.44 | $132.00 | $82.00 | $104.00 | $118.00 | $132.00 | $178.00 |
| 53 | $29.74 | $36.28 | $40.39 | $43.78 | $65.79 | $62.57 | $77.05 | $86.01 | $93.36 | $136.00 | $86.00 | $108.00 | $122.00 | $138.00 | $182.00 |
| 54 | $30.19 | $35.43 | $40.97 | $45.11 | $70.28 | $63.66 | $76.34 | $91.00 | $95.14 | $140.00 | $90.00 | $110.00 | $126.00 | $140.00 | $188.00 |
| 55 | $31.12 | $37.77 | $43.35 | $48.89 | $74.82 | $68.00 | $80.76 | $94.09 | $101.98 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 56 | $34.88 | $40.39 | $46.73 | $52.30 | $79.98 | $72.00 | $86.24 | $98.17 | $106.00 | $152.00 | $96.00 | $120.00 | $136.00 | $152.00 | $204.00 |
| 57 | $37.50 | $43.78 | $49.73 | $54.66 | $85.92 | $76.63 | $90.28 | $104.59 | $109.33 | $164.00 | $102.00 | $124.00 | $146.00 | $160.00 | $214.00 |
| 58 | $37.56 | $45.38 | $53.19 | $59.54 | $91.88 | $78.60 | $92.96 | $108.72 | $117.63 | $176.00 | $106.00 | $130.00 | $150.00 | $170.00 | $226.00 |
| 59 | $42.12 | $50.22 | $56.99 | $62.33 | $98.47 | $82.13 | $102.63 | $113.84 | $123.33 | $186.00 | $110.00 | $140.00 | $160.00 | $177.39 | $240.00 |
| 60 | $43.67 | $53.71 | $60.84 | $66.22 | $106.70 | $86.14 | $105.34 | $120.83 | $128.61 | $200.00 | $116.00 | $146.00 | $170.00 | $181.33 | $254.00 |
| 61 | $48.57 | $58.95 | $67.97 | $73.68 | $115.15 | $92.39 | $113.97 | $129.94 | $138.19 | $210.60 | $122.85 | $154.05 | $177.45 | $191.13 | $265.20 |
| 62 | $53.52 | $64.71 | $70.79 | $79.81 | $127.19 | $101.94 | $122.63 | $137.39 | $149.60 | $222.30 | $129.20 | $157.70 | $182.40 | $202.79 | $273.60 |
| 63 | $60.55 | $68.61 | $78.02 | $86.00 | $133.23 | $109.15 | $128.17 | $146.67 | $157.65 | $231.25 | $133.20 | $164.65 | $190.55 | $211.14 | $283.05 |
| 64 | $64.39 | $76.21 | $86.45 | $92.57 | $146.39 | $113.40 | $139.08 | $150.42 | $168.32 | $243.00 | $136.80 | $172.80 | $198.00 | $221.40 | $295.20 |
| 65 | $70.29 | $81.29 | $91.90 | $100.00 | $156.83 | $117.25 | $147.00 | $167.59 | $179.22 | $255.50 | $141.75 | $178.50 | $204.75 | $229.25 | $306.25 |
| 66 | $76.15 | $89.39 | $102.22 | $110.61 | $169.24 | $124.10 | $154.70 | $180.20 | $194.14 | $266.90 | $147.90 | $185.30 | $214.20 | $239.70 | $317.90 |
| 67 | $84.01 | $99.45 | $112.56 | $120.58 | $185.17 | $128.70 | $161.70 | $188.10 | $207.63 | $277.20 | $151.80 | $191.40 | $222.75 | $245.85 | $331.65 |
| 68 | $92.16 | $109.06 | $121.04 | $132.31 | $198.40 | $136.00 | $166.40 | $192.00 | $217.60 | $291.20 | $158.40 | $198.40 | $227.20 | $257.60 | $344.00 |
| 69 | $100.58 | $118.56 | $134.26 | $143.71 | $210.80 | $141.05 | $175.15 | $204.60 | $227.85 | $305.35 | $167.40 | $206.15 | $240.25 | $268.15 | $359.60 |
| 70 | $106.50 | $132.00 | $145.93 | $160.52 | $225.00 | $148.50 | $187.50 | $216.00 | $243.00 | $322.50 | $174.00 | $219.00 | $252.00 | $283.50 | $378.00 |
| 71 | $116.00 | $142.10 | $162.40 | $179.21 | $243.60 | $160.95 | $200.10 | $232.00 | $261.00 | $348.00 | $185.60 | $232.00 | $268.25 | $301.60 | $401.65 |
| 72 | $124.60 | $154.00 | $175.00 | $194.60 | $263.20 | $172.20 | $215.60 | $249.20 | $280.00 | $373.80 | $196.00 | $246.40 | $284.20 | $319.20 | $427.00 |
| 73 | $133.65 | $164.70 | $189.00 | $210.60 | $283.50 | $183.60 | $230.85 | $268.65 | $301.05 | $402.30 | $207.90 | $260.55 | $302.40 | $341.55 | $454.95 |
| 74 | $145.60 | $179.40 | $204.10 | $226.20 | $305.50 | $198.90 | $249.60 | $287.30 | $322.40 | $430.30 | $222.30 | $279.50 | $321.10 | $361.40 | $482.30 |
| 75 | $157.50 | $193.75 | $221.25 | $245.00 | $331.25 | $212.50 | $266.25 | $307.50 | $345.00 | $461.25 | $235.00 | $295.00 | $341.25 | $383.75 | $511.25 |
| 76 | $169.20 | $208.80 | $240.00 | $266.40 | $360.00 | $225.60 | $283.20 | $330.00 | $370.80 | $493.20 | $247.20 | $310.80 | $361.20 | $405.60 | $541.20 |
| 77 | $187.62 | $232.46 | $266.68 | $297.36 | $401.20 | $246.62 | $310.34 | $361.08 | $408.28 | $542.80 | $266.68 | $336.30 | $391.76 | $441.32 | $588.82 |
| 78 | $211.22 | $260.78 | $300.90 | $335.12 | $451.94 | $273.76 | $344.56 | $401.20 | $453.12 | $602.98 | $293.82 | $370.52 | $431.88 | $487.34 | $649.00 |
| 79 | $233.64 | $290.28 | $335.12 | $372.88 | $502.68 | $298.54 | $377.60 | $441.32 | $497.96 | $661.98 | $318.60 | $403.56 | $472.00 | $531.00 | $706.82 |
| 80 | $256.06 | $318.60 | $369.34 | $411.82 | $552.24 | $324.50 | $409.46 | $480.26 | $542.80 | $718.62 | $343.38 | $435.42 | $509.76 | $575.84 | $763.46 |
| 81 | $277.30 | $345.74 | $400.02 | $446.04 | $600.62 | $348.10 | $440.14 | $515.66 | $581.74 | $772.90 | $366.98 | $464.92 | $543.98 | $615.96 | $817.74 |
| 82 | $298.54 | $371.70 | $431.88 | $480.36 | $646.64 | $369.34 | $468.46 | $548.70 | $618.32 | $823.64 | $389.40 | $494.42 | $580.56 | $653.72 | $869.66 |
| 83 | $320.96 | $400.02 | $462.56 | $515.56 | $693.84 | $394.12 | $497.96 | $581.74 | $657.26 | $873.20 | $414.18 | $523.92 | $613.60 | $692.66 | $920.40 |
| 84 | $344.56 | $429.52 | $496.78 | $553.42 | $745.76 | $418.90 | $528.64 | $618.32 | $696.20 | $927.48 | $440.14 | $555.78 | $650.18 | $731.60 | $975.86 |
| 85 | $371.70 | $462.56 | $534.54 | $595.30 | $802.40 | $446.04 | $562.86 | $657.26 | $739.86 | $986.48 | $468.46 | $591.18 | $690.30 | $776.44 | $1,034.86 |
| 86 | $400.02 | $497.96 | $577.02 | $643.10 | $864.94 | $474.36 | $598.26 | $699.74 | $787.06 | $1,049.02 | $496.78 | $626.58 | $732.78 | $823.64 | $1,097.40 |
| 87 | $431.88 | $535.72 | $619.50 | $692.66 | $931.02 | $506.22 | $636.02 | $742.22 | $836.62 | $1,115.10 | $528.64 | $664.34 | $775.26 | $873.20 | $1,163.48 |
| 88 | $463.74 | $577.02 | $667.88 | $744.58 | $1,000.64 | $538.08 | $677.32 | $790.60 | $888.54 | $1,184.72 | $560.50 | $705.64 | $823.64 | $925.12 | $1,233.10 |
| 89 | $499.14 | $621.86 | $718.62 | $801.22 | $1,078.52 | $573.48 | $722.16 | $841.34 | $945.18 | $1,262.60 | $595.90 | $750.48 | $874.38 | $981.76 | $1,310.98 |
| 90 | $538.08 | $670.24 | $775.26 | $864.94 | $1,162.30 | $612.42 | $770.54 | $897.98 | $1,008.90 | $1,346.38 | $634.84 | $798.86 | $931.02 | $1,045.48 | $1,394.76 |
| 91 | $580.56 | $722.16 | $835.44 | $932.20 | $1,254.34 | $654.90 | $822.46 | $958.16 | $1,076.16 | $1,438.42 | $677.32 | $850.78 | $991.20 | $1,112.74 | $1,486.80 |
| 92 | $625.40 | $777.62 | $899.16 | $1,003.00 | $1,348.74 | $699.74 | $877.92 | $1,021.88 | $1,146.96 | $1,532.82 | $722.16 | $906.24 | $1,054.92 | $1,183.54 | $1,581.20 |
| 93 | $672.60 | $836.62 | $967.60 | $1,079.70 | $1,452.58 | $746.94 | $936.92 | $1,090.32 | $1,223.66 | $1,636.66 | $769.36 | $965.24 | $1,123.36 | $1,260.24 | $1,685.04 |
| 94 | $724.52 | $900.34 | $1,041.94 | $1,162.30 | $1,563.50 | $798.86 | $1,000.64 | $1,164.66 | $1,306.26 | $1,747.58 | $821.28 | $1,028.96 | $1,197.70 | $1,342.84 | $1,795.96 |
| 95 | $781.16 | $972.32 | $1,124.54 | $1,254.34 | $1,686.22 | $855.50 | $1,072.62 | $1,247.26 | $1,398.30 | $1,870.30 | $877.92 | $1,100.94 | $1,280.30 | $1,434.88 | $1,918.68 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 30 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 31 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $56.63 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 32 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $58.29 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 33 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $26.94 | $31.86 | $36.58 | $40.12 | $61.62 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 34 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $26.94 | $31.86 | $37.31 | $40.12 | $64.96 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 35 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $28.62 | $32.76 | $37.31 | $40.12 | $66.62 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 36 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $30.31 | $34.40 | $38.93 | $41.54 | $69.95 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 37 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $31.99 | $36.04 | $42.17 | $43.14 | $73.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 38 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $31.99 | $37.67 | $43.80 | $44.74 | $76.61 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 39 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $33.68 | $39.31 | $45.42 | $47.94 | $81.61 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 40 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $34.66 | $40.34 | $45.46 | $50.79 | $85.31 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 41 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $36.47 | $42.13 | $47.22 | $52.64 | $88.87 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 42 | $17.93 | $21.61 | $23.62 | $27.14 | $36.58 | $36.63 | $43.92 | $48.99 | $56.16 | $92.44 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 43 | $18.06 | $21.75 | $25.26 | $27.87 | $38.09 | $38.46 | $45.73 | $52.36 | $58.05 | $96.02 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 44 | $18.19 | $23.46 | $25.43 | $28.06 | $39.85 | $40.31 | $47.56 | $54.17 | $59.95 | $98.00 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 45 | $19.94 | $24.30 | $27.89 | $29.27 | $40.16 | $44.45 | $50.87 | $57.56 | $60.59 | $103.65 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 46 | $21.75 | $26.09 | $28.08 | $31.02 | $41.87 | $44.64 | $54.48 | $61.10 | $62.44 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 47 | $21.91 | $26.26 | $29.84 | $32.78 | $43.60 | $46.63 | $56.41 | $63.01 | $65.91 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 48 | $22.07 | $28.09 | $31.62 | $33.00 | $45.33 | $48.64 | $58.35 | $66.59 | $69.40 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 49 | $23.93 | $28.27 | $31.83 | $34.79 | $48.69 | $50.00 | $62.00 | $68.53 | $71.30 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 50 | $24.76 | $28.48 | $33.46 | $35.49 | $52.61 | $52.64 | $62.89 | $71.23 | $74.72 | $116.00 | $76.00 | $92.00 | $106.00 | $116.00 | $160.00 |
| 51 | $25.58 | $30.66 | $37.13 | $39.11 | $54.03 | $53.25 | $64.11 | $76.05 | $81.28 | $118.00 | $76.00 | $96.00 | $112.00 | $122.00 | $162.00 |
| 52 | $26.08 | $31.25 | $35.35 | $40.39 | $58.35 | $56.13 | $70.24 | $76.02 | $83.03 | $124.00 | $80.00 | $98.00 | $114.00 | $126.00 | $170.00 |
| 53 | $28.33 | $33.49 | $37.60 | $41.04 | $62.73 | $60.62 | $73.19 | $82.19 | $87.87 | $130.00 | $82.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 54 | $27.45 | $34.07 | $38.24 | $42.37 | $65.60 | $59.80 | $74.43 | $85.20 | $91.48 | $134.00 | $84.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 55 | $29.71 | $36.37 | $40.55 | $44.70 | $68.46 | $64.00 | $78.79 | $90.17 | $94.56 | $136.00 | $86.00 | $110.00 | $124.00 | $138.00 | $184.00 |
| 56 | $31.97 | $37.61 | $43.90 | $48.06 | $75.09 | $68.00 | $82.32 | $94.32 | $100.48 | $144.00 | $90.00 | $114.00 | $130.00 | $144.00 | $194.00 |
| 57 | $34.62 | $40.96 | $45.59 | $51.86 | $79.44 | $72.70 | $86.44 | $98.89 | $105.68 | $154.00 | $96.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 58 | $36.17 | $42.63 | $50.39 | $55.29 | $85.44 | $74.76 | $89.24 | $104.97 | $110.40 | $166.00 | $102.00 | $124.00 | $146.00 | $162.00 | $216.00 |
| 59 | $39.22 | $46.04 | $52.82 | $59.56 | $92.01 | $78.31 | $95.17 | $108.33 | $118.05 | $176.00 | $106.00 | $132.00 | $152.00 | $171.42 | $228.00 |
| 60 | $40.85 | $50.89 | $56.69 | $63.47 | $98.62 | $82.39 | $99.89 | $113.61 | $124.39 | $188.00 | $112.00 | $140.00 | $162.00 | $175.55 | $242.00 |
| 61 | $44.28 | $54.74 | $62.31 | $68.12 | $107.04 | $86.84 | $106.74 | $121.04 | $129.56 | $198.90 | $115.05 | $146.25 | $167.70 | $181.67 | $251.55 |
| 62 | $49.18 | $61.83 | $66.62 | $74.21 | $117.28 | $94.52 | $117.22 | $132.04 | $141.10 | $207.10 | $121.60 | $153.90 | $174.80 | $191.52 | $258.40 |
| 63 | $56.01 | $65.75 | $73.77 | $80.36 | $125.11 | $103.60 | $124.61 | $141.27 | $149.18 | $220.15 | $125.80 | $159.10 | $181.30 | $200.13 | $270.10 |
| 64 | $59.90 | $70.46 | $80.69 | $86.96 | $138.17 | $108.00 | $132.03 | $151.50 | $159.99 | $232.20 | $129.60 | $163.80 | $187.20 | $210.60 | $282.60 |
| 65 | $65.71 | $77.01 | $86.25 | $94.37 | $147.13 | $112.00 | $141.75 | $158.96 | $170.92 | $241.50 | $134.75 | $171.50 | $196.00 | $218.75 | $294.00 |
| 66 | $71.58 | $85.07 | $95.02 | $103.52 | $159.57 | $117.30 | $149.60 | $170.00 | $182.62 | $253.30 | $141.10 | $178.50 | $204.00 | $227.80 | $306.00 |
| 67 | $79.35 | $93.52 | $103.79 | $113.41 | $173.80 | $122.10 | $155.10 | $176.55 | $197.74 | $265.65 | $145.20 | $183.15 | $209.55 | $235.95 | $315.15 |
| 68 | $85.91 | $103.00 | $113.66 | $123.68 | $185.60 | $128.00 | $158.40 | $182.40 | $206.40 | $275.20 | $150.40 | $190.40 | $219.20 | $244.80 | $326.40 |
| 69 | $92.84 | $112.56 | $125.40 | $135.08 | $198.40 | $133.30 | $168.95 | $193.75 | $217.00 | $291.40 | $156.55 | $199.95 | $227.85 | $255.75 | $344.10 |
| 70 | $99.00 | $124.50 | $137.18 | $150.49 | $213.00 | $139.50 | $180.00 | $205.50 | $231.00 | $310.50 | $163.50 | $210.00 | $240.00 | $271.50 | $361.50 |
| 71 | $108.75 | $134.85 | $152.25 | $167.74 | $229.10 | $152.25 | $192.85 | $220.40 | $247.95 | $332.05 | $175.45 | $223.30 | $255.20 | $288.55 | $384.25 |
| 72 | $116.20 | $145.60 | $165.20 | $183.40 | $247.80 | $162.40 | $207.20 | $238.00 | $267.40 | $355.60 | $184.80 | $236.60 | $273.00 | $306.60 | $408.80 |
| 73 | $126.90 | $156.60 | $178.20 | $197.10 | $267.30 | $176.85 | $221.40 | $255.15 | $286.20 | $383.40 | $199.80 | $252.45 | $288.90 | $324.00 | $434.70 |
| 74 | $136.50 | $170.30 | $192.40 | $213.20 | $289.90 | $188.50 | $239.20 | $274.30 | $306.80 | $412.10 | $210.60 | $269.10 | $306.80 | $344.50 | $462.80 |
| 75 | $146.25 | $183.75 | $208.75 | $231.25 | $312.50 | $200.00 | $255.00 | $293.75 | $330.00 | $440.00 | $221.25 | $283.75 | $326.25 | $366.25 | $488.75 |
| 76 | $159.60 | $199.20 | $226.80 | $250.80 | $339.60 | $214.80 | $272.40 | $314.40 | $352.80 | $471.60 | $235.20 | $300.00 | $345.60 | $387.60 | $518.40 |
| 77 | $175.82 | $221.84 | $252.52 | $280.84 | $378.78 | $232.46 | $298.54 | $344.56 | $389.40 | $518.02 | $252.52 | $325.68 | $376.42 | $423.62 | $562.86 |
| 78 | $197.06 | $248.98 | $284.38 | $316.24 | $425.08 | $257.24 | $331.58 | $383.50 | $433.06 | $574.66 | $277.30 | $357.54 | $413.00 | $466.10 | $619.50 |
| 79 | $218.30 | $277.30 | $317.42 | $351.64 | $475.54 | $282.02 | $363.44 | $421.26 | $475.54 | $632.48 | $300.90 | $389.40 | $451.94 | $507.40 | $676.14 |
| 80 | $239.54 | $304.44 | $348.10 | $388.22 | $522.74 | $305.62 | $395.30 | $457.84 | $516.84 | $686.76 | $324.50 | $420.08 | $486.16 | $549.88 | $730.42 |
| 81 | $259.60 | $330.40 | $377.60 | $421.26 | $567.58 | $328.04 | $423.62 | $490.88 | $554.60 | $737.50 | $346.92 | $448.40 | $520.38 | $587.64 | $781.16 |
| 82 | $279.66 | $355.18 | $407.10 | $453.42 | $611.24 | $349.28 | $450.76 | $522.74 | $590.00 | $784.70 | $369.34 | $476.72 | $552.24 | $624.22 | $829.54 |
| 83 | $300.90 | $381.14 | $437.78 | $486.16 | $656.08 | $371.70 | $477.90 | $554.60 | $624.22 | $833.08 | $391.76 | $505.04 | $586.46 | $659.62 | $879.10 |
| 84 | $323.32 | $409.46 | $469.64 | $522.74 | $704.46 | $395.30 | $507.40 | $588.82 | $663.16 | $882.64 | $415.36 | $534.54 | $620.68 | $698.56 | $931.02 |
| 85 | $346.92 | $440.14 | $505.04 | $562.86 | $758.74 | $418.90 | $539.26 | $625.40 | $704.46 | $939.28 | $440.14 | $567.58 | $657.26 | $739.86 | $987.66 |
| 86 | $374.06 | $474.36 | $545.16 | $600.52 | $816.56 | $446.04 | $573.48 | $665.52 | $748.12 | $997.10 | $467.28 | $601.80 | $697.38 | $783.52 | $1,045.48 |
| 87 | $403.56 | $512.12 | $585.28 | $652.54 | $879.10 | $475.54 | $611.24 | $705.64 | $794.14 | $1,059.64 | $496.78 | $639.56 | $737.50 | $829.54 | $1,108.02 |
| 88 | $434.24 | $549.88 | $631.30 | $702.10 | $946.36 | $506.22 | $649.00 | $751.66 | $843.70 | $1,126.90 | $527.46 | $677.32 | $783.52 | $879.10 | $1,175.28 |
| 89 | $467.28 | $592.36 | $678.50 | $756.38 | $1,019.52 | $539.26 | $691.48 | $798.86 | $897.98 | $1,200.06 | $560.50 | $719.80 | $830.72 | $933.38 | $1,248.44 |
| 90 | $503.86 | $638.38 | $732.78 | $815.38 | $1,099.76 | $575.84 | $737.50 | $853.14 | $956.98 | $1,280.30 | $597.08 | $765.82 | $885.00 | $992.38 | $1,328.68 |
| 91 | $542.80 | $687.94 | $789.42 | $879.10 | $1,184.72 | $614.78 | $787.06 | $909.78 | $1,020.70 | $1,365.26 | $636.02 | $815.38 | $941.64 | $1,056.10 | $1,413.64 |
| 92 | $585.28 | $741.04 | $849.60 | $946.36 | $1,274.40 | $657.26 | $840.16 | $969.96 | $1,087.96 | $1,454.94 | $678.50 | $868.48 | $1,001.82 | $1,123.36 | $1,503.32 |
| 93 | $628.94 | $797.68 | $914.50 | $1,019.52 | $1,372.34 | $700.92 | $896.80 | $1,034.86 | $1,161.12 | $1,552.88 | $722.16 | $925.12 | $1,066.72 | $1,196.52 | $1,601.26 |
| 94 | $678.50 | $859.04 | $985.30 | $1,097.40 | $1,477.36 | $750.48 | $958.16 | $1,105.66 | $1,239.00 | $1,657.90 | $771.72 | $986.48 | $1,137.52 | $1,274.40 | $1,706.28 |
| 95 | $730.42 | $926.30 | $1,062.00 | $1,182.36 | $1,594.18 | $802.40 | $1,025.42 | $1,182.36 | $1,323.96 | $1,774.72 | $823.64 | $1,053.74 | $1,214.22 | $1,359.36 | $1,823.10 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 30 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 31 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $126.80 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 32 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $130.53 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 33 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $57.56 | $69.62 | $81.42 | $90.86 | $137.99 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 34 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $57.56 | $69.62 | $83.04 | $90.86 | $145.44 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 35 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $61.15 | $71.59 | $83.04 | $90.86 | $149.17 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 36 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $64.75 | $75.17 | $86.65 | $94.08 | $156.63 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 37 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $68.35 | $78.75 | $93.87 | $97.70 | $164.09 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 38 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $68.35 | $82.33 | $97.48 | $101.32 | $171.55 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 39 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $71.94 | $85.91 | $101.09 | $108.56 | $182.74 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 40 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $73.83 | $90.77 | $103.70 | $112.57 | $189.78 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 41 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $77.69 | $94.79 | $107.71 | $116.67 | $197.68 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 42 | $40.98 | $49.22 | $55.51 | $61.36 | $82.60 | $78.03 | $98.83 | $111.76 | $124.47 | $205.62 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 43 | $41.27 | $49.55 | $59.37 | $63.02 | $86.00 | $81.93 | $102.90 | $119.45 | $128.65 | $213.60 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 44 | $41.57 | $53.44 | $59.77 | $63.43 | $89.97 | $85.87 | $107.00 | $123.57 | $132.86 | $218.00 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 45 | $42.36 | $52.24 | $63.40 | $68.31 | $92.86 | $92.45 | $108.31 | $128.28 | $140.32 | $229.22 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 46 | $46.22 | $56.09 | $63.82 | $72.37 | $96.83 | $92.86 | $115.99 | $136.16 | $144.59 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 47 | $46.56 | $56.46 | $67.81 | $76.49 | $100.81 | $97.00 | $120.10 | $140.41 | $152.63 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 48 | $46.89 | $60.39 | $71.86 | $76.99 | $104.82 | $101.17 | $124.23 | $148.40 | $160.72 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 49 | $50.86 | $60.79 | $72.34 | $81.19 | $112.60 | $104.00 | $132.00 | $152.73 | $165.12 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 50 | $52.27 | $65.09 | $76.69 | $84.63 | $118.02 | $109.05 | $136.89 | $161.21 | $172.57 | $258.00 | $156.00 | $200.00 | $232.00 | $262.00 | $348.00 |
| 51 | $55.42 | $68.30 | $81.40 | $89.38 | $125.58 | $114.11 | $139.20 | $169.20 | $180.62 | $268.00 | $160.00 | $202.00 | $236.00 | $268.00 | $356.00 |
| 52 | $56.28 | $69.29 | $80.21 | $91.92 | $133.15 | $119.99 | $149.96 | $170.59 | $185.91 | $276.00 | $164.00 | $208.00 | $242.00 | $274.00 | $364.00 |
| 53 | $59.49 | $73.96 | $84.96 | $93.04 | $140.75 | $125.15 | $156.02 | $181.59 | $195.87 | $286.00 | $168.00 | $214.00 | $248.00 | $280.00 | $372.00 |
| 54 | $59.01 | $74.96 | $86.04 | $97.05 | $148.37 | $127.32 | $160.30 | $189.75 | $203.09 | $294.00 | $172.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 55 | $63.66 | $78.33 | $90.89 | $101.96 | $156.02 | $136.00 | $169.41 | $197.98 | $211.37 | $304.00 | $176.00 | $222.00 | $260.00 | $292.00 | $390.00 |
| 56 | $69.76 | $83.57 | $97.71 | $110.25 | $169.76 | $144.00 | $180.32 | $204.04 | $225.10 | $320.00 | $184.00 | $232.00 | $270.00 | $308.00 | $408.00 |
| 57 | $73.56 | $90.39 | $102.22 | $116.34 | $179.95 | $151.30 | $186.32 | $216.79 | $233.23 | $340.00 | $192.00 | $244.00 | $286.00 | $322.00 | $428.00 |
| 58 | $76.51 | $94.89 | $111.97 | $127.59 | $193.44 | $157.19 | $193.35 | $228.69 | $249.75 | $366.00 | $204.00 | $258.00 | $302.00 | $342.00 | $454.00 |
| 59 | $85.69 | $103.24 | $119.54 | $132.98 | $208.24 | $168.08 | $207.13 | $238.69 | $259.00 | $392.00 | $216.00 | $274.00 | $320.00 | $360.77 | $480.00 |
| 60 | $88.74 | $111.67 | $127.20 | $142.11 | $223.11 | $176.02 | $216.13 | $250.67 | $274.59 | $418.00 | $228.00 | $290.00 | $340.00 | $370.38 | $510.00 |
| 61 | $95.70 | $119.30 | $140.19 | $154.31 | $240.04 | $184.78 | $231.56 | $267.00 | $290.02 | $436.80 | $234.00 | $302.25 | $352.95 | $387.95 | $528.45 |
| 62 | $104.15 | $130.86 | $145.74 | $165.22 | $261.00 | $198.31 | $247.07 | $285.48 | $307.70 | $456.00 | $245.10 | $313.50 | $364.80 | $409.33 | $549.10 |
| 63 | $116.57 | $138.65 | $158.88 | $177.65 | $272.96 | $212.75 | $259.90 | $301.97 | $323.87 | $475.45 | $253.45 | $323.75 | $379.25 | $425.96 | $567.95 |
| 64 | $124.30 | $149.55 | $174.34 | $189.35 | $297.72 | $221.40 | $276.39 | $324.36 | $345.64 | $496.80 | $262.80 | $336.60 | $394.20 | $446.40 | $592.20 |
| 65 | $136.00 | $161.16 | $185.22 | $205.63 | $316.89 | $229.25 | $295.75 | $342.10 | $371.71 | $519.75 | $271.25 | $350.00 | $409.50 | $463.75 | $616.00 |
| 66 | $147.73 | $175.90 | $204.44 | $225.47 | $341.70 | $241.40 | $309.40 | $363.90 | $398.14 | $542.30 | $283.90 | $363.80 | $426.70 | $482.80 | $639.20 |
| 67 | $161.81 | $194.45 | $223.67 | $246.91 | $371.97 | $249.15 | $318.45 | $376.20 | $426.79 | $564.30 | $292.05 | $372.90 | $440.55 | $499.95 | $660.00 |
| 68 | $176.51 | $216.61 | $245.04 | $268.93 | $398.40 | $260.80 | $334.40 | $392.00 | $446.40 | $588.80 | $300.80 | $387.20 | $456.00 | $516.80 | $683.20 |
| 69 | $191.88 | $235.63 | $269.99 | $294.60 | $424.70 | $272.80 | $351.85 | $413.85 | $469.65 | $620.00 | $314.65 | $404.55 | $477.40 | $540.95 | $714.55 |
| 70 | $207.00 | $262.50 | $297.70 | $328.20 | $459.00 | $291.00 | $375.00 | $442.50 | $502.50 | $663.00 | $333.00 | $427.50 | $504.00 | $573.00 | $756.00 |
| 71 | $224.75 | $285.65 | $332.05 | $369.90 | $498.80 | $313.20 | $404.55 | $475.60 | $542.30 | $714.85 | $355.25 | $458.20 | $537.95 | $613.35 | $809.10 |
| 72 | $245.00 | $309.40 | $361.20 | $406.00 | $541.80 | $338.80 | $435.40 | $513.80 | $585.20 | $771.40 | $380.80 | $490.00 | $576.80 | $656.60 | $866.60 |
| 73 | $265.95 | $337.50 | $392.85 | $441.45 | $588.60 | $365.85 | $471.15 | $554.85 | $631.80 | $832.95 | $407.70 | $525.15 | $618.30 | $703.35 | $927.45 |
| 74 | $289.90 | $366.60 | $427.70 | $479.70 | $640.90 | $393.90 | $507.00 | $599.30 | $679.90 | $898.30 | $435.50 | $561.60 | $661.70 | $751.40 | $993.20 |
| 75 | $313.75 | $398.75 | $466.25 | $523.75 | $700.00 | $421.25 | $545.00 | $645.00 | $733.75 | $967.50 | $462.50 | $597.50 | $707.50 | $803.75 | $1,061.25 |
| 76 | $342.00 | $435.60 | $510.00 | $574.80 | $765.60 | $452.40 | $585.60 | $694.80 | $792.00 | $1,042.80 | $492.00 | $637.20 | $754.80 | $860.40 | $1,132.80 |
| 77 | $381.14 | $487.34 | $572.30 | $645.46 | $859.04 | $496.78 | $645.46 | $767.00 | $876.74 | $1,151.68 | $535.72 | $696.20 | $826.00 | $944.00 | $1,240.18 |
| 78 | $428.34 | $549.88 | $649.00 | $732.78 | $973.50 | $551.06 | $717.44 | $857.86 | $980.58 | $1,286.20 | $588.82 | $768.18 | $916.86 | $1,047.84 | $1,374.70 |
| 79 | $477.90 | $613.60 | $725.70 | $821.28 | $1,089.14 | $606.52 | $790.60 | $946.36 | $1,084.42 | $1,420.72 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,508.04 |
| 80 | $525.10 | $676.14 | $801.22 | $906.24 | $1,201.24 | $658.44 | $861.40 | $1,032.50 | $1,182.36 | $1,548.16 | $696.20 | $909.78 | $1,090.32 | $1,248.44 | $1,635.48 |
| 81 | $569.94 | $735.14 | $869.66 | $984.12 | $1,305.08 | $708.00 | $926.30 | $1,108.02 | $1,269.68 | $1,662.62 | $744.58 | $975.86 | $1,167.02 | $1,336.94 | $1,751.12 |
| 82 | $614.78 | $791.78 | $936.92 | $1,060.82 | $1,405.38 | $755.20 | $986.48 | $1,181.18 | $1,352.28 | $1,771.18 | $794.14 | $1,038.40 | $1,241.36 | $1,421.90 | $1,862.04 |
| 83 | $659.62 | $849.60 | $1,005.36 | $1,137.52 | $1,508.04 | $803.58 | $1,047.84 | $1,253.16 | $1,434.88 | $1,880.92 | $842.52 | $1,099.76 | $1,315.70 | $1,505.68 | $1,974.14 |
| 84 | $708.00 | $910.96 | $1,078.52 | $1,220.12 | $1,617.78 | $853.14 | $1,112.74 | $1,329.86 | $1,521.02 | $1,995.38 | $893.26 | $1,165.84 | $1,393.58 | $1,593.00 | $2,089.78 |
| 85 | $762.28 | $980.58 | $1,161.12 | $1,313.64 | $1,741.68 | $908.60 | $1,183.54 | $1,414.82 | $1,616.60 | $2,122.82 | $949.90 | $1,237.82 | $1,479.72 | $1,690.94 | $2,219.58 |
| 86 | $821.28 | $1,057.28 | $1,250.80 | $1,416.00 | $1,877.38 | $967.60 | $1,260.24 | $1,504.50 | $1,719.26 | $2,258.52 | $1,008.90 | $1,314.52 | $1,569.40 | $1,793.60 | $2,355.28 |
| 87 | $883.82 | $1,137.52 | $1,347.56 | $1,523.38 | $2,020.16 | $1,030.14 | $1,340.48 | $1,601.26 | $1,826.64 | $2,401.30 | $1,071.44 | $1,394.76 | $1,666.16 | $1,900.98 | $2,498.06 |
| 88 | $951.08 | $1,224.84 | $1,450.22 | $1,640.20 | $2,174.74 | $1,097.40 | $1,427.80 | $1,703.92 | $1,943.46 | $2,555.88 | $1,138.70 | $1,482.08 | $1,768.82 | $2,017.80 | $2,652.64 |
| 89 | $1,024.24 | $1,319.24 | $1,561.14 | $1,766.46 | $2,342.30 | $1,170.56 | $1,522.20 | $1,814.84 | $2,069.72 | $2,723.44 | $1,211.86 | $1,576.48 | $1,879.74 | $2,144.06 | $2,820.20 |
| 90 | $1,104.48 | $1,421.90 | $1,683.86 | $1,904.52 | $2,525.20 | $1,250.80 | $1,624.86 | $1,937.56 | $2,207.78 | $2,906.34 | $1,292.10 | $1,679.14 | $2,002.46 | $2,282.12 | $3,003.10 |
| 91 | $1,190.62 | $1,532.82 | $1,814.84 | $2,053.20 | $2,721.08 | $1,336.94 | $1,735.78 | $2,068.54 | $2,356.46 | $3,102.22 | $1,378.24 | $1,790.06 | $2,133.44 | $2,430.80 | $3,198.98 |
| 92 | $1,281.48 | $1,649.64 | $1,952.90 | $2,208.96 | $2,929.94 | $1,427.80 | $1,852.60 | $2,206.60 | $2,512.22 | $3,311.08 | $1,469.10 | $1,906.88 | $2,271.50 | $2,586.56 | $3,407.84 |
| 93 | $1,379.42 | $1,775.90 | $2,101.58 | $2,377.70 | $3,152.96 | $1,525.74 | $1,978.86 | $2,355.28 | $2,680.96 | $3,534.10 | $1,567.04 | $2,033.14 | $2,420.18 | $2,755.30 | $3,630.86 |
| 94 | $1,485.62 | $1,912.78 | $2,264.42 | $2,560.60 | $3,396.04 | $1,631.94 | $2,115.74 | $2,518.12 | $2,863.86 | $3,777.18 | $1,673.24 | $2,170.02 | $2,583.02 | $2,938.20 | $3,873.94 |
| 95 | $1,601.26 | $2,062.64 | $2,441.42 | $2,761.20 | $3,661.54 | $1,747.58 | $2,265.60 | $2,695.12 | $3,064.46 | $4,042.68 | $1,788.88 | $2,319.88 | $2,760.02 | $3,138.80 | $4,139.44 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 30 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 31 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $113.26 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 32 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $116.59 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 33 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $50.21 | $62.54 | $71.98 | $81.42 | $123.25 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 34 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $50.21 | $62.54 | $73.41 | $81.42 | $129.91 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 35 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $53.35 | $64.31 | $73.41 | $81.42 | $133.24 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 36 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $56.48 | $67.52 | $76.60 | $84.31 | $139.91 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 37 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $59.62 | $70.74 | $82.99 | $87.55 | $146.57 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 38 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $59.62 | $73.95 | $86.18 | $90.80 | $153.23 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 39 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $62.76 | $77.17 | $89.37 | $97.28 | $163.22 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 40 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 | $66.30 | $80.69 | $92.34 | $101.59 | $170.62 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 41 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 | $69.76 | $84.25 | $95.91 | $105.29 | $177.73 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 42 | $37.14 | $43.22 | $49.60 | $55.46 | $74.34 | $70.07 | $87.85 | $99.51 | $112.32 | $184.87 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 43 | $37.40 | $43.51 | $53.05 | $56.96 | $77.40 | $73.57 | $91.47 | $106.36 | $116.10 | $192.05 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 44 | $37.67 | $46.92 | $53.41 | $57.33 | $80.98 | $77.11 | $95.11 | $110.03 | $119.90 | $196.00 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 45 | $38.63 | $46.16 | $55.79 | $59.77 | $82.82 | $83.56 | $96.82 | $113.48 | $122.78 | $205.30 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 46 | $42.15 | $49.57 | $56.16 | $63.33 | $86.36 | $83.93 | $103.69 | $120.45 | $126.52 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 47 | $42.45 | $49.90 | $59.68 | $66.93 | $89.92 | $87.67 | $107.36 | $124.21 | $133.55 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 48 | $42.75 | $53.37 | $63.24 | $67.37 | $93.49 | $91.44 | $111.06 | $131.28 | $140.63 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 49 | $46.37 | $53.72 | $63.66 | $71.04 | $100.43 | $94.00 | $118.00 | $135.11 | $144.48 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 50 | $46.77 | $56.95 | $68.32 | $75.07 | $105.22 | $97.77 | $120.24 | $142.46 | $153.00 | $230.00 | $140.00 | $176.00 | $206.00 | $232.00 | $310.00 |
| 51 | $49.74 | $61.33 | $72.83 | $79.61 | $110.97 | $102.70 | $124.55 | $150.19 | $160.75 | $236.00 | $142.00 | $182.00 | $212.00 | $238.00 | $316.00 |
| 52 | $49.41 | $62.50 | $72.05 | $82.17 | $118.19 | $106.44 | $134.78 | $152.05 | $166.05 | $246.00 | $146.00 | $186.00 | $216.00 | $244.00 | $324.00 |
| 53 | $52.41 | $65.59 | $75.21 | $83.46 | $125.45 | $111.46 | $138.68 | $160.56 | $173.91 | $254.00 | $148.00 | $190.00 | $220.00 | $250.00 | $332.00 |
| 54 | $53.52 | $66.78 | $76.48 | $86.11 | $131.19 | $113.82 | $143.13 | $168.45 | $179.31 | $260.00 | $152.00 | $194.00 | $226.00 | $256.00 | $338.00 |
| 55 | $56.58 | $69.94 | $81.11 | $90.79 | $138.51 | $122.00 | $151.68 | $176.42 | $187.27 | $270.00 | $156.00 | $198.00 | $230.00 | $260.00 | $346.00 |
| 56 | $61.04 | $73.82 | $87.80 | $97.53 | $150.17 | $128.00 | $158.76 | $182.86 | $199.05 | $284.00 | $162.00 | $206.00 | $242.00 | $272.00 | $362.00 |
| 57 | $64.90 | $80.50 | $91.17 | $103.72 | $160.50 | $133.61 | $167.11 | $192.07 | $207.72 | $304.00 | $170.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 58 | $68.17 | $83.89 | $99.38 | $113.42 | $172.48 | $139.94 | $171.04 | $202.45 | $222.60 | $326.00 | $180.00 | $230.00 | $268.00 | $304.00 | $404.00 |
| 59 | $75.53 | $92.07 | $105.64 | $119.13 | $185.64 | $148.98 | $184.74 | $212.98 | $232.57 | $348.00 | $190.00 | $244.00 | $284.00 | $320.91 | $428.00 |
| 60 | $78.88 | $100.36 | $113.37 | $126.93 | $198.86 | $155.43 | $192.52 | $223.62 | $245.05 | $372.00 | $202.00 | $260.00 | $302.00 | $329.87 | $454.00 |
| 61 | $85.70 | $106.67 | $124.61 | $137.63 | $214.09 | $164.45 | $206.24 | $236.74 | $257.60 | $390.00 | $210.60 | $269.10 | $313.95 | $346.31 | $471.90 |
| 62 | $92.58 | $116.48 | $130.47 | $147.02 | $231.26 | $176.07 | $220.01 | $255.15 | $278.79 | $404.70 | $216.60 | $279.30 | $326.80 | $364.27 | $488.30 |
| 63 | $102.94 | $122.93 | $141.86 | $157.91 | $243.71 | $186.85 | $231.42 | $270.18 | $293.27 | $423.65 | $223.85 | $288.60 | $338.55 | $380.06 | $506.90 |
| 64 | $110.82 | $133.73 | $154.17 | $168.31 | $264.82 | $198.00 | $246.46 | $287.34 | $308.31 | $442.80 | $234.00 | $300.60 | $351.00 | $396.00 | $525.60 |
| 65 | $122.24 | $142.62 | $164.01 | $183.10 | $281.32 | $206.50 | $262.50 | $304.09 | $330.23 | $462.00 | $243.25 | $311.50 | $365.75 | $411.25 | $546.00 |
| 66 | $130.98 | $157.16 | $181.41 | $199.94 | $304.63 | $214.20 | $275.40 | $323.00 | $353.72 | $484.50 | $251.60 | $324.70 | $379.10 | $428.40 | $569.50 |
| 67 | $144.69 | $173.67 | $198.82 | $219.63 | $331.36 | $222.75 | $285.45 | $334.95 | $380.65 | $501.60 | $260.70 | $333.30 | $391.05 | $443.85 | $587.40 |
| 68 | $156.20 | $192.37 | $218.47 | $238.73 | $355.20 | $230.40 | $296.00 | $348.80 | $396.80 | $524.80 | $267.20 | $344.00 | $406.40 | $459.20 | $608.00 |
| 69 | $170.21 | $208.61 | $240.48 | $262.98 | $378.20 | $243.35 | $311.55 | $368.90 | $418.50 | $551.80 | $279.00 | $359.60 | $424.70 | $482.05 | $635.50 |
| 70 | $184.50 | $232.50 | $265.60 | $292.37 | $408.00 | $259.50 | $333.00 | $394.50 | $447.00 | $589.50 | $295.50 | $379.50 | $450.00 | $510.00 | $673.50 |
| 71 | $200.10 | $253.75 | $295.80 | $329.75 | $443.70 | $278.40 | $359.60 | $423.40 | $482.85 | $635.10 | $316.10 | $407.45 | $479.95 | $545.20 | $719.20 |
| 72 | $217.00 | $275.80 | $322.00 | $361.20 | $483.00 | $301.00 | $387.80 | $457.80 | $520.80 | $687.40 | $337.40 | $435.40 | $513.80 | $583.80 | $771.40 |
| 73 | $236.25 | $299.70 | $349.65 | $392.85 | $523.80 | $325.35 | $418.50 | $494.10 | $561.60 | $741.15 | $361.80 | $467.10 | $550.80 | $626.40 | $826.20 |
| 74 | $257.40 | $326.30 | $380.90 | $427.70 | $570.70 | $351.00 | $451.10 | $533.00 | $605.80 | $799.50 | $387.40 | $499.20 | $590.20 | $669.50 | $884.00 |
| 75 | $280.00 | $355.00 | $415.00 | $466.25 | $622.50 | $376.25 | $485.00 | $573.75 | $652.50 | $861.25 | $412.50 | $532.50 | $628.75 | $715.00 | $943.75 |
| 76 | $304.80 | $387.60 | $454.80 | $511.20 | $681.60 | $400.20 | $520.80 | $619.20 | $704.40 | $927.60 | $438.00 | $567.60 | $673.20 | $765.60 | $1,008.00 |
| 77 | $338.66 | $433.06 | $509.76 | $574.66 | $764.64 | $441.32 | $573.48 | $683.22 | $779.98 | $1,025.42 | $475.54 | $618.32 | $736.32 | $840.16 | $1,104.48 |
| 78 | $381.14 | $489.70 | $577.02 | $652.54 | $866.12 | $489.70 | $639.56 | $762.28 | $873.20 | $1,144.60 | $523.92 | $683.22 | $815.38 | $932.20 | $1,222.48 |
| 79 | $424.80 | $546.34 | $646.64 | $730.42 | $968.78 | $539.26 | $704.46 | $843.70 | $965.24 | $1,263.78 | $572.30 | $748.12 | $895.62 | $1,024.24 | $1,341.66 |
| 80 | $467.28 | $601.80 | $712.72 | $805.94 | $1,069.08 | $586.46 | $765.82 | $918.04 | $1,051.38 | $1,377.06 | $619.50 | $809.48 | $969.96 | $1,111.56 | $1,454.94 |
| 81 | $507.40 | $653.72 | $774.08 | $876.74 | $1,161.12 | $630.12 | $823.64 | $986.48 | $1,130.44 | $1,479.72 | $663.16 | $867.30 | $1,039.58 | $1,190.62 | $1,558.78 |
| 82 | $546.34 | $704.46 | $834.26 | $944.00 | $1,250.80 | $671.42 | $877.92 | $1,051.38 | $1,203.60 | $1,576.48 | $705.64 | $923.94 | $1,105.66 | $1,266.14 | $1,657.90 |
| 83 | $586.46 | $755.20 | $894.44 | $1,012.44 | $1,341.68 | $713.90 | $932.20 | $1,115.10 | $1,276.76 | $1,673.24 | $749.30 | $978.22 | $1,170.56 | $1,339.30 | $1,755.84 |
| 84 | $630.12 | $810.66 | $959.34 | $1,085.60 | $1,439.60 | $759.92 | $990.02 | $1,183.54 | $1,353.46 | $1,775.90 | $795.32 | $1,037.22 | $1,239.00 | $1,417.18 | $1,859.68 |
| 85 | $678.50 | $873.20 | $1,033.68 | $1,169.68 | $1,549.34 | $809.48 | $1,053.74 | $1,260.24 | $1,439.60 | $1,888.00 | $844.88 | $1,102.12 | $1,316.88 | $1,504.50 | $1,974.14 |
| 86 | $730.42 | $940.46 | $1,113.92 | $1,260.24 | $1,670.88 | $861.40 | $1,121.00 | $1,340.48 | $1,530.46 | $2,009.54 | $896.80 | $1,169.38 | $1,397.12 | $1,595.36 | $2,095.68 |
| 87 | $787.06 | $1,012.44 | $1,198.88 | $1,355.92 | $1,798.32 | $918.04 | $1,192.98 | $1,425.44 | $1,626.04 | $2,136.98 | $953.44 | $1,241.36 | $1,482.08 | $1,690.94 | $2,223.12 |
| 88 | $846.06 | $1,090.32 | $1,289.74 | $1,459.66 | $1,935.20 | $977.04 | $1,270.86 | $1,516.30 | $1,729.88 | $2,273.86 | $1,012.44 | $1,319.24 | $1,572.94 | $1,794.78 | $2,360.00 |
| 89 | $912.14 | $1,174.10 | $1,390.04 | $1,571.76 | $2,083.88 | $1,043.12 | $1,354.64 | $1,616.60 | $1,841.98 | $2,422.54 | $1,078.52 | $1,403.02 | $1,673.24 | $1,906.88 | $2,508.68 |
| 90 | $982.94 | $1,266.14 | $1,498.60 | $1,694.48 | $2,247.90 | $1,113.92 | $1,446.68 | $1,725.16 | $1,964.70 | $2,586.56 | $1,149.32 | $1,495.06 | $1,781.80 | $2,029.60 | $2,672.70 |
| 91 | $1,059.64 | $1,364.08 | $1,615.42 | $1,826.64 | $2,422.54 | $1,190.62 | $1,544.62 | $1,841.98 | $2,096.86 | $2,761.20 | $1,226.02 | $1,593.00 | $1,898.62 | $2,161.76 | $2,847.34 |
| 92 | $1,141.06 | $1,469.10 | $1,738.14 | $1,967.06 | $2,607.80 | $1,272.04 | $1,649.64 | $1,964.70 | $2,237.28 | $2,946.46 | $1,307.44 | $1,698.02 | $2,021.34 | $2,302.18 | $3,032.60 |
| 93 | $1,227.20 | $1,581.20 | $1,870.30 | $2,116.92 | $2,806.04 | $1,358.18 | $1,761.74 | $2,096.86 | $2,387.14 | $3,144.70 | $1,393.58 | $1,810.12 | $2,153.50 | $2,452.04 | $3,230.84 |
| 94 | $1,321.60 | $1,702.74 | $2,015.44 | $2,279.76 | $3,021.98 | $1,452.58 | $1,883.28 | $2,242.00 | $2,549.98 | $3,360.64 | $1,487.98 | $1,931.66 | $2,298.64 | $2,614.88 | $3,446.78 |
| 95 | $1,425.44 | $1,834.90 | $2,172.38 | $2,457.94 | $3,259.16 | $1,556.42 | $2,015.44 | $2,398.94 | $2,728.16 | $3,597.82 | $1,591.82 | $2,063.82 | $2,455.58 | $2,793.06 | $3,683.96 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $103.41 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $106.45 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $46.53 | $56.64 | $66.08 | $74.34 | $112.53 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $46.53 | $56.64 | $67.39 | $74.34 | $118.62 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $49.44 | $58.24 | $67.39 | $74.34 | $121.66 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $52.35 | $61.15 | $70.32 | $76.98 | $127.74 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $55.26 | $64.07 | $76.18 | $79.94 | $133.82 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $55.26 | $66.98 | $79.11 | $82.90 | $139.91 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $58.17 | $69.89 | $82.04 | $88.82 | $149.03 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 40 | $30.68 | $38.94 | $44.84 | $49.56 | $67.26 | $60.27 | $73.48 | $83.81 | $90.61 | $154.95 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 41 | $30.68 | $38.94 | $44.84 | $49.56 | $67.26 | $63.42 | $76.73 | $87.06 | $93.91 | $161.41 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 42 | $33.29 | $39.62 | $44.88 | $49.56 | $67.26 | $63.70 | $80.00 | $90.32 | $100.18 | $167.90 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 43 | $33.53 | $39.88 | $48.00 | $50.90 | $70.03 | $66.89 | $83.30 | $96.54 | $103.55 | $174.41 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 44 | $33.77 | $43.01 | $48.32 | $51.23 | $73.26 | $70.10 | $86.62 | $99.87 | $106.94 | $178.00 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 45 | $34.89 | $42.52 | $50.72 | $54.89 | $75.29 | $76.45 | $88.61 | $101.97 | $113.21 | $187.36 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 46 | $38.07 | $45.66 | $51.06 | $58.16 | $78.51 | $76.79 | $94.90 | $108.23 | $116.66 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 47 | $38.34 | $45.96 | $54.25 | $61.46 | $81.74 | $80.21 | $98.26 | $111.61 | $123.14 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 48 | $38.62 | $49.15 | $57.49 | $61.87 | $84.99 | $83.66 | $101.65 | $117.96 | $129.67 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 49 | $41.88 | $49.48 | $57.87 | $65.24 | $91.30 | $86.00 | $108.00 | $121.40 | $133.23 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 50 | $42.64 | $52.89 | $62.74 | $68.25 | $95.27 | $88.37 | $110.99 | $131.22 | $138.77 | $208.00 | $126.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 51 | $45.47 | $55.75 | $65.69 | $72.63 | $100.75 | $93.19 | $113.56 | $136.88 | $146.30 | $214.00 | $130.00 | $164.00 | $192.00 | $216.00 | $288.00 |
| 52 | $45.30 | $55.71 | $65.26 | $75.20 | $107.72 | $96.77 | $119.59 | $137.21 | $151.61 | $224.00 | $132.00 | $168.00 | $196.00 | $222.00 | $296.00 |
| 53 | $48.16 | $60.01 | $68.25 | $75.25 | $113.21 | $101.68 | $127.12 | $145.27 | $157.43 | $230.00 | $136.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 54 | $48.03 | $59.97 | $69.65 | $77.91 | $120.26 | $102.24 | $129.77 | $152.96 | $162.84 | $238.00 | $138.00 | $176.00 | $206.00 | $232.00 | $308.00 |
| 55 | $50.93 | $64.34 | $74.11 | $82.41 | $125.77 | $110.00 | $137.89 | $160.74 | $170.58 | $244.00 | $140.00 | $180.00 | $210.00 | $238.00 | $314.00 |
| 56 | $56.68 | $66.86 | $79.30 | $89.05 | $137.12 | $118.00 | $145.04 | $165.54 | $182.31 | $260.00 | $148.00 | $188.00 | $220.00 | $248.00 | $330.00 |
| 57 | $59.13 | $73.44 | $82.88 | $93.91 | $145.91 | $121.82 | $151.75 | $174.96 | $189.50 | $276.00 | $154.00 | $198.00 | $232.00 | $260.00 | $346.00 |
| 58 | $61.21 | $77.01 | $90.98 | $103.49 | $156.36 | $126.52 | $158.03 | $185.58 | $202.69 | $296.00 | $164.00 | $210.00 | $246.00 | $278.00 | $366.00 |
| 59 | $69.72 | $83.70 | $97.30 | $108.05 | $167.88 | $135.61 | $167.94 | $194.62 | $211.42 | $316.00 | $174.00 | $222.00 | $260.00 | $293.00 | $388.00 |
| 60 | $71.84 | $90.46 | $103.70 | $115.89 | $181.07 | $142.32 | $174.36 | $203.78 | $222.46 | $340.00 | $184.00 | $234.00 | $276.00 | $300.94 | $414.00 |
| 61 | $78.56 | $96.84 | $113.28 | $125.12 | $194.63 | $151.52 | $188.15 | $215.38 | $235.93 | $354.90 | $191.10 | $243.75 | $286.65 | $314.14 | $429.00 |
| 62 | $83.90 | $106.41 | $117.98 | $134.42 | $211.44 | $159.39 | $200.18 | $230.17 | $249.90 | $370.50 | $197.60 | $254.60 | $296.40 | $332.35 | $444.60 |
| 63 | $93.86 | $112.92 | $129.09 | $143.81 | $220.97 | $170.20 | $211.84 | $245.46 | $265.15 | $384.80 | $205.35 | $262.70 | $307.10 | $345.17 | $460.65 |
| 64 | $100.34 | $120.79 | $141.20 | $152.88 | $240.15 | $180.00 | $223.58 | $262.66 | $279.98 | $401.40 | $212.40 | $271.80 | $320.40 | $360.00 | $478.80 |
| 65 | $110.02 | $129.78 | $149.87 | $166.20 | $257.07 | $187.25 | $238.00 | $276.45 | $300.36 | $421.75 | $220.50 | $283.50 | $332.50 | $374.50 | $498.75 |
| 66 | $118.80 | $142.74 | $165.57 | $181.51 | $277.23 | $195.50 | $249.90 | $294.10 | $320.82 | $440.30 | $229.50 | $294.10 | $345.10 | $389.30 | $518.50 |
| 67 | $130.69 | $157.34 | $181.27 | $199.54 | $302.12 | $201.30 | $259.05 | $305.25 | $346.05 | $457.05 | $235.95 | $301.95 | $356.40 | $404.25 | $534.60 |
| 68 | $142.14 | $174.20 | $197.80 | $217.16 | $323.20 | $209.60 | $268.80 | $316.80 | $361.60 | $476.80 | $243.20 | $312.00 | $368.00 | $419.20 | $553.60 |
| 69 | $154.74 | $190.60 | $218.35 | $238.55 | $344.10 | $220.10 | $283.65 | $334.80 | $379.75 | $502.20 | $254.20 | $327.05 | $385.95 | $437.10 | $578.15 |
| 70 | $168.00 | $213.00 | $240.79 | $266.57 | $372.00 | $237.00 | $304.50 | $357.00 | $408.00 | $537.00 | $270.00 | $346.50 | $408.00 | $465.00 | $613.50 |
| 71 | $182.70 | $230.55 | $269.70 | $299.65 | $404.55 | $255.20 | $326.25 | $385.70 | $439.35 | $578.55 | $288.55 | $369.75 | $436.45 | $495.90 | $655.40 |
| 72 | $197.40 | $250.60 | $292.60 | $329.00 | $439.60 | $273.00 | $352.80 | $417.20 | $473.20 | $625.80 | $308.00 | $396.20 | $467.60 | $532.00 | $702.80 |
| 73 | $216.00 | $272.70 | $318.60 | $357.75 | $476.55 | $297.00 | $380.70 | $450.90 | $511.65 | $673.65 | $330.75 | $425.25 | $502.20 | $569.70 | $750.60 |
| 74 | $234.00 | $296.40 | $345.80 | $388.70 | $520.00 | $318.50 | $410.80 | $484.90 | $551.20 | $728.00 | $352.30 | $453.70 | $535.60 | $609.70 | $804.70 |
| 75 | $255.00 | $323.75 | $377.50 | $425.00 | $566.25 | $342.50 | $442.50 | $522.50 | $595.00 | $782.50 | $375.00 | $485.00 | $572.50 | $651.25 | $858.75 |
| 76 | $277.20 | $352.80 | $414.00 | $465.60 | $620.40 | $367.20 | $474.00 | $564.00 | $642.00 | $844.80 | $398.40 | $516.00 | $612.00 | $697.20 | $918.00 |
| 77 | $307.98 | $394.12 | $463.74 | $522.74 | $696.20 | $391.20 | $521.56 | $621.86 | $710.36 | $933.38 | $433.06 | $562.86 | $670.24 | $764.64 | $1,005.36 |
| 78 | $346.92 | $446.04 | $525.10 | $593.54 | $788.24 | $446.04 | $581.74 | $693.84 | $794.14 | $1,041.94 | $476.72 | $621.86 | $741.04 | $848.42 | $1,112.74 |
| 79 | $387.04 | $497.96 | $587.64 | $664.34 | $881.46 | $490.88 | $641.92 | $767.00 | $877.92 | $1,149.32 | $521.56 | $680.86 | $814.20 | $931.02 | $1,220.12 |
| 80 | $425.98 | $547.52 | $649.00 | $733.96 | $972.22 | $534.54 | $697.38 | $835.44 | $956.98 | $1,253.16 | $564.04 | $737.50 | $883.82 | $1,011.26 | $1,323.96 |
| 81 | $462.56 | $594.72 | $704.46 | $797.68 | $1,057.28 | $573.48 | $749.30 | $897.98 | $1,028.96 | $1,346.38 | $604.16 | $789.42 | $945.18 | $1,083.24 | $1,419.54 |
| 82 | $497.96 | $640.74 | $758.74 | $859.04 | $1,138.70 | $612.42 | $798.86 | $956.98 | $1,095.04 | $1,434.88 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,509.22 |
| 83 | $533.36 | $687.94 | $814.20 | $921.58 | $1,221.30 | $649.00 | $848.42 | $1,014.80 | $1,162.30 | $1,523.38 | $680.86 | $890.90 | $1,065.54 | $1,220.12 | $1,598.90 |
| 84 | $573.48 | $737.50 | $873.20 | $987.66 | $1,309.80 | $691.48 | $900.34 | $1,077.34 | $1,230.74 | $1,615.42 | $723.34 | $944.00 | $1,128.08 | $1,289.74 | $1,692.12 |
| 85 | $617.14 | $794.14 | $940.46 | $1,063.18 | $1,410.10 | $736.32 | $959.34 | $1,145.78 | $1,308.62 | $1,719.26 | $769.36 | $1,003.00 | $1,197.70 | $1,368.80 | $1,797.14 |
| 86 | $665.52 | $856.68 | $1,013.62 | $1,146.96 | $1,519.84 | $784.70 | $1,021.88 | $1,218.94 | $1,392.40 | $1,829.00 | $817.74 | $1,065.54 | $1,270.86 | $1,452.58 | $1,906.88 |
| 87 | $716.26 | $921.58 | $1,091.50 | $1,234.28 | $1,636.66 | $835.44 | $1,086.78 | $1,296.82 | $1,479.72 | $1,945.82 | $868.48 | $1,130.44 | $1,348.74 | $1,539.90 | $2,023.70 |
| 88 | $770.54 | $992.38 | $1,174.10 | $1,328.68 | $1,761.74 | $889.72 | $1,157.58 | $1,379.42 | $1,574.12 | $2,070.90 | $922.76 | $1,201.24 | $1,431.34 | $1,634.30 | $2,148.78 |
| 89 | $829.54 | $1,067.90 | $1,264.96 | $1,430.16 | $1,896.26 | $948.72 | $1,233.10 | $1,470.28 | $1,675.60 | $2,205.42 | $981.76 | $1,276.76 | $1,522.20 | $1,735.78 | $2,283.30 |
| 90 | $894.44 | $1,151.68 | $1,362.90 | $1,542.26 | $2,044.94 | $1,013.62 | $1,316.88 | $1,568.22 | $1,787.70 | $2,354.10 | $1,046.66 | $1,360.54 | $1,620.14 | $1,847.88 | $2,431.98 |
| 91 | $964.06 | $1,241.36 | $1,469.10 | $1,662.62 | $2,204.24 | $1,083.24 | $1,406.56 | $1,674.42 | $1,908.06 | $2,513.40 | $1,116.28 | $1,450.22 | $1,726.34 | $1,968.24 | $2,591.28 |
| 92 | $1,038.40 | $1,336.94 | $1,582.38 | $1,790.06 | $2,372.98 | $1,157.58 | $1,502.14 | $1,787.70 | $2,035.50 | $2,682.14 | $1,190.62 | $1,545.80 | $1,839.62 | $2,095.68 | $2,760.02 |
| 93 | $1,117.46 | $1,438.42 | $1,702.74 | $1,925.76 | $2,553.52 | $1,236.64 | $1,603.62 | $1,908.06 | $2,171.20 | $2,862.68 | $1,269.68 | $1,647.28 | $1,959.98 | $2,231.38 | $2,940.56 |
| 94 | $1,203.60 | $1,549.34 | $1,833.72 | $2,074.44 | $2,750.58 | $1,322.78 | $1,714.54 | $2,039.04 | $2,319.88 | $3,059.74 | $1,355.82 | $1,758.20 | $2,090.96 | $2,380.06 | $3,137.62 |
| 95 | $1,296.82 | $1,670.88 | $1,976.50 | $2,236.10 | $2,965.34 | $1,416.00 | $1,836.08 | $2,181.82 | $2,481.54 | $3,274.50 | $1,449.04 | $1,879.74 | $2,233.74 | $2,541.72 | $3,352.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 30 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 31 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $93.56 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 32 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $96.31 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 33 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $41.64 | $51.92 | $60.18 | $68.44 | $101.82 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 34 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $41.64 | $51.92 | $61.38 | $68.44 | $107.32 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 35 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $44.24 | $53.39 | $61.38 | $68.44 | $110.07 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 36 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $46.84 | $56.06 | $64.04 | $70.87 | $115.57 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 37 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $49.44 | $58.73 | $69.38 | $73.59 | $121.08 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 38 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $49.44 | $61.40 | $72.05 | $76.32 | $126.58 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 39 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $52.05 | $64.07 | $74.72 | $81.77 | $134.84 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 40 | $28.32 | $35.40 | $41.30 | $46.02 | $61.36 | $55.75 | $67.72 | $76.71 | $83.74 | $141.03 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 41 | $28.32 | $35.40 | $41.30 | $46.02 | $61.36 | $58.66 | $70.71 | $79.68 | $86.79 | $146.90 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 42 | $30.73 | $36.02 | $41.34 | $46.02 | $61.36 | $58.92 | $73.73 | $82.67 | $92.59 | $152.80 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 43 | $30.95 | $36.26 | $44.21 | $47.26 | $63.89 | $61.87 | $76.77 | $88.36 | $95.70 | $158.73 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 44 | $31.18 | $39.10 | $44.51 | $47.57 | $66.84 | $64.84 | $79.83 | $91.41 | $98.83 | $162.00 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 45 | $31.15 | $38.88 | $46.91 | $50.01 | $69.02 | $67.56 | $80.41 | $95.39 | $103.64 | $171.41 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 46 | $33.99 | $41.74 | $47.23 | $52.99 | $71.97 | $67.86 | $86.11 | $101.25 | $106.80 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 47 | $34.23 | $42.02 | $50.18 | $56.00 | $74.93 | $70.88 | $89.16 | $104.41 | $112.73 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 48 | $34.48 | $44.94 | $53.18 | $56.37 | $77.91 | $73.93 | $92.23 | $110.35 | $118.71 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 49 | $37.40 | $45.24 | $53.53 | $59.44 | $83.69 | $76.00 | $98.00 | $113.57 | $121.97 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 50 | $38.52 | $48.82 | $57.17 | $62.79 | $88.16 | $80.84 | $101.74 | $119.97 | $128.09 | $192.00 | $116.00 | $150.00 | $172.00 | $194.00 | $260.00 |
| 51 | $41.21 | $51.57 | $61.41 | $67.04 | $93.45 | $83.68 | $104.40 | $127.38 | $135.46 | $198.00 | $118.00 | $152.00 | $178.00 | $200.00 | $266.00 |
| 52 | $41.18 | $51.63 | $59.82 | $68.24 | $98.74 | $89.03 | $112.00 | $126.09 | $138.98 | $206.00 | $120.00 | $156.00 | $180.00 | $204.00 | $272.00 |
| 53 | $43.91 | $54.42 | $62.67 | $69.78 | $104.03 | $91.91 | $115.57 | $133.80 | $146.45 | $212.00 | $124.00 | $158.00 | $184.00 | $210.00 | $278.00 |
| 54 | $43.91 | $55.88 | $64.19 | $72.44 | $109.33 | $94.53 | $120.23 | $141.35 | $151.86 | $218.00 | $126.00 | $164.00 | $190.00 | $214.00 | $282.00 |
| 55 | $46.68 | $58.75 | $67.12 | $75.42 | $116.22 | $100.00 | $126.07 | $147.02 | $157.60 | $226.00 | $128.00 | $166.00 | $192.00 | $218.00 | $290.00 |
| 56 | $50.87 | $62.68 | $73.64 | $81.98 | $125.69 | $106.00 | $135.24 | $153.99 | $167.43 | $238.00 | $134.00 | $174.00 | $204.00 | $230.00 | $304.00 |
| 57 | $53.36 | $67.79 | $75.98 | $86.90 | $134.56 | $110.03 | $140.22 | $159.74 | $174.92 | $254.00 | $140.00 | $184.00 | $212.00 | $242.00 | $320.00 |
| 58 | $55.65 | $70.13 | $82.58 | $94.99 | $143.47 | $115.02 | $143.15 | $168.71 | $186.41 | $272.00 | $148.00 | $192.00 | $224.00 | $256.00 | $338.00 |
| 59 | $62.46 | $76.73 | $88.96 | $99.73 | $154.97 | $122.24 | $154.88 | $178.10 | $193.81 | $292.00 | $158.00 | $204.00 | $240.00 | $269.08 | $358.00 |
| 60 | $64.80 | $83.40 | $95.40 | $106.24 | $166.52 | $127.34 | $161.64 | $187.55 | $205.08 | $312.00 | $166.00 | $216.00 | $254.00 | $275.86 | $380.00 |
| 61 | $71.42 | $89.82 | $104.79 | $115.38 | $178.41 | $136.73 | $173.67 | $199.36 | $216.06 | $325.65 | $173.55 | $226.20 | $265.20 | $289.54 | $393.90 |
| 62 | $76.67 | $97.78 | $108.26 | $123.22 | $194.92 | $146.42 | $183.95 | $212.33 | $229.50 | $340.10 | $180.50 | $233.70 | $271.70 | $306.06 | $410.40 |
| 63 | $86.29 | $104.35 | $119.16 | $132.53 | $204.72 | $157.25 | $195.81 | $226.03 | $245.81 | $355.20 | $186.85 | $244.20 | $283.05 | $319.47 | $425.50 |
| 64 | $91.35 | $112.16 | $129.68 | $141.66 | $222.06 | $163.80 | $207.73 | $241.51 | $253.98 | $370.80 | $194.40 | $252.00 | $295.20 | $334.80 | $442.80 |
| 65 | $100.85 | $119.80 | $138.56 | $154.93 | $236.05 | $169.75 | $220.50 | $255.71 | $280.45 | $388.50 | $201.25 | $260.75 | $308.00 | $350.00 | $460.25 |
| 66 | $108.14 | $131.21 | $152.61 | $168.74 | $256.28 | $176.80 | $231.20 | $272.00 | $297.78 | $406.30 | $207.40 | $272.00 | $319.60 | $362.10 | $479.40 |
| 67 | $119.80 | $145.47 | $166.65 | $183.75 | $277.76 | $184.80 | $239.25 | $280.50 | $318.03 | $420.75 | $214.50 | $280.50 | $328.35 | $372.90 | $493.35 |
| 68 | $129.65 | $162.08 | $183.04 | $201.34 | $297.60 | $190.40 | $249.60 | $292.80 | $334.40 | $440.00 | $222.40 | $291.20 | $340.80 | $387.20 | $510.40 |
| 69 | $140.81 | $175.59 | $200.65 | $221.31 | $317.75 | $201.50 | $261.95 | $308.45 | $351.85 | $465.00 | $230.95 | $302.25 | $354.95 | $406.10 | $534.75 |
| 70 | $151.50 | $196.50 | $221.82 | $246.51 | $343.50 | $213.00 | $280.50 | $330.00 | $376.50 | $496.50 | $244.50 | $321.00 | $376.50 | $430.50 | $567.00 |
| 71 | $165.30 | $214.60 | $249.40 | $276.71 | $374.10 | $230.55 | $304.50 | $356.70 | $406.00 | $536.50 | $261.00 | $343.65 | $404.55 | $459.65 | $606.10 |
| 72 | $180.60 | $232.40 | $270.20 | $303.80 | $406.00 | $250.60 | $327.60 | $385.00 | $438.20 | $578.20 | $280.00 | $368.20 | $432.60 | $491.40 | $649.60 |
| 73 | $195.75 | $253.80 | $294.30 | $330.75 | $441.45 | $268.65 | $355.05 | $415.80 | $473.85 | $625.05 | $299.70 | $395.55 | $464.40 | $527.85 | $696.60 |
| 74 | $213.20 | $275.60 | $321.10 | $360.10 | $481.00 | $289.90 | $388.20 | $449.80 | $510.90 | $674.70 | $321.10 | $422.50 | $497.90 | $565.50 | $746.20 |
| 75 | $232.50 | $301.25 | $350.00 | $393.75 | $525.00 | $312.50 | $411.25 | $483.75 | $551.25 | $726.25 | $342.50 | $451.25 | $531.25 | $605.00 | $796.25 |
| 76 | $253.20 | $328.80 | $382.80 | $432.00 | $574.80 | $334.80 | $442.80 | $522.00 | $596.40 | $783.60 | $363.60 | $481.20 | $567.60 | $648.00 | $850.80 |
| 77 | $282.02 | $366.98 | $429.52 | $484.98 | $645.46 | $368.16 | $486.16 | $577.02 | $659.62 | $866.12 | $396.48 | $525.10 | $620.68 | $710.36 | $933.38 |
| 78 | $317.42 | $414.18 | $487.34 | $549.88 | $730.42 | $408.28 | $541.62 | $644.28 | $736.32 | $966.42 | $436.60 | $579.38 | $689.12 | $787.06 | $1,032.50 |
| 79 | $352.82 | $462.56 | $545.16 | $615.96 | $817.74 | $448.40 | $597.08 | $711.54 | $814.20 | $1,067.90 | $475.54 | $633.66 | $755.20 | $864.94 | $1,133.98 |
| 80 | $388.22 | $509.76 | $600.62 | $679.68 | $901.52 | $487.34 | $650.18 | $775.26 | $887.36 | $1,162.30 | $514.48 | $686.76 | $818.92 | $938.10 | $1,228.38 |
| 81 | $421.26 | $554.60 | $652.54 | $738.68 | $979.40 | $523.92 | $699.74 | $831.90 | $953.44 | $1,248.44 | $551.06 | $737.50 | $876.74 | $1,005.36 | $1,315.70 |
| 82 | $454.30 | $597.08 | $703.28 | $795.32 | $1,054.92 | $559.32 | $744.58 | $887.36 | $1,015.98 | $1,331.04 | $587.64 | $783.52 | $933.38 | $1,067.90 | $1,399.48 |
| 83 | $487.34 | $639.56 | $754.02 | $853.14 | $1,131.62 | $593.54 | $790.60 | $941.64 | $1,077.34 | $1,412.46 | $623.04 | $829.54 | $987.66 | $1,130.44 | $1,483.26 |
| 84 | $522.74 | $686.76 | $809.48 | $915.68 | $1,214.22 | $630.12 | $838.98 | $999.46 | $1,142.24 | $1,498.60 | $660.80 | $880.28 | $1,046.66 | $1,196.52 | $1,570.58 |
| 85 | $562.86 | $739.86 | $870.84 | $985.30 | $1,306.26 | $671.42 | $894.44 | $1,062.00 | $1,214.22 | $1,593.00 | $702.10 | $934.56 | $1,110.38 | $1,269.68 | $1,666.16 |
| 86 | $606.52 | $796.50 | $939.28 | $1,062.00 | $1,408.92 | $715.08 | $951.08 | $1,130.44 | $1,290.92 | $1,695.66 | $745.76 | $991.20 | $1,178.82 | $1,346.38 | $1,768.82 |
| 87 | $652.54 | $857.86 | $1,011.26 | $1,143.32 | $1,516.30 | $761.10 | $1,012.44 | $1,202.42 | $1,372.34 | $1,803.04 | $791.78 | $1,052.56 | $1,250.80 | $1,427.80 | $1,876.20 |
| 88 | $703.28 | $923.94 | $1,087.96 | $1,230.74 | $1,631.94 | $811.84 | $1,078.52 | $1,279.12 | $1,459.66 | $1,918.68 | $842.52 | $1,118.64 | $1,327.50 | $1,515.12 | $1,991.84 |
| 89 | $756.38 | $994.74 | $1,171.74 | $1,325.14 | $1,757.02 | $864.94 | $1,149.32 | $1,362.90 | $1,554.06 | $2,043.76 | $895.62 | $1,189.44 | $1,411.28 | $1,609.52 | $2,116.92 |
| 90 | $816.56 | $1,072.62 | $1,263.78 | $1,428.98 | $1,895.08 | $925.12 | $1,227.20 | $1,454.94 | $1,657.90 | $2,181.82 | $955.80 | $1,267.32 | $1,503.32 | $1,713.36 | $2,254.98 |
| 91 | $879.10 | $1,155.22 | $1,361.72 | $1,541.08 | $2,042.58 | $987.66 | $1,309.80 | $1,552.88 | $1,770.00 | $2,329.32 | $1,018.34 | $1,349.92 | $1,601.26 | $1,825.46 | $2,402.48 |
| 92 | $946.36 | $1,243.72 | $1,465.56 | $1,657.90 | $2,198.34 | $1,054.92 | $1,398.30 | $1,656.72 | $1,886.82 | $2,485.08 | $1,085.60 | $1,438.42 | $1,705.10 | $1,942.28 | $2,558.24 |
| 93 | $1,019.52 | $1,339.30 | $1,577.66 | $1,785.34 | $2,365.90 | $1,128.08 | $1,493.88 | $1,768.82 | $2,014.26 | $2,652.64 | $1,158.76 | $1,534.00 | $1,817.20 | $2,069.72 | $2,725.80 |
| 94 | $1,097.40 | $1,441.96 | $1,699.20 | $1,922.22 | $2,547.62 | $1,205.96 | $1,596.54 | $1,890.36 | $2,151.14 | $2,834.36 | $1,236.64 | $1,636.66 | $1,938.74 | $2,206.60 | $2,907.52 |
| 95 | $1,183.54 | $1,555.24 | $1,831.36 | $2,072.08 | $2,747.04 | $1,292.10 | $1,709.82 | $2,022.52 | $2,301.00 | $3,033.78 | $1,322.78 | $1,749.94 | $2,070.90 | $2,356.46 | $3,106.94 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 30 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 31 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $107.10 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 32 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $110.25 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 33 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $48.98 | $59.00 | $68.44 | $77.88 | $116.55 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 34 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $48.98 | $59.00 | $69.80 | $77.88 | $122.85 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 35 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $52.05 | $60.67 | $69.80 | $77.88 | $126.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 36 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $55.11 | $63.70 | $72.84 | $80.64 | $132.30 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 37 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $58.17 | $66.74 | $78.90 | $83.75 | $138.60 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 38 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $58.17 | $69.77 | $81.94 | $86.85 | $144.90 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 39 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $61.23 | $72.80 | $84.97 | $93.05 | $154.35 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 40 | $31.86 | $41.30 | $47.20 | $51.92 | $70.80 | $61.78 | $77.81 | $88.07 | $96.10 | $161.92 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 41 | $31.86 | $41.30 | $47.20 | $51.92 | $70.80 | $65.01 | $81.24 | $91.48 | $99.60 | $168.66 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 42 | $34.57 | $42.02 | $47.24 | $51.92 | $70.80 | $65.29 | $84.71 | $94.92 | $106.25 | $175.44 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 43 | $34.82 | $42.30 | $50.53 | $53.32 | $73.71 | $68.56 | $88.20 | $101.45 | $109.82 | $182.25 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 44 | $35.07 | $45.62 | $50.86 | $53.67 | $77.12 | $71.85 | $91.72 | $104.95 | $113.42 | $186.00 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 45 | $36.13 | $44.95 | $54.52 | $58.55 | $79.06 | $78.23 | $93.54 | $110.19 | $119.59 | $195.33 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 46 | $39.43 | $48.26 | $54.89 | $62.03 | $82.43 | $78.57 | $100.17 | $116.96 | $123.23 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 47 | $39.71 | $48.58 | $58.32 | $65.56 | $85.83 | $82.07 | $103.72 | $120.61 | $130.08 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 48 | $39.99 | $51.96 | $61.80 | $65.99 | $89.24 | $85.60 | $107.29 | $127.48 | $136.98 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 49 | $43.38 | $52.31 | $62.21 | $69.59 | $95.86 | $88.00 | $114.00 | $131.19 | $140.73 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 50 | $44.02 | $55.60 | $65.53 | $72.34 | $100.96 | $92.13 | $116.54 | $136.84 | $147.66 | $220.00 | $132.00 | $170.00 | $198.00 | $224.00 | $296.00 |
| 51 | $46.90 | $58.54 | $68.55 | $75.42 | $106.59 | $96.99 | $119.05 | $142.58 | $153.52 | $228.00 | $136.00 | $172.00 | $200.00 | $228.00 | $302.00 |
| 52 | $48.04 | $58.42 | $67.98 | $77.99 | $113.70 | $102.57 | $127.18 | $144.63 | $157.03 | $236.00 | $140.00 | $176.00 | $206.00 | $232.00 | $310.00 |
| 53 | $50.99 | $62.80 | $72.42 | $79.35 | $119.33 | $107.55 | $132.90 | $154.83 | $166.58 | $242.00 | $144.00 | $182.00 | $212.00 | $238.00 | $316.00 |
| 54 | $50.78 | $64.05 | $73.75 | $82.01 | $126.51 | $109.96 | $137.40 | $162.65 | $171.99 | $250.00 | $146.00 | $186.00 | $216.00 | $244.00 | $326.00 |
| 55 | $53.76 | $67.14 | $76.91 | $86.60 | $132.14 | $116.00 | $145.77 | $168.58 | $179.85 | $258.00 | $150.00 | $190.00 | $220.00 | $248.00 | $330.00 |
| 56 | $59.59 | $71.04 | $83.55 | $93.29 | $143.65 | $122.00 | $152.88 | $173.24 | $191.61 | $272.00 | $156.00 | $198.00 | $230.00 | $262.00 | $346.00 |
| 57 | $62.02 | $76.27 | $87.03 | $99.52 | $152.39 | $127.72 | $157.51 | $184.46 | $198.61 | $288.00 | $162.00 | $206.00 | $244.00 | $274.00 | $364.00 |
| 58 | $65.38 | $81.14 | $95.18 | $109.16 | $164.42 | $134.19 | $165.46 | $194.95 | $213.55 | $312.00 | $174.00 | $220.00 | $256.00 | $292.00 | $386.00 |
| 59 | $72.62 | $87.89 | $101.47 | $113.59 | $177.57 | $143.25 | $175.41 | $201.97 | $220.23 | $334.00 | $184.00 | $234.00 | $272.00 | $306.95 | $408.00 |
| 60 | $74.66 | $94.70 | $107.84 | $121.41 | $190.77 | $147.94 | $183.44 | $212.80 | $232.88 | $356.00 | $192.00 | $246.00 | $288.00 | $316.37 | $434.00 |
| 61 | $81.42 | $101.05 | $118.95 | $130.68 | $204.36 | $157.06 | $197.19 | $226.06 | $245.06 | $372.45 | $198.90 | $257.40 | $300.30 | $329.28 | $450.45 |
| 62 | $88.24 | $110.73 | $123.53 | $140.02 | $221.35 | $168.66 | $209.19 | $242.66 | $263.80 | $387.60 | $207.10 | $266.00 | $309.70 | $347.37 | $465.50 |
| 63 | $98.40 | $117.21 | $134.77 | $150.86 | $232.34 | $179.45 | $220.74 | $256.05 | $279.71 | $405.15 | $214.60 | $273.80 | $321.90 | $361.70 | $482.85 |
| 64 | $106.33 | $126.54 | $148.41 | $161.30 | $253.31 | $189.00 | $234.14 | $276.77 | $294.98 | $423.00 | $225.00 | $286.20 | $334.80 | $379.80 | $504.00 |
| 65 | $116.13 | $136.91 | $156.94 | $174.65 | $270.00 | $196.00 | $252.00 | $290.27 | $315.29 | $442.75 | $232.75 | $297.50 | $348.25 | $393.75 | $525.00 |
| 66 | $124.89 | $149.95 | $174.21 | $191.43 | $290.12 | $204.00 | $263.50 | $309.30 | $338.91 | $460.70 | $241.40 | $309.40 | $363.80 | $409.70 | $542.30 |
| 67 | $136.91 | $164.77 | $190.04 | $209.59 | $316.74 | $211.20 | $270.60 | $320.10 | $362.53 | $480.15 | $247.50 | $316.80 | $374.55 | $424.05 | $561.00 |
| 68 | $149.95 | $184.80 | $208.14 | $228.67 | $339.20 | $222.40 | $284.80 | $332.80 | $379.20 | $500.80 | $256.00 | $329.60 | $387.20 | $440.00 | $580.80 |
| 69 | $162.48 | $199.61 | $230.15 | $250.05 | $361.15 | $230.95 | $299.15 | $351.85 | $398.35 | $527.00 | $266.60 | $342.55 | $406.10 | $458.80 | $607.60 |
| 70 | $175.50 | $223.50 | $252.47 | $279.47 | $390.00 | $247.50 | $319.50 | $375.00 | $427.50 | $564.00 | $282.00 | $364.50 | $427.50 | $487.50 | $642.00 |
| 71 | $191.40 | $242.15 | $282.75 | $313.98 | $423.40 | $266.80 | $343.65 | $404.55 | $461.10 | $607.55 | $303.05 | $388.60 | $458.20 | $520.55 | $687.30 |
| 72 | $208.60 | $263.20 | $306.60 | $345.80 | $460.60 | $288.40 | $371.00 | $436.80 | $498.40 | $655.20 | $323.40 | $417.20 | $490.00 | $558.60 | $736.40 |
| 73 | $225.45 | $287.55 | $333.45 | $375.30 | $500.85 | $310.50 | $400.95 | $471.15 | $537.30 | $708.75 | $345.60 | $446.85 | $525.15 | $598.05 | $788.40 |
| 74 | $247.00 | $312.00 | $364.00 | $408.20 | $544.70 | $335.40 | $431.60 | $509.60 | $578.50 | $763.10 | $370.50 | $478.40 | $562.90 | $639.60 | $843.70 |
| 75 | $266.25 | $338.75 | $396.25 | $445.00 | $595.00 | $357.50 | $462.50 | $548.75 | $623.75 | $822.50 | $392.50 | $507.50 | $601.25 | $682.50 | $902.50 |
| 76 | $290.40 | $370.80 | $433.20 | $488.40 | $650.40 | $384.00 | $498.00 | $590.40 | $673.20 | $885.60 | $417.60 | $542.40 | $640.80 | $730.80 | $962.40 |
| 77 | $324.50 | $414.18 | $486.16 | $548.70 | $730.42 | $422.44 | $548.70 | $651.36 | $745.76 | $979.40 | $455.48 | $591.18 | $702.10 | $802.40 | $1,054.92 |
| 78 | $364.62 | $467.28 | $552.24 | $623.04 | $827.18 | $468.46 | $610.06 | $729.24 | $834.26 | $1,092.68 | $501.50 | $652.54 | $779.98 | $890.90 | $1,168.20 |
| 79 | $405.92 | $521.56 | $617.14 | $698.56 | $926.30 | $515.66 | $672.60 | $804.76 | $922.76 | $1,208.32 | $546.34 | $713.90 | $854.32 | $979.40 | $1,282.66 |
| 80 | $446.04 | $574.66 | $680.86 | $770.54 | $1,020.70 | $559.32 | $731.60 | $877.92 | $1,005.36 | $1,315.70 | $591.18 | $772.90 | $926.30 | $1,062.00 | $1,390.04 |
| 81 | $484.98 | $625.40 | $738.68 | $836.62 | $1,109.20 | $601.80 | $788.24 | $941.64 | $1,079.70 | $1,413.64 | $633.66 | $829.54 | $991.20 | $1,136.34 | $1,487.98 |
| 82 | $522.74 | $672.60 | $796.50 | $901.52 | $1,194.16 | $641.92 | $837.80 | $1,004.18 | $1,149.32 | $1,505.68 | $674.96 | $882.64 | $1,054.92 | $1,208.32 | $1,582.38 |
| 83 | $560.50 | $722.16 | $854.32 | $966.42 | $1,281.48 | $683.22 | $890.90 | $1,065.54 | $1,218.94 | $1,598.90 | $716.26 | $934.56 | $1,118.64 | $1,279.12 | $1,677.96 |
| 84 | $601.80 | $774.08 | $916.86 | $1,037.22 | $1,374.70 | $725.70 | $945.18 | $1,130.44 | $1,293.28 | $1,695.66 | $758.74 | $991.20 | $1,184.72 | $1,354.64 | $1,775.90 |
| 85 | $647.82 | $833.08 | $986.48 | $1,116.28 | $1,480.90 | $771.72 | $1,005.36 | $1,202.42 | $1,373.52 | $1,805.40 | $807.12 | $1,051.38 | $1,257.88 | $1,437.24 | $1,886.82 |
| 86 | $698.56 | $899.16 | $1,063.18 | $1,203.60 | $1,595.36 | $822.46 | $1,071.44 | $1,279.12 | $1,460.84 | $1,919.86 | $857.86 | $1,117.46 | $1,334.58 | $1,524.56 | $2,001.28 |
| 87 | $751.66 | $966.42 | $1,145.78 | $1,294.46 | $1,716.90 | $875.56 | $1,138.70 | $1,361.72 | $1,551.70 | $2,041.40 | $910.96 | $1,184.72 | $1,417.18 | $1,615.42 | $2,122.82 |
| 88 | $808.30 | $1,040.76 | $1,233.10 | $1,394.76 | $1,849.06 | $932.20 | $1,213.04 | $1,449.04 | $1,652.00 | $2,173.56 | $967.60 | $1,259.06 | $1,504.50 | $1,715.72 | $2,254.98 |
| 89 | $870.84 | $1,121.00 | $1,327.50 | $1,500.96 | $1,990.66 | $994.74 | $1,293.28 | $1,543.44 | $1,758.20 | $2,315.16 | $1,030.14 | $1,339.30 | $1,598.90 | $1,821.92 | $2,396.58 |
| 90 | $939.28 | $1,208.32 | $1,431.34 | $1,618.96 | $2,146.42 | $1,063.18 | $1,380.60 | $1,647.28 | $1,876.20 | $2,470.92 | $1,098.58 | $1,426.62 | $1,702.74 | $1,939.92 | $2,552.34 |
| 91 | $1,012.44 | $1,302.72 | $1,542.26 | $1,745.22 | $2,312.80 | $1,136.34 | $1,475.00 | $1,758.20 | $2,002.46 | $2,637.30 | $1,171.74 | $1,521.02 | $1,813.66 | $2,066.18 | $2,718.72 |
| 92 | $1,089.14 | $1,401.84 | $1,660.26 | $1,877.38 | $2,490.98 | $1,213.04 | $1,574.12 | $1,876.20 | $2,134.62 | $2,815.48 | $1,248.44 | $1,620.14 | $1,931.66 | $2,198.34 | $2,896.90 |
| 93 | $1,172.92 | $1,509.22 | $1,786.52 | $2,021.34 | $2,679.78 | $1,296.82 | $1,681.50 | $2,002.46 | $2,278.58 | $3,004.28 | $1,332.22 | $1,727.52 | $2,057.92 | $2,342.30 | $3,085.70 |
| 94 | $1,262.60 | $1,626.04 | $1,924.58 | $2,177.10 | $2,886.28 | $1,386.50 | $1,798.32 | $2,140.52 | $2,434.34 | $3,210.78 | $1,421.90 | $1,844.34 | $2,195.98 | $2,498.06 | $3,292.20 |
| 95 | $1,360.54 | $1,753.48 | $2,075.62 | $2,347.02 | $3,112.84 | $1,484.44 | $1,925.76 | $2,291.56 | $2,604.26 | $3,437.34 | $1,519.84 | $1,971.78 | $2,347.02 | $2,667.98 | $3,518.76 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 30 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 31 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $96.02 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 32 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $98.85 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 33 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $42.86 | $53.10 | $61.36 | $68.44 | $104.49 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 34 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $42.86 | $53.10 | $62.58 | $68.44 | $110.14 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 35 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $45.54 | $54.60 | $62.58 | $68.44 | $112.97 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 36 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $48.22 | $57.33 | $65.30 | $70.87 | $118.62 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 37 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $50.90 | $60.06 | $70.74 | $73.59 | $124.26 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 38 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $50.90 | $62.79 | $73.46 | $76.32 | $129.91 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 39 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $53.58 | $65.52 | $76.18 | $81.77 | $138.38 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 40 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $57.26 | $69.16 | $79.55 | $86.49 | $146.25 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 41 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $60.25 | $72.22 | $82.63 | $89.64 | $152.34 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 42 | $32.01 | $37.22 | $42.52 | $47.20 | $63.72 | $60.51 | $75.30 | $85.73 | $95.63 | $158.46 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 43 | $32.24 | $37.46 | $45.47 | $48.47 | $66.34 | $63.54 | $78.40 | $91.63 | $98.84 | $164.61 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 44 | $32.47 | $40.41 | $45.78 | $48.79 | $69.41 | $66.59 | $81.53 | $94.79 | $102.07 | $168.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 45 | $32.40 | $38.88 | $46.91 | $51.23 | $70.27 | $71.12 | $82.05 | $95.39 | $105.24 | $173.41 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 46 | $35.35 | $41.74 | $47.23 | $54.28 | $73.27 | $71.43 | $87.87 | $101.25 | $108.45 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 47 | $35.60 | $42.02 | $50.18 | $57.37 | $76.29 | $74.61 | $90.98 | $104.41 | $114.47 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 48 | $35.86 | $44.94 | $53.18 | $57.74 | $79.32 | $77.82 | $94.12 | $110.35 | $120.54 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 49 | $38.89 | $45.24 | $53.53 | $60.89 | $85.21 | $80.00 | $100.00 | $113.57 | $123.84 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $64.15 | $89.58 | $82.72 | $103.59 | $121.84 | $129.87 | $196.00 | $120.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 51 | $42.63 | $51.57 | $61.41 | $67.04 | $94.91 | $87.48 | $104.40 | $127.38 | $135.46 | $202.00 | $122.00 | $154.00 | $180.00 | $202.00 | $270.00 |
| 52 | $42.55 | $52.99 | $61.18 | $69.63 | $100.24 | $90.96 | $113.90 | $129.80 | $140.78 | $208.00 | $124.00 | $158.00 | $184.00 | $208.00 | $276.00 |
| 53 | $43.91 | $55.82 | $64.07 | $71.14 | $107.09 | $93.86 | $117.49 | $137.62 | $148.28 | $216.00 | $126.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 54 | $45.29 | $57.24 | $65.55 | $73.81 | $110.89 | $96.46 | $122.14 | $143.28 | $153.69 | $220.00 | $128.00 | $166.00 | $192.00 | $218.00 | $286.00 |
| 55 | $48.10 | $60.15 | $68.52 | $76.82 | $117.81 | $104.00 | $130.01 | $148.98 | $159.46 | $230.00 | $132.00 | $170.00 | $194.00 | $220.00 | $294.00 |
| 56 | $52.32 | $62.68 | $75.05 | $83.39 | $127.32 | $110.00 | $135.24 | $155.91 | $169.29 | $242.00 | $138.00 | $176.00 | $206.00 | $232.00 | $308.00 |
| 57 | $54.81 | $67.79 | $77.36 | $88.30 | $136.18 | $113.96 | $142.14 | $163.55 | $176.74 | $258.00 | $144.00 | $184.00 | $216.00 | $246.00 | $324.00 |
| 58 | $58.43 | $71.51 | $83.98 | $96.40 | $146.69 | $118.85 | $145.01 | $170.58 | $190.03 | $278.00 | $154.00 | $196.00 | $228.00 | $258.00 | $344.00 |
| 59 | $63.91 | $78.12 | $90.35 | $101.12 | $158.20 | $126.06 | $156.75 | $181.77 | $197.33 | $296.00 | $162.00 | $208.00 | $242.00 | $273.07 | $364.00 |
| 60 | $66.21 | $84.81 | $96.78 | $107.62 | $169.76 | $131.08 | $163.46 | $191.16 | $206.81 | $318.00 | $170.00 | $220.00 | $258.00 | $279.72 | $386.00 |
| 61 | $72.85 | $91.23 | $106.20 | $116.77 | $181.65 | $140.43 | $175.48 | $201.14 | $218.37 | $331.50 | $179.40 | $230.10 | $267.15 | $293.33 | $401.70 |
| 62 | $78.11 | $99.22 | $111.04 | $124.62 | $196.57 | $148.27 | $187.55 | $217.68 | $232.90 | $343.90 | $184.30 | $237.50 | $277.40 | $309.82 | $414.20 |
| 63 | $87.80 | $104.35 | $120.58 | $133.94 | $207.97 | $159.10 | $195.81 | $229.56 | $240.20 | $360.75 | $190.55 | $246.05 | $288.60 | $323.14 | $431.05 |
| 64 | $94.34 | $113.60 | $131.12 | $143.06 | $225.35 | $169.20 | $209.49 | $245.04 | $261.54 | $376.20 | $199.80 | $255.60 | $298.80 | $336.60 | $446.40 |
| 65 | $103.91 | $121.22 | $139.98 | $156.34 | $239.28 | $175.00 | $222.25 | $259.17 | $282.10 | $393.75 | $206.50 | $264.25 | $309.75 | $350.00 | $463.75 |
| 66 | $111.18 | $134.09 | $154.05 | $170.16 | $259.50 | $181.90 | $234.60 | $273.70 | $301.07 | $413.10 | $214.20 | $277.10 | $321.30 | $363.80 | $484.50 |
| 67 | $122.91 | $146.95 | $169.58 | $186.62 | $281.01 | $189.75 | $242.55 | $285.45 | $322.98 | $425.70 | $221.10 | $282.15 | $333.30 | $377.85 | $498.30 |
| 68 | $132.77 | $163.59 | $185.99 | $202.78 | $302.40 | $195.20 | $251.20 | $297.60 | $337.60 | $446.40 | $227.20 | $292.80 | $345.60 | $390.40 | $516.80 |
| 69 | $145.45 | $177.10 | $205.07 | $224.18 | $320.85 | $207.70 | $265.05 | $314.65 | $356.50 | $468.10 | $238.70 | $305.35 | $361.15 | $410.75 | $539.40 |
| 70 | $157.50 | $198.00 | $226.20 | $247.94 | $346.50 | $222.00 | $283.50 | $336.00 | $379.50 | $501.00 | $252.00 | $322.50 | $382.50 | $433.50 | $571.50 |
| 71 | $169.65 | $216.05 | $250.85 | $281.01 | $377.00 | $236.35 | $305.95 | $359.60 | $411.80 | $539.40 | $268.25 | $346.55 | $407.45 | $464.00 | $611.90 |
| 72 | $184.80 | $233.80 | $274.40 | $306.60 | $410.20 | $256.20 | $329.00 | $389.20 | $442.40 | $583.80 | $287.00 | $369.60 | $436.80 | $495.60 | $655.20 |
| 73 | $201.15 | $255.15 | $297.00 | $333.45 | $445.50 | $276.75 | $356.40 | $419.85 | $476.55 | $630.45 | $307.80 | $396.90 | $468.45 | $531.90 | $702.00 |
| 74 | $218.40 | $276.90 | $323.70 | $364.00 | $484.90 | $297.70 | $383.50 | $452.40 | $514.80 | $679.90 | $328.90 | $423.80 | $501.80 | $569.40 | $751.40 |
| 75 | $237.50 | $301.25 | $352.50 | $396.25 | $528.75 | $318.75 | $411.25 | $487.50 | $555.00 | $731.25 | $350.00 | $452.50 | $533.75 | $607.50 | $801.25 |
| 76 | $259.20 | $330.00 | $386.40 | $434.40 | $579.60 | $342.20 | $442.80 | $525.60 | $598.80 | $788.40 | $372.00 | $483.60 | $572.40 | $650.40 | $856.80 |
| 77 | $287.92 | $368.16 | $433.06 | $488.52 | $650.18 | $375.24 | $487.34 | $580.56 | $663.16 | $872.02 | $404.74 | $525.10 | $625.40 | $713.90 | $939.28 |
| 78 | $324.50 | $416.54 | $490.88 | $554.60 | $736.32 | $416.54 | $543.98 | $647.82 | $742.22 | $973.50 | $446.04 | $580.56 | $693.84 | $791.78 | $1,039.58 |
| 79 | $361.08 | $464.92 | $549.88 | $620.68 | $823.64 | $457.84 | $599.44 | $717.44 | $820.10 | $1,074.98 | $486.16 | $636.02 | $761.10 | $870.84 | $1,141.06 |
| 80 | $397.66 | $512.12 | $605.34 | $685.58 | $908.60 | $499.14 | $651.36 | $779.98 | $894.44 | $1,170.56 | $527.46 | $689.12 | $823.64 | $945.18 | $1,236.64 |
| 81 | $431.88 | $555.78 | $658.44 | $745.76 | $996.40 | $535.72 | $699.74 | $838.98 | $961.70 | $1,257.88 | $564.04 | $737.50 | $883.82 | $1,012.44 | $1,323.96 |
| 82 | $464.92 | $598.26 | $709.18 | $802.40 | $1,063.18 | $571.12 | $745.76 | $893.26 | $1,023.06 | $1,340.48 | $600.62 | $784.70 | $940.46 | $1,076.16 | $1,408.92 |
| 83 | $497.96 | $641.92 | $759.92 | $860.22 | $1,109.88 | $606.52 | $792.96 | $947.54 | $1,084.42 | $1,421.90 | $636.02 | $831.90 | $994.74 | $1,137.52 | $1,491.52 |
| 84 | $535.72 | $689.12 | $815.38 | $922.76 | $1,223.66 | $646.64 | $841.34 | $1,006.54 | $1,150.50 | $1,509.22 | $676.14 | $881.46 | $1,052.56 | $1,204.78 | $1,581.20 |
| 85 | $577.02 | $742.22 | $879.10 | $993.56 | $1,316.88 | $687.94 | $895.62 | $1,071.44 | $1,223.66 | $1,604.80 | $718.62 | $936.92 | $1,119.82 | $1,277.94 | $1,677.96 |
| 86 | $620.68 | $798.86 | $946.36 | $1,071.44 | $1,420.72 | $731.60 | $952.26 | $1,138.70 | $1,301.54 | $1,708.64 | $762.28 | $993.56 | $1,187.08 | $1,355.82 | $1,781.80 |
| 87 | $669.06 | $860.22 | $1,019.52 | $1,152.86 | $1,528.10 | $779.98 | $1,013.62 | $1,211.86 | $1,382.96 | $1,816.02 | $810.66 | $1,054.92 | $1,260.24 | $1,437.24 | $1,889.18 |
| 88 | $718.62 | $926.30 | $1,096.22 | $1,240.18 | $1,644.92 | $829.54 | $1,079.70 | $1,288.56 | $1,470.28 | $1,932.84 | $860.22 | $1,121.00 | $1,336.94 | $1,524.56 | $2,006.00 |
| 89 | $775.26 | $998.28 | $1,181.18 | $1,335.76 | $1,771.18 | $886.18 | $1,151.68 | $1,373.52 | $1,565.86 | $2,059.10 | $916.86 | $1,192.98 | $1,421.90 | $1,620.14 | $2,132.26 |
| 90 | $835.44 | $1,076.16 | $1,274.40 | $1,440.78 | $1,910.42 | $946.36 | $1,229.56 | $1,466.74 | $1,670.88 | $2,198.34 | $977.04 | $1,270.86 | $1,515.12 | $1,725.16 | $2,271.50 |
| 91 | $900.34 | $1,159.94 | $1,373.52 | $1,552.88 | $2,059.10 | $1,011.26 | $1,313.34 | $1,565.86 | $1,782.98 | $2,347.02 | $1,041.94 | $1,354.64 | $1,614.24 | $1,837.26 | $2,420.18 |
| 92 | $969.96 | $1,248.44 | $1,477.36 | $1,672.06 | $2,217.22 | $1,080.88 | $1,401.84 | $1,669.70 | $1,902.16 | $2,505.14 | $1,111.56 | $1,443.14 | $1,718.08 | $1,956.44 | $2,578.30 |
| 93 | $1,043.12 | $1,344.02 | $1,589.46 | $1,799.50 | $2,384.78 | $1,154.04 | $1,497.42 | $1,781.80 | $2,029.60 | $2,672.70 | $1,184.72 | $1,538.72 | $1,830.18 | $2,083.88 | $2,745.86 |
| 94 | $1,123.36 | $1,447.86 | $1,713.36 | $1,937.56 | $2,568.86 | $1,234.28 | $1,601.26 | $1,905.70 | $2,167.66 | $2,856.78 | $1,264.96 | $1,642.56 | $1,954.08 | $2,221.94 | $2,929.94 |
| 95 | $1,211.86 | $1,559.96 | $1,846.70 | $2,089.78 | $2,770.64 | $1,322.78 | $1,713.36 | $2,039.04 | $2,319.88 | $3,058.56 | $1,353.46 | $1,754.66 | $2,087.42 | $2,374.16 | $3,131.72 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $88.64 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $91.24 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $47.20 | $56.64 | $63.72 | $96.46 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $47.20 | $57.77 | $63.72 | $101.67 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $41.64 | $48.53 | $57.77 | $63.72 | $104.28 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $44.09 | $50.96 | $60.28 | $65.98 | $109.49 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $53.39 | $65.30 | $68.52 | $114.70 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $55.81 | $67.81 | $71.06 | $119.92 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $48.98 | $58.24 | $70.32 | $76.13 | $127.74 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 40 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $51.23 | $61.96 | $71.03 | $76.88 | $130.58 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 41 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $53.91 | $64.69 | $73.78 | $79.68 | $136.02 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 42 | $28.17 | $33.62 | $37.79 | $42.48 | $56.64 | $54.14 | $67.45 | $76.54 | $85.00 | $141.48 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 43 | $28.37 | $33.84 | $40.42 | $43.63 | $58.97 | $56.85 | $70.23 | $81.81 | $87.86 | $146.98 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 44 | $28.58 | $36.50 | $40.69 | $43.91 | $61.70 | $59.58 | $73.03 | $84.64 | $90.73 | $150.00 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $46.35 | $64.00 | $65.78 | $75.49 | $87.17 | $95.67 | $159.45 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 46 | $32.63 | $39.13 | $43.40 | $49.11 | $66.73 | $66.07 | $80.84 | $92.52 | $98.59 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 47 | $32.86 | $39.39 | $46.11 | $51.90 | $69.48 | $69.02 | $83.70 | $95.41 | $104.06 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 48 | $33.10 | $42.13 | $48.86 | $52.24 | $72.24 | $71.98 | $86.59 | $100.84 | $109.58 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 49 | $35.90 | $42.41 | $49.19 | $55.09 | $77.60 | $74.00 | $92.00 | $103.78 | $112.58 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 50 | $35.77 | $44.75 | $52.98 | $58.69 | $81.05 | $75.20 | $94.34 | $110.60 | $119.20 | $176.00 | $106.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 51 | $38.37 | $47.39 | $55.69 | $61.45 | $86.15 | $77.97 | $97.07 | $115.97 | $124.62 | $182.00 | $110.00 | $140.00 | $164.00 | $184.00 | $246.00 |
| 52 | $38.43 | $47.55 | $55.74 | $64.06 | $91.26 | $81.28 | $102.51 | $116.82 | $129.96 | $190.00 | $112.00 | $144.00 | $168.00 | $188.00 | $252.00 |
| 53 | $41.08 | $51.63 | $58.50 | $64.30 | $96.38 | $86.04 | $109.79 | $124.24 | $133.63 | $196.00 | $116.00 | $148.00 | $170.00 | $192.00 | $256.00 |
| 54 | $41.17 | $50.43 | $58.73 | $65.61 | $101.52 | $86.81 | $108.78 | $129.73 | $137.23 | $202.00 | $118.00 | $148.00 | $174.00 | $196.00 | $260.00 |
| 55 | $43.85 | $54.55 | $62.93 | $69.84 | $106.66 | $94.00 | $116.22 | $137.22 | $144.62 | $208.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 56 | $47.96 | $57.11 | $67.97 | $76.33 | $115.90 | $100.00 | $123.48 | $142.44 | $156.26 | $220.00 | $126.00 | $160.00 | $188.00 | $212.00 | $280.00 |
| 57 | $50.48 | $62.14 | $70.45 | $79.89 | $124.83 | $104.14 | $128.70 | $148.33 | $160.35 | $236.00 | $132.00 | $168.00 | $198.00 | $222.00 | $296.00 |
| 58 | $51.47 | $66.01 | $76.98 | $87.90 | $132.18 | $107.35 | $135.72 | $157.46 | $171.93 | $250.00 | $138.00 | $180.00 | $208.00 | $236.00 | $310.00 |
| 59 | $59.55 | $71.15 | $83.40 | $91.42 | $142.05 | $116.51 | $143.69 | $167.08 | $179.71 | $268.00 | $148.00 | $188.00 | $222.00 | $249.15 | $330.00 |
| 60 | $60.57 | $77.74 | $88.49 | $97.96 | $153.59 | $119.85 | $148.93 | $173.12 | $187.70 | $288.00 | $156.00 | $200.00 | $236.00 | $254.64 | $352.00 |
| 61 | $67.14 | $82.81 | $96.29 | $107.04 | $165.43 | $129.34 | $161.01 | $183.34 | $201.11 | $302.25 | $163.80 | $208.65 | $243.75 | $268.72 | $364.65 |
| 62 | $70.88 | $90.59 | $99.93 | $114.82 | $180.05 | $135.30 | $169.52 | $194.49 | $212.50 | $315.40 | $167.20 | $216.60 | $250.80 | $283.53 | $378.10 |
| 63 | $80.24 | $95.77 | $109.23 | $122.66 | $188.47 | $146.15 | $179.79 | $208.37 | $227.16 | $327.45 | $175.75 | $223.85 | $260.85 | $293.76 | $392.20 |
| 64 | $85.36 | $102.09 | $119.59 | $130.44 | $203.96 | $153.00 | $190.13 | $222.12 | $238.31 | $340.20 | $180.00 | $230.40 | $271.80 | $306.00 | $406.80 |
| 65 | $93.21 | $109.82 | $127.25 | $142.25 | $218.26 | $157.50 | $203.00 | $234.98 | $255.55 | $357.00 | $185.50 | $239.75 | $281.75 | $318.50 | $423.50 |
| 66 | $100.52 | $121.11 | $141.10 | $154.56 | $235.32 | $164.90 | $212.50 | $249.00 | $273.11 | $374.00 | $193.80 | $249.90 | $294.10 | $331.50 | $440.30 |
| 67 | $110.46 | $133.59 | $153.50 | $169.39 | $256.64 | $169.95 | $219.45 | $258.05 | $293.32 | $387.75 | $199.65 | $255.75 | $301.95 | $343.20 | $453.75 |
| 68 | $120.27 | $148.45 | $168.28 | $184.08 | $275.20 | $177.60 | $228.80 | $268.80 | $307.20 | $406.40 | $206.40 | $265.60 | $313.60 | $355.20 | $470.40 |
| 69 | $131.53 | $162.09 | $185.89 | $202.62 | $292.95 | $187.55 | $241.80 | $285.20 | $322.40 | $427.80 | $215.45 | $277.45 | $328.60 | $372.00 | $491.35 |
| 70 | $142.50 | $181.50 | $204.31 | $226.44 | $316.50 | $201.00 | $259.50 | $303.00 | $346.50 | $457.50 | $229.50 | $295.50 | $346.50 | $394.50 | $522.00 |
| 71 | $155.15 | $195.75 | $229.10 | $255.20 | $343.65 | $217.50 | $278.95 | $327.70 | $374.10 | $491.55 | $245.05 | $314.65 | $371.20 | $421.95 | $556.80 |
| 72 | $168.00 | $212.80 | $249.20 | $280.00 | $373.80 | $232.40 | $299.60 | $355.60 | $403.20 | $532.00 | $261.80 | $336.00 | $397.60 | $452.20 | $597.80 |
| 73 | $183.60 | $232.20 | $271.35 | $303.75 | $405.00 | $252.45 | $324.00 | $383.40 | $434.70 | $572.40 | $280.80 | $361.80 | $427.95 | $483.30 | $638.55 |
| 74 | $198.90 | $252.20 | $293.80 | $330.20 | $442.00 | $270.40 | $349.70 | $412.10 | $468.00 | $618.80 | $299.00 | $386.10 | $455.00 | $518.70 | $683.80 |
| 75 | $216.25 | $275.00 | $321.25 | $361.25 | $481.25 | $291.25 | $376.25 | $445.00 | $506.25 | $665.00 | $318.75 | $412.50 | $487.50 | $553.75 | $730.00 |
| 76 | $235.20 | $300.00 | $351.60 | $396.00 | $526.80 | $312.00 | $403.20 | $478.80 | $546.00 | $717.60 | $338.40 | $439.20 | $519.60 | $592.80 | $780.00 |
| 77 | $261.96 | $335.12 | $394.12 | $444.86 | $592.36 | $341.02 | $443.68 | $528.64 | $604.16 | $794.14 | $368.16 | $479.08 | $569.94 | $650.18 | $855.50 |
| 78 | $295.00 | $378.78 | $446.04 | $505.04 | $670.24 | $378.78 | $494.42 | $590.00 | $676.14 | $886.18 | $405.92 | $528.64 | $630.12 | $722.16 | $946.36 |
| 79 | $329.22 | $423.62 | $499.14 | $565.22 | $749.30 | $417.72 | $546.34 | $651.36 | $746.94 | $977.04 | $443.68 | $579.38 | $691.48 | $791.78 | $1,037.22 |
| 80 | $362.26 | $464.92 | $552.24 | $624.22 | $826.00 | $454.30 | $592.36 | $710.36 | $814.20 | $1,064.36 | $479.08 | $626.58 | $751.66 | $860.22 | $1,124.54 |
| 81 | $392.94 | $505.04 | $598.26 | $678.50 | $899.10 | $487.34 | $636.02 | $762.28 | $875.56 | $1,144.60 | $513.30 | $670.24 | $802.40 | $921.58 | $1,207.14 |
| 82 | $423.62 | $545.16 | $645.46 | $730.42 | $967.80 | $520.38 | $679.68 | $814.20 | $931.02 | $1,218.94 | $547.52 | $715.08 | $855.50 | $979.40 | $1,282.66 |
| 83 | $453.12 | $585.28 | $692.66 | $783.52 | $1,028.40 | $551.06 | $722.16 | $863.76 | $987.66 | $1,295.64 | $578.20 | $757.56 | $906.24 | $1,037.22 | $1,359.36 |
| 84 | $487.34 | $626.58 | $742.22 | $838.98 | $1,113.92 | $587.64 | $764.64 | $915.68 | $1,045.48 | $1,373.52 | $614.78 | $802.40 | $959.34 | $1,096.22 | $1,438.42 |
| 85 | $525.10 | $674.96 | $798.86 | $903.88 | $1,198.88 | $626.58 | $815.38 | $973.50 | $1,112.74 | $1,462.02 | $654.90 | $851.96 | $1,017.16 | $1,163.48 | $1,528.10 |
| 86 | $565.22 | $728.06 | $861.40 | $974.64 | $1,292.10 | $666.70 | $868.48 | $1,036.04 | $1,183.54 | $1,555.24 | $695.02 | $905.06 | $1,079.70 | $1,234.28 | $1,621.32 |
| 87 | $608.88 | $783.52 | $927.48 | $1,049.02 | $1,391.22 | $710.36 | $923.94 | $1,102.12 | $1,257.88 | $1,654.36 | $738.68 | $960.52 | $1,145.78 | $1,308.62 | $1,720.44 |
| 88 | $654.90 | $843.70 | $998.28 | $1,129.26 | $1,497.42 | $756.38 | $984.12 | $1,172.92 | $1,338.12 | $1,760.56 | $784.70 | $1,020.70 | $1,216.58 | $1,388.86 | $1,826.64 |
| 89 | $705.64 | $907.42 | $1,074.98 | $1,215.40 | $1,611.88 | $807.12 | $1,047.84 | $1,249.62 | $1,424.26 | $1,875.02 | $835.44 | $1,084.42 | $1,293.28 | $1,475.00 | $1,941.10 |
| 90 | $759.92 | $979.40 | $1,158.76 | $1,310.98 | $1,738.14 | $861.40 | $1,119.82 | $1,333.40 | $1,519.84 | $2,001.28 | $889.72 | $1,156.40 | $1,377.06 | $1,570.58 | $2,067.36 |
| 91 | $818.92 | $1,054.92 | $1,248.44 | $1,413.64 | $1,873.84 | $920.40 | $1,195.34 | $1,423.08 | $1,622.50 | $2,136.98 | $948.72 | $1,231.92 | $1,466.74 | $1,673.24 | $2,203.06 |
| 92 | $882.64 | $1,136.34 | $1,345.20 | $1,521.02 | $2,016.62 | $984.12 | $1,276.76 | $1,519.84 | $1,729.88 | $2,279.76 | $1,012.44 | $1,313.34 | $1,563.50 | $1,780.62 | $2,345.84 |
| 93 | $949.90 | $1,222.48 | $1,447.86 | $1,636.66 | $2,170.02 | $1,051.38 | $1,362.90 | $1,622.50 | $1,845.52 | $2,433.16 | $1,079.70 | $1,399.48 | $1,666.16 | $1,896.26 | $2,499.24 |
| 94 | $1,023.06 | $1,316.88 | $1,558.78 | $1,762.92 | $2,337.58 | $1,124.54 | $1,457.30 | $1,733.42 | $1,971.78 | $2,600.72 | $1,152.86 | $1,493.88 | $1,777.08 | $2,022.52 | $2,666.80 |
| 95 | $1,102.12 | $1,420.72 | $1,680.32 | $1,900.98 | $2,520.48 | $1,203.60 | $1,561.14 | $1,854.96 | $2,109.84 | $2,783.62 | $1,231.92 | $1,597.72 | $1,898.62 | $2,160.58 | $2,849.70 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 30 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 31 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $80.02 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 32 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $82.37 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 33 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $35.51 | $44.84 | $50.74 | $57.82 | $87.08 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 34 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $35.51 | $44.84 | $51.75 | $57.82 | $91.79 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 35 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $37.73 | $46.11 | $51.75 | $57.82 | $94.14 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 36 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $39.95 | $48.41 | $54.00 | $59.87 | $98.85 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 37 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $42.17 | $50.72 | $58.50 | $62.17 | $103.55 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 38 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $42.17 | $53.02 | $60.75 | $64.48 | $108.26 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 39 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $44.39 | $55.33 | $63.00 | $69.08 | $115.32 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 40 | $23.60 | $30.68 | $35.40 | $38.94 | $51.92 | $46.71 | $57.63 | $65.35 | $71.39 | $120.13 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 41 | $23.60 | $30.68 | $35.40 | $38.94 | $51.92 | $49.15 | $60.18 | $67.87 | $73.99 | $125.14 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 42 | $25.61 | $31.22 | $35.43 | $38.94 | $51.92 | $49.37 | $62.75 | $70.42 | $78.93 | $130.17 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 43 | $25.79 | $31.42 | $37.90 | $39.99 | $54.06 | $51.84 | $65.33 | $75.27 | $81.58 | $135.22 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 44 | $25.98 | $33.89 | $38.15 | $40.25 | $56.55 | $54.33 | $67.94 | $77.87 | $84.25 | $138.00 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 45 | $26.17 | $32.80 | $39.31 | $42.69 | $58.98 | $56.89 | $67.28 | $80.59 | $87.70 | $145.50 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 46 | $28.55 | $35.22 | $39.57 | $45.23 | $61.50 | $57.14 | $72.06 | $85.54 | $90.37 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 47 | $28.76 | $35.45 | $42.05 | $47.81 | $64.03 | $59.69 | $74.61 | $88.21 | $95.39 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 48 | $28.96 | $37.92 | $44.55 | $48.12 | $66.58 | $62.26 | $77.18 | $93.23 | $100.45 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 49 | $31.41 | $38.17 | $44.85 | $50.74 | $71.52 | $64.00 | $82.00 | $95.95 | $103.20 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 50 | $33.01 | $42.04 | $48.80 | $53.23 | $75.36 | $69.56 | $86.94 | $103.10 | $108.52 | $164.00 | $100.00 | $128.00 | $146.00 | $164.00 | $222.00 |
| 51 | $35.53 | $43.21 | $52.84 | $57.26 | $78.85 | $72.27 | $87.92 | $108.36 | $115.59 | $168.00 | $102.00 | $128.00 | $152.00 | $170.00 | $226.00 |
| 52 | $35.69 | $43.48 | $50.30 | $58.49 | $83.78 | $77.41 | $94.91 | $105.69 | $119.13 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $232.00 |
| 53 | $36.83 | $46.05 | $52.92 | $58.83 | $88.73 | $78.22 | $98.23 | $112.77 | $124.48 | $180.00 | $104.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 54 | $37.05 | $47.70 | $54.63 | $61.51 | $93.71 | $79.09 | $103.05 | $120.05 | $129.91 | $186.00 | $106.00 | $140.00 | $162.00 | $182.00 | $240.00 |
| 55 | $39.61 | $50.36 | $57.33 | $64.25 | $98.70 | $84.00 | $108.34 | $125.46 | $133.50 | $192.00 | $108.00 | $142.00 | $164.00 | $186.00 | $246.00 |
| 56 | $43.60 | $52.93 | $62.31 | $69.26 | $106.10 | $90.00 | $113.68 | $130.89 | $141.38 | $202.00 | $114.00 | $148.00 | $174.00 | $194.00 | $258.00 |
| 57 | $44.71 | $57.91 | $64.92 | $74.29 | $115.10 | $92.35 | $119.09 | $136.92 | $149.41 | $216.00 | $118.00 | $156.00 | $180.00 | $206.00 | $272.00 |
| 58 | $47.30 | $59.13 | $69.98 | $80.81 | $122.51 | $97.77 | $120.84 | $142.46 | $159.26 | $232.00 | $126.00 | $162.00 | $190.00 | $218.00 | $288.00 |
| 59 | $53.74 | $65.57 | $75.06 | $84.50 | $132.37 | $105.05 | $132.49 | $150.56 | $163.85 | $250.00 | $136.00 | $174.00 | $204.00 | $229.22 | $306.00 |
| 60 | $54.94 | $70.67 | $80.19 | $89.68 | $142.27 | $108.61 | $136.22 | $158.70 | $172.06 | $266.00 | $140.00 | $184.00 | $214.00 | $235.35 | $324.00 |
| 61 | $61.42 | $75.79 | $89.21 | $98.70 | $152.46 | $116.41 | $146.54 | $169.10 | $184.25 | $276.90 | $148.20 | $191.10 | $226.20 | $247.91 | $335.40 |
| 62 | $65.10 | $83.40 | $91.61 | $105.02 | $165.19 | $124.18 | $156.90 | $180.21 | $196.50 | $288.80 | $153.90 | $199.50 | $229.90 | $261.00 | $347.70 |
| 63 | $72.67 | $88.62 | $100.72 | $112.79 | $173.85 | $133.20 | $165.55 | $190.72 | $208.51 | $301.55 | $157.25 | $207.20 | $240.50 | $271.73 | $360.75 |
| 64 | $77.87 | $94.90 | $110.94 | $120.62 | $189.16 | $140.40 | $176.05 | $206.25 | $221.65 | $315.00 | $165.60 | $214.20 | $252.00 | $284.40 | $376.20 |
| 65 | $85.57 | $101.26 | $117.35 | $132.39 | $200.48 | $143.50 | $187.25 | $217.70 | $238.96 | $329.00 | $169.75 | $222.25 | $260.75 | $297.50 | $390.25 |
| 66 | $91.38 | $111.02 | $129.58 | $143.22 | $217.59 | $149.60 | $195.50 | $231.20 | $253.36 | $345.10 | $175.10 | $231.20 | $272.00 | $307.70 | $408.00 |
| 67 | $101.13 | $123.20 | $141.80 | $156.47 | $235.53 | $156.75 | $202.95 | $239.25 | $270.25 | $356.40 | $181.50 | $237.60 | $278.85 | $316.80 | $419.10 |
| 68 | $110.90 | $137.84 | $155.00 | $171.14 | $252.80 | $163.20 | $212.80 | $248.00 | $284.80 | $374.40 | $190.40 | $248.00 | $289.60 | $329.60 | $433.60 |
| 69 | $119.15 | $148.58 | $171.14 | $188.25 | $269.70 | $170.50 | $221.65 | $263.80 | $299.15 | $395.25 | $195.30 | $255.75 | $302.25 | $345.65 | $454.15 |
| 70 | $129.00 | $166.50 | $188.25 | $209.25 | $292.50 | $181.50 | $238.50 | $280.50 | $319.50 | $423.00 | $207.00 | $271.50 | $319.50 | $366.00 | $483.00 |
| 71 | $140.65 | $182.70 | $211.70 | $235.13 | $317.55 | $195.75 | $259.55 | $303.05 | $345.10 | $455.30 | $221.85 | $292.90 | $343.65 | $390.05 | $514.75 |
| 72 | $154.00 | $197.40 | $229.60 | $257.60 | $345.80 | $214.20 | $279.60 | $327.60 | $372.40 | $492.80 | $238.00 | $312.20 | $368.20 | $417.20 | $553.00 |
| 73 | $166.05 | $216.00 | $249.75 | $280.80 | $375.30 | $228.15 | $302.40 | $353.70 | $402.30 | $531.90 | $253.80 | $336.15 | $394.20 | $448.20 | $592.65 |
| 74 | $180.70 | $234.00 | $273.00 | $305.50 | $409.50 | $245.70 | $325.00 | $382.20 | $434.20 | $574.60 | $273.00 | $358.80 | $423.80 | $479.70 | $634.40 |
| 75 | $197.50 | $256.25 | $297.50 | $335.00 | $446.25 | $265.00 | $350.00 | $411.25 | $468.75 | $617.50 | $291.25 | $383.75 | $451.25 | $515.00 | $676.25 |
| 76 | $214.80 | $279.60 | $325.20 | $367.20 | $488.40 | $284.40 | $376.80 | $444.00 | $506.40 | $666.00 | $308.40 | $409.20 | $482.40 | $550.80 | $723.60 |
| 77 | $239.54 | $311.52 | $364.62 | $411.82 | $548.70 | $312.70 | $413.00 | $489.70 | $560.50 | $736.32 | $336.30 | $446.04 | $527.46 | $602.98 | $792.96 |
| 78 | $270.22 | $351.64 | $414.18 | $467.28 | $620.68 | $346.92 | $460.20 | $547.52 | $625.40 | $821.28 | $371.70 | $492.06 | $585.28 | $669.06 | $877.92 |
| 79 | $299.72 | $392.94 | $463.74 | $523.92 | $695.02 | $381.14 | $507.40 | $605.34 | $692.66 | $907.42 | $403.56 | $538.08 | $641.92 | $735.14 | $964.06 |
| 80 | $330.40 | $433.06 | $510.94 | $578.20 | $765.82 | $414.18 | $552.24 | $659.62 | $755.20 | $987.66 | $437.78 | $584.10 | $696.20 | $797.68 | $1,043.12 |
| 81 | $357.54 | $472.00 | $554.60 | $627.76 | $823.00 | $444.86 | $595.90 | $706.82 | $810.66 | $1,062.00 | $468.46 | $627.76 | $745.76 | $854.32 | $1,118.64 |
| 82 | $385.86 | $507.40 | $598.26 | $676.14 | $896.80 | $475.54 | $632.48 | $755.20 | $863.76 | $1,131.62 | $499.14 | $665.52 | $794.14 | $907.42 | $1,189.44 |
| 83 | $414.18 | $543.98 | $640.74 | $725.70 | $961.70 | $505.04 | $672.60 | $800.04 | $916.86 | $1,200.06 | $529.82 | $705.64 | $838.98 | $961.70 | $1,260.24 |
| 84 | $444.86 | $584.10 | $687.94 | $778.80 | $1,032.50 | $535.72 | $713.90 | $849.60 | $971.14 | $1,274.40 | $561.68 | $748.12 | $889.72 | $1,017.16 | $1,335.76 |
| 85 | $477.90 | $628.94 | $739.86 | $837.80 | $1,110.38 | $569.94 | $759.92 | $902.70 | $1,032.50 | $1,354.64 | $595.90 | $794.14 | $944.00 | $1,079.70 | $1,416.00 |
| 86 | $515.66 | $677.32 | $798.86 | $902.70 | $1,197.70 | $607.70 | $808.30 | $961.70 | $1,097.40 | $1,441.96 | $633.66 | $842.52 | $1,003.00 | $1,144.60 | $1,503.32 |
| 87 | $554.60 | $729.24 | $859.04 | $972.32 | $1,288.56 | $646.64 | $860.22 | $1,021.88 | $1,167.02 | $1,532.82 | $672.60 | $894.44 | $1,063.18 | $1,214.22 | $1,594.18 |
| 88 | $598.26 | $785.88 | $925.12 | $1,046.66 | $1,387.68 | $690.30 | $916.86 | $1,087.96 | $1,241.36 | $1,631.94 | $716.26 | $951.08 | $1,129.26 | $1,288.56 | $1,693.30 |
| 89 | $643.10 | $846.06 | $995.94 | $1,128.90 | $1,493.88 | $735.14 | $977.04 | $1,158.76 | $1,321.60 | $1,738.14 | $761.10 | $1,011.26 | $1,200.06 | $1,368.80 | $1,799.50 |
| 90 | $693.84 | $912.14 | $1,073.80 | $1,214.22 | $1,610.70 | $785.88 | $1,043.12 | $1,236.64 | $1,408.92 | $1,854.96 | $811.84 | $1,077.34 | $1,277.94 | $1,456.12 | $1,916.32 |
| 91 | $746.94 | $981.76 | $1,157.58 | $1,309.80 | $1,735.78 | $838.98 | $1,112.74 | $1,320.42 | $1,504.50 | $1,980.04 | $864.94 | $1,146.96 | $1,361.72 | $1,551.70 | $2,041.40 |
| 92 | $804.76 | $1,057.28 | $1,246.08 | $1,408.92 | $1,869.12 | $896.80 | $1,188.26 | $1,408.92 | $1,603.62 | $2,113.38 | $922.76 | $1,222.48 | $1,450.22 | $1,650.82 | $2,174.74 |
| 93 | $866.12 | $1,138.70 | $1,340.48 | $1,517.48 | $2,010.72 | $958.16 | $1,269.68 | $1,503.32 | $1,712.18 | $2,254.98 | $984.12 | $1,303.90 | $1,544.62 | $1,759.38 | $2,316.34 |
| 94 | $933.38 | $1,226.02 | $1,444.32 | $1,634.30 | $2,165.30 | $1,025.42 | $1,357.00 | $1,607.16 | $1,829.00 | $2,409.56 | $1,051.38 | $1,391.22 | $1,648.46 | $1,876.20 | $2,470.92 |
| 95 | $1,006.54 | $1,321.60 | $1,556.42 | $1,761.74 | $2,335.22 | $1,098.58 | $1,452.58 | $1,719.26 | $1,956.44 | $2,579.48 | $1,124.54 | $1,486.80 | $1,760.56 | $2,003.64 | $2,640.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 30 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 31 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $114.49 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 32 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $117.85 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 33 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $52.66 | $63.72 | $73.16 | $81.42 | $124.59 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 34 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $52.66 | $63.72 | $74.61 | $81.42 | $131.32 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 35 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $55.95 | $65.52 | $74.61 | $81.42 | $134.69 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 36 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $59.24 | $68.80 | $77.86 | $84.31 | $141.43 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 37 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $62.53 | $72.07 | $84.35 | $87.55 | $148.16 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 38 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $62.53 | $75.35 | $87.59 | $90.80 | $154.90 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 39 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $65.82 | $78.63 | $90.83 | $97.28 | $165.00 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 40 | $35.40 | $43.66 | $50.74 | $55.46 | $75.52 | $69.31 | $82.13 | $95.18 | $101.59 | $174.11 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 41 | $35.40 | $43.66 | $50.74 | $55.46 | $75.52 | $72.93 | $85.76 | $98.86 | $105.29 | $181.36 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 42 | $38.42 | $44.42 | $50.78 | $55.46 | $75.52 | $73.25 | $89.41 | $102.57 | $112.32 | $188.65 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 43 | $38.69 | $44.72 | $54.32 | $56.96 | $78.63 | $76.92 | $93.10 | $109.63 | $116.10 | $195.97 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 44 | $38.97 | $48.23 | $54.68 | $57.33 | $82.26 | $80.61 | $96.81 | $113.41 | $119.90 | $200.00 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 45 | $39.87 | $47.38 | $57.06 | $60.99 | $85.33 | $87.12 | $98.46 | $115.12 | $124.37 | $211.28 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 46 | $43.51 | $50.87 | $57.44 | $64.62 | $88.98 | $87.50 | $105.45 | $122.20 | $128.16 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 47 | $43.82 | $51.21 | $61.03 | $68.29 | $92.64 | $91.40 | $109.18 | $126.01 | $135.28 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 48 | $44.13 | $54.77 | $64.67 | $68.74 | $96.32 | $95.33 | $112.94 | $133.18 | $142.46 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 49 | $47.87 | $55.13 | $65.11 | $72.49 | $103.47 | $98.00 | $120.00 | $137.07 | $146.36 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 50 | $48.15 | $59.67 | $69.72 | $76.44 | $106.65 | $101.53 | $125.79 | $146.21 | $156.56 | $234.00 | $144.00 | $182.00 | $210.00 | $236.00 | $314.00 |
| 51 | $52.58 | $62.72 | $74.26 | $81.00 | $113.89 | $106.50 | $128.21 | $153.99 | $164.36 | $242.00 | $150.00 | $186.00 | $214.00 | $240.00 | $322.00 |
| 52 | $52.16 | $63.86 | $73.41 | $83.56 | $119.69 | $112.25 | $136.67 | $155.76 | $169.66 | $250.00 | $152.00 | $190.00 | $220.00 | $246.00 | $328.00 |
| 53 | $55.24 | $66.98 | $76.60 | $84.83 | $126.98 | $115.37 | $142.53 | $164.38 | $177.57 | $258.00 | $156.00 | $194.00 | $224.00 | $252.00 | $338.00 |
| 54 | $54.89 | $68.14 | $77.85 | $87.48 | $134.31 | $117.68 | $146.95 | $172.33 | $182.97 | $266.00 | $158.00 | $200.00 | $230.00 | $258.00 | $346.00 |
| 55 | $59.41 | $72.74 | $82.50 | $92.18 | $141.69 | $128.00 | $157.59 | $178.38 | $190.98 | $276.00 | $164.00 | $206.00 | $236.00 | $264.00 | $354.00 |
| 56 | $63.95 | $76.61 | $89.21 | $98.94 | $153.44 | $134.00 | $164.64 | $186.71 | $202.77 | $290.00 | $170.00 | $214.00 | $248.00 | $276.00 | $370.00 |
| 57 | $67.79 | $83.33 | $92.55 | $105.12 | $163.74 | $139.51 | $172.88 | $195.87 | $211.36 | $310.00 | $178.00 | $226.00 | $260.00 | $292.00 | $390.00 |
| 58 | $70.95 | $86.64 | $102.18 | $114.84 | $175.71 | $145.69 | $176.62 | $208.07 | $224.41 | $332.00 | $188.00 | $238.00 | $276.00 | $308.00 | $412.00 |
| 59 | $79.88 | $94.86 | $108.42 | $120.51 | $188.87 | $156.62 | $190.34 | $218.49 | $234.33 | $356.00 | $200.00 | $252.00 | $292.00 | $326.88 | $438.00 |
| 60 | $83.11 | $103.18 | $116.14 | $128.31 | $202.09 | $162.92 | $197.97 | $229.03 | $246.79 | $380.00 | $212.00 | $268.00 | $310.00 | $335.66 | $464.00 |
| 61 | $89.99 | $109.47 | $127.44 | $139.02 | $217.33 | $171.84 | $211.66 | $242.08 | $261.02 | $397.80 | $220.35 | $276.90 | $321.75 | $350.10 | $481.65 |
| 62 | $96.92 | $119.35 | $131.86 | $148.42 | $236.22 | $185.34 | $225.42 | $258.72 | $277.10 | $414.20 | $228.00 | $286.90 | $332.50 | $369.90 | $499.70 |
| 63 | $107.48 | $125.79 | $143.28 | $159.32 | $246.96 | $196.10 | $236.76 | $273.71 | $295.66 | $431.05 | $234.95 | $296.00 | $344.10 | $383.73 | $516.15 |
| 64 | $113.81 | $136.60 | $157.05 | $169.71 | $268.11 | $203.40 | $253.50 | $294.40 | $311.64 | $450.00 | $243.00 | $309.60 | $358.20 | $401.40 | $536.40 |
| 65 | $125.30 | $146.90 | $166.84 | $184.51 | $286.17 | $211.75 | $271.25 | $309.27 | $333.55 | $472.50 | $252.00 | $322.00 | $372.75 | $418.25 | $558.25 |
| 66 | $135.55 | $160.04 | $184.29 | $201.36 | $309.47 | $222.70 | $282.20 | $328.10 | $357.01 | $493.00 | $261.80 | $333.20 | $387.60 | $435.20 | $581.40 |
| 67 | $150.91 | $178.13 | $203.20 | $221.07 | $337.86 | $232.65 | $293.70 | $343.20 | $383.95 | $513.15 | $272.25 | $343.20 | $400.95 | $450.45 | $600.60 |
| 68 | $164.01 | $198.43 | $222.90 | $241.61 | $363.20 | $241.60 | $307.20 | $356.80 | $403.20 | $537.60 | $281.60 | $356.80 | $416.00 | $467.20 | $624.00 |
| 69 | $177.95 | $216.12 | $246.38 | $267.29 | $387.50 | $254.20 | $322.40 | $378.20 | $426.25 | $567.30 | $292.95 | $372.00 | $435.55 | $491.35 | $652.55 |
| 70 | $193.50 | $241.50 | $272.90 | $298.10 | $420.00 | $273.00 | $345.00 | $405.00 | $456.00 | $607.50 | $310.50 | $394.50 | $462.00 | $520.50 | $693.00 |
| 71 | $210.25 | $263.90 | $304.50 | $335.49 | $456.75 | $292.90 | $374.10 | $436.45 | $491.55 | $653.95 | $332.05 | $423.40 | $494.45 | $556.80 | $740.95 |
| 72 | $229.60 | $287.00 | $330.40 | $369.60 | $497.00 | $317.80 | $403.20 | $470.40 | $532.00 | $707.00 | $357.00 | $453.60 | $529.20 | $597.80 | $795.20 |
| 73 | $249.75 | $311.85 | $360.45 | $400.95 | $540.00 | $342.90 | $436.05 | $510.30 | $573.75 | $764.10 | $382.05 | $486.00 | $568.35 | $639.90 | $851.85 |
| 74 | $271.70 | $339.30 | $392.60 | $436.80 | $588.90 | $369.20 | $469.30 | $549.90 | $620.10 | $825.50 | $408.20 | $520.00 | $608.40 | $685.10 | $912.60 |
| 75 | $295.00 | $370.00 | $428.75 | $477.50 | $642.50 | $396.25 | $505.00 | $592.50 | $668.75 | $888.75 | $435.00 | $555.00 | $650.00 | $733.75 | $975.00 |
| 76 | $321.60 | $405.60 | $470.40 | $524.40 | $704.40 | $426.00 | $546.00 | $640.80 | $723.60 | $960.00 | $463.20 | $594.00 | $696.00 | $786.00 | $1,044.00 |
| 77 | $358.72 | $454.30 | $528.64 | $591.18 | $792.96 | $458.45 | $601.80 | $709.18 | $803.58 | $1,064.36 | $503.86 | $649.00 | $764.64 | $864.94 | $1,145.78 |
| 78 | $404.74 | $513.30 | $599.44 | $671.42 | $899.16 | $520.88 | $671.42 | $792.96 | $900.34 | $1,189.44 | $555.78 | $717.44 | $847.24 | $961.70 | $1,272.04 |
| 79 | $451.94 | $574.66 | $671.42 | $752.84 | $1,007.72 | $573.48 | $741.04 | $876.74 | $995.92 | $1,315.70 | $608.88 | $787.06 | $931.02 | $1,057.28 | $1,397.12 |
| 80 | $496.78 | $632.48 | $741.04 | $831.90 | $1,112.74 | $624.22 | $805.94 | $955.80 | $1,086.78 | $1,436.06 | $659.62 | $853.14 | $1,011.26 | $1,149.32 | $1,517.48 |
| 81 | $540.44 | $687.94 | $805.94 | $905.06 | $1,209.50 | $671.42 | $867.30 | $1,027.78 | $1,168.20 | $1,543.44 | $706.82 | $914.50 | $1,083.24 | $1,231.92 | $1,626.04 |
| 82 | $581.74 | $741.04 | $868.48 | $973.50 | $1,301.54 | $716.26 | $925.12 | $1,096.22 | $1,243.72 | $1,642.56 | $752.84 | $972.32 | $1,152.86 | $1,307.44 | $1,727.52 |
| 83 | $624.22 | $794.14 | $931.02 | $1,044.30 | $1,397.12 | $761.10 | $980.58 | $1,162.30 | $1,319.24 | $1,744.04 | $797.68 | $1,030.14 | $1,220.12 | $1,384.14 | $1,831.36 |
| 84 | $670.24 | $853.14 | $999.46 | $1,121.00 | $1,498.60 | $808.30 | $1,043.12 | $1,234.28 | $1,399.48 | $1,850.24 | $847.24 | $1,092.68 | $1,293.28 | $1,465.56 | $1,938.74 |
| 85 | $720.98 | $918.04 | $1,074.98 | $1,205.66 | $1,613.06 | $860.22 | $1,109.20 | $1,312.16 | $1,486.80 | $1,968.24 | $899.16 | $1,159.94 | $1,372.34 | $1,555.24 | $2,057.92 |
| 86 | $777.62 | $988.84 | $1,158.76 | $1,300.36 | $1,738.14 | $916.86 | $1,180.00 | $1,395.94 | $1,581.20 | $2,093.32 | $955.80 | $1,230.74 | $1,456.12 | $1,649.64 | $2,183.00 |
| 87 | $836.62 | $1,064.36 | $1,247.26 | $1,399.48 | $1,871.48 | $975.86 | $1,255.52 | $1,484.44 | $1,680.32 | $2,226.66 | $1,014.80 | $1,306.26 | $1,544.62 | $1,748.76 | $2,316.34 |
| 88 | $900.34 | $1,145.78 | $1,342.84 | $1,506.86 | $2,014.26 | $1,039.58 | $1,336.94 | $1,580.02 | $1,787.70 | $2,369.44 | $1,078.52 | $1,387.68 | $1,640.20 | $1,856.14 | $2,459.12 |
| 89 | $969.96 | $1,234.28 | $1,445.50 | $1,622.50 | $2,168.84 | $1,109.20 | $1,425.44 | $1,682.68 | $1,903.34 | $2,524.02 | $1,148.14 | $1,476.18 | $1,742.86 | $1,971.78 | $2,613.70 |
| 90 | $1,045.48 | $1,331.04 | $1,558.78 | $1,748.76 | $2,338.76 | $1,184.72 | $1,522.20 | $1,795.96 | $2,029.60 | $2,693.94 | $1,223.66 | $1,572.94 | $1,856.14 | $2,098.04 | $2,783.62 |
| 91 | $1,126.90 | $1,434.88 | $1,680.32 | $1,885.64 | $2,520.48 | $1,266.14 | $1,626.04 | $1,917.50 | $2,166.48 | $2,875.66 | $1,305.08 | $1,676.78 | $1,977.68 | $2,234.92 | $2,965.34 |
| 92 | $1,213.04 | $1,544.62 | $1,808.94 | $2,029.60 | $2,712.82 | $1,352.28 | $1,735.78 | $2,046.12 | $2,310.44 | $3,068.00 | $1,391.22 | $1,786.52 | $2,106.30 | $2,378.88 | $3,157.68 |
| 93 | $1,305.08 | $1,661.44 | $1,947.00 | $2,184.18 | $2,920.50 | $1,444.32 | $1,852.60 | $2,184.18 | $2,465.02 | $3,275.68 | $1,483.26 | $1,903.34 | $2,244.36 | $2,533.46 | $3,365.36 |
| 94 | $1,405.38 | $1,790.06 | $2,096.86 | $2,351.74 | $3,144.70 | $1,544.62 | $1,981.22 | $2,334.04 | $2,632.58 | $3,499.88 | $1,583.56 | $2,031.96 | $2,394.22 | $2,701.02 | $3,589.56 |
| 95 | $1,516.30 | $1,929.30 | $2,260.88 | $2,535.82 | $3,391.32 | $1,655.54 | $2,120.46 | $2,498.06 | $2,816.66 | $3,746.50 | $1,694.48 | $2,171.20 | $2,558.24 | $2,885.10 | $3,836.18 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $102.18 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $105.18 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $46.53 | $56.64 | $66.08 | $74.34 | $111.19 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $46.53 | $56.64 | $67.39 | $74.34 | $117.20 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $49.44 | $58.24 | $67.39 | $74.34 | $120.21 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $52.35 | $61.15 | $70.32 | $76.98 | $126.22 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $55.26 | $64.07 | $76.18 | $79.94 | $132.23 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $55.26 | $66.98 | $79.11 | $82.90 | $138.24 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $58.17 | $69.89 | $82.04 | $88.82 | $147.26 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 40 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $61.78 | $73.48 | $83.81 | $90.61 | $154.95 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 41 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $65.01 | $76.73 | $87.06 | $93.91 | $161.41 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 42 | $34.57 | $39.62 | $44.88 | $49.56 | $67.26 | $65.29 | $80.00 | $90.32 | $100.18 | $167.90 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 43 | $34.82 | $39.88 | $48.00 | $50.90 | $70.03 | $68.56 | $83.30 | $96.54 | $103.55 | $174.41 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 44 | $35.07 | $43.01 | $48.32 | $51.23 | $73.26 | $71.85 | $86.62 | $99.87 | $106.94 | $178.00 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 45 | $34.89 | $42.52 | $50.72 | $54.89 | $75.29 | $76.45 | $88.61 | $101.97 | $111.62 | $185.37 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 46 | $38.07 | $45.66 | $51.06 | $58.16 | $78.51 | $76.79 | $94.90 | $108.23 | $115.02 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 47 | $38.34 | $45.96 | $54.25 | $61.46 | $81.74 | $80.21 | $98.26 | $111.61 | $121.41 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 48 | $38.62 | $49.15 | $57.49 | $61.87 | $84.99 | $83.66 | $101.65 | $117.96 | $127.85 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 49 | $41.88 | $49.48 | $57.87 | $65.24 | $91.30 | $86.00 | $108.00 | $121.40 | $131.35 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 50 | $42.64 | $52.89 | $62.74 | $66.88 | $95.27 | $90.25 | $110.99 | $131.22 | $136.99 | $208.00 | $126.00 | $162.00 | $188.00 | $208.00 | $280.00 |
| 51 | $46.90 | $55.75 | $65.69 | $71.23 | $100.75 | $95.09 | $113.56 | $136.88 | $144.49 | $214.00 | $132.00 | $164.00 | $190.00 | $214.00 | $286.00 |
| 52 | $46.67 | $57.06 | $65.26 | $73.81 | $107.72 | $100.64 | $123.39 | $137.21 | $149.81 | $224.00 | $136.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 53 | $49.57 | $60.01 | $68.25 | $75.25 | $113.21 | $103.64 | $127.12 | $145.27 | $157.43 | $230.00 | $138.00 | $174.00 | $200.00 | $224.00 | $300.00 |
| 54 | $49.40 | $61.33 | $69.65 | $77.91 | $118.70 | $106.10 | $131.68 | $152.96 | $162.84 | $236.00 | $142.00 | $178.00 | $206.00 | $230.00 | $306.00 |
| 55 | $52.34 | $64.34 | $74.11 | $82.41 | $125.77 | $112.00 | $139.86 | $160.74 | $170.58 | $244.00 | $144.00 | $182.00 | $210.00 | $236.00 | $316.00 |
| 56 | $56.68 | $68.25 | $79.30 | $87.63 | $137.12 | $118.00 | $147.00 | $165.54 | $180.45 | $260.00 | $150.00 | $190.00 | $220.00 | $246.00 | $330.00 |
| 57 | $60.58 | $73.44 | $82.88 | $93.91 | $145.91 | $123.79 | $151.75 | $174.96 | $187.68 | $276.00 | $158.00 | $200.00 | $232.00 | $260.00 | $348.00 |
| 58 | $62.60 | $77.01 | $90.98 | $102.08 | $156.36 | $128.44 | $158.03 | $185.58 | $200.88 | $296.00 | $168.00 | $210.00 | $246.00 | $274.00 | $368.00 |
| 59 | $71.17 | $85.10 | $97.30 | $106.66 | $167.88 | $139.43 | $171.68 | $194.62 | $207.90 | $316.00 | $178.00 | $226.00 | $260.00 | $289.01 | $388.00 |
| 60 | $73.25 | $91.88 | $103.70 | $114.51 | $181.07 | $144.19 | $177.99 | $203.78 | $220.72 | $340.00 | $188.00 | $238.00 | $276.00 | $299.01 | $414.00 |
| 61 | $79.99 | $96.84 | $113.28 | $123.73 | $194.63 | $153.36 | $188.15 | $215.38 | $232.01 | $354.90 | $195.00 | $245.70 | $286.65 | $312.25 | $429.00 |
| 62 | $85.35 | $106.41 | $117.98 | $131.62 | $209.79 | $163.10 | $201.98 | $230.17 | $246.50 | $368.60 | $201.40 | $254.60 | $296.40 | $328.59 | $442.70 |
| 63 | $95.37 | $112.92 | $127.68 | $140.99 | $219.34 | $173.90 | $211.84 | $243.69 | $262.76 | $382.95 | $209.05 | $264.55 | $307.10 | $341.50 | $458.80 |
| 64 | $101.83 | $120.79 | $139.76 | $151.48 | $238.51 | $181.80 | $223.58 | $260.90 | $279.31 | $399.60 | $217.80 | $273.60 | $318.60 | $358.20 | $477.00 |
| 65 | $111.55 | $129.78 | $148.46 | $164.79 | $253.83 | $189.00 | $239.75 | $274.72 | $298.70 | $418.25 | $224.00 | $283.50 | $330.75 | $372.75 | $495.25 |
| 66 | $121.84 | $142.74 | $164.13 | $180.09 | $275.62 | $200.60 | $251.60 | $292.30 | $319.17 | $438.60 | $234.60 | $295.80 | $345.10 | $387.60 | $516.80 |
| 67 | $133.80 | $158.83 | $179.81 | $196.67 | $300.50 | $206.25 | $260.70 | $303.60 | $342.75 | $457.05 | $240.90 | $305.25 | $356.40 | $400.95 | $534.60 |
| 68 | $145.27 | $177.23 | $197.80 | $215.72 | $323.20 | $214.40 | $273.60 | $316.80 | $358.40 | $478.40 | $249.60 | $318.40 | $369.60 | $416.00 | $555.20 |
| 69 | $159.38 | $192.10 | $218.35 | $237.11 | $344.10 | $227.85 | $286.75 | $330.35 | $378.20 | $503.75 | $261.95 | $331.70 | $387.50 | $435.55 | $579.70 |
| 70 | $172.50 | $216.00 | $242.25 | $265.14 | $373.50 | $243.00 | $309.00 | $360.00 | $406.50 | $540.00 | $277.50 | $352.50 | $411.00 | $463.50 | $616.50 |
| 71 | $187.05 | $234.90 | $271.15 | $299.65 | $406.00 | $261.00 | $332.05 | $388.60 | $439.35 | $581.45 | $295.80 | $377.00 | $439.35 | $495.90 | $659.75 |
| 72 | $204.40 | $254.80 | $294.00 | $329.00 | $442.40 | $282.80 | $356.40 | $418.60 | $474.60 | $630.00 | $317.80 | $403.20 | $470.40 | $532.00 | $707.00 |
| 73 | $221.40 | $278.10 | $319.95 | $356.40 | $480.60 | $305.10 | $388.80 | $452.25 | $510.30 | $680.40 | $338.85 | $433.35 | $504.90 | $568.35 | $757.35 |
| 74 | $241.80 | $302.90 | $349.70 | $388.70 | $523.90 | $328.90 | $418.60 | $490.10 | $551.20 | $734.50 | $364.00 | $464.10 | $542.10 | $609.70 | $812.50 |
| 75 | $262.50 | $330.00 | $381.25 | $425.00 | $571.25 | $352.50 | $451.25 | $527.50 | $595.00 | $790.00 | $387.50 | $495.00 | $578.75 | $652.50 | $867.50 |
| 76 | $286.80 | $360.00 | $417.60 | $466.80 | $627.60 | $379.20 | $484.80 | $568.80 | $644.40 | $854.40 | $412.80 | $526.80 | $619.20 | $699.60 | $928.80 |
| 77 | $319.78 | $403.56 | $470.82 | $526.28 | $705.64 | $416.50 | $534.54 | $631.30 | $715.08 | $946.36 | $449.58 | $577.02 | $680.86 | $770.54 | $1,019.52 |
| 78 | $359.90 | $456.66 | $533.36 | $597.08 | $800.04 | $462.56 | $597.08 | $705.64 | $800.04 | $1,058.46 | $494.42 | $638.38 | $754.02 | $855.50 | $1,131.62 |
| 79 | $402.38 | $510.94 | $598.26 | $670.24 | $896.80 | $510.94 | $659.62 | $781.16 | $886.18 | $1,171.74 | $542.80 | $699.74 | $829.54 | $941.64 | $1,243.72 |
| 80 | $442.50 | $562.86 | $659.62 | $739.86 | $990.02 | $555.78 | $717.44 | $850.78 | $966.42 | $1,276.76 | $586.46 | $758.74 | $899.16 | $1,021.88 | $1,349.92 |
| 81 | $480.26 | $612.42 | $717.44 | $804.76 | $1,076.16 | $597.08 | $771.72 | $915.68 | $1,039.58 | $1,373.52 | $628.94 | $814.20 | $965.24 | $1,095.04 | $1,446.68 |
| 82 | $518.02 | $659.62 | $772.90 | $867.30 | $1,158.76 | $637.20 | $823.64 | $975.86 | $1,108.02 | $1,463.20 | $670.24 | $866.12 | $1,025.42 | $1,164.66 | $1,538.72 |
| 83 | $555.78 | $706.82 | $828.36 | $929.84 | $1,242.54 | $677.32 | $873.20 | $1,034.86 | $1,174.10 | $1,551.70 | $710.36 | $916.86 | $1,085.60 | $1,233.10 | $1,629.58 |
| 84 | $595.90 | $758.74 | $888.54 | $997.10 | $1,333.40 | $718.62 | $927.48 | $1,097.40 | $1,244.90 | $1,646.10 | $752.84 | $972.32 | $1,149.32 | $1,303.90 | $1,725.16 |
| 85 | $641.92 | $816.56 | $956.98 | $1,073.60 | $1,434.88 | $765.82 | $986.48 | $1,168.20 | $1,323.96 | $1,751.12 | $801.22 | $1,032.50 | $1,221.30 | $1,384.14 | $1,831.36 |
| 86 | $691.48 | $880.28 | $1,031.32 | $1,157.58 | $1,546.98 | $815.38 | $1,050.20 | $1,242.54 | $1,407.74 | $1,863.22 | $850.78 | $1,096.22 | $1,295.64 | $1,467.92 | $1,943.46 |
| 87 | $744.58 | $947.54 | $1,110.38 | $1,246.08 | $1,664.98 | $868.48 | $1,117.46 | $1,321.60 | $1,496.24 | $1,981.22 | $903.88 | $1,163.48 | $1,374.70 | $1,556.42 | $2,061.46 |
| 88 | $801.22 | $1,019.52 | $1,195.24 | $1,340.48 | $1,792.42 | $925.12 | $1,189.44 | $1,406.56 | $1,590.64 | $2,108.66 | $960.52 | $1,235.46 | $1,459.66 | $1,650.82 | $2,188.90 |
| 89 | $862.58 | $1,098.58 | $1,287.38 | $1,444.32 | $1,930.48 | $986.48 | $1,268.50 | $1,498.60 | $1,694.48 | $2,246.72 | $1,021.88 | $1,314.52 | $1,551.70 | $1,754.66 | $2,326.96 |
| 90 | $929.84 | $1,184.72 | $1,387.68 | $1,556.42 | $2,081.52 | $1,053.74 | $1,354.64 | $1,598.90 | $1,806.58 | $2,397.76 | $1,089.14 | $1,400.66 | $1,652.00 | $1,866.76 | $2,478.00 |
| 91 | $1,003.00 | $1,276.76 | $1,495.06 | $1,677.96 | $2,243.18 | $1,126.90 | $1,446.68 | $1,706.28 | $1,928.12 | $2,559.42 | $1,162.30 | $1,492.70 | $1,759.38 | $1,988.30 | $2,639.66 |
| 92 | $1,079.70 | $1,374.70 | $1,609.52 | $1,806.58 | $2,414.28 | $1,203.60 | $1,544.62 | $1,820.74 | $2,056.74 | $2,730.52 | $1,239.00 | $1,590.64 | $1,873.84 | $2,116.92 | $2,810.76 |
| 93 | $1,162.30 | $1,478.54 | $1,732.24 | $1,943.46 | $2,598.36 | $1,286.20 | $1,648.46 | $1,943.46 | $2,193.62 | $2,914.60 | $1,321.60 | $1,694.48 | $1,996.56 | $2,253.80 | $2,994.84 |
| 94 | $1,250.80 | $1,593.00 | $1,865.58 | $2,093.32 | $2,798.96 | $1,374.70 | $1,762.92 | $2,076.80 | $2,343.48 | $3,115.20 | $1,410.10 | $1,808.94 | $2,129.90 | $2,403.66 | $3,195.44 |
| 95 | $1,348.74 | $1,716.90 | $2,011.90 | $2,257.34 | $3,018.44 | $1,472.64 | $1,886.82 | $2,223.12 | $2,507.50 | $3,334.68 | $1,508.04 | $1,932.84 | $2,276.22 | $2,567.68 | $3,414.92 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 30 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 31 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $93.56 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 32 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $96.31 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 33 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $42.86 | $50.74 | $59.00 | $66.08 | $101.82 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 34 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $42.86 | $50.74 | $60.17 | $66.08 | $107.32 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 35 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $45.54 | $52.17 | $60.17 | $66.08 | $110.07 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 36 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $48.22 | $54.78 | $62.79 | $68.43 | $115.57 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 37 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $50.90 | $57.39 | $68.02 | $71.06 | $121.08 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 38 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $50.90 | $60.00 | $70.64 | $73.69 | $126.58 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 39 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $53.58 | $62.61 | $73.25 | $78.95 | $134.84 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 40 | $28.32 | $35.40 | $40.12 | $44.84 | $61.36 | $55.75 | $66.28 | $75.29 | $82.37 | $141.03 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 41 | $28.32 | $35.40 | $40.12 | $44.84 | $61.36 | $58.66 | $69.21 | $78.20 | $85.37 | $146.90 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 42 | $30.73 | $36.02 | $40.15 | $44.84 | $61.36 | $58.92 | $72.16 | $81.14 | $91.07 | $152.80 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 43 | $30.95 | $36.26 | $42.95 | $46.05 | $63.89 | $61.87 | $75.13 | $86.72 | $94.13 | $158.73 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 44 | $31.18 | $39.10 | $43.23 | $46.35 | $66.84 | $64.84 | $78.13 | $89.72 | $97.21 | $162.00 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 45 | $32.40 | $38.88 | $45.65 | $50.01 | $69.02 | $71.12 | $80.41 | $92.10 | $102.05 | $169.42 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 46 | $35.35 | $41.74 | $45.95 | $52.99 | $71.97 | $71.43 | $86.11 | $97.76 | $105.16 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 47 | $35.60 | $42.02 | $48.83 | $56.00 | $74.93 | $74.61 | $89.16 | $100.81 | $111.00 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 48 | $35.86 | $44.94 | $51.74 | $56.37 | $77.91 | $77.82 | $92.23 | $106.55 | $116.89 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 49 | $38.89 | $45.24 | $52.08 | $59.44 | $83.69 | $80.00 | $98.00 | $109.65 | $120.09 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 50 | $39.89 | $47.46 | $57.17 | $61.42 | $86.74 | $82.72 | $99.89 | $119.97 | $126.31 | $190.00 | $116.00 | $146.00 | $170.00 | $190.00 | $254.00 |
| 51 | $42.63 | $51.57 | $59.98 | $65.64 | $91.99 | $87.48 | $104.40 | $123.57 | $131.85 | $196.00 | $120.00 | $152.00 | $174.00 | $196.00 | $260.00 |
| 52 | $42.55 | $51.63 | $58.46 | $66.85 | $97.25 | $90.96 | $112.00 | $124.23 | $135.37 | $202.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 53 | $45.33 | $54.42 | $62.67 | $68.41 | $102.50 | $95.82 | $115.57 | $133.80 | $142.79 | $208.00 | $126.00 | $158.00 | $182.00 | $204.00 | $272.00 |
| 54 | $45.29 | $55.88 | $62.82 | $71.08 | $109.33 | $96.46 | $120.23 | $139.41 | $148.20 | $216.00 | $128.00 | $162.00 | $186.00 | $210.00 | $280.00 |
| 55 | $48.10 | $58.75 | $67.12 | $74.03 | $114.62 | $104.00 | $126.07 | $145.06 | $153.89 | $222.00 | $132.00 | $166.00 | $192.00 | $214.00 | $288.00 |
| 56 | $52.32 | $61.29 | $72.22 | $80.57 | $124.06 | $108.00 | $133.28 | $152.06 | $163.71 | $234.00 | $138.00 | $172.00 | $200.00 | $224.00 | $300.00 |
| 57 | $54.81 | $67.79 | $75.98 | $85.50 | $132.94 | $112.00 | $140.22 | $159.74 | $171.28 | $252.00 | $144.00 | $182.00 | $212.00 | $236.00 | $316.00 |
| 58 | $57.04 | $70.13 | $82.58 | $92.15 | $141.85 | $116.94 | $143.15 | $168.71 | $180.98 | $268.00 | $152.00 | $192.00 | $224.00 | $250.00 | $334.00 |
| 59 | $63.91 | $76.73 | $87.57 | $96.96 | $153.35 | $126.06 | $154.88 | $176.26 | $188.52 | $288.00 | $162.00 | $204.00 | $236.00 | $263.10 | $354.00 |
| 60 | $66.21 | $83.40 | $94.02 | $103.48 | $164.91 | $131.08 | $161.64 | $185.75 | $199.86 | $308.00 | $170.00 | $216.00 | $252.00 | $270.07 | $376.00 |
| 61 | $72.85 | $88.42 | $103.37 | $112.60 | $176.79 | $140.43 | $171.86 | $197.58 | $211.54 | $321.75 | $177.45 | $224.25 | $261.30 | $283.86 | $390.00 |
| 62 | $78.11 | $96.35 | $106.87 | $120.42 | $191.62 | $148.27 | $182.14 | $208.76 | $224.40 | $336.30 | $184.30 | $231.80 | $269.80 | $298.55 | $404.70 |
| 63 | $87.80 | $102.92 | $116.33 | $128.30 | $199.85 | $159.10 | $194.03 | $222.50 | $230.02 | $347.80 | $190.55 | $240.50 | $279.35 | $310.29 | $418.10 |
| 64 | $92.85 | $110.72 | $126.79 | $137.45 | $217.12 | $165.60 | $204.21 | $237.98 | $253.31 | $363.60 | $198.00 | $250.20 | $289.80 | $325.80 | $433.80 |
| 65 | $102.38 | $118.37 | $134.32 | $149.30 | $231.20 | $173.25 | $217.00 | $250.53 | $270.49 | $379.75 | $204.75 | $259.00 | $301.00 | $337.75 | $451.50 |
| 66 | $109.66 | $129.77 | $149.73 | $163.07 | $249.83 | $180.20 | $227.80 | $266.90 | $289.56 | $397.80 | $212.50 | $270.30 | $314.50 | $351.90 | $469.20 |
| 67 | $121.35 | $145.47 | $163.73 | $179.44 | $272.89 | $188.10 | $239.25 | $277.20 | $311.44 | $415.80 | $219.45 | $278.85 | $323.40 | $364.65 | $485.10 |
| 68 | $132.77 | $160.56 | $180.09 | $195.59 | $294.40 | $196.80 | $248.00 | $289.60 | $326.40 | $435.20 | $227.20 | $288.00 | $336.00 | $379.20 | $505.60 |
| 69 | $143.91 | $175.59 | $199.17 | $217.00 | $313.10 | $206.15 | $261.95 | $305.35 | $345.65 | $458.80 | $237.15 | $302.25 | $353.40 | $398.35 | $528.55 |
| 70 | $156.00 | $196.50 | $220.36 | $242.21 | $340.50 | $220.50 | $280.50 | $327.00 | $370.50 | $492.00 | $250.50 | $321.00 | $373.50 | $423.00 | $561.00 |
| 71 | $171.10 | $213.15 | $246.50 | $272.41 | $369.75 | $237.80 | $301.60 | $353.80 | $398.75 | $529.25 | $269.70 | $342.20 | $400.20 | $450.95 | $600.30 |
| 72 | $184.80 | $232.40 | $268.80 | $298.20 | $401.80 | $256.20 | $327.60 | $382.20 | $429.80 | $572.60 | $288.40 | $368.20 | $429.80 | $483.00 | $642.60 |
| 73 | $202.50 | $252.45 | $291.60 | $325.35 | $437.40 | $278.10 | $352.35 | $413.10 | $465.75 | $618.30 | $309.15 | $394.20 | $460.35 | $518.40 | $689.85 |
| 74 | $219.70 | $275.60 | $317.20 | $353.60 | $477.10 | $299.00 | $380.90 | $444.60 | $501.80 | $668.20 | $330.20 | $422.50 | $491.40 | $555.10 | $739.70 |
| 75 | $238.75 | $300.00 | $347.50 | $386.25 | $520.00 | $321.25 | $410.00 | $480.00 | $541.25 | $720.00 | $352.50 | $450.00 | $527.50 | $593.75 | $788.75 |
| 76 | $260.40 | $327.60 | $380.40 | $424.80 | $571.20 | $344.40 | $440.40 | $518.40 | $585.60 | $777.60 | $374.40 | $480.00 | $564.00 | $637.20 | $846.00 |
| 77 | $291.46 | $368.16 | $428.34 | $479.08 | $641.92 | $379.96 | $487.34 | $574.66 | $651.36 | $861.40 | $409.46 | $526.28 | $619.50 | $700.92 | $927.48 |
| 78 | $328.04 | $415.36 | $486.16 | $543.98 | $728.06 | $422.44 | $542.80 | $643.10 | $729.24 | $962.88 | $450.76 | $580.56 | $686.76 | $778.80 | $1,030.14 |
| 79 | $365.80 | $464.92 | $543.98 | $610.06 | $816.56 | $464.92 | $599.44 | $710.36 | $807.12 | $1,066.72 | $493.24 | $637.20 | $754.02 | $856.68 | $1,132.80 |
| 80 | $402.38 | $512.12 | $600.62 | $673.78 | $900.22 | $505.04 | $652.54 | $775.26 | $880.28 | $1,162.30 | $533.36 | $690.30 | $818.92 | $931.02 | $1,228.38 |
| 81 | $437.78 | $556.96 | $652.54 | $732.78 | $979.40 | $543.98 | $702.10 | $833.08 | $946.36 | $1,249.62 | $572.30 | $739.86 | $877.92 | $997.10 | $1,316.88 |
| 82 | $470.82 | $599.44 | $703.28 | $789.42 | $1,054.92 | $579.38 | $748.12 | $887.36 | $1,007.72 | $1,331.04 | $608.88 | $787.06 | $933.38 | $1,059.64 | $1,400.66 |
| 83 | $505.04 | $643.10 | $754.02 | $846.06 | $1,131.62 | $615.96 | $794.14 | $941.64 | $1,067.90 | $1,412.46 | $645.46 | $834.26 | $988.84 | $1,122.18 | $1,483.26 |
| 84 | $542.80 | $690.30 | $809.48 | $907.42 | $1,213.04 | $654.90 | $843.70 | $999.46 | $1,132.80 | $1,497.42 | $685.58 | $883.82 | $1,047.84 | $1,187.08 | $1,569.40 |
| 85 | $584.10 | $743.40 | $870.84 | $977.04 | $1,306.26 | $697.38 | $897.98 | $1,062.00 | $1,204.78 | $1,594.18 | $729.24 | $939.28 | $1,111.56 | $1,259.06 | $1,667.34 |
| 86 | $628.94 | $801.22 | $938.10 | $1,052.56 | $1,407.74 | $742.22 | $955.80 | $1,129.26 | $1,280.30 | $1,695.66 | $774.08 | $997.10 | $1,178.82 | $1,334.58 | $1,768.82 |
| 87 | $677.32 | $862.58 | $1,010.08 | $1,133.98 | $1,515.12 | $790.60 | $1,017.16 | $1,201.24 | $1,361.72 | $1,803.04 | $822.46 | $1,058.46 | $1,250.80 | $1,416.00 | $1,876.20 |
| 88 | $729.24 | $928.66 | $1,087.96 | $1,220.12 | $1,630.76 | $842.52 | $1,083.24 | $1,279.12 | $1,447.86 | $1,918.68 | $874.38 | $1,124.54 | $1,328.68 | $1,502.14 | $1,991.84 |
| 89 | $784.70 | $999.46 | $1,170.56 | $1,313.34 | $1,757.02 | $897.98 | $1,154.04 | $1,361.72 | $1,541.08 | $2,044.94 | $929.84 | $1,195.34 | $1,411.28 | $1,595.36 | $2,118.10 |
| 90 | $847.24 | $1,077.34 | $1,262.60 | $1,416.00 | $1,893.90 | $960.52 | $1,231.92 | $1,453.76 | $1,643.74 | $2,181.82 | $992.38 | $1,273.22 | $1,503.32 | $1,698.02 | $2,254.98 |
| 91 | $912.14 | $1,162.30 | $1,360.54 | $1,526.92 | $2,041.40 | $1,025.42 | $1,316.88 | $1,551.70 | $1,754.66 | $2,329.32 | $1,057.28 | $1,358.18 | $1,601.26 | $1,808.94 | $2,402.48 |
| 92 | $981.76 | $1,250.80 | $1,464.38 | $1,643.74 | $2,197.16 | $1,095.04 | $1,405.38 | $1,655.54 | $1,871.48 | $2,485.08 | $1,126.90 | $1,446.68 | $1,705.10 | $1,925.76 | $2,558.24 |
| 93 | $1,057.28 | $1,346.38 | $1,576.48 | $1,768.82 | $2,364.72 | $1,170.56 | $1,500.96 | $1,767.64 | $1,996.56 | $2,652.64 | $1,202.42 | $1,542.26 | $1,817.20 | $2,050.84 | $2,725.80 |
| 94 | $1,138.70 | $1,449.04 | $1,698.02 | $1,904.52 | $2,546.44 | $1,251.98 | $1,603.62 | $1,889.18 | $2,132.26 | $2,834.36 | $1,283.84 | $1,644.92 | $1,938.74 | $2,186.54 | $2,907.52 |
| 95 | $1,227.20 | $1,562.32 | $1,831.36 | $2,054.38 | $2,745.86 | $1,340.48 | $1,716.90 | $2,022.52 | $2,282.12 | $3,033.78 | $1,372.34 | $1,758.20 | $2,072.08 | $2,336.40 | $3,106.94 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 30 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 31 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $86.17 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 32 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $88.71 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 33 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $39.19 | $47.20 | $55.46 | $61.36 | $93.78 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 34 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $39.19 | $47.20 | $56.56 | $61.36 | $98.85 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 35 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $41.64 | $48.53 | $56.56 | $61.36 | $101.38 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 36 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $44.09 | $50.96 | $59.02 | $63.54 | $106.45 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 37 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $46.53 | $53.39 | $63.94 | $65.98 | $111.52 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 38 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $46.53 | $55.81 | $66.40 | $68.43 | $116.59 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 39 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $48.98 | $58.24 | $68.86 | $73.31 | $124.19 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 40 | $25.96 | $33.04 | $37.76 | $41.30 | $56.64 | $51.23 | $61.96 | $71.03 | $75.50 | $130.58 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 41 | $25.96 | $33.04 | $37.76 | $41.30 | $56.64 | $53.91 | $64.69 | $73.78 | $78.26 | $136.02 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 42 | $28.17 | $33.62 | $37.79 | $41.30 | $56.64 | $54.14 | $67.45 | $76.54 | $83.48 | $141.48 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 43 | $28.37 | $33.84 | $40.42 | $42.41 | $58.97 | $56.85 | $70.23 | $81.81 | $86.29 | $146.98 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 44 | $28.58 | $36.50 | $40.69 | $42.69 | $61.70 | $59.58 | $73.03 | $84.64 | $89.11 | $150.00 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 45 | $29.90 | $36.45 | $43.11 | $45.13 | $64.00 | $64.01 | $75.49 | $87.17 | $92.48 | $157.46 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 46 | $32.63 | $39.13 | $43.40 | $47.82 | $66.73 | $64.29 | $80.84 | $92.52 | $95.30 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 47 | $32.86 | $39.39 | $46.11 | $50.54 | $69.48 | $67.15 | $83.70 | $95.41 | $100.59 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 48 | $33.10 | $42.13 | $48.86 | $50.87 | $72.24 | $70.04 | $86.59 | $100.84 | $105.93 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 49 | $35.90 | $42.41 | $49.19 | $53.64 | $77.60 | $72.00 | $92.00 | $103.78 | $108.83 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 50 | $35.77 | $44.75 | $51.59 | $57.33 | $79.63 | $75.20 | $94.34 | $108.72 | $117.42 | $174.00 | $106.00 | $136.00 | $156.00 | $176.00 | $234.00 |
| 51 | $38.37 | $47.39 | $55.69 | $60.06 | $84.69 | $77.97 | $97.07 | $115.97 | $122.82 | $180.00 | $110.00 | $140.00 | $162.00 | $180.00 | $240.00 |
| 52 | $38.43 | $47.55 | $54.38 | $62.67 | $89.77 | $83.22 | $102.51 | $114.96 | $126.35 | $186.00 | $112.00 | $142.00 | $164.00 | $186.00 | $246.00 |
| 53 | $41.08 | $50.24 | $58.50 | $62.94 | $94.85 | $86.04 | $107.86 | $124.24 | $131.80 | $192.00 | $116.00 | $146.00 | $170.00 | $188.00 | $252.00 |
| 54 | $41.17 | $51.79 | $58.73 | $65.61 | $99.96 | $88.74 | $110.69 | $129.73 | $137.23 | $198.00 | $118.00 | $152.00 | $174.00 | $194.00 | $258.00 |
| 55 | $43.85 | $54.55 | $61.53 | $68.44 | $105.07 | $94.00 | $118.19 | $133.30 | $142.77 | $204.00 | $120.00 | $154.00 | $176.00 | $198.00 | $264.00 |
| 56 | $47.96 | $57.11 | $66.56 | $73.50 | $115.90 | $100.00 | $123.48 | $140.52 | $150.68 | $218.00 | $126.00 | $160.00 | $186.00 | $206.00 | $278.00 |
| 57 | $50.48 | $62.14 | $69.07 | $78.49 | $123.21 | $104.14 | $128.70 | $146.43 | $158.52 | $232.00 | $132.00 | $168.00 | $194.00 | $218.00 | $294.00 |
| 58 | $52.86 | $64.63 | $75.58 | $85.06 | $130.57 | $109.27 | $132.00 | $155.59 | $168.31 | $248.00 | $140.00 | $178.00 | $206.00 | $230.00 | $308.00 |
| 59 | $58.10 | $71.15 | $80.62 | $90.04 | $142.05 | $114.60 | $143.69 | $161.57 | $176.19 | $268.00 | $146.00 | $190.00 | $218.00 | $245.16 | $328.00 |
| 60 | $60.57 | $77.74 | $85.72 | $96.58 | $151.97 | $119.85 | $150.75 | $169.52 | $185.96 | $286.00 | $156.00 | $202.00 | $230.00 | $252.71 | $348.00 |
| 61 | $65.71 | $82.81 | $94.87 | $104.26 | $163.81 | $127.49 | $161.01 | $181.56 | $196.19 | $298.35 | $161.85 | $208.65 | $239.85 | $263.05 | $362.70 |
| 62 | $70.88 | $89.16 | $98.55 | $110.62 | $176.75 | $135.30 | $169.52 | $194.49 | $207.49 | $309.70 | $167.20 | $214.70 | $248.90 | $276.02 | $374.30 |
| 63 | $80.24 | $95.77 | $107.81 | $119.84 | $185.22 | $146.15 | $179.79 | $204.84 | $222.07 | $323.75 | $173.90 | $225.70 | $259.00 | $290.09 | $388.50 |
| 64 | $85.36 | $102.09 | $118.15 | $127.64 | $200.67 | $153.00 | $190.13 | $220.36 | $234.98 | $336.60 | $181.80 | $232.20 | $270.00 | $302.40 | $403.20 |
| 65 | $93.21 | $109.82 | $125.84 | $138.03 | $215.03 | $157.50 | $203.00 | $233.25 | $250.58 | $353.50 | $187.25 | $241.50 | $281.75 | $313.25 | $420.00 |
| 66 | $100.52 | $121.11 | $138.22 | $151.73 | $232.10 | $164.90 | $212.50 | $246.50 | $269.82 | $370.60 | $193.80 | $251.60 | $290.70 | $328.10 | $436.90 |
| 67 | $112.02 | $135.08 | $152.04 | $166.52 | $253.39 | $173.25 | $222.75 | $257.40 | $290.02 | $386.10 | $201.30 | $260.70 | $300.30 | $338.25 | $452.10 |
| 68 | $121.84 | $149.96 | $166.80 | $182.65 | $272.00 | $179.20 | $232.00 | $268.80 | $304.00 | $403.20 | $208.00 | $270.40 | $312.00 | $353.60 | $468.80 |
| 69 | $131.53 | $163.59 | $184.42 | $201.19 | $291.40 | $187.55 | $244.90 | $283.85 | $320.85 | $426.25 | $217.00 | $282.10 | $327.05 | $368.90 | $491.35 |
| 70 | $144.00 | $183.00 | $204.31 | $223.58 | $315.00 | $202.50 | $261.00 | $304.50 | $342.00 | $456.00 | $231.00 | $298.50 | $348.00 | $391.50 | $520.50 |
| 71 | $156.60 | $198.65 | $229.10 | $252.33 | $343.65 | $218.95 | $281.30 | $329.15 | $369.75 | $493.00 | $246.50 | $319.00 | $372.65 | $419.05 | $558.25 |
| 72 | $170.80 | $217.00 | $249.20 | $278.60 | $373.80 | $236.60 | $305.20 | $355.60 | $401.80 | $532.00 | $264.60 | $343.00 | $399.00 | $450.80 | $599.20 |
| 73 | $184.95 | $236.25 | $271.35 | $302.40 | $407.70 | $253.80 | $330.75 | $383.40 | $433.35 | $576.45 | $283.50 | $368.55 | $427.95 | $483.30 | $642.60 |
| 74 | $201.50 | $257.40 | $296.40 | $330.20 | $443.30 | $274.30 | $356.20 | $414.70 | $468.00 | $621.40 | $302.90 | $395.20 | $458.90 | $518.70 | $687.70 |
| 75 | $220.00 | $281.25 | $323.75 | $360.00 | $485.00 | $295.00 | $383.75 | $447.50 | $505.00 | $671.25 | $323.75 | $422.50 | $491.25 | $553.75 | $736.25 |
| 76 | $240.00 | $307.20 | $354.00 | $396.00 | $531.60 | $316.00 | $414.00 | $482.40 | $546.00 | $724.80 | $344.40 | $450.00 | $525.60 | $594.00 | $788.40 |
| 77 | $266.68 | $344.56 | $398.84 | $446.04 | $598.26 | $348.10 | $456.66 | $535.72 | $606.52 | $803.58 | $375.24 | $493.24 | $577.02 | $653.72 | $866.12 |
| 78 | $300.90 | $389.40 | $451.94 | $506.22 | $678.50 | $387.04 | $509.76 | $598.26 | $678.50 | $897.98 | $414.18 | $545.16 | $639.56 | $725.70 | $960.52 |
| 79 | $336.30 | $435.42 | $506.22 | $567.58 | $759.92 | $427.16 | $561.68 | $661.98 | $751.66 | $993.56 | $453.12 | $597.08 | $703.28 | $797.68 | $1,054.92 |
| 80 | $369.34 | $480.26 | $559.32 | $626.58 | $838.98 | $463.74 | $612.42 | $722.16 | $818.92 | $1,083.24 | $490.88 | $647.82 | $763.46 | $866.12 | $1,145.78 |
| 81 | $401.20 | $521.56 | $607.70 | $682.04 | $910.96 | $499.14 | $658.44 | $776.44 | $881.46 | $1,163.48 | $525.10 | $693.84 | $817.74 | $928.66 | $1,226.02 |
| 82 | $433.06 | $561.68 | $653.72 | $733.96 | $981.76 | $533.36 | $702.10 | $826.00 | $938.10 | $1,240.18 | $560.50 | $738.68 | $868.48 | $986.48 | $1,305.08 |
| 83 | $463.74 | $602.98 | $702.10 | $787.06 | $1,052.56 | $565.22 | $745.76 | $876.74 | $994.74 | $1,315.70 | $593.54 | $783.52 | $921.58 | $1,044.30 | $1,381.78 |
| 84 | $497.96 | $646.64 | $752.84 | $844.88 | $1,129.26 | $600.62 | $790.60 | $929.84 | $1,054.92 | $1,394.76 | $630.12 | $829.54 | $974.68 | $1,105.66 | $1,463.20 |
| 85 | $535.72 | $696.20 | $810.66 | $908.60 | $1,215.40 | $639.56 | $841.34 | $990.02 | $1,121.00 | $1,484.44 | $669.06 | $881.46 | $1,034.86 | $1,172.92 | $1,552.88 |
| 86 | $578.20 | $750.48 | $873.20 | $979.40 | $1,309.80 | $682.04 | $895.62 | $1,052.56 | $1,191.80 | $1,578.84 | $711.54 | $935.74 | $1,097.40 | $1,243.72 | $1,647.28 |
| 87 | $621.86 | $807.12 | $940.46 | $1,054.92 | $1,410.10 | $725.70 | $952.26 | $1,119.82 | $1,267.32 | $1,679.14 | $755.20 | $992.38 | $1,164.66 | $1,319.24 | $1,747.58 |
| 88 | $669.06 | $868.48 | $1,012.44 | $1,135.16 | $1,517.48 | $772.90 | $1,013.62 | $1,191.80 | $1,347.56 | $1,786.52 | $802.40 | $1,053.74 | $1,236.64 | $1,399.48 | $1,854.96 |
| 89 | $720.98 | $935.74 | $1,090.32 | $1,222.48 | $1,634.30 | $824.82 | $1,080.88 | $1,269.68 | $1,434.88 | $1,903.34 | $854.32 | $1,121.00 | $1,314.52 | $1,486.80 | $1,971.78 |
| 90 | $777.62 | $1,008.90 | $1,175.28 | $1,318.06 | $1,762.92 | $881.46 | $1,154.04 | $1,354.64 | $1,530.46 | $2,031.96 | $910.96 | $1,194.16 | $1,399.48 | $1,582.38 | $2,100.40 |
| 91 | $837.80 | $1,087.96 | $1,266.14 | $1,420.72 | $1,899.80 | $941.64 | $1,233.10 | $1,445.50 | $1,633.12 | $2,168.84 | $971.14 | $1,273.22 | $1,490.34 | $1,685.04 | $2,237.28 |
| 92 | $901.52 | $1,170.56 | $1,362.90 | $1,529.28 | $2,044.94 | $1,005.36 | $1,315.70 | $1,542.26 | $1,741.68 | $2,313.98 | $1,034.86 | $1,355.82 | $1,587.10 | $1,793.60 | $2,382.42 |
| 93 | $971.14 | $1,260.24 | $1,467.92 | $1,646.10 | $2,200.70 | $1,074.98 | $1,405.38 | $1,647.28 | $1,858.50 | $2,469.74 | $1,104.48 | $1,445.50 | $1,692.12 | $1,910.42 | $2,538.18 |
| 94 | $1,045.48 | $1,357.00 | $1,580.02 | $1,772.36 | $2,370.62 | $1,149.32 | $1,502.14 | $1,759.38 | $1,984.76 | $2,639.66 | $1,178.82 | $1,542.26 | $1,804.22 | $2,036.68 | $2,708.10 |
| 95 | $1,126.90 | $1,463.20 | $1,703.92 | $1,911.60 | $2,555.88 | $1,230.74 | $1,608.34 | $1,883.28 | $2,124.00 | $2,824.92 | $1,260.24 | $1,648.46 | $1,928.12 | $2,175.92 | $2,893.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 30 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 31 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $97.25 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 32 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $100.11 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 33 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $45.31 | $54.28 | $62.54 | $68.44 | $105.83 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 34 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $45.31 | $54.28 | $63.78 | $68.44 | $111.55 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 35 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $48.14 | $55.81 | $63.78 | $68.44 | $114.42 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 36 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $50.97 | $58.61 | $66.56 | $70.87 | $120.14 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 37 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $53.81 | $61.40 | $72.10 | $73.59 | $125.86 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 38 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $53.81 | $64.19 | $74.88 | $76.32 | $131.58 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 39 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $56.64 | $66.98 | $77.65 | $81.77 | $140.16 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 40 | $30.68 | $36.58 | $43.66 | $47.20 | $63.72 | $60.27 | $69.16 | $80.97 | $86.49 | $147.99 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 41 | $30.68 | $36.58 | $43.66 | $47.20 | $63.72 | $63.42 | $72.22 | $84.10 | $89.64 | $154.16 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 42 | $33.29 | $37.22 | $43.70 | $47.20 | $63.72 | $63.70 | $75.30 | $87.26 | $95.63 | $160.35 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 43 | $33.53 | $37.46 | $46.74 | $48.47 | $66.34 | $66.89 | $78.40 | $93.27 | $98.84 | $166.57 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 44 | $33.77 | $40.41 | $47.05 | $48.79 | $69.41 | $70.10 | $81.53 | $96.49 | $102.07 | $170.00 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 45 | $33.64 | $40.09 | $48.18 | $52.45 | $72.78 | $72.90 | $83.69 | $97.03 | $106.83 | $179.39 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 46 | $36.71 | $43.05 | $48.50 | $55.57 | $75.89 | $73.21 | $89.63 | $103.00 | $110.09 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 47 | $36.97 | $43.33 | $51.54 | $58.73 | $79.02 | $76.48 | $92.80 | $106.21 | $116.20 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 48 | $37.24 | $46.34 | $54.61 | $59.12 | $82.16 | $79.77 | $96.00 | $112.25 | $122.37 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 49 | $40.39 | $46.65 | $54.98 | $62.34 | $88.26 | $82.00 | $102.00 | $115.53 | $125.72 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 50 | $41.27 | $50.17 | $59.96 | $65.52 | $91.00 | $86.49 | $105.44 | $125.59 | $133.43 | $200.00 | $122.00 | $154.00 | $180.00 | $202.00 | $268.00 |
| 51 | $44.05 | $52.97 | $62.83 | $68.44 | $96.37 | $89.38 | $108.06 | $131.18 | $139.07 | $206.00 | $126.00 | $158.00 | $182.00 | $204.00 | $274.00 |
| 52 | $43.92 | $54.35 | $62.54 | $71.03 | $101.73 | $94.83 | $115.79 | $133.51 | $144.39 | $212.00 | $128.00 | $162.00 | $188.00 | $210.00 | $278.00 |
| 53 | $46.74 | $57.21 | $65.46 | $72.51 | $108.62 | $97.77 | $121.35 | $139.53 | $151.94 | $220.00 | $132.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 54 | $46.66 | $58.60 | $65.55 | $73.81 | $114.01 | $100.32 | $125.95 | $145.22 | $155.52 | $226.00 | $134.00 | $172.00 | $194.00 | $218.00 | $294.00 |
| 55 | $50.93 | $61.55 | $69.92 | $78.22 | $120.99 | $110.00 | $133.95 | $150.94 | $161.31 | $236.00 | $140.00 | $174.00 | $200.00 | $224.00 | $302.00 |
| 56 | $53.77 | $65.47 | $76.47 | $84.81 | $130.59 | $114.00 | $141.12 | $159.76 | $173.01 | $246.00 | $144.00 | $182.00 | $212.00 | $236.00 | $314.00 |
| 57 | $57.69 | $70.62 | $78.74 | $89.71 | $139.42 | $117.89 | $145.98 | $167.35 | $180.39 | $264.00 | $152.00 | $192.00 | $222.00 | $248.00 | $332.00 |
| 58 | $59.82 | $74.26 | $86.78 | $97.82 | $149.91 | $122.69 | $150.59 | $176.21 | $191.84 | $282.00 | $160.00 | $204.00 | $234.00 | $262.00 | $350.00 |
| 59 | $68.26 | $80.91 | $91.74 | $102.51 | $159.81 | $133.70 | $162.35 | $185.44 | $199.09 | $302.00 | $170.00 | $214.00 | $248.00 | $277.05 | $372.00 |
| 60 | $70.43 | $87.64 | $98.17 | $109.00 | $171.37 | $138.57 | $168.91 | $194.76 | $210.29 | $322.00 | $180.00 | $226.00 | $262.00 | $283.58 | $394.00 |
| 61 | $77.13 | $92.63 | $109.03 | $118.16 | $184.90 | $147.82 | $179.10 | $206.48 | $221.78 | $339.30 | $189.15 | $234.00 | $274.95 | $297.11 | $409.50 |
| 62 | $82.45 | $102.10 | $112.43 | $126.02 | $201.53 | $157.54 | $192.96 | $221.25 | $234.60 | $353.40 | $193.80 | $245.10 | $283.10 | $313.57 | $425.60 |
| 63 | $90.83 | $107.21 | $122.00 | $135.35 | $209.59 | $166.50 | $201.15 | $233.10 | $252.59 | $366.30 | $199.80 | $251.60 | $292.30 | $326.81 | $438.45 |
| 64 | $97.34 | $116.47 | $134.00 | $144.47 | $228.64 | $172.80 | $216.54 | $250.32 | $264.98 | $383.40 | $207.00 | $262.80 | $306.00 | $342.00 | $457.20 |
| 65 | $106.96 | $125.50 | $141.39 | $156.34 | $242.51 | $180.25 | $231.00 | $262.62 | $283.76 | $399.00 | $213.50 | $274.75 | $316.75 | $355.25 | $474.25 |
| 66 | $115.75 | $135.53 | $156.93 | $171.58 | $262.72 | $190.40 | $239.70 | $278.00 | $304.36 | $418.20 | $222.70 | $282.20 | $329.80 | $370.60 | $494.70 |
| 67 | $127.58 | $151.41 | $172.50 | $188.05 | $287.51 | $196.35 | $249.15 | $292.05 | $326.27 | $437.25 | $231.00 | $292.05 | $339.90 | $382.80 | $511.50 |
| 68 | $139.02 | $168.14 | $188.95 | $205.66 | $308.80 | $204.80 | $260.80 | $302.40 | $342.40 | $457.60 | $238.40 | $302.40 | $353.60 | $396.80 | $531.20 |
| 69 | $151.64 | $183.10 | $209.50 | $227.05 | $330.15 | $217.00 | $272.80 | $320.85 | $362.70 | $483.60 | $249.55 | $316.20 | $370.45 | $416.95 | $554.90 |
| 70 | $165.00 | $205.50 | $232.03 | $253.68 | $357.00 | $232.50 | $294.00 | $345.00 | $388.50 | $516.00 | $264.00 | $336.00 | $393.00 | $442.50 | $589.50 |
| 71 | $178.35 | $224.75 | $259.55 | $285.31 | $388.60 | $247.95 | $319.00 | $371.20 | $417.60 | $556.80 | $281.30 | $361.05 | $420.50 | $474.15 | $630.75 |
| 72 | $194.60 | $243.60 | $281.40 | $313.60 | $422.80 | $270.20 | $343.00 | $400.40 | $452.20 | $602.00 | $302.40 | $385.00 | $450.80 | $508.20 | $676.20 |
| 73 | $211.95 | $264.60 | $306.45 | $340.20 | $459.00 | $291.60 | $369.90 | $433.35 | $487.35 | $649.35 | $324.00 | $413.10 | $483.30 | $542.70 | $723.60 |
| 74 | $231.40 | $288.60 | $334.10 | $371.80 | $500.50 | $314.60 | $398.10 | $468.00 | $527.80 | $702.00 | $347.10 | $442.00 | $517.40 | $582.40 | $776.10 |
| 75 | $251.25 | $315.00 | $365.00 | $406.25 | $546.25 | $337.50 | $430.00 | $503.75 | $568.75 | $755.00 | $370.00 | $472.50 | $552.50 | $623.75 | $828.75 |
| 76 | $273.60 | $344.40 | $399.60 | $445.20 | $598.80 | $362.40 | $463.20 | $544.80 | $614.40 | $816.00 | $393.60 | $504.00 | $591.60 | $667.20 | $888.00 |
| 77 | $304.44 | $385.86 | $449.58 | $502.68 | $673.78 | $397.60 | $510.94 | $602.98 | $683.22 | $905.06 | $428.34 | $551.06 | $650.18 | $735.14 | $973.50 |
| 78 | $344.56 | $436.60 | $509.76 | $571.12 | $764.64 | $442.50 | $571.12 | $673.78 | $765.82 | $1,011.26 | $473.18 | $610.06 | $720.98 | $817.74 | $1,082.06 |
| 79 | $384.68 | $488.52 | $571.12 | $639.56 | $856.68 | $488.52 | $630.12 | $745.76 | $846.06 | $1,118.64 | $518.02 | $669.06 | $791.78 | $897.98 | $1,188.26 |
| 80 | $422.44 | $538.08 | $630.12 | $706.82 | $946.26 | $531.00 | $685.58 | $813.02 | $923.94 | $1,221.30 | $560.50 | $725.70 | $860.22 | $977.04 | $1,290.92 |
| 81 | $459.02 | $585.28 | $685.58 | $769.36 | $1,027.78 | $569.94 | $737.50 | $874.38 | $993.56 | $1,312.16 | $600.62 | $777.62 | $921.58 | $1,046.66 | $1,381.78 |
| 82 | $494.42 | $630.12 | $738.68 | $827.18 | $1,106.84 | $608.88 | $787.06 | $932.20 | $1,057.28 | $1,397.12 | $639.56 | $827.18 | $980.58 | $1,111.56 | $1,469.10 |
| 83 | $531.00 | $674.96 | $791.78 | $887.36 | $1,187.08 | $647.82 | $833.08 | $988.84 | $1,121.00 | $1,482.08 | $678.50 | $875.56 | $1,037.22 | $1,176.46 | $1,556.42 |
| 84 | $569.94 | $725.70 | $849.60 | $953.44 | $1,274.40 | $686.76 | $887.36 | $1,049.02 | $1,190.62 | $1,572.94 | $720.98 | $929.84 | $1,099.76 | $1,246.08 | $1,648.46 |
| 85 | $612.42 | $779.98 | $913.32 | $1,025.42 | $1,371.16 | $730.42 | $942.82 | $1,115.10 | $1,263.78 | $1,673.24 | $763.46 | $985.30 | $1,165.84 | $1,322.78 | $1,748.76 |
| 86 | $660.80 | $840.16 | $985.30 | $1,105.66 | $1,477.36 | $778.80 | $1,003.00 | $1,187.08 | $1,344.02 | $1,779.44 | $811.84 | $1,045.48 | $1,237.82 | $1,403.02 | $1,854.96 |
| 87 | $711.54 | $905.06 | $1,059.64 | $1,189.44 | $1,590.64 | $829.54 | $1,067.90 | $1,261.42 | $1,427.80 | $1,892.72 | $862.58 | $1,110.38 | $1,312.16 | $1,486.80 | $1,968.24 |
| 88 | $765.82 | $973.50 | $1,141.06 | $1,280.30 | $1,712.18 | $883.82 | $1,136.34 | $1,342.84 | $1,518.66 | $2,014.26 | $916.86 | $1,178.82 | $1,393.58 | $1,577.66 | $2,089.78 |
| 89 | $824.82 | $1,049.02 | $1,228.38 | $1,379.42 | $1,843.16 | $942.82 | $1,211.86 | $1,430.16 | $1,617.78 | $2,145.24 | $975.86 | $1,254.34 | $1,480.90 | $1,676.78 | $2,220.76 |
| 90 | $888.54 | $1,131.62 | $1,325.14 | $1,486.80 | $1,988.30 | $1,006.54 | $1,294.46 | $1,526.92 | $1,725.16 | $2,290.38 | $1,039.58 | $1,336.94 | $1,577.66 | $1,784.16 | $2,365.90 |
| 91 | $958.16 | $1,220.12 | $1,427.80 | $1,602.44 | $2,142.88 | $1,076.16 | $1,382.96 | $1,629.58 | $1,840.80 | $2,444.96 | $1,109.20 | $1,425.44 | $1,680.32 | $1,899.80 | $2,520.48 |
| 92 | $1,031.32 | $1,313.34 | $1,537.54 | $1,725.16 | $2,305.72 | $1,149.32 | $1,476.18 | $1,739.32 | $1,963.52 | $2,607.80 | $1,182.36 | $1,518.66 | $1,790.06 | $2,022.52 | $2,683.32 |
| 93 | $1,109.20 | $1,412.46 | $1,655.54 | $1,856.14 | $2,482.72 | $1,227.20 | $1,575.30 | $1,857.32 | $2,094.50 | $2,784.80 | $1,260.24 | $1,617.78 | $1,908.06 | $2,153.50 | $2,860.32 |
| 94 | $1,194.16 | $1,521.02 | $1,781.80 | $1,998.92 | $2,672.70 | $1,312.16 | $1,683.86 | $1,983.58 | $2,237.28 | $2,974.78 | $1,345.20 | $1,726.34 | $2,034.32 | $2,296.28 | $3,050.30 |
| 95 | $1,288.56 | $1,640.20 | $1,922.22 | $2,155.86 | $2,882.74 | $1,406.56 | $1,803.04 | $2,124.00 | $2,394.22 | $3,184.82 | $1,439.60 | $1,845.52 | $2,174.74 | $2,453.22 | $3,260.34 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $87.40 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $89.98 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $39.19 | $47.20 | $56.64 | $63.72 | $95.12 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $39.19 | $47.20 | $57.77 | $63.72 | $100.26 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $41.64 | $48.53 | $57.77 | $63.72 | $102.83 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $44.09 | $50.96 | $60.28 | $65.98 | $107.97 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $46.53 | $53.39 | $65.30 | $68.52 | $113.11 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $46.53 | $55.81 | $67.81 | $71.06 | $118.25 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $48.98 | $58.24 | $70.32 | $76.13 | $125.97 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 40 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $52.74 | $61.96 | $71.03 | $76.88 | $130.58 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 41 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $55.49 | $64.69 | $73.78 | $79.68 | $136.02 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 42 | $29.45 | $33.62 | $37.79 | $42.48 | $56.64 | $55.74 | $67.45 | $76.54 | $85.00 | $141.48 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 43 | $29.66 | $33.84 | $40.42 | $43.63 | $58.97 | $58.52 | $70.23 | $81.81 | $87.86 | $146.98 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 44 | $29.88 | $36.50 | $40.69 | $43.91 | $61.70 | $61.34 | $73.03 | $84.64 | $90.73 | $150.00 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $46.35 | $64.00 | $65.78 | $75.49 | $87.17 | $94.08 | $157.46 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 46 | $32.63 | $39.13 | $43.40 | $49.11 | $66.73 | $66.07 | $80.84 | $92.52 | $96.94 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 47 | $32.86 | $39.39 | $46.11 | $51.90 | $69.48 | $69.02 | $83.70 | $95.41 | $102.33 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 48 | $33.10 | $42.13 | $48.86 | $52.24 | $72.24 | $71.98 | $86.59 | $100.84 | $107.76 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 49 | $35.90 | $42.41 | $49.19 | $55.09 | $77.60 | $74.00 | $92.00 | $103.78 | $110.71 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 50 | $35.77 | $44.75 | $52.98 | $57.33 | $81.05 | $75.20 | $94.34 | $110.60 | $117.42 | $176.00 | $106.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 51 | $39.79 | $47.39 | $55.69 | $60.06 | $86.15 | $79.88 | $97.07 | $115.97 | $122.82 | $182.00 | $112.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 52 | $39.81 | $48.91 | $55.74 | $62.67 | $91.26 | $85.16 | $106.30 | $116.82 | $128.15 | $190.00 | $116.00 | $146.00 | $168.00 | $186.00 | $250.00 |
| 53 | $42.49 | $51.63 | $58.50 | $64.30 | $96.38 | $87.99 | $109.79 | $124.24 | $133.63 | $196.00 | $118.00 | $148.00 | $170.00 | $190.00 | $256.00 |
| 54 | $42.54 | $51.79 | $58.73 | $65.61 | $101.52 | $90.67 | $110.69 | $129.73 | $137.23 | $202.00 | $122.00 | $150.00 | $174.00 | $194.00 | $260.00 |
| 55 | $43.85 | $54.55 | $62.93 | $69.84 | $106.66 | $94.00 | $118.19 | $137.22 | $144.62 | $208.00 | $122.00 | $154.00 | $178.00 | $200.00 | $268.00 |
| 56 | $47.96 | $58.50 | $67.97 | $74.91 | $115.90 | $100.00 | $125.44 | $142.44 | $154.40 | $220.00 | $128.00 | $162.00 | $188.00 | $210.00 | $280.00 |
| 57 | $51.92 | $62.14 | $70.45 | $79.89 | $124.83 | $106.10 | $128.70 | $148.33 | $160.35 | $236.00 | $134.00 | $170.00 | $198.00 | $222.00 | $296.00 |
| 58 | $52.86 | $66.01 | $76.98 | $86.48 | $132.18 | $109.27 | $135.72 | $157.46 | $170.12 | $250.00 | $142.00 | $180.00 | $208.00 | $232.00 | $312.00 |
| 59 | $61.00 | $72.54 | $83.40 | $90.04 | $142.05 | $118.42 | $145.55 | $167.08 | $176.19 | $268.00 | $152.00 | $192.00 | $222.00 | $245.16 | $330.00 |
| 60 | $61.98 | $77.74 | $88.49 | $96.58 | $153.59 | $121.72 | $150.75 | $174.93 | $185.96 | $288.00 | $160.00 | $202.00 | $236.00 | $252.71 | $352.00 |
| 61 | $68.56 | $82.81 | $96.29 | $105.65 | $165.43 | $131.19 | $161.01 | $183.34 | $197.09 | $302.25 | $165.75 | $208.65 | $243.75 | $266.83 | $364.65 |
| 62 | $72.33 | $90.59 | $99.93 | $112.02 | $178.40 | $139.00 | $171.32 | $194.49 | $209.19 | $313.50 | $171.00 | $216.60 | $250.80 | $279.77 | $376.20 |
| 63 | $81.75 | $95.77 | $109.23 | $119.84 | $186.85 | $148.00 | $179.79 | $208.37 | $223.77 | $325.60 | $179.45 | $223.85 | $262.70 | $290.09 | $390.35 |
| 64 | $86.86 | $102.09 | $118.15 | $129.04 | $202.32 | $154.80 | $190.13 | $220.36 | $236.65 | $338.40 | $185.40 | $232.20 | $270.00 | $304.20 | $405.00 |
| 65 | $94.74 | $109.82 | $125.84 | $139.44 | $215.03 | $161.00 | $203.00 | $233.20 | $252.23 | $353.50 | $190.75 | $241.50 | $281.75 | $315.00 | $421.75 |
| 66 | $103.57 | $121.11 | $139.66 | $153.15 | $233.71 | $170.00 | $214.20 | $248.20 | $271.46 | $372.30 | $198.90 | $251.60 | $294.10 | $329.80 | $438.60 |
| 67 | $113.57 | $135.08 | $153.50 | $166.52 | $255.02 | $174.90 | $221.10 | $259.05 | $290.02 | $387.75 | $204.60 | $259.05 | $303.60 | $339.90 | $453.75 |
| 68 | $123.40 | $149.96 | $168.28 | $184.08 | $275.20 | $182.40 | $232.00 | $268.80 | $305.60 | $406.40 | $212.80 | $270.40 | $313.60 | $355.20 | $472.00 |
| 69 | $136.17 | $163.59 | $185.89 | $201.19 | $292.95 | $193.75 | $243.35 | $288.75 | $320.85 | $429.35 | $223.20 | $282.10 | $330.15 | $370.45 | $492.90 |
| 70 | $147.00 | $183.00 | $205.77 | $225.01 | $318.00 | $207.00 | $261.00 | $306.00 | $345.00 | $459.00 | $237.00 | $298.50 | $349.50 | $393.00 | $525.00 |
| 71 | $159.50 | $200.10 | $230.55 | $255.20 | $345.10 | $221.85 | $282.75 | $330.60 | $374.10 | $494.45 | $252.30 | $320.45 | $374.10 | $421.95 | $561.15 |
| 72 | $173.60 | $217.00 | $250.60 | $280.00 | $376.60 | $240.80 | $305.20 | $357.00 | $403.20 | $536.20 | $270.20 | $343.00 | $400.40 | $452.20 | $602.00 |
| 73 | $187.65 | $236.25 | $271.35 | $302.40 | $409.05 | $259.20 | $330.75 | $383.40 | $433.35 | $579.15 | $287.55 | $368.55 | $427.95 | $481.95 | $643.95 |
| 74 | $205.40 | $257.40 | $297.70 | $330.20 | $445.90 | $279.50 | $356.20 | $417.30 | $468.00 | $625.30 | $309.40 | $393.90 | $461.50 | $518.70 | $691.60 |
| 75 | $223.75 | $280.00 | $323.75 | $361.25 | $485.00 | $300.00 | $382.50 | $447.50 | $506.25 | $671.25 | $330.00 | $420.00 | $491.25 | $555.00 | $736.25 |
| 76 | $243.60 | $306.00 | $355.20 | $397.20 | $534.00 | $321.60 | $411.60 | $483.60 | $548.40 | $727.20 | $350.40 | $447.60 | $526.80 | $595.20 | $789.60 |
| 77 | $271.40 | $343.38 | $400.02 | $447.22 | $599.44 | $354.00 | $454.30 | $536.90 | $607.70 | $803.58 | $382.32 | $490.88 | $578.20 | $654.90 | $866.12 |
| 78 | $305.62 | $388.22 | $453.12 | $507.40 | $679.68 | $392.94 | $507.40 | $599.44 | $679.68 | $899.16 | $420.08 | $542.80 | $640.74 | $726.88 | $961.70 |
| 79 | $342.20 | $434.24 | $508.58 | $569.94 | $762.28 | $434.24 | $560.50 | $664.34 | $754.02 | $995.92 | $461.38 | $594.72 | $705.64 | $801.22 | $1,057.28 |
| 80 | $376.42 | $477.90 | $560.50 | $628.94 | $841.22 | $473.18 | $608.88 | $723.34 | $821.28 | $1,085.60 | $499.14 | $644.28 | $764.64 | $868.48 | $1,146.96 |
| 81 | $408.28 | $520.38 | $610.06 | $684.40 | $914.50 | $507.40 | $656.08 | $778.80 | $883.82 | $1,167.02 | $534.54 | $691.48 | $821.28 | $931.02 | $1,229.56 |
| 82 | $440.14 | $560.50 | $657.26 | $737.50 | $985.00 | $541.62 | $699.74 | $829.54 | $941.64 | $1,243.72 | $569.94 | $736.32 | $872.02 | $990.02 | $1,308.62 |
| 83 | $472.00 | $600.62 | $704.46 | $790.60 | $1,056.10 | $575.84 | $742.22 | $880.28 | $998.28 | $1,319.24 | $602.98 | $778.80 | $922.76 | $1,047.84 | $1,385.32 |
| 84 | $506.22 | $645.46 | $755.20 | $847.24 | $1,133.98 | $610.06 | $789.42 | $932.20 | $1,058.46 | $1,399.48 | $639.56 | $827.18 | $977.04 | $1,108.02 | $1,466.74 |
| 85 | $545.16 | $693.84 | $813.02 | $913.32 | $1,220.12 | $650.18 | $837.80 | $992.38 | $1,125.72 | $1,489.16 | $680.86 | $877.92 | $1,037.22 | $1,177.64 | $1,557.60 |
| 86 | $587.64 | $748.12 | $876.74 | $984.11 | $1,314.52 | $692.66 | $892.08 | $1,056.10 | $1,196.52 | $1,583.56 | $723.34 | $932.20 | $1,100.94 | $1,248.44 | $1,652.00 |
| 87 | $632.48 | $805.94 | $944.00 | $1,059.64 | $1,414.82 | $737.50 | $949.90 | $1,123.36 | $1,272.04 | $1,683.86 | $768.18 | $990.02 | $1,168.20 | $1,323.96 | $1,752.30 |
| 88 | $680.86 | $866.12 | $1,015.98 | $1,139.88 | $1,523.38 | $785.88 | $1,010.08 | $1,195.34 | $1,352.28 | $1,792.42 | $816.56 | $1,050.20 | $1,240.18 | $1,404.20 | $1,860.86 |
| 89 | $732.78 | $933.38 | $1,093.86 | $1,227.20 | $1,641.38 | $837.80 | $1,077.34 | $1,273.22 | $1,439.60 | $1,910.42 | $868.48 | $1,117.46 | $1,318.06 | $1,491.52 | $1,978.86 |
| 90 | $790.60 | $1,006.54 | $1,180.00 | $1,322.78 | $1,768.82 | $895.62 | $1,150.50 | $1,359.36 | $1,535.18 | $2,037.86 | $926.30 | $1,190.62 | $1,404.20 | $1,587.10 | $2,106.30 |
| 91 | $853.14 | $1,085.60 | $1,270.86 | $1,426.62 | $1,906.88 | $958.16 | $1,229.56 | $1,450.22 | $1,639.02 | $2,175.92 | $988.84 | $1,269.68 | $1,495.06 | $1,690.94 | $2,244.36 |
| 92 | $918.04 | $1,168.20 | $1,367.62 | $1,535.18 | $2,052.02 | $1,023.06 | $1,312.16 | $1,546.98 | $1,747.58 | $2,321.06 | $1,053.74 | $1,352.28 | $1,591.82 | $1,799.50 | $2,389.50 |
| 93 | $987.66 | $1,256.70 | $1,472.64 | $1,652.00 | $2,208.96 | $1,092.68 | $1,400.66 | $1,652.00 | $1,864.40 | $2,478.00 | $1,123.36 | $1,440.78 | $1,696.84 | $1,916.32 | $2,546.44 |
| 94 | $1,063.18 | $1,354.64 | $1,585.92 | $1,779.44 | $2,378.88 | $1,168.20 | $1,498.60 | $1,765.28 | $1,991.84 | $2,647.92 | $1,198.88 | $1,538.72 | $1,810.12 | $2,043.76 | $2,716.36 |
| 95 | $1,146.96 | $1,459.66 | $1,709.82 | $1,918.68 | $2,565.32 | $1,251.98 | $1,603.62 | $1,889.18 | $2,131.08 | $2,834.36 | $1,282.66 | $1,643.74 | $1,934.02 | $2,183.00 | $2,902.80 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 30 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 31 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $80.02 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 32 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $82.37 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 33 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $36.74 | $43.66 | $49.56 | $56.64 | $87.08 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 34 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $36.74 | $43.66 | $50.55 | $56.64 | $91.79 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 35 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $39.03 | $44.89 | $50.55 | $56.64 | $94.14 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 36 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $41.33 | $47.14 | $52.74 | $58.65 | $98.85 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 37 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $43.63 | $49.38 | $57.14 | $60.91 | $103.55 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 38 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $43.63 | $51.63 | $59.34 | $63.16 | $108.26 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 39 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $45.92 | $53.87 | $61.53 | $67.67 | $115.32 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 40 | $23.60 | $30.68 | $34.22 | $37.76 | $51.92 | $46.71 | $57.63 | $63.92 | $70.01 | $120.13 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 41 | $23.60 | $30.68 | $34.22 | $37.76 | $51.92 | $49.15 | $60.18 | $66.40 | $72.56 | $125.14 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 42 | $25.61 | $31.22 | $34.25 | $37.76 | $51.92 | $49.37 | $62.75 | $68.89 | $77.41 | $130.17 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 43 | $25.79 | $31.42 | $36.63 | $38.78 | $54.06 | $51.84 | $65.33 | $73.63 | $80.01 | $135.22 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 44 | $25.98 | $33.89 | $36.88 | $39.03 | $56.55 | $54.33 | $67.94 | $76.17 | $82.63 | $138.00 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 45 | $27.41 | $32.80 | $39.31 | $42.69 | $58.98 | $60.45 | $67.28 | $78.94 | $87.70 | $145.50 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 46 | $29.91 | $35.22 | $39.57 | $45.23 | $61.50 | $60.71 | $72.06 | $83.79 | $90.37 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 47 | $30.12 | $35.45 | $42.05 | $47.81 | $64.03 | $63.42 | $74.61 | $86.41 | $95.39 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 48 | $30.34 | $37.92 | $44.55 | $48.12 | $66.58 | $66.15 | $77.18 | $91.33 | $100.45 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 49 | $32.91 | $38.17 | $44.85 | $50.74 | $71.52 | $68.00 | $82.00 | $93.99 | $103.20 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 50 | $34.39 | $40.68 | $48.80 | $51.87 | $73.94 | $71.44 | $85.09 | $103.10 | $106.74 | $162.00 | $100.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 51 | $36.95 | $43.21 | $51.41 | $55.87 | $78.85 | $76.07 | $87.92 | $106.46 | $111.98 | $168.00 | $104.00 | $128.00 | $148.00 | $166.00 | $222.00 |
| 52 | $35.69 | $43.48 | $50.30 | $57.10 | $82.28 | $77.41 | $94.91 | $105.69 | $115.52 | $172.00 | $104.00 | $130.00 | $152.00 | $168.00 | $226.00 |
| 53 | $38.24 | $46.05 | $52.92 | $58.83 | $87.20 | $80.17 | $98.23 | $112.77 | $122.65 | $176.00 | $106.00 | $134.00 | $154.00 | $174.00 | $232.00 |
| 54 | $38.42 | $47.70 | $53.26 | $60.14 | $93.71 | $81.02 | $103.05 | $118.11 | $126.25 | $184.00 | $110.00 | $138.00 | $158.00 | $178.00 | $240.00 |
| 55 | $41.02 | $50.36 | $57.33 | $62.85 | $97.11 | $88.00 | $108.34 | $123.49 | $131.64 | $188.00 | $112.00 | $142.00 | $164.00 | $182.00 | $244.00 |
| 56 | $45.05 | $51.54 | $60.89 | $67.84 | $106.10 | $92.00 | $111.72 | $128.97 | $137.66 | $200.00 | $118.00 | $146.00 | $170.00 | $190.00 | $256.00 |
| 57 | $46.15 | $57.91 | $64.92 | $72.89 | $113.48 | $94.31 | $119.09 | $136.92 | $145.77 | $214.00 | $122.00 | $156.00 | $180.00 | $200.00 | $270.00 |
| 58 | $48.69 | $59.13 | $69.98 | $77.97 | $120.90 | $99.68 | $120.84 | $142.46 | $153.83 | $228.00 | $130.00 | $162.00 | $190.00 | $212.00 | $284.00 |
| 59 | $53.74 | $65.57 | $75.06 | $83.11 | $130.75 | $106.96 | $132.49 | $150.56 | $160.33 | $246.00 | $136.00 | $174.00 | $202.00 | $225.23 | $302.00 |
| 60 | $56.35 | $70.67 | $80.19 | $88.30 | $140.66 | $112.36 | $136.22 | $158.70 | $170.32 | $264.00 | $144.00 | $184.00 | $214.00 | $229.56 | $320.00 |
| 61 | $61.42 | $75.79 | $87.79 | $95.92 | $150.84 | $118.26 | $146.54 | $167.32 | $180.03 | $274.95 | $150.15 | $191.10 | $222.30 | $242.23 | $331.50 |
| 62 | $66.54 | $81.97 | $90.22 | $102.22 | $163.54 | $126.03 | $155.09 | $176.64 | $190.40 | $286.90 | $157.70 | $197.60 | $228.00 | $253.49 | $343.90 |
| 63 | $74.18 | $87.19 | $99.30 | $108.56 | $170.60 | $135.05 | $163.77 | $188.95 | $203.43 | $296.00 | $160.95 | $203.50 | $238.65 | $262.55 | $357.05 |
| 64 | $79.37 | $93.47 | $108.06 | $116.42 | $184.23 | $142.20 | $172.52 | $202.73 | $214.98 | $309.60 | $169.20 | $212.40 | $246.60 | $277.20 | $369.00 |
| 65 | $87.10 | $101.26 | $114.53 | $126.76 | $197.25 | $147.00 | $185.50 | $212.52 | $230.66 | $323.75 | $175.00 | $220.50 | $255.50 | $287.00 | $385.00 |
| 66 | $92.90 | $111.02 | $126.70 | $138.97 | $212.76 | $153.00 | $193.80 | $226.10 | $246.78 | $338.30 | $180.20 | $231.20 | $266.90 | $299.20 | $399.50 |
| 67 | $102.68 | $123.20 | $138.88 | $152.16 | $232.28 | $160.05 | $202.95 | $235.95 | $263.66 | $353.10 | $186.45 | $235.95 | $273.90 | $310.20 | $412.50 |
| 68 | $112.46 | $136.33 | $153.52 | $166.83 | $249.60 | $166.40 | $211.20 | $246.40 | $278.40 | $369.60 | $192.00 | $244.80 | $286.40 | $323.20 | $428.80 |
| 69 | $122.24 | $148.58 | $169.66 | $183.94 | $266.60 | $175.15 | $221.65 | $260.40 | $292.95 | $390.60 | $201.50 | $255.75 | $300.70 | $337.90 | $449.50 |
| 70 | $132.00 | $166.50 | $186.80 | $206.38 | $289.50 | $186.00 | $238.50 | $277.50 | $315.00 | $418.50 | $213.00 | $273.00 | $316.50 | $360.00 | $477.00 |
| 71 | $145.00 | $181.25 | $210.25 | $232.26 | $314.65 | $201.55 | $258.65 | $301.60 | $339.30 | $450.95 | $229.10 | $291.45 | $340.75 | $384.25 | $510.40 |
| 72 | $156.80 | $197.40 | $228.20 | $253.40 | $341.60 | $217.00 | $278.60 | $324.80 | $365.40 | $487.20 | $245.00 | $312.20 | $365.40 | $410.20 | $546.00 |
| 73 | $172.80 | $214.65 | $248.40 | $276.75 | $371.25 | $237.60 | $299.70 | $352.35 | $395.55 | $525.15 | $263.25 | $334.80 | $391.50 | $441.45 | $585.90 |
| 74 | $187.20 | $234.00 | $269.10 | $300.30 | $405.60 | $254.80 | $323.70 | $377.00 | $426.40 | $568.10 | $280.80 | $358.80 | $417.30 | $471.90 | $629.20 |
| 75 | $202.50 | $255.00 | $295.00 | $328.75 | $442.50 | $272.50 | $348.75 | $407.50 | $460.00 | $612.50 | $298.75 | $382.50 | $447.50 | $505.00 | $671.25 |
| 76 | $220.80 | $278.40 | $322.80 | $361.20 | $486.00 | $292.80 | $374.40 | $440.40 | $498.00 | $661.20 | $318.00 | $408.00 | $478.80 | $541.20 | $720.00 |
| 77 | $247.80 | $312.70 | $364.62 | $407.10 | $545.16 | $323.32 | $414.18 | $488.52 | $553.42 | $731.60 | $348.10 | $447.22 | $527.46 | $595.90 | $788.24 |
| 78 | $278.48 | $352.82 | $413.00 | $462.56 | $618.32 | $358.72 | $461.38 | $546.34 | $619.50 | $817.74 | $382.32 | $493.24 | $584.10 | $661.98 | $875.56 |
| 79 | $311.52 | $395.30 | $462.56 | $518.02 | $693.84 | $395.30 | $509.76 | $604.16 | $685.58 | $906.24 | $420.08 | $541.62 | $640.74 | $728.06 | $962.88 |
| 80 | $342.20 | $435.42 | $510.94 | $572.30 | $765.82 | $429.52 | $554.60 | $659.62 | $748.12 | $988.84 | $453.12 | $586.46 | $696.20 | $790.60 | $1,044.30 |
| 81 | $371.70 | $473.18 | $554.60 | $623.04 | $823.00 | $462.56 | $597.08 | $708.00 | $804.76 | $1,063.18 | $486.16 | $628.94 | $745.76 | $847.24 | $1,119.82 |
| 82 | $400.02 | $509.76 | $598.26 | $671.42 | $896.80 | $492.06 | $636.02 | $755.20 | $856.68 | $1,131.62 | $516.84 | $669.06 | $794.14 | $901.52 | $1,190.62 |
| 83 | $429.52 | $546.34 | $640.74 | $718.62 | $960.70 | $523.92 | $674.96 | $800.04 | $907.42 | $1,200.06 | $548.70 | $709.18 | $840.16 | $953.44 | $1,260.24 |
| 84 | $461.38 | $586.46 | $687.94 | $771.72 | $1,031.32 | $556.96 | $717.44 | $849.60 | $962.88 | $1,273.22 | $582.92 | $750.48 | $890.90 | $1,008.90 | $1,334.58 |
| 85 | $496.78 | $632.48 | $739.86 | $830.72 | $1,110.38 | $593.54 | $763.46 | $902.70 | $1,024.24 | $1,354.64 | $620.68 | $798.86 | $944.00 | $1,070.26 | $1,417.18 |
| 86 | $534.54 | $680.86 | $797.68 | $894.44 | $1,196.52 | $631.30 | $811.84 | $960.52 | $1,087.96 | $1,440.78 | $658.44 | $847.24 | $1,001.82 | $1,133.98 | $1,503.32 |
| 87 | $575.84 | $732.78 | $859.04 | $964.06 | $1,287.38 | $672.60 | $863.76 | $1,021.88 | $1,157.58 | $1,531.64 | $699.74 | $899.16 | $1,063.18 | $1,203.60 | $1,594.18 |
| 88 | $619.50 | $789.42 | $925.12 | $1,037.22 | $1,386.50 | $716.26 | $920.40 | $1,087.96 | $1,230.74 | $1,630.76 | $743.40 | $955.80 | $1,129.26 | $1,276.76 | $1,693.30 |
| 89 | $666.70 | $849.60 | $994.74 | $1,118.28 | $1,493.88 | $763.46 | $980.58 | $1,157.58 | $1,309.80 | $1,738.14 | $790.60 | $1,015.98 | $1,198.88 | $1,355.82 | $1,800.68 |
| 90 | $719.80 | $915.68 | $1,073.80 | $1,203.60 | $1,609.52 | $816.56 | $1,046.66 | $1,236.64 | $1,397.12 | $1,853.78 | $843.70 | $1,082.06 | $1,277.94 | $1,443.14 | $1,916.32 |
| 91 | $775.26 | $987.66 | $1,156.40 | $1,298.00 | $1,735.78 | $872.02 | $1,118.64 | $1,319.24 | $1,491.52 | $1,980.04 | $899.16 | $1,154.04 | $1,360.54 | $1,537.54 | $2,042.58 |
| 92 | $834.26 | $1,063.18 | $1,244.90 | $1,397.12 | $1,867.94 | $931.02 | $1,194.16 | $1,407.74 | $1,590.64 | $2,112.20 | $958.16 | $1,229.56 | $1,449.04 | $1,636.66 | $2,174.74 |
| 93 | $899.16 | $1,144.60 | $1,340.48 | $1,503.32 | $2,009.54 | $995.92 | $1,275.58 | $1,503.32 | $1,696.84 | $2,253.80 | $1,023.06 | $1,310.98 | $1,544.62 | $1,742.86 | $2,316.34 |
| 94 | $967.60 | $1,231.92 | $1,443.14 | $1,618.96 | $2,164.12 | $1,064.36 | $1,362.90 | $1,605.98 | $1,812.48 | $2,408.38 | $1,091.50 | $1,398.30 | $1,647.28 | $1,858.50 | $2,470.92 |
| 95 | $1,043.12 | $1,327.50 | $1,556.42 | $1,746.40 | $2,334.04 | $1,139.88 | $1,458.48 | $1,719.26 | $1,939.92 | $2,578.30 | $1,167.02 | $1,493.88 | $1,760.56 | $1,985.94 | $2,640.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2503 | | | | | With 5% Compound Inflation Rider 2504 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 30 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 31 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $72.63 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 32 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $74.77 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 33 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $33.06 | $40.12 | $47.20 | $51.92 | $79.04 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 34 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $33.06 | $40.12 | $48.14 | $51.92 | $83.31 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 35 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $35.13 | $41.25 | $48.14 | $51.92 | $85.45 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 36 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $37.20 | $43.32 | $50.23 | $53.76 | $89.72 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 37 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $39.26 | $45.38 | $54.42 | $55.83 | $93.99 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 38 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $39.26 | $47.44 | $56.51 | $57.90 | $98.27 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 39 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $41.33 | $49.51 | $58.60 | $62.03 | $104.68 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 40 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.70 | $53.31 | $59.66 | $64.52 | $111.43 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 41 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $45.98 | $55.67 | $61.97 | $66.87 | $116.07 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 42 | $24.33 | $28.81 | $31.89 | $35.40 | $48.38 | $46.18 | $58.04 | $64.30 | $71.34 | $120.73 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 43 | $24.51 | $29.00 | $34.11 | $36.36 | $50.37 | $48.49 | $60.43 | $68.72 | $73.74 | $125.42 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 44 | $24.68 | $31.28 | $34.33 | $36.59 | $52.70 | $50.82 | $62.84 | $71.09 | $76.15 | $128.00 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 45 | $24.92 | $31.59 | $36.77 | $37.81 | $53.96 | $53.34 | $65.64 | $74.01 | $78.13 | $133.54 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 46 | $27.19 | $33.92 | $37.02 | $40.06 | $56.26 | $53.57 | $70.30 | $78.56 | $80.51 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 47 | $27.39 | $34.14 | $39.33 | $42.34 | $58.58 | $55.96 | $72.79 | $81.01 | $84.98 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 48 | $27.58 | $36.51 | $41.68 | $42.62 | $60.91 | $58.37 | $75.29 | $85.62 | $89.49 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 49 | $29.92 | $36.76 | $41.96 | $44.94 | $65.43 | $60.00 | $80.00 | $88.12 | $91.94 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 50 | $30.26 | $37.97 | $43.22 | $49.14 | $68.25 | $63.92 | $79.54 | $91.85 | $99.63 | $148.00 | $90.00 | $116.00 | $132.00 | $150.00 | $200.00 |
| 51 | $32.68 | $40.42 | $47.13 | $51.68 | $71.55 | $66.56 | $82.42 | $98.86 | $104.76 | $152.00 | $94.00 | $120.00 | $138.00 | $154.00 | $204.00 |
| 52 | $32.94 | $40.76 | $46.22 | $52.92 | $76.30 | $71.61 | $87.32 | $98.27 | $106.49 | $158.00 | $96.00 | $122.00 | $140.00 | $158.00 | $210.00 |
| 53 | $35.41 | $43.26 | $50.14 | $53.36 | $81.08 | $74.31 | $92.45 | $107.04 | $111.67 | $164.00 | $100.00 | $124.00 | $146.00 | $160.00 | $214.00 |
| 54 | $35.68 | $43.61 | $50.53 | $56.04 | $84.34 | $77.17 | $93.51 | $110.37 | $117.10 | $168.00 | $102.00 | $128.00 | $148.00 | $166.00 | $218.00 |
| 55 | $36.78 | $46.16 | $51.74 | $58.66 | $89.15 | $80.00 | $100.46 | $111.73 | $122.37 | $174.00 | $102.00 | $130.00 | $148.00 | $170.00 | $224.00 |
| 56 | $40.69 | $48.75 | $56.64 | $62.19 | $97.94 | $84.00 | $105.84 | $119.34 | $128.36 | $184.00 | $108.00 | $136.00 | $158.00 | $174.00 | $236.00 |
| 57 | $43.27 | $52.26 | $59.40 | $67.28 | $105.38 | $88.42 | $109.49 | $125.51 | $134.84 | $198.00 | $112.00 | $142.00 | $166.00 | $186.00 | $250.00 |
| 58 | $44.52 | $55.01 | $64.39 | $72.30 | $111.23 | $92.01 | $111.55 | $133.09 | $142.97 | $212.00 | $118.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 59 | $49.38 | $59.99 | $68.11 | $76.19 | $121.07 | $97.41 | $121.29 | $137.70 | $149.76 | $228.00 | $124.00 | $160.00 | $184.00 | $207.29 | $280.00 |
| 60 | $50.71 | $65.02 | $73.28 | $81.40 | $129.34 | $101.12 | $127.14 | $144.27 | $156.41 | $242.00 | $130.00 | $170.00 | $196.00 | $212.20 | $296.00 |
| 61 | $55.71 | $70.17 | $80.71 | $88.97 | $139.48 | $109.02 | $137.49 | $154.86 | $167.19 | $253.50 | $136.50 | $177.45 | $204.75 | $223.31 | $308.10 |
| 62 | $60.76 | $76.21 | $83.28 | $93.81 | $150.32 | $114.91 | $144.27 | $164.15 | $176.80 | $264.10 | $142.50 | $182.40 | $210.90 | $234.71 | $319.20 |
| 63 | $68.12 | $81.48 | $92.21 | $101.51 | $157.60 | $123.95 | $153.09 | $174.82 | $188.17 | $275.65 | $148.00 | $192.40 | $220.15 | $246.03 | $331.15 |
| 64 | $71.88 | $86.28 | $100.86 | $108.00 | $171.07 | $129.60 | $160.20 | $188.62 | $199.98 | $286.20 | $153.00 | $196.20 | $230.40 | $255.60 | $343.80 |
| 65 | $79.46 | $92.70 | $107.46 | $116.90 | $182.69 | $134.75 | $171.50 | $198.70 | $212.41 | $301.00 | $159.25 | $203.00 | $239.75 | $266.00 | $357.00 |
| 66 | $85.29 | $102.37 | $118.06 | $129.04 | $196.64 | $139.40 | $180.20 | $210.00 | $228.68 | $314.50 | $164.90 | $212.50 | $248.20 | $278.80 | $370.60 |
| 67 | $94.91 | $114.30 | $128.65 | $142.12 | $216.04 | $146.85 | $188.10 | $217.80 | $247.18 | $328.35 | $171.60 | $221.10 | $254.10 | $288.75 | $384.45 |
| 68 | $103.09 | $127.24 | $141.71 | $155.32 | $232.00 | $152.00 | $196.80 | $228.80 | $259.20 | $344.00 | $176.00 | $230.40 | $265.60 | $300.80 | $400.00 |
| 69 | $111.41 | $139.57 | $156.39 | $171.01 | $248.00 | $159.65 | $209.25 | $240.25 | $272.80 | $362.70 | $184.45 | $240.25 | $277.45 | $313.10 | $418.50 |
| 70 | $123.00 | $156.00 | $173.66 | $190.61 | $268.50 | $172.50 | $222.00 | $259.50 | $291.00 | $388.50 | $196.50 | $253.50 | $295.50 | $333.00 | $442.50 |
| 71 | $133.40 | $168.20 | $194.30 | $215.06 | $291.45 | $187.05 | $237.80 | $279.85 | $314.65 | $419.05 | $210.25 | $271.15 | $316.10 | $356.70 | $474.15 |
| 72 | $145.60 | $184.80 | $211.40 | $236.60 | $317.80 | $201.60 | $260.40 | $302.40 | $341.60 | $452.20 | $225.40 | $292.60 | $338.80 | $383.60 | $509.60 |
| 73 | $156.60 | $201.15 | $230.85 | $256.50 | $346.95 | $214.65 | $282.15 | $326.70 | $367.20 | $490.05 | $240.30 | $313.20 | $364.50 | $410.40 | $546.75 |
| 74 | $171.60 | $218.40 | $252.20 | $280.80 | $377.00 | $234.00 | $303.90 | $352.30 | $397.80 | $527.80 | $257.40 | $335.40 | $390.00 | $440.70 | $585.00 |
| 75 | $187.50 | $238.75 | $275.00 | $306.25 | $412.50 | $251.25 | $326.25 | $380.00 | $430.00 | $571.25 | $276.25 | $358.75 | $417.50 | $471.25 | $626.25 |
| 76 | $204.00 | $261.60 | $301.20 | $337.20 | $452.40 | $270.00 | $352.80 | $410.40 | $464.40 | $616.80 | $292.80 | $382.80 | $447.60 | $505.20 | $670.80 |
| 77 | $226.56 | $292.64 | $338.66 | $378.78 | $508.58 | $296.10 | $388.22 | $455.48 | $515.66 | $683.22 | $318.60 | $418.90 | $489.70 | $555.78 | $736.32 |
| 78 | $256.06 | $331.58 | $384.68 | $430.70 | $577.02 | $329.22 | $434.24 | $508.58 | $577.02 | $763.46 | $352.82 | $463.74 | $543.98 | $617.14 | $816.56 |
| 79 | $285.56 | $370.52 | $430.70 | $482.62 | $645.46 | $362.26 | $477.90 | $562.86 | $639.56 | $843.70 | $384.68 | $507.40 | $598.26 | $678.50 | $896.80 |
| 80 | $313.88 | $408.28 | $475.54 | $532.18 | $712.72 | $394.12 | $520.38 | $613.60 | $696.20 | $920.40 | $417.72 | $551.06 | $649.00 | $736.32 | $973.50 |
| 81 | $341.02 | $443.68 | $516.84 | $579.38 | $774.00 | $424.80 | $560.50 | $660.80 | $749.30 | $988.84 | $446.04 | $590.00 | $695.02 | $789.42 | $1,041.94 |
| 82 | $368.16 | $477.90 | $555.78 | $624.22 | $834.26 | $453.12 | $597.08 | $702.10 | $797.68 | $1,053.74 | $476.72 | $628.94 | $738.68 | $838.98 | $1,109.20 |
| 83 | $394.12 | $512.12 | $597.08 | $669.06 | $894.44 | $480.26 | $633.66 | $745.76 | $846.06 | $1,118.64 | $505.04 | $665.52 | $783.52 | $887.36 | $1,174.10 |
| 84 | $423.62 | $549.88 | $639.56 | $718.62 | $959.34 | $510.94 | $672.60 | $790.60 | $896.80 | $1,184.72 | $535.72 | $705.64 | $828.36 | $940.46 | $1,243.72 |
| 85 | $455.48 | $592.36 | $689.12 | $772.90 | $1,033.68 | $543.98 | $716.26 | $841.34 | $953.44 | $1,262.60 | $568.76 | $749.30 | $880.28 | $997.10 | $1,320.42 |
| 86 | $492.06 | $638.38 | $742.22 | $833.00 | $1,113.92 | $580.56 | $762.28 | $894.44 | $1,013.62 | $1,342.84 | $605.34 | $795.32 | $933.38 | $1,057.28 | $1,400.66 |
| 87 | $528.64 | $685.58 | $798.86 | $896.80 | $1,198.88 | $617.14 | $809.48 | $951.08 | $1,077.34 | $1,427.80 | $641.92 | $842.52 | $990.02 | $1,121.00 | $1,485.62 |
| 88 | $568.76 | $738.68 | $860.22 | $965.24 | $1,289.74 | $657.26 | $862.58 | $1,012.44 | $1,145.78 | $1,518.66 | $682.04 | $895.62 | $1,051.38 | $1,189.44 | $1,576.48 |
| 89 | $612.42 | $795.32 | $926.34 | $1,039.58 | $1,388.86 | $700.92 | $919.22 | $1,078.52 | $1,220.12 | $1,617.78 | $725.70 | $952.26 | $1,117.46 | $1,263.78 | $1,675.60 |
| 90 | $660.80 | $857.86 | $999.46 | $1,119.82 | $1,498.60 | $749.30 | $981.76 | $1,151.68 | $1,300.36 | $1,727.52 | $774.08 | $1,014.80 | $1,190.62 | $1,344.02 | $1,785.34 |
| 91 | $712.72 | $925.12 | $1,076.16 | $1,207.14 | $1,615.42 | $801.22 | $1,049.02 | $1,228.38 | $1,387.68 | $1,844.34 | $826.00 | $1,082.06 | $1,267.32 | $1,431.34 | $1,902.16 |
| 92 | $765.82 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 | $854.32 | $1,118.64 | $1,310.98 | $1,480.90 | $1,967.06 | $879.10 | $1,151.68 | $1,349.92 | $1,524.56 | $2,024.88 |
| 93 | $826.00 | $1,071.44 | $1,247.26 | $1,399.48 | $1,870.30 | $914.50 | $1,195.34 | $1,399.48 | $1,580.02 | $2,099.22 | $939.28 | $1,228.38 | $1,438.42 | $1,623.68 | $2,157.04 |
| 94 | $888.54 | $1,154.04 | $1,342.84 | $1,506.86 | $2,015.44 | $977.04 | $1,277.94 | $1,495.06 | $1,687.40 | $2,244.36 | $1,001.82 | $1,310.98 | $1,534.00 | $1,731.06 | $2,302.18 |
| 95 | $958.16 | $1,243.72 | $1,447.86 | $1,624.86 | $2,172.38 | $1,046.66 | $1,367.62 | $1,600.08 | $1,805.40 | $2,401.30 | $1,071.44 | $1,400.66 | $1,639.02 | $1,849.06 | $2,459.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 30 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 31 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $105.87 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 32 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $46.02 | $57.82 | $68.44 | $77.88 | $108.98 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 33 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $47.76 | $57.82 | $68.44 | $77.88 | $115.21 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 34 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $47.76 | $57.82 | $69.80 | $77.88 | $121.44 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 35 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $50.74 | $59.45 | $69.80 | $77.88 | $124.55 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 36 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $53.73 | $62.43 | $72.84 | $80.64 | $130.78 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 37 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $56.71 | $65.40 | $78.90 | $83.75 | $137.01 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 38 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $56.71 | $68.37 | $81.94 | $86.85 | $143.24 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 39 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $59.70 | $71.35 | $84.97 | $93.05 | $152.58 | $104.00 | $130.00 | $152.00 | $174.00 | $228.00 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $68.44 | $63.29 | $76.37 | $86.65 | $94.72 | $160.18 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $68.44 | $66.59 | $79.74 | $90.01 | $98.18 | $166.85 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 42 | $34.57 | $39.62 | $44.88 | $50.74 | $68.44 | $66.88 | $83.14 | $93.38 | $104.73 | $173.55 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 43 | $34.82 | $39.88 | $48.00 | $52.11 | $71.26 | $70.23 | $86.57 | $99.81 | $108.25 | $180.29 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 44 | $35.07 | $43.01 | $48.32 | $52.45 | $74.55 | $73.60 | $90.02 | $103.26 | $111.80 | $184.00 | $112.00 | $138.00 | $162.00 | $182.00 | $244.00 |
| 45 | $34.89 | $42.52 | $51.99 | $56.11 | $76.55 | $78.23 | $91.90 | $106.90 | $117.99 | $195.33 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 46 | $38.07 | $45.66 | $52.33 | $59.45 | $79.82 | $78.57 | $98.42 | $113.47 | $121.59 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 47 | $38.34 | $45.96 | $55.61 | $62.83 | $83.10 | $82.07 | $101.90 | $117.01 | $128.34 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 48 | $38.62 | $49.15 | $58.93 | $63.24 | $86.41 | $85.60 | $105.41 | $123.67 | $135.15 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 49 | $41.88 | $49.48 | $59.32 | $66.69 | $92.82 | $88.00 | $112.00 | $127.28 | $138.85 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 50 | $44.02 | $52.89 | $62.74 | $69.61 | $96.69 | $94.01 | $114.69 | $134.97 | $145.88 | $218.00 | $132.00 | $164.00 | $190.00 | $216.00 | $286.00 |
| 51 | $46.90 | $57.15 | $67.12 | $74.02 | $103.67 | $98.89 | $119.05 | $142.58 | $153.52 | $226.00 | $136.00 | $170.00 | $198.00 | $224.00 | $298.00 |
| 52 | $46.67 | $57.06 | $66.62 | $76.60 | $109.21 | $102.57 | $127.18 | $144.63 | $158.83 | $232.00 | $140.00 | $176.00 | $204.00 | $232.00 | $306.00 |
| 53 | $49.57 | $61.40 | $69.64 | $77.99 | $116.27 | $107.55 | $132.90 | $152.91 | $166.58 | $242.00 | $144.00 | $182.00 | $210.00 | $240.00 | $318.00 |
| 54 | $49.40 | $61.33 | $71.02 | $80.64 | $121.82 | $108.03 | $135.50 | $160.71 | $171.99 | $248.00 | $148.00 | $186.00 | $218.00 | $248.00 | $326.00 |
| 55 | $52.34 | $65.74 | $75.51 | $83.80 | $128.95 | $116.00 | $145.77 | $168.58 | $179.85 | $255.00 | $152.00 | $194.00 | $224.00 | $252.00 | $338.00 |
| 56 | $58.14 | $69.64 | $80.72 | $90.46 | $140.38 | $124.00 | $152.88 | $175.16 | $189.78 | $272.00 | $160.00 | $202.00 | $234.00 | $266.00 | $354.00 |
| 57 | $60.58 | $74.85 | $84.26 | $96.71 | $149.15 | $127.72 | $159.43 | $182.56 | $200.43 | $290.00 | $166.00 | $212.00 | $246.00 | $280.00 | $372.00 |
| 58 | $62.60 | $78.39 | $92.38 | $104.91 | $159.59 | $132.27 | $165.46 | $193.08 | $211.74 | $310.00 | $176.00 | $224.00 | $262.00 | $296.00 | $392.00 |
| 59 | $71.17 | $85.10 | $98.69 | $109.43 | $171.11 | $143.25 | $175.41 | $203.80 | $220.23 | $332.00 | $186.00 | $236.00 | $276.00 | $310.94 | $414.00 |
| 60 | $73.25 | $93.29 | $105.08 | $117.27 | $184.31 | $147.94 | $183.44 | $212.80 | $232.88 | $356.00 | $196.00 | $250.00 | $292.00 | $318.30 | $438.00 |
| 61 | $79.99 | $99.65 | $116.11 | $127.90 | $199.49 | $157.06 | $197.19 | $226.06 | $245.56 | $372.45 | $202.80 | $259.35 | $304.20 | $333.07 | $454.35 |
| 62 | $86.79 | $109.29 | $120.75 | $137.22 | $216.40 | $170.51 | $211.00 | $242.66 | $261.80 | $387.60 | $209.00 | $267.90 | $311.60 | $349.25 | $469.30 |
| 63 | $98.40 | $115.78 | $133.35 | $148.04 | $227.47 | $183.15 | $222.52 | $257.82 | $281.40 | $405.15 | $218.30 | $277.50 | $323.75 | $363.53 | $484.70 |
| 64 | $104.83 | $125.10 | $145.52 | $158.49 | $248.38 | $190.80 | $235.90 | $276.72 | $296.64 | $423.00 | $225.00 | $286.20 | $334.80 | $379.80 | $502.20 |
| 65 | $116.13 | $135.49 | $154.11 | $173.24 | $265.15 | $199.50 | $253.75 | $292.90 | $320.27 | $442.75 | $234.50 | $297.50 | $346.50 | $395.50 | $521.50 |
| 66 | $124.89 | $148.51 | $171.33 | $188.60 | $288.51 | $207.40 | $265.20 | $311.10 | $340.56 | $465.80 | $243.10 | $309.40 | $362.10 | $409.70 | $544.00 |
| 67 | $138.47 | $166.25 | $188.58 | $208.15 | $315.12 | $216.15 | $277.20 | $328.40 | $365.82 | $485.10 | $250.80 | $321.75 | $374.55 | $425.70 | $562.65 |
| 68 | $151.51 | $183.28 | $208.14 | $227.23 | $337.60 | $225.60 | $286.40 | $337.60 | $382.40 | $505.60 | $260.80 | $331.20 | $390.40 | $441.60 | $584.00 |
| 69 | $164.02 | $199.61 | $228.68 | $248.61 | $359.60 | $237.15 | $302.20 | $354.95 | $403.00 | $533.20 | $271.25 | $347.20 | $407.65 | $461.90 | $610.70 |
| 70 | $177.00 | $222.00 | $251.01 | $276.61 | $387.00 | $252.00 | $321.00 | $378.00 | $429.00 | $567.00 | $286.50 | $366.00 | $430.50 | $487.50 | $645.00 |
| 71 | $189.95 | $239.25 | $278.40 | $308.25 | $417.60 | $269.70 | $343.65 | $404.55 | $459.65 | $607.55 | $303.05 | $388.60 | $456.75 | $517.65 | $684.40 |
| 72 | $205.80 | $257.60 | $299.60 | $336.00 | $449.40 | $289.80 | $368.20 | $434.00 | $492.80 | $651.00 | $323.40 | $413.00 | $484.40 | $550.20 | $728.00 |
| 73 | $221.40 | $278.10 | $322.65 | $361.80 | $483.30 | $309.15 | $395.55 | $464.40 | $527.85 | $696.60 | $342.90 | $438.75 | $515.70 | $584.55 | $772.20 |
| 74 | $239.20 | $300.30 | $348.40 | $390.00 | $522.60 | $331.50 | $423.80 | $497.90 | $565.50 | $746.20 | $364.00 | $465.40 | $547.30 | $620.10 | $820.30 |
| 75 | $257.50 | $323.75 | $376.25 | $421.25 | $563.75 | $352.50 | $451.25 | $531.25 | $603.75 | $796.25 | $383.75 | $491.25 | $578.75 | $656.25 | $867.50 |
| 76 | $278.40 | $350.40 | $408.00 | $457.20 | $612.00 | $375.60 | $481.20 | $567.60 | $645.60 | $852.00 | $405.60 | $519.60 | $612.00 | $694.80 | $918.00 |
| 77 | $306.80 | $388.22 | $453.12 | $509.76 | $679.68 | $408.28 | $525.10 | $621.86 | $709.18 | $932.20 | $436.60 | $561.68 | $664.34 | $756.38 | $995.92 |
| 78 | $343.38 | $434.24 | $508.58 | $573.48 | $763.46 | $450.76 | $579.38 | $687.94 | $785.88 | $1,032.50 | $476.72 | $614.78 | $728.06 | $831.90 | $1,093.86 |
| 79 | $379.96 | $482.62 | $566.40 | $638.38 | $849.80 | $492.06 | $636.02 | $756.38 | $863.76 | $1,133.98 | $518.02 | $669.06 | $795.32 | $907.42 | $1,191.80 |
| 80 | $417.72 | $529.82 | $623.04 | $702.10 | $933.38 | $534.54 | $689.12 | $821.28 | $938.10 | $1,229.56 | $559.32 | $722.16 | $859.04 | $980.58 | $1,287.38 |
| 81 | $453.12 | $574.66 | $676.14 | $762.28 | $1,013.62 | $572.30 | $738.68 | $880.28 | $1,005.36 | $1,319.24 | $598.26 | $771.72 | $918.04 | $1,049.02 | $1,377.06 |
| 82 | $487.34 | $619.50 | $728.06 | $820.10 | $1,091.50 | $610.06 | $788.24 | $936.92 | $1,069.08 | $1,405.38 | $636.02 | $821.28 | $975.86 | $1,112.74 | $1,463.20 |
| 83 | $522.74 | $664.34 | $781.16 | $880.28 | $1,171.74 | $647.82 | $835.44 | $993.56 | $1,133.98 | $1,490.34 | $673.78 | $869.66 | $1,033.68 | $1,178.82 | $1,550.52 |
| 84 | $561.68 | $713.90 | $838.98 | $945.18 | $1,257.88 | $687.94 | $887.36 | $1,053.74 | $1,201.24 | $1,581.20 | $715.08 | $922.76 | $1,095.04 | $1,248.44 | $1,642.56 |
| 85 | $605.34 | $768.18 | $902.70 | $1,017.16 | $1,354.64 | $732.78 | $944.00 | $1,119.82 | $1,276.76 | $1,681.50 | $761.10 | $979.40 | $1,162.30 | $1,323.96 | $1,744.04 |
| 86 | $652.54 | $828.36 | $973.50 | $1,097.40 | $1,459.66 | $779.98 | $1,004.18 | $1,190.62 | $1,357.00 | $1,786.52 | $808.30 | $1,039.58 | $1,233.10 | $1,404.20 | $1,849.06 |
| 87 | $702.10 | $892.08 | $1,047.84 | $1,181.18 | $1,570.58 | $829.54 | $1,067.90 | $1,264.96 | $1,440.78 | $1,897.44 | $857.86 | $1,103.30 | $1,307.44 | $1,487.98 | $1,959.98 |
| 88 | $755.20 | $959.34 | $1,126.90 | $1,270.86 | $1,690.94 | $882.64 | $1,135.16 | $1,344.02 | $1,530.46 | $2,017.80 | $910.96 | $1,170.56 | $1,386.50 | $1,577.66 | $2,080.34 |
| 89 | $814.20 | $1,033.68 | $1,214.22 | $1,368.80 | $1,820.74 | $941.64 | $1,209.50 | $1,431.34 | $1,628.40 | $2,147.60 | $969.96 | $1,244.90 | $1,473.82 | $1,675.60 | $2,210.14 |
| 90 | $877.92 | $1,115.10 | $1,308.62 | $1,476.18 | $1,963.52 | $1,005.36 | $1,290.92 | $1,525.74 | $1,735.78 | $2,290.38 | $1,033.68 | $1,326.32 | $1,568.22 | $1,782.98 | $2,352.92 |
| 91 | $945.18 | $1,201.24 | $1,411.28 | $1,590.64 | $2,115.74 | $1,072.62 | $1,377.06 | $1,628.40 | $1,850.24 | $2,442.60 | $1,100.94 | $1,412.46 | $1,670.88 | $1,897.44 | $2,505.14 |
| 92 | $1,018.34 | $1,293.28 | $1,518.66 | $1,712.18 | $2,278.58 | $1,145.78 | $1,469.10 | $1,735.78 | $1,971.78 | $2,605.44 | $1,174.10 | $1,504.50 | $1,778.26 | $2,018.98 | $2,667.98 |
| 93 | $1,095.04 | $1,392.40 | $1,634.30 | $1,843.16 | $2,452.04 | $1,222.48 | $1,568.22 | $1,851.42 | $2,102.76 | $2,778.90 | $1,250.80 | $1,603.62 | $1,893.90 | $2,149.96 | $2,841.44 |
| 94 | $1,180.00 | $1,498.60 | $1,760.56 | $1,984.76 | $2,640.84 | $1,307.44 | $1,674.42 | $1,977.68 | $2,244.36 | $2,967.70 | $1,335.76 | $1,709.82 | $2,020.16 | $2,291.56 | $3,030.24 |
| 95 | $1,272.04 | $1,616.60 | $1,897.44 | $2,139.34 | $2,847.34 | $1,399.48 | $1,792.42 | $2,114.56 | $2,398.94 | $3,174.20 | $1,427.80 | $1,827.82 | $2,157.04 | $2,446.14 | $3,236.74 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 30 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 31 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $94.79 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 32 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $41.30 | $51.92 | $60.18 | $68.44 | $97.58 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 33 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $42.86 | $51.92 | $60.18 | $68.44 | $103.15 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 34 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $42.86 | $51.92 | $61.38 | $68.44 | $108.73 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 35 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $45.54 | $53.39 | $61.38 | $68.44 | $111.52 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 36 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $48.22 | $56.06 | $64.04 | $70.87 | $117.09 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 37 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $50.90 | $58.73 | $69.38 | $73.59 | $122.67 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 38 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $50.90 | $61.40 | $72.05 | $76.32 | $128.25 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 39 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $53.58 | $64.07 | $74.72 | $81.77 | $136.61 | $92.00 | $118.00 | $136.00 | $154.00 | $204.00 |
| 40 | $28.32 | $35.40 | $40.12 | $44.84 | $60.18 | $57.26 | $67.72 | $76.71 | $83.74 | $142.77 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 41 | $28.32 | $35.40 | $40.12 | $44.84 | $60.18 | $60.25 | $70.71 | $79.68 | $86.79 | $148.71 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 42 | $30.73 | $36.02 | $40.15 | $44.84 | $60.18 | $60.51 | $73.73 | $82.67 | $92.59 | $154.69 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 43 | $30.95 | $36.26 | $42.95 | $46.05 | $62.66 | $63.54 | $76.77 | $88.36 | $95.70 | $160.69 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 44 | $31.18 | $39.10 | $43.23 | $46.35 | $65.55 | $66.59 | $79.83 | $91.41 | $98.83 | $164.00 | $98.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 45 | $31.15 | $38.88 | $45.65 | $50.01 | $67.76 | $69.34 | $82.05 | $95.39 | $105.24 | $173.41 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 46 | $33.99 | $41.74 | $45.95 | $52.99 | $70.66 | $69.64 | $87.87 | $101.25 | $108.45 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 47 | $34.23 | $42.02 | $48.83 | $56.00 | $73.57 | $72.75 | $90.98 | $104.41 | $114.47 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 48 | $34.48 | $44.94 | $51.74 | $56.37 | $76.49 | $75.88 | $94.12 | $110.35 | $120.54 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 49 | $37.40 | $45.24 | $52.08 | $59.44 | $82.17 | $78.00 | $100.00 | $113.57 | $123.84 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $228.00 |
| 50 | $38.52 | $47.46 | $55.77 | $61.42 | $85.32 | $82.72 | $101.74 | $119.97 | $129.87 | $192.00 | $116.00 | $146.00 | $170.00 | $192.00 | $254.00 |
| 51 | $41.21 | $50.18 | $59.98 | $65.64 | $91.99 | $85.58 | $104.40 | $127.38 | $137.27 | $200.00 | $120.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 52 | $41.18 | $51.63 | $58.46 | $68.24 | $97.25 | $90.96 | $113.90 | $127.94 | $142.59 | $208.00 | $124.00 | $158.00 | $182.00 | $206.00 | $272.00 |
| 53 | $43.91 | $54.42 | $62.67 | $68.41 | $102.50 | $95.82 | $119.42 | $137.62 | $148.28 | $214.00 | $128.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 54 | $43.91 | $54.51 | $62.82 | $71.08 | $109.33 | $96.46 | $120.23 | $143.28 | $153.69 | $222.00 | $132.00 | $166.00 | $192.00 | $218.00 | $292.00 |
| 55 | $46.68 | $58.75 | $67.12 | $75.42 | $114.62 | $104.00 | $130.01 | $148.98 | $161.31 | $230.00 | $134.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 56 | $50.87 | $61.29 | $72.22 | $80.57 | $125.69 | $110.00 | $135.24 | $155.91 | $169.28 | $244.00 | $142.00 | $180.00 | $210.00 | $236.00 | $316.00 |
| 57 | $54.81 | $66.38 | $75.98 | $85.50 | $132.94 | $115.93 | $142.14 | $163.55 | $176.74 | $258.00 | $150.00 | $188.00 | $222.00 | $248.00 | $330.00 |
| 58 | $55.65 | $70.13 | $82.58 | $93.57 | $141.85 | $118.85 | $146.87 | $172.46 | $188.22 | $276.00 | $156.00 | $200.00 | $234.00 | $264.00 | $348.00 |
| 59 | $62.46 | $76.73 | $87.57 | $98.35 | $153.35 | $126.06 | $158.61 | $179.93 | $197.33 | $296.00 | $164.00 | $212.00 | $246.00 | $277.05 | $370.00 |
| 60 | $64.80 | $83.40 | $94.02 | $104.86 | $164.91 | $131.08 | $165.28 | $189.35 | $206.81 | $318.00 | $174.00 | $224.00 | $260.00 | $283.58 | $392.00 |
| 61 | $71.42 | $88.42 | $103.37 | $113.99 | $176.79 | $140.43 | $175.48 | $201.14 | $220.07 | $331.50 | $181.35 | $230.10 | $269.10 | $297.11 | $403.65 |
| 62 | $78.11 | $96.35 | $108.26 | $121.82 | $193.27 | $151.98 | $185.75 | $215.90 | $232.90 | $345.80 | $188.10 | $237.50 | $279.30 | $311.70 | $418.00 |
| 63 | $87.80 | $102.92 | $117.74 | $131.12 | $203.09 | $162.80 | $197.59 | $229.56 | $249.20 | $360.75 | $194.25 | $246.05 | $286.75 | $323.14 | $431.05 |
| 64 | $92.85 | $112.16 | $129.68 | $140.26 | $222.06 | $169.20 | $211.25 | $246.80 | $263.31 | $378.00 | $199.80 | $255.60 | $298.80 | $336.60 | $448.20 |
| 65 | $102.38 | $119.80 | $137.15 | $153.52 | $236.05 | $176.75 | $225.75 | $259.17 | $283.76 | $395.50 | $206.50 | $264.25 | $309.75 | $350.00 | $465.50 |
| 66 | $111.18 | $132.65 | $152.61 | $168.74 | $256.28 | $185.30 | $236.30 | $277.10 | $304.36 | $414.80 | $215.90 | $277.10 | $323.00 | $365.50 | $484.50 |
| 67 | $122.91 | $146.95 | $168.12 | $185.18 | $279.38 | $193.05 | $244.20 | $287.10 | $326.27 | $430.65 | $222.75 | $285.45 | $333.30 | $379.50 | $499.95 |
| 68 | $134.33 | $163.59 | $184.52 | $201.34 | $300.80 | $200.00 | $256.00 | $299.20 | $340.80 | $451.20 | $232.00 | $296.00 | $347.20 | $392.00 | $520.00 |
| 69 | $145.45 | $177.10 | $203.60 | $221.31 | $319.30 | $210.80 | $268.10 | $316.20 | $358.05 | $472.75 | $241.80 | $308.45 | $362.70 | $410.75 | $542.50 |
| 70 | $157.50 | $198.00 | $223.28 | $246.51 | $343.50 | $225.00 | $286.50 | $336.00 | $382.50 | $504.00 | $255.00 | $325.50 | $382.50 | $435.00 | $573.00 |
| 71 | $169.65 | $213.15 | $247.95 | $273.84 | $371.20 | $240.70 | $305.95 | $361.05 | $408.90 | $539.40 | $269.70 | $345.10 | $406.00 | $459.65 | $609.00 |
| 72 | $183.40 | $229.60 | $266.00 | $298.20 | $399.00 | $257.60 | $329.00 | $385.00 | $438.20 | $578.20 | $288.40 | $366.80 | $431.20 | $488.60 | $646.80 |
| 73 | $197.10 | $247.05 | $287.55 | $321.30 | $430.65 | $275.40 | $351.00 | $414.45 | $469.80 | $621.00 | $305.10 | $390.15 | $459.00 | $519.75 | $687.15 |
| 74 | $213.20 | $266.50 | $309.40 | $347.10 | $464.10 | $295.10 | $375.70 | $442.00 | $503.10 | $664.30 | $323.70 | $413.40 | $486.20 | $551.20 | $729.30 |
| 75 | $228.75 | $287.50 | $335.00 | $375.00 | $502.50 | $313.75 | $401.25 | $473.75 | $537.50 | $710.00 | $341.25 | $437.50 | $515.00 | $583.75 | $772.50 |
| 76 | $247.20 | $312.00 | $362.40 | $406.80 | $544.80 | $334.60 | $428.40 | $505.20 | $574.80 | $758.40 | $360.00 | $462.00 | $544.80 | $618.00 | $817.20 |
| 77 | $273.76 | $345.74 | $403.56 | $453.12 | $605.24 | $364.62 | $468.46 | $553.42 | $630.12 | $830.72 | $389.40 | $500.32 | $591.18 | $672.60 | $886.18 |
| 78 | $305.62 | $387.04 | $453.12 | $509.76 | $679.68 | $401.20 | $516.84 | $612.42 | $699.74 | $919.22 | $424.80 | $547.52 | $649.00 | $739.86 | $973.50 |
| 79 | $338.66 | $429.52 | $503.86 | $567.58 | $756.38 | $438.96 | $565.22 | $672.60 | $768.18 | $1,008.90 | $461.38 | $595.90 | $706.82 | $807.12 | $1,060.82 |
| 80 | $371.70 | $472.00 | $554.60 | $624.22 | $830.72 | $475.54 | $613.60 | $730.42 | $834.26 | $1,095.04 | $497.96 | $643.10 | $764.64 | $872.02 | $1,145.78 |
| 81 | $402.38 | $512.12 | $601.80 | $678.50 | $903.70 | $508.58 | $658.44 | $783.52 | $895.62 | $1,175.28 | $531.00 | $687.94 | $817.74 | $933.38 | $1,226.02 |
| 82 | $434.24 | $551.06 | $647.82 | $730.42 | $971.14 | $542.80 | $700.92 | $834.26 | $952.26 | $1,249.62 | $566.40 | $730.42 | $868.48 | $991.20 | $1,302.72 |
| 83 | $466.10 | $591.18 | $695.02 | $783.52 | $1,043.12 | $577.02 | $743.40 | $883.82 | $1,008.90 | $1,326.32 | $600.62 | $774.08 | $920.40 | $1,049.02 | $1,380.60 |
| 84 | $500.32 | $634.84 | $745.76 | $841.34 | $1,119.82 | $612.42 | $789.42 | $936.92 | $1,070.26 | $1,407.74 | $637.20 | $820.10 | $974.68 | $1,111.56 | $1,462.02 |
| 85 | $538.08 | $684.40 | $803.58 | $906.24 | $1,204.78 | $651.36 | $840.16 | $997.10 | $1,137.52 | $1,495.06 | $676.14 | $872.02 | $1,034.86 | $1,178.82 | $1,551.70 |
| 86 | $580.56 | $737.50 | $866.12 | $975.86 | $1,299.18 | $693.84 | $893.26 | $1,059.64 | $1,207.14 | $1,589.46 | $718.62 | $925.12 | $1,097.40 | $1,248.44 | $1,646.10 |
| 87 | $624.22 | $794.14 | $932.20 | $1,051.38 | $1,398.30 | $737.50 | $949.90 | $1,125.72 | $1,282.66 | $1,688.58 | $762.28 | $981.76 | $1,163.48 | $1,323.96 | $1,745.22 |
| 88 | $672.60 | $854.32 | $1,003.00 | $1,131.62 | $1,504.50 | $785.88 | $1,010.08 | $1,196.52 | $1,362.90 | $1,794.78 | $810.66 | $1,041.94 | $1,234.28 | $1,404.20 | $1,851.42 |
| 89 | $724.52 | $920.40 | $1,080.88 | $1,217.76 | $1,620.14 | $837.80 | $1,076.16 | $1,274.40 | $1,449.04 | $1,910.42 | $862.58 | $1,108.02 | $1,312.16 | $1,490.34 | $1,967.06 |
| 90 | $781.16 | $992.38 | $1,164.66 | $1,313.34 | $1,747.58 | $894.44 | $1,148.14 | $1,358.18 | $1,544.62 | $2,037.86 | $919.22 | $1,180.00 | $1,395.94 | $1,585.92 | $2,094.50 |
| 91 | $841.34 | $1,069.08 | $1,255.52 | $1,416.00 | $1,883.28 | $954.62 | $1,224.84 | $1,449.04 | $1,647.28 | $2,173.56 | $979.40 | $1,256.70 | $1,486.80 | $1,688.58 | $2,230.20 |
| 92 | $906.24 | $1,150.50 | $1,351.10 | $1,523.38 | $2,027.24 | $1,019.52 | $1,306.26 | $1,544.62 | $1,754.66 | $2,317.52 | $1,044.30 | $1,338.12 | $1,582.38 | $1,795.96 | $2,374.16 |
| 93 | $974.68 | $1,239.00 | $1,454.94 | $1,640.20 | $2,181.82 | $1,087.96 | $1,394.76 | $1,648.46 | $1,871.48 | $2,472.10 | $1,112.74 | $1,426.62 | $1,686.22 | $1,912.78 | $2,528.74 |
| 94 | $1,050.20 | $1,334.58 | $1,567.04 | $1,766.46 | $2,349.38 | $1,163.48 | $1,490.34 | $1,760.56 | $1,997.74 | $2,639.66 | $1,188.26 | $1,522.20 | $1,798.32 | $2,039.04 | $2,696.30 |
| 95 | $1,131.62 | $1,438.42 | $1,689.76 | $1,904.52 | $2,533.46 | $1,244.90 | $1,594.18 | $1,883.28 | $2,135.80 | $2,823.74 | $1,269.68 | $1,626.04 | $1,921.04 | $2,177.10 | $2,880.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 30 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 31 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $86.17 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 32 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $37.76 | $48.38 | $55.46 | $62.54 | $88.71 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 33 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $39.19 | $48.38 | $55.46 | $62.54 | $93.78 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 34 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $39.19 | $48.38 | $56.56 | $62.54 | $98.85 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 35 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $41.64 | $49.75 | $56.56 | $62.54 | $101.38 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 36 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $44.09 | $52.24 | $59.02 | $64.76 | $106.45 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 37 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $46.53 | $54.72 | $63.94 | $67.25 | $111.52 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 38 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $46.53 | $57.21 | $66.40 | $69.74 | $116.59 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 39 | $23.60 | $30.68 | $34.22 | $38.94 | $51.92 | $48.98 | $59.70 | $68.86 | $74.72 | $124.19 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 40 | $25.96 | $31.86 | $36.58 | $41.30 | $55.46 | $51.23 | $61.96 | $71.03 | $76.88 | $130.58 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 41 | $25.96 | $31.86 | $36.58 | $41.30 | $55.46 | $53.91 | $64.69 | $73.78 | $79.68 | $136.02 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 42 | $28.17 | $32.42 | $36.61 | $41.30 | $55.46 | $54.14 | $67.45 | $76.54 | $85.00 | $141.48 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 43 | $28.37 | $32.63 | $39.16 | $42.41 | $57.74 | $56.85 | $70.23 | $81.81 | $87.86 | $146.98 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 44 | $28.58 | $35.19 | $39.42 | $42.69 | $60.41 | $59.58 | $73.03 | $84.64 | $90.73 | $150.00 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 45 | $28.66 | $35.23 | $41.84 | $45.13 | $62.74 | $64.01 | $75.49 | $87.17 | $95.67 | $159.45 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 46 | $31.27 | $37.83 | $42.12 | $47.82 | $65.42 | $64.29 | $80.84 | $92.52 | $98.59 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 47 | $31.49 | $38.08 | $44.76 | $50.54 | $68.12 | $67.15 | $83.70 | $95.41 | $104.06 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 48 | $31.72 | $40.73 | $47.43 | $50.87 | $70.83 | $70.04 | $86.59 | $100.84 | $109.58 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 49 | $34.40 | $41.00 | $47.74 | $53.64 | $76.08 | $72.00 | $92.00 | $103.78 | $112.58 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 50 | $35.77 | $43.39 | $51.59 | $55.96 | $78.21 | $77.08 | $94.34 | $110.60 | $117.42 | $176.00 | $106.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 51 | $38.37 | $46.00 | $54.27 | $60.06 | $83.23 | $79.88 | $95.24 | $115.97 | $124.62 | $182.00 | $110.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 52 | $37.06 | $46.20 | $53.02 | $61.28 | $88.27 | $81.28 | $102.51 | $114.96 | $128.15 | $188.00 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 53 | $39.66 | $48.84 | $57.10 | $62.94 | $93.32 | $86.04 | $107.86 | $124.24 | $135.46 | $194.00 | $116.00 | $146.00 | $172.00 | $194.00 | $256.00 |
| 54 | $39.80 | $50.43 | $57.36 | $64.24 | $98.39 | $86.81 | $110.69 | $129.73 | $139.06 | $202.00 | $120.00 | $152.00 | $176.00 | $198.00 | $264.00 |
| 55 | $42.44 | $53.15 | $61.53 | $68.44 | $105.07 | $94.00 | $118.19 | $137.22 | $146.48 | $210.00 | $122.00 | $156.00 | $182.00 | $206.00 | $274.00 |
| 56 | $46.51 | $55.72 | $65.14 | $73.50 | $114.26 | $100.00 | $123.48 | $140.52 | $154.40 | $222.00 | $128.00 | $164.00 | $190.00 | $216.00 | $286.00 |
| 57 | $49.04 | $60.73 | $69.07 | $78.49 | $121.59 | $104.14 | $128.70 | $150.23 | $162.17 | $236.00 | $134.00 | $172.00 | $202.00 | $228.00 | $302.00 |
| 58 | $51.47 | $63.26 | $74.18 | $85.06 | $128.96 | $109.27 | $133.86 | $155.59 | $171.93 | $250.00 | $144.00 | $182.00 | $210.00 | $240.00 | $318.00 |
| 59 | $58.10 | $69.75 | $79.23 | $88.65 | $138.83 | $116.51 | $143.69 | $163.41 | $187.95 | $268.00 | $152.00 | $192.00 | $224.00 | $251.14 | $336.00 |
| 60 | $60.57 | $74.91 | $84.34 | $95.20 | $148.74 | $121.72 | $148.93 | $171.32 | $187.70 | $286.00 | $160.00 | $202.00 | $236.00 | $258.50 | $354.00 |
| 61 | $65.71 | $80.00 | $93.46 | $102.87 | $160.57 | $129.34 | $159.20 | $183.34 | $197.89 | $300.30 | $165.75 | $208.65 | $245.70 | $268.72 | $366.60 |
| 62 | $70.88 | $87.72 | $98.55 | $110.62 | $175.10 | $139.00 | $169.52 | $198.05 | $212.50 | $313.50 | $171.00 | $216.60 | $254.60 | $283.53 | $380.00 |
| 63 | $80.24 | $94.34 | $107.81 | $119.84 | $185.22 | $148.00 | $181.57 | $210.14 | $227.16 | $329.30 | $177.60 | $225.70 | $262.70 | $293.76 | $394.05 |
| 64 | $85.36 | $102.09 | $118.15 | $127.64 | $200.67 | $154.80 | $191.89 | $225.54 | $239.98 | $342.00 | $183.60 | $232.20 | $271.80 | $306.00 | $406.80 |
| 65 | $94.74 | $109.82 | $125.84 | $139.44 | $215.03 | $162.75 | $204.75 | $236.71 | $257.21 | $358.75 | $190.75 | $241.50 | $281.75 | $318.50 | $423.50 |
| 66 | $102.04 | $119.67 | $138.22 | $153.15 | $233.71 | $170.00 | $214.20 | $249.90 | $276.40 | $377.40 | $197.20 | $249.90 | $292.40 | $331.50 | $440.30 |
| 67 | $112.02 | $133.59 | $153.50 | $167.96 | $255.02 | $174.90 | $222.75 | $262.35 | $296.61 | $392.70 | $202.95 | $259.05 | $305.25 | $343.20 | $455.40 |
| 68 | $121.84 | $148.45 | $168.28 | $184.08 | $273.60 | $182.40 | $232.00 | $273.60 | $310.40 | $409.60 | $209.60 | $268.80 | $315.20 | $358.40 | $473.60 |
| 69 | $133.07 | $162.09 | $184.42 | $201.19 | $291.40 | $192.20 | $244.90 | $286.75 | $325.50 | $430.90 | $220.10 | $282.10 | $330.15 | $373.55 | $494.45 |
| 70 | $142.50 | $180.00 | $202.85 | $223.58 | $313.50 | $204.00 | $261.00 | $306.00 | $346.50 | $459.00 | $231.00 | $297.00 | $348.00 | $394.50 | $522.00 |
| 71 | $153.70 | $194.30 | $224.75 | $249.47 | $337.85 | $217.50 | $278.40 | $327.70 | $371.20 | $491.55 | $245.05 | $314.65 | $368.30 | $419.05 | $553.90 |
| 72 | $166.60 | $208.60 | $242.20 | $271.60 | $364.00 | $233.80 | $298.20 | $351.40 | $399.00 | $527.80 | $261.80 | $334.60 | $392.00 | $445.20 | $589.40 |
| 73 | $179.55 | $225.45 | $261.90 | $292.95 | $391.50 | $251.10 | $319.95 | $376.65 | $427.95 | $564.30 | $278.10 | $355.05 | $417.15 | $472.50 | $625.05 |
| 74 | $193.70 | $243.10 | $282.10 | $315.90 | $422.50 | $269.10 | $343.20 | $403.00 | $457.60 | $604.50 | $295.10 | $377.00 | $443.30 | $501.80 | $663.00 |
| 75 | $208.75 | $262.50 | $305.00 | $341.25 | $456.25 | $286.25 | $366.25 | $431.25 | $488.75 | $645.00 | $311.25 | $398.75 | $468.75 | $531.25 | $702.50 |
| 76 | $225.60 | $283.20 | $330.00 | $370.80 | $495.60 | $304.80 | $388.80 | $459.60 | $523.20 | $690.00 | $328.80 | $420.00 | $495.60 | $564.00 | $744.00 |
| 77 | $248.98 | $313.88 | $366.98 | $413.00 | $549.98 | $331.58 | $424.80 | $503.86 | $574.66 | $755.20 | $354.00 | $454.30 | $538.08 | $612.42 | $805.94 |
| 78 | $278.48 | $351.64 | $411.82 | $463.74 | $618.32 | $364.62 | $469.64 | $556.96 | $636.02 | $836.62 | $387.04 | $497.96 | $590.00 | $672.60 | $885.00 |
| 79 | $307.98 | $390.58 | $459.02 | $516.84 | $697.94 | $398.84 | $514.48 | $612.42 | $699.74 | $918.04 | $418.90 | $541.62 | $644.28 | $735.14 | $965.24 |
| 80 | $337.48 | $429.52 | $503.86 | $568.76 | $756.38 | $431.88 | $558.14 | $664.34 | $759.92 | $997.10 | $451.94 | $585.28 | $695.02 | $794.14 | $1,043.12 |
| 81 | $366.98 | $466.10 | $547.52 | $617.14 | $821.28 | $463.74 | $599.44 | $712.72 | $814.20 | $1,069.08 | $483.80 | $625.40 | $743.40 | $849.60 | $1,116.28 |
| 82 | $394.12 | $501.50 | $588.82 | $664.34 | $883.82 | $493.24 | $637.20 | $757.56 | $866.12 | $1,137.52 | $514.48 | $664.34 | $789.42 | $901.52 | $1,184.72 |
| 83 | $423.62 | $538.08 | $632.48 | $712.72 | $948.72 | $525.10 | $676.14 | $804.76 | $918.04 | $1,207.14 | $546.34 | $704.46 | $836.62 | $954.62 | $1,255.52 |
| 84 | $455.48 | $578.20 | $678.50 | $765.82 | $1,018.34 | $558.14 | $718.62 | $853.14 | $973.50 | $1,280.30 | $579.38 | $746.94 | $886.18 | $1,011.26 | $1,329.86 |
| 85 | $489.70 | $623.04 | $731.60 | $824.82 | $1,096.22 | $593.54 | $764.64 | $907.42 | $1,034.86 | $1,360.54 | $615.96 | $794.14 | $941.64 | $1,072.62 | $1,411.28 |
| 86 | $528.64 | $671.42 | $788.24 | $888.54 | $1,182.36 | $632.48 | $813.02 | $964.06 | $1,098.58 | $1,446.68 | $654.90 | $842.52 | $998.28 | $1,136.34 | $1,497.42 |
| 87 | $568.76 | $722.16 | $848.42 | $955.80 | $1,272.04 | $672.60 | $863.76 | $1,024.24 | $1,165.84 | $1,536.36 | $695.02 | $893.26 | $1,058.46 | $1,203.60 | $1,587.10 |
| 88 | $612.42 | $777.62 | $913.32 | $1,028.96 | $1,369.98 | $716.26 | $919.22 | $1,089.14 | $1,239.00 | $1,634.30 | $738.68 | $948.72 | $1,123.36 | $1,276.76 | $1,685.04 |
| 89 | $658.44 | $837.80 | $982.94 | $1,108.02 | $1,475.00 | $762.28 | $979.40 | $1,158.76 | $1,318.06 | $1,739.32 | $784.70 | $1,008.90 | $1,192.98 | $1,355.82 | $1,790.06 |
| 90 | $710.36 | $902.70 | $1,059.64 | $1,195.34 | $1,590.64 | $814.20 | $1,044.30 | $1,235.46 | $1,405.38 | $1,854.96 | $836.62 | $1,073.80 | $1,269.68 | $1,443.14 | $1,905.70 |
| 91 | $765.82 | $973.50 | $1,142.24 | $1,288.56 | $1,713.36 | $869.66 | $1,115.10 | $1,318.06 | $1,498.60 | $1,977.68 | $892.08 | $1,144.60 | $1,352.28 | $1,536.36 | $2,028.42 |
| 92 | $824.82 | $1,047.84 | $1,229.56 | $1,386.50 | $1,845.52 | $928.66 | $1,189.44 | $1,405.38 | $1,596.54 | $2,109.84 | $951.08 | $1,218.94 | $1,439.60 | $1,634.30 | $2,160.58 |
| 93 | $887.36 | $1,126.90 | $1,323.96 | $1,492.70 | $1,985.94 | $991.20 | $1,268.50 | $1,499.78 | $1,702.74 | $2,250.26 | $1,013.62 | $1,298.00 | $1,534.00 | $1,740.50 | $2,301.00 |
| 94 | $955.80 | $1,214.22 | $1,425.44 | $1,607.16 | $2,138.16 | $1,059.64 | $1,355.82 | $1,601.26 | $1,817.20 | $2,402.48 | $1,082.06 | $1,385.32 | $1,635.48 | $1,854.96 | $2,453.22 |
| 95 | $1,030.14 | $1,308.62 | $1,537.54 | $1,733.42 | $2,305.72 | $1,133.98 | $1,450.22 | $1,713.36 | $1,943.46 | $2,570.04 | $1,156.40 | $1,479.72 | $1,747.58 | $1,981.22 | $2,620.78 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 30 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 31 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $81.25 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 32 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $35.40 | $44.84 | $51.92 | $57.82 | $83.64 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 33 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $36.74 | $44.84 | $51.92 | $57.82 | $88.42 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 34 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $36.74 | $44.84 | $52.95 | $57.82 | $93.20 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 35 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $39.03 | $46.11 | $52.95 | $57.82 | $95.59 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 36 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $41.33 | $48.41 | $55.25 | $59.87 | $100.37 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 37 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.63 | $50.72 | $59.86 | $62.17 | $105.15 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 38 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.63 | $53.02 | $62.16 | $64.48 | $109.93 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 39 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $45.92 | $55.33 | $64.46 | $69.08 | $117.09 | $80.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 40 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $48.22 | $57.63 | $66.77 | $71.39 | $121.87 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 41 | $23.60 | $29.50 | $34.22 | $37.76 | $50.74 | $50.74 | $60.18 | $69.35 | $73.99 | $126.95 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 42 | $25.61 | $30.01 | $34.25 | $37.76 | $50.74 | $50.96 | $62.75 | $71.95 | $78.93 | $132.05 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 43 | $25.79 | $30.21 | $36.63 | $38.78 | $52.83 | $53.51 | $65.33 | $76.91 | $81.58 | $137.18 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 44 | $25.98 | $32.59 | $36.88 | $39.03 | $55.27 | $56.08 | $67.94 | $79.56 | $84.25 | $140.00 | $84.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 45 | $26.17 | $32.80 | $39.31 | $41.47 | $57.72 | $58.67 | $70.56 | $82.23 | $89.29 | $147.50 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 46 | $28.55 | $35.22 | $39.57 | $43.94 | $60.19 | $58.93 | $75.57 | $87.28 | $92.01 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 47 | $28.76 | $35.45 | $42.05 | $46.44 | $62.67 | $61.55 | $78.24 | $90.01 | $97.13 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 48 | $28.96 | $37.92 | $44.55 | $46.74 | $65.16 | $64.20 | $80.94 | $95.13 | $102.28 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 49 | $31.41 | $38.17 | $44.85 | $49.29 | $70.00 | $66.00 | $86.00 | $97.91 | $105.08 | $148.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 50 | $31.64 | $40.68 | $47.41 | $51.87 | $72.52 | $69.56 | $88.79 | $103.10 | $110.30 | $166.00 | $98.00 | $128.00 | $146.00 | $166.00 | $220.00 |
| 51 | $34.11 | $43.21 | $49.98 | $54.47 | $77.39 | $72.27 | $91.58 | $108.36 | $115.59 | $172.00 | $102.00 | $132.00 | $152.00 | $170.00 | $228.00 |
| 52 | $34.31 | $43.48 | $50.30 | $57.10 | $82.28 | $77.41 | $96.81 | $111.25 | $120.93 | $178.00 | $104.00 | $136.00 | $158.00 | $176.00 | $236.00 |
| 53 | $36.83 | $46.05 | $52.92 | $57.46 | $87.20 | $80.17 | $102.09 | $116.60 | $126.31 | $184.00 | $108.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 54 | $37.05 | $46.34 | $53.26 | $60.14 | $92.15 | $82.95 | $104.96 | $121.98 | $131.74 | $190.00 | $112.00 | $144.00 | $166.00 | $188.00 | $252.00 |
| 55 | $39.61 | $48.96 | $55.93 | $62.85 | $97.11 | $88.00 | $110.31 | $127.42 | $137.21 | $196.00 | $116.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 56 | $42.15 | $51.54 | $60.89 | $67.84 | $104.47 | $92.00 | $115.64 | $132.82 | $145.10 | $206.00 | $120.00 | $154.00 | $180.00 | $204.00 | $270.00 |
| 57 | $44.71 | $56.49 | $63.54 | $72.89 | $111.86 | $96.28 | $121.01 | $140.72 | $153.05 | $220.00 | $126.00 | $164.00 | $190.00 | $216.00 | $284.00 |
| 58 | $47.30 | $59.13 | $68.58 | $77.97 | $119.29 | $101.60 | $126.42 | $146.21 | $161.07 | $236.00 | $134.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 59 | $52.29 | $64.17 | $73.67 | $83.11 | $129.14 | $106.96 | $134.36 | $154.23 | $169.14 | $254.00 | $140.00 | $182.00 | $212.00 | $239.18 | $318.00 |
| 60 | $54.94 | $69.26 | $78.81 | $88.30 | $139.04 | $112.36 | $139.85 | $162.30 | $177.27 | $272.00 | $148.00 | $192.00 | $224.00 | $244.99 | $336.00 |
| 61 | $59.99 | $74.38 | $86.38 | $95.92 | $149.21 | $120.10 | $150.15 | $172.66 | $187.56 | $282.75 | $154.05 | $198.90 | $232.05 | $255.48 | $347.10 |
| 62 | $65.10 | $81.97 | $91.61 | $103.62 | $161.88 | $127.88 | $160.50 | $185.56 | $200.60 | $294.50 | $159.60 | $205.20 | $239.40 | $268.51 | $359.10 |
| 63 | $72.67 | $87.19 | $99.30 | $111.38 | $172.22 | $136.90 | $170.89 | $196.01 | $213.60 | $310.80 | $164.65 | $212.75 | $247.90 | $279.07 | $371.85 |
| 64 | $77.87 | $94.90 | $109.50 | $119.22 | $187.52 | $144.00 | $181.33 | $211.54 | $226.65 | $324.00 | $171.00 | $221.40 | $257.40 | $291.60 | $385.20 |
| 65 | $85.57 | $102.68 | $117.35 | $129.58 | $200.48 | $148.75 | $194.25 | $224.51 | $242.28 | $341.25 | $176.75 | $229.25 | $267.75 | $302.75 | $400.75 |
| 66 | $92.90 | $112.46 | $129.58 | $141.80 | $217.59 | $156.40 | $204.00 | $238.00 | $259.94 | $357.00 | $183.60 | $238.00 | $278.80 | $314.50 | $418.20 |
| 67 | $102.68 | $124.69 | $141.80 | $156.47 | $237.15 | $163.35 | $211.20 | $245.85 | $280.13 | $369.60 | $189.75 | $245.85 | $287.10 | $326.70 | $432.30 |
| 68 | $112.46 | $139.36 | $156.47 | $171.14 | $254.40 | $169.60 | $220.80 | $257.60 | $292.80 | $387.20 | $196.80 | $256.00 | $299.20 | $339.20 | $448.00 |
| 69 | $122.24 | $151.58 | $171.14 | $188.25 | $271.25 | $178.25 | $232.50 | $269.70 | $308.45 | $407.65 | $204.60 | $268.15 | $311.55 | $354.95 | $469.65 |
| 70 | $132.00 | $168.00 | $188.25 | $207.81 | $291.00 | $190.50 | $246.00 | $288.00 | $327.00 | $432.00 | $216.00 | $282.00 | $328.50 | $373.50 | $493.50 |
| 71 | $142.10 | $181.25 | $210.25 | $232.26 | $314.65 | $203.00 | $263.90 | $310.30 | $350.90 | $464.00 | $229.10 | $298.70 | $350.90 | $397.30 | $524.90 |
| 72 | $152.60 | $196.00 | $226.80 | $253.40 | $338.80 | $217.00 | $284.20 | $333.20 | $376.60 | $497.00 | $243.60 | $319.20 | $372.40 | $421.40 | $557.20 |
| 73 | $166.05 | $211.95 | $244.35 | $274.05 | $365.85 | $234.90 | $305.10 | $356.40 | $405.00 | $534.60 | $260.55 | $338.85 | $395.55 | $449.55 | $592.65 |
| 74 | $178.10 | $228.80 | $263.90 | $295.10 | $395.20 | $249.60 | $326.30 | $382.20 | $432.90 | $572.00 | $274.30 | $360.10 | $419.90 | $475.80 | $629.20 |
| 75 | $192.50 | $246.25 | $285.00 | $320.00 | $427.50 | $266.25 | $347.50 | $407.50 | $463.75 | $611.25 | $291.25 | $380.00 | $445.00 | $505.00 | $666.25 |
| 76 | $207.60 | $267.60 | $309.60 | $346.80 | $464.40 | $284.20 | $372.00 | $435.60 | $495.60 | $654.00 | $306.00 | $402.00 | $470.40 | $534.00 | $706.80 |
| 77 | $230.10 | $296.18 | $343.38 | $387.04 | $515.66 | $309.16 | $405.92 | $476.72 | $543.98 | $715.08 | $330.40 | $434.24 | $509.76 | $581.74 | $765.82 |
| 78 | $257.24 | $331.58 | $387.04 | $435.42 | $579.38 | $341.02 | $447.22 | $528.64 | $604.16 | $792.96 | $361.08 | $475.54 | $560.50 | $639.56 | $840.16 |
| 79 | $285.56 | $369.34 | $430.70 | $484.98 | $645.46 | $372.88 | $490.88 | $580.56 | $663.16 | $870.84 | $392.94 | $518.02 | $611.24 | $698.56 | $916.86 |
| 80 | $312.70 | $404.74 | $473.18 | $533.36 | $709.18 | $403.56 | $532.18 | $630.12 | $719.80 | $944.00 | $423.62 | $558.14 | $659.62 | $754.02 | $990.02 |
| 81 | $338.66 | $440.14 | $513.30 | $578.20 | $770.54 | $431.88 | $571.12 | $674.96 | $770.54 | $1,012.44 | $451.94 | $597.08 | $705.64 | $804.76 | $1,058.46 |
| 82 | $364.62 | $473.18 | $552.24 | $623.04 | $829.54 | $460.20 | $607.70 | $717.44 | $820.10 | $1,077.34 | $480.26 | $633.66 | $749.30 | $855.50 | $1,124.54 |
| 83 | $391.76 | $508.58 | $593.54 | $669.06 | $889.72 | $489.70 | $645.46 | $762.28 | $869.66 | $1,142.24 | $509.76 | $672.60 | $794.14 | $905.06 | $1,190.62 |
| 84 | $421.26 | $545.16 | $637.20 | $717.44 | $955.80 | $520.38 | $683.22 | $808.30 | $920.40 | $1,211.86 | $541.62 | $711.54 | $840.16 | $956.98 | $1,260.24 |
| 85 | $453.12 | $587.64 | $685.58 | $772.30 | $1,028.96 | $553.42 | $726.88 | $857.86 | $978.22 | $1,287.38 | $574.66 | $756.38 | $890.90 | $1,015.98 | $1,336.94 |
| 86 | $488.52 | $633.66 | $738.08 | $833.08 | $1,109.20 | $588.82 | $772.90 | $910.96 | $1,038.40 | $1,367.62 | $610.06 | $802.40 | $944.00 | $1,076.16 | $1,417.18 |
| 87 | $526.28 | $682.04 | $795.32 | $896.80 | $1,192.98 | $626.58 | $821.28 | $967.60 | $1,102.12 | $1,451.40 | $647.82 | $850.78 | $1,000.64 | $1,139.88 | $1,500.96 |
| 88 | $566.40 | $733.96 | $856.68 | $965.24 | $1,285.02 | $666.70 | $873.20 | $1,028.96 | $1,170.56 | $1,543.44 | $687.94 | $902.70 | $1,062.00 | $1,208.32 | $1,593.00 |
| 89 | $610.06 | $789.42 | $922.76 | $1,039.58 | $1,382.96 | $710.36 | $928.66 | $1,095.04 | $1,244.90 | $1,641.38 | $731.60 | $958.16 | $1,128.08 | $1,282.66 | $1,690.94 |
| 90 | $657.26 | $851.96 | $994.74 | $1,121.00 | $1,491.52 | $757.56 | $991.20 | $1,167.02 | $1,326.32 | $1,749.94 | $778.80 | $1,020.70 | $1,200.06 | $1,364.08 | $1,799.50 |
| 91 | $708.00 | $918.04 | $1,071.44 | $1,208.32 | $1,607.16 | $808.30 | $1,057.28 | $1,243.72 | $1,413.64 | $1,865.58 | $829.54 | $1,086.78 | $1,276.76 | $1,451.40 | $1,915.14 |
| 92 | $762.28 | $987.66 | $1,154.04 | $1,300.36 | $1,731.06 | $862.58 | $1,126.90 | $1,326.32 | $1,505.68 | $1,989.48 | $883.82 | $1,156.40 | $1,359.36 | $1,543.44 | $2,039.04 |
| 93 | $821.28 | $1,063.18 | $1,241.36 | $1,399.48 | $1,862.04 | $921.58 | $1,202.42 | $1,413.64 | $1,604.80 | $2,120.46 | $942.82 | $1,231.92 | $1,446.68 | $1,642.56 | $2,170.02 |
| 94 | $883.82 | $1,145.78 | $1,336.94 | $1,506.86 | $2,006.00 | $984.12 | $1,285.02 | $1,509.22 | $1,712.18 | $2,264.42 | $1,005.36 | $1,314.52 | $1,542.26 | $1,749.94 | $2,313.98 |
| 95 | $953.44 | $1,235.46 | $1,441.96 | $1,624.86 | $2,162.94 | $1,053.74 | $1,374.70 | $1,614.24 | $1,830.18 | $2,421.36 | $1,074.98 | $1,404.20 | $1,647.28 | $1,867.94 | $2,470.92 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Bureau of Insurance Rate Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 30 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 31 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $89.87 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 32 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $38.94 | $48.38 | $59.00 | $66.08 | $92.51 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 33 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $40.41 | $48.38 | $59.00 | $66.08 | $97.80 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 34 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $40.41 | $48.38 | $60.17 | $66.08 | $103.08 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 35 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $42.94 | $49.75 | $60.17 | $66.08 | $105.73 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 36 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $45.46 | $52.24 | $62.79 | $68.43 | $111.01 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 37 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $47.99 | $54.72 | $68.02 | $71.06 | $116.30 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 38 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $47.99 | $57.21 | $70.64 | $73.69 | $121.58 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 39 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $50.51 | $59.70 | $73.25 | $78.95 | $129.51 | $88.00 | $110.00 | $130.00 | $148.00 | $194.00 |
| 40 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $54.25 | $64.84 | $73.87 | $81.00 | $135.80 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 41 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $57.08 | $67.70 | $76.73 | $83.95 | $141.46 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 42 | $29.45 | $33.62 | $37.79 | $43.66 | $57.82 | $57.33 | $70.59 | $79.61 | $89.56 | $147.14 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 43 | $29.66 | $33.84 | $40.42 | $44.84 | $60.20 | $60.20 | $73.50 | $85.09 | $92.56 | $152.85 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 44 | $29.88 | $36.50 | $40.69 | $45.13 | $62.98 | $63.09 | $76.43 | $88.02 | $95.59 | $156.00 | $96.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 45 | $29.90 | $36.45 | $44.38 | $47.57 | $65.25 | $67.56 | $78.77 | $90.45 | $100.46 | $165.43 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 46 | $32.63 | $39.13 | $44.67 | $50.40 | $68.04 | $67.86 | $84.36 | $96.01 | $103.52 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 47 | $32.86 | $39.39 | $47.47 | $53.27 | $70.84 | $70.88 | $87.34 | $99.01 | $109.27 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 48 | $33.10 | $42.13 | $50.30 | $53.62 | $73.66 | $73.93 | $90.35 | $104.64 | $115.06 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 49 | $35.90 | $42.41 | $50.64 | $56.54 | $79.13 | $76.00 | $96.00 | $107.70 | $118.21 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 50 | $37.14 | $44.75 | $52.98 | $58.69 | $82.47 | $78.96 | $98.04 | $114.35 | $122.75 | $186.00 | $112.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 51 | $39.79 | $48.78 | $57.12 | $62.85 | $87.61 | $83.68 | $100.74 | $121.67 | $130.04 | $192.00 | $116.00 | $144.00 | $168.00 | $190.00 | $252.00 |
| 52 | $39.81 | $48.91 | $57.10 | $65.46 | $92.76 | $87.09 | $108.20 | $124.23 | $135.37 | $198.00 | $120.00 | $150.00 | $174.00 | $198.00 | $260.00 |
| 53 | $42.49 | $51.63 | $59.89 | $65.67 | $99.44 | $91.91 | $111.72 | $131.89 | $140.96 | $206.00 | $122.00 | $154.00 | $180.00 | $204.00 | $272.00 |
| 54 | $42.54 | $51.79 | $60.09 | $68.34 | $103.08 | $92.60 | $114.50 | $135.54 | $146.37 | $210.00 | $126.00 | $158.00 | $184.00 | $210.00 | $276.00 |
| 55 | $43.85 | $55.95 | $64.32 | $71.23 | $109.85 | $98.00 | $124.10 | $143.10 | $152.04 | $220.00 | $128.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 56 | $49.41 | $59.89 | $67.97 | $76.33 | $119.16 | $106.00 | $131.32 | $148.22 | $159.99 | $232.00 | $136.00 | $172.00 | $198.00 | $226.00 | $300.00 |
| 57 | $51.92 | $63.56 | $71.83 | $82.70 | $126.45 | $110.03 | $136.38 | $155.94 | $171.29 | $246.00 | $142.00 | $180.00 | $210.00 | $238.00 | $316.00 |
| 58 | $52.86 | $66.01 | $78.38 | $89.32 | $135.41 | $111.18 | $139.43 | $163.08 | $180.98 | $264.00 | $150.00 | $190.00 | $222.00 | $252.00 | $332.00 |
| 59 | $61.00 | $72.54 | $83.40 | $92.81 | $145.28 | $122.24 | $149.28 | $172.59 | $186.76 | $282.00 | $158.00 | $200.00 | $234.00 | $263.10 | $352.00 |
| 60 | $63.39 | $79.16 | $89.87 | $99.34 | $156.82 | $127.34 | $156.20 | $182.14 | $199.39 | $302.00 | $168.00 | $212.00 | $250.00 | $270.07 | $372.00 |
| 61 | $68.56 | $84.21 | $99.12 | $108.43 | $170.30 | $134.89 | $166.44 | $192.24 | $208.13 | $317.85 | $173.55 | $220.35 | $259.35 | $281.97 | $388.05 |
| 62 | $73.77 | $93.47 | $102.71 | $116.22 | $183.36 | $144.56 | $180.34 | $206.98 | $222.70 | $328.70 | $178.60 | $228.00 | $264.10 | $296.67 | $399.00 |
| 63 | $83.26 | $98.63 | $113.49 | $125.48 | $193.35 | $155.40 | $188.69 | $218.97 | $239.02 | $344.10 | $185.00 | $236.80 | $275.65 | $308.45 | $412.55 |
| 64 | $89.85 | $106.41 | $123.91 | $134.65 | $210.54 | $163.80 | $200.69 | $236.22 | $251.65 | $358.20 | $192.60 | $243.00 | $284.40 | $322.20 | $426.60 |
| 65 | $99.32 | $115.52 | $131.49 | $146.48 | $224.73 | $169.75 | $215.25 | $248.80 | $270.49 | $376.25 | $199.50 | $253.75 | $295.75 | $334.25 | $442.75 |
| 66 | $106.61 | $126.88 | $145.41 | $160.24 | $244.99 | $176.80 | $226.10 | $263.50 | $289.56 | $396.10 | $207.40 | $263.50 | $307.70 | $348.50 | $462.40 |
| 67 | $118.24 | $141.02 | $160.81 | $176.57 | $268.01 | $184.80 | $235.95 | $275.55 | $309.80 | $412.50 | $214.50 | $273.90 | $318.45 | $361.35 | $478.50 |
| 68 | $128.08 | $156.02 | $177.14 | $192.71 | $286.40 | $190.40 | $243.20 | $288.00 | $324.80 | $428.80 | $220.80 | $281.60 | $332.80 | $374.40 | $496.00 |
| 69 | $139.26 | $169.59 | $194.75 | $211.25 | $305.35 | $201.50 | $257.30 | $302.25 | $342.55 | $452.60 | $230.95 | $294.50 | $347.20 | $392.15 | $519.25 |
| 70 | $150.00 | $189.00 | $213.06 | $235.04 | $328.50 | $214.50 | $273.00 | $321.00 | $364.50 | $481.50 | $243.00 | $312.00 | $366.00 | $414.00 | $547.50 |
| 71 | $160.95 | $203.00 | $236.35 | $262.37 | $355.25 | $229.10 | $291.45 | $343.65 | $391.50 | $516.20 | $256.65 | $330.60 | $388.60 | $440.80 | $581.45 |
| 72 | $175.00 | $218.40 | $254.80 | $285.60 | $382.20 | $246.40 | $312.20 | $369.60 | $418.60 | $553.00 | $274.40 | $350.00 | $411.60 | $467.60 | $618.80 |
| 73 | $187.65 | $236.25 | $274.05 | $307.80 | $410.40 | $261.90 | $336.15 | $394.20 | $449.55 | $591.30 | $291.60 | $372.60 | $438.75 | $496.80 | $656.10 |
| 74 | $202.80 | $254.80 | $296.40 | $331.50 | $444.60 | $280.80 | $360.10 | $423.80 | $481.00 | $634.40 | $309.40 | $395.20 | $465.40 | $526.50 | $698.10 |
| 75 | $218.75 | $275.00 | $320.00 | $357.50 | $478.75 | $300.00 | $383.75 | $451.25 | $512.50 | $676.25 | $326.25 | $417.50 | $492.50 | $557.50 | $737.50 |
| 76 | $236.40 | $297.60 | $346.80 | $388.80 | $520.80 | $319.20 | $409.20 | $482.40 | $548.40 | $724.80 | $344.40 | $441.60 | $520.80 | $590.40 | $781.20 |
| 77 | $260.78 | $330.40 | $384.68 | $433.06 | $578.20 | $346.92 | $447.22 | $528.64 | $602.98 | $792.96 | $371.70 | $477.90 | $564.04 | $643.10 | $847.24 |
| 78 | $291.46 | $369.34 | $431.88 | $487.34 | $649.00 | $382.32 | $493.24 | $584.10 | $667.88 | $877.92 | $404.74 | $522.74 | $618.32 | $706.82 | $929.84 |
| 79 | $323.32 | $410.64 | $481.44 | $542.80 | $722.16 | $418.90 | $541.62 | $643.10 | $733.96 | $964.06 | $440.14 | $568.76 | $676.14 | $771.72 | $1,013.62 |
| 80 | $355.18 | $450.76 | $529.82 | $597.08 | $792.96 | $454.30 | $586.46 | $698.56 | $797.68 | $1,044.30 | $475.54 | $614.78 | $730.42 | $834.26 | $1,093.86 |
| 81 | $384.68 | $488.52 | $574.66 | $647.82 | $861.40 | $486.16 | $627.76 | $748.12 | $854.32 | $1,121.00 | $508.58 | $656.08 | $779.98 | $892.08 | $1,170.56 |
| 82 | $414.18 | $526.28 | $618.32 | $697.38 | $927.48 | $518.02 | $670.24 | $795.32 | $908.60 | $1,194.16 | $540.44 | $697.38 | $829.54 | $946.36 | $1,243.72 |
| 83 | $444.86 | $565.22 | $664.34 | $748.12 | $995.92 | $551.06 | $710.36 | $844.88 | $964.06 | $1,267.32 | $573.48 | $739.86 | $879.10 | $1,001.82 | $1,318.06 |
| 84 | $477.90 | $606.52 | $712.72 | $803.58 | $1,069.08 | $585.28 | $754.02 | $895.62 | $1,020.70 | $1,344.02 | $608.88 | $783.52 | $929.84 | $1,060.82 | $1,395.94 |
| 85 | $514.48 | $652.54 | $767.00 | $864.34 | $1,151.68 | $623.04 | $802.40 | $951.08 | $1,085.60 | $1,428.98 | $646.64 | $831.90 | $987.66 | $1,125.72 | $1,483.26 |
| 86 | $554.60 | $704.46 | $827.18 | $933.38 | $1,240.18 | $663.16 | $854.32 | $1,011.26 | $1,154.04 | $1,517.48 | $686.76 | $883.82 | $1,047.84 | $1,194.16 | $1,571.76 |
| 87 | $597.08 | $758.74 | $890.90 | $1,004.18 | $1,334.58 | $705.64 | $908.60 | $1,074.98 | $1,224.84 | $1,611.88 | $729.24 | $938.10 | $1,111.56 | $1,264.96 | $1,666.16 |
| 88 | $641.92 | $815.38 | $958.16 | $1,079.70 | $1,437.24 | $750.48 | $965.24 | $1,142.24 | $1,300.36 | $1,714.54 | $774.08 | $994.74 | $1,178.82 | $1,340.48 | $1,768.82 |
| 89 | $692.66 | $879.10 | $1,032.50 | $1,163.48 | $1,548.16 | $801.22 | $1,028.96 | $1,216.58 | $1,384.14 | $1,825.46 | $824.82 | $1,058.46 | $1,253.16 | $1,424.26 | $1,879.74 |
| 90 | $745.76 | $947.54 | $1,112.74 | $1,254.34 | $1,668.52 | $854.32 | $1,097.40 | $1,296.82 | $1,475.00 | $1,945.82 | $877.92 | $1,126.90 | $1,333.40 | $1,515.12 | $2,000.10 |
| 91 | $803.58 | $1,020.70 | $1,200.06 | $1,352.28 | $1,798.32 | $912.14 | $1,170.56 | $1,384.14 | $1,572.94 | $2,075.62 | $935.74 | $1,200.06 | $1,420.72 | $1,613.06 | $2,129.90 |
| 92 | $866.12 | $1,099.76 | $1,290.92 | $1,454.94 | $1,936.38 | $974.68 | $1,249.62 | $1,475.00 | $1,675.60 | $2,213.68 | $998.28 | $1,279.12 | $1,511.58 | $1,715.72 | $2,267.96 |
| 93 | $931.02 | $1,183.54 | $1,388.86 | $1,567.04 | $2,083.88 | $1,039.58 | $1,333.40 | $1,572.94 | $1,787.70 | $2,361.18 | $1,063.18 | $1,362.90 | $1,609.52 | $1,827.82 | $2,415.46 |
| 94 | $1,003.00 | $1,274.40 | $1,496.24 | $1,687.40 | $2,244.36 | $1,111.56 | $1,424.26 | $1,680.32 | $1,908.06 | $2,521.66 | $1,135.16 | $1,453.76 | $1,716.90 | $1,948.18 | $2,575.94 |
| 95 | $1,080.88 | $1,374.70 | $1,613.06 | $1,818.38 | $2,420.18 | $1,189.44 | $1,524.56 | $1,797.14 | $2,039.04 | $2,697.48 | $1,213.04 | $1,554.06 | $1,833.72 | $2,079.16 | $2,751.76 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 30 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 31 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $81.25 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 32 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $35.40 | $44.84 | $50.74 | $59.00 | $83.64 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 33 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $36.74 | $44.84 | $50.74 | $59.00 | $88.42 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 34 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $36.74 | $44.84 | $51.75 | $59.00 | $93.20 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 35 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $39.03 | $46.11 | $51.75 | $59.00 | $95.59 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 36 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $41.33 | $48.41 | $54.00 | $61.09 | $100.37 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 37 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $43.63 | $50.72 | $58.50 | $63.44 | $105.15 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 38 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $43.63 | $53.02 | $60.75 | $65.79 | $109.93 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 39 | $22.42 | $28.32 | $31.86 | $36.58 | $48.38 | $45.92 | $55.33 | $63.00 | $70.49 | $117.09 | $78.00 | $100.00 | $116.00 | $132.00 | $174.00 |
| 40 | $23.60 | $30.68 | $34.22 | $37.76 | $50.74 | $48.22 | $57.63 | $65.35 | $71.39 | $120.13 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 41 | $23.60 | $30.68 | $34.22 | $37.76 | $50.74 | $50.74 | $60.18 | $67.87 | $73.99 | $125.14 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 42 | $25.61 | $31.22 | $34.25 | $37.76 | $50.74 | $50.96 | $62.75 | $70.42 | $78.93 | $130.17 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 43 | $25.79 | $31.42 | $36.63 | $38.78 | $52.83 | $53.51 | $65.33 | $75.27 | $81.58 | $135.22 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 44 | $25.98 | $33.89 | $36.88 | $39.03 | $55.27 | $56.08 | $67.94 | $77.87 | $84.25 | $138.00 | $82.00 | $106.00 | $122.00 | $138.00 | $182.00 |
| 45 | $26.17 | $32.80 | $39.31 | $42.69 | $57.72 | $58.67 | $68.92 | $82.23 | $89.29 | $147.50 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 46 | $28.55 | $35.22 | $39.57 | $45.23 | $60.19 | $58.93 | $73.81 | $87.28 | $92.01 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 47 | $28.76 | $35.45 | $42.05 | $47.81 | $62.67 | $61.55 | $76.43 | $90.01 | $97.13 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 48 | $28.96 | $37.92 | $44.55 | $48.12 | $65.16 | $64.20 | $79.06 | $95.13 | $102.28 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 49 | $31.41 | $38.17 | $44.85 | $50.74 | $70.00 | $66.00 | $84.00 | $97.91 | $105.08 | $148.00 | $88.00 | $112.00 | $130.00 | $148.00 | $194.00 |
| 50 | $33.01 | $40.68 | $47.41 | $51.87 | $72.52 | $71.44 | $86.94 | $101.22 | $110.30 | $164.00 | $100.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 51 | $35.53 | $43.21 | $51.41 | $55.87 | $78.85 | $74.17 | $89.75 | $108.36 | $117.40 | $170.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 52 | $35.69 | $43.48 | $50.30 | $58.49 | $82.28 | $77.41 | $96.81 | $109.40 | $122.74 | $176.00 | $106.00 | $134.00 | $156.00 | $176.00 | $230.00 |
| 53 | $36.83 | $46.05 | $52.92 | $58.83 | $87.20 | $80.17 | $102.09 | $116.60 | $126.31 | $182.00 | $108.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 54 | $37.05 | $46.34 | $53.26 | $60.14 | $93.71 | $81.02 | $103.05 | $121.98 | $129.91 | $190.00 | $112.00 | $142.00 | $164.00 | $184.00 | $250.00 |
| 55 | $39.61 | $50.36 | $57.33 | $64.25 | $97.11 | $88.00 | $110.31 | $127.42 | $137.21 | $196.00 | $114.00 | $146.00 | $170.00 | $192.00 | $254.00 |
| 56 | $43.60 | $51.54 | $60.89 | $67.84 | $106.10 | $94.00 | $113.68 | $132.82 | $143.24 | $206.00 | $122.00 | $152.00 | $178.00 | $200.00 | $268.00 |
| 57 | $46.15 | $56.49 | $64.92 | $72.89 | $113.48 | $98.24 | $121.01 | $138.82 | $151.23 | $220.00 | $126.00 | $160.00 | $190.00 | $212.00 | $282.00 |
| 58 | $47.30 | $59.13 | $69.98 | $79.39 | $120.90 | $101.60 | $124.56 | $146.21 | $159.26 | $236.00 | $132.00 | $170.00 | $198.00 | $224.00 | $296.00 |
| 59 | $53.74 | $65.57 | $75.06 | $83.11 | $130.75 | $108.87 | $136.22 | $154.23 | $167.38 | $252.00 | $140.00 | $180.00 | $210.00 | $235.20 | $316.00 |
| 60 | $56.35 | $70.67 | $80.19 | $89.68 | $140.66 | $114.23 | $139.85 | $162.30 | $177.27 | $270.00 | $150.00 | $190.00 | $222.00 | $241.14 | $334.00 |
| 61 | $61.42 | $75.79 | $87.79 | $97.31 | $150.84 | $120.10 | $150.15 | $170.88 | $187.56 | $282.75 | $156.00 | $196.95 | $228.15 | $253.58 | $343.20 |
| 62 | $66.54 | $81.97 | $91.61 | $103.62 | $163.54 | $129.74 | $158.70 | $183.78 | $198.90 | $292.60 | $159.60 | $201.40 | $237.50 | $264.75 | $355.30 |
| 63 | $74.18 | $87.19 | $100.72 | $111.38 | $172.22 | $138.75 | $167.33 | $196.01 | $211.90 | $307.10 | $164.65 | $209.05 | $244.20 | $275.40 | $366.30 |
| 64 | $79.37 | $94.90 | $110.94 | $119.22 | $189.16 | $144.00 | $179.57 | $201.54 | $223.31 | $322.20 | $171.00 | $216.00 | $255.60 | $286.20 | $381.60 |
| 65 | $87.10 | $101.26 | $115.94 | $130.99 | $200.48 | $150.50 | $190.75 | $219.43 | $240.62 | $336.00 | $176.75 | $224.00 | $262.50 | $299.25 | $395.50 |
| 66 | $94.43 | $112.46 | $129.58 | $143.22 | $217.59 | $158.10 | $200.60 | $234.60 | $258.30 | $351.90 | $183.60 | $234.60 | $273.70 | $311.10 | $411.40 |
| 67 | $104.24 | $124.69 | $143.26 | $157.91 | $237.15 | $163.35 | $207.90 | $244.20 | $278.49 | $366.30 | $189.75 | $242.55 | $283.80 | $323.40 | $424.05 |
| 68 | $114.03 | $139.36 | $156.47 | $171.14 | $256.00 | $169.60 | $217.60 | $254.40 | $289.60 | $384.00 | $196.80 | $251.20 | $294.40 | $332.80 | $441.60 |
| 69 | $123.79 | $150.08 | $172.62 | $188.25 | $271.25 | $179.80 | $227.85 | $268.15 | $303.80 | $401.45 | $206.15 | $261.95 | $308.45 | $348.75 | $460.35 |
| 70 | $133.50 | $168.00 | $189.71 | $209.25 | $292.50 | $190.50 | $243.00 | $285.00 | $325.50 | $429.00 | $216.00 | $276.00 | $325.50 | $369.00 | $487.50 |
| 71 | $143.55 | $181.25 | $210.25 | $232.26 | $316.10 | $204.45 | $259.55 | $305.95 | $346.55 | $459.65 | $229.10 | $292.90 | $345.10 | $390.05 | $517.65 |
| 72 | $155.40 | $194.60 | $226.80 | $253.40 | $338.80 | $218.40 | $278.60 | $327.60 | $372.40 | $491.40 | $245.00 | $310.80 | $366.80 | $415.80 | $548.80 |
| 73 | $167.40 | $210.60 | $244.35 | $272.70 | $365.85 | $233.55 | $298.35 | $352.35 | $399.60 | $527.85 | $259.20 | $332.10 | $390.15 | $441.45 | $584.55 |
| 74 | $180.70 | $226.20 | $262.60 | $295.10 | $393.90 | $250.90 | $318.50 | $375.70 | $427.70 | $564.20 | $274.30 | $351.00 | $413.40 | $468.00 | $618.80 |
| 75 | $195.00 | $245.00 | $285.00 | $318.75 | $427.50 | $267.50 | $341.25 | $402.50 | $457.50 | $603.75 | $291.25 | $372.50 | $437.50 | $496.25 | $657.50 |
| 76 | $210.00 | $265.20 | $308.40 | $345.60 | $463.20 | $284.20 | $363.60 | $429.60 | $488.40 | $644.40 | $306.00 | $392.40 | $463.20 | $525.60 | $694.80 |
| 77 | $232.46 | $293.82 | $343.38 | $384.68 | $514.48 | $309.16 | $397.66 | $470.82 | $535.72 | $705.64 | $330.40 | $424.80 | $502.68 | $571.12 | $752.84 |
| 78 | $259.60 | $329.22 | $384.68 | $433.06 | $578.20 | $341.02 | $440.14 | $520.38 | $594.72 | $782.34 | $361.08 | $466.10 | $551.06 | $628.94 | $828.36 |
| 79 | $287.92 | $364.62 | $428.34 | $482.62 | $643.10 | $372.88 | $480.26 | $572.30 | $653.72 | $857.86 | $391.76 | $506.22 | $600.62 | $686.76 | $901.52 |
| 80 | $316.24 | $401.20 | $472.00 | $531.00 | $705.64 | $404.74 | $521.56 | $621.86 | $709.18 | $929.84 | $423.62 | $546.34 | $650.18 | $742.22 | $973.50 |
| 81 | $342.20 | $435.42 | $512.12 | $577.02 | $767.00 | $433.06 | $559.32 | $666.70 | $761.10 | $998.28 | $451.94 | $585.28 | $696.20 | $794.14 | $1,041.94 |
| 82 | $369.34 | $468.46 | $551.06 | $620.08 | $826.00 | $461.38 | $595.90 | $709.18 | $809.48 | $1,063.18 | $481.44 | $620.68 | $738.68 | $842.52 | $1,108.02 |
| 83 | $396.48 | $502.68 | $591.18 | $665.52 | $886.18 | $490.88 | $632.48 | $751.66 | $856.68 | $1,126.90 | $510.94 | $658.44 | $782.34 | $890.90 | $1,172.92 |
| 84 | $424.80 | $539.26 | $633.66 | $715.08 | $952.26 | $520.38 | $670.24 | $796.50 | $909.78 | $1,196.52 | $541.62 | $696.20 | $828.36 | $945.18 | $1,243.72 |
| 85 | $457.84 | $581.74 | $683.22 | $770.34 | $1,024.24 | $554.60 | $713.90 | $847.24 | $967.60 | $1,270.86 | $574.66 | $741.04 | $880.28 | $1,001.82 | $1,319.24 |
| 86 | $493.24 | $626.58 | $736.02 | $829.54 | $1,104.48 | $590.00 | $758.74 | $900.34 | $1,026.60 | $1,351.10 | $610.06 | $785.88 | $933.38 | $1,060.82 | $1,399.48 |
| 87 | $531.00 | $674.96 | $792.96 | $893.26 | $1,188.26 | $627.76 | $807.12 | $956.98 | $1,090.32 | $1,434.88 | $647.82 | $834.26 | $990.02 | $1,124.54 | $1,483.26 |
| 88 | $572.30 | $725.70 | $853.14 | $961.70 | $1,279.12 | $669.06 | $857.86 | $1,017.16 | $1,158.76 | $1,525.74 | $689.12 | $885.00 | $1,050.20 | $1,192.98 | $1,574.12 |
| 89 | $615.96 | $782.34 | $919.22 | $1,034.86 | $1,377.06 | $712.72 | $914.50 | $1,083.24 | $1,231.92 | $1,623.68 | $732.78 | $941.64 | $1,116.28 | $1,266.14 | $1,672.06 |
| 90 | $664.34 | $843.70 | $990.02 | $1,116.28 | $1,485.62 | $761.10 | $975.86 | $1,154.04 | $1,313.34 | $1,732.24 | $781.16 | $1,003.00 | $1,187.08 | $1,347.56 | $1,780.62 |
| 91 | $715.08 | $908.60 | $1,066.72 | $1,203.60 | $1,601.26 | $811.84 | $1,040.76 | $1,230.74 | $1,400.66 | $1,847.88 | $831.90 | $1,067.90 | $1,263.78 | $1,434.88 | $1,896.26 |
| 92 | $770.54 | $978.22 | $1,148.14 | $1,294.46 | $1,722.80 | $867.30 | $1,110.38 | $1,312.16 | $1,491.52 | $1,969.42 | $887.36 | $1,137.52 | $1,345.20 | $1,525.74 | $2,017.80 |
| 93 | $828.36 | $1,053.74 | $1,236.64 | $1,394.76 | $1,854.96 | $925.12 | $1,185.90 | $1,400.66 | $1,591.82 | $2,101.58 | $945.18 | $1,213.04 | $1,433.70 | $1,626.04 | $2,149.96 |
| 94 | $893.26 | $1,133.98 | $1,332.22 | $1,500.96 | $1,996.56 | $990.02 | $1,266.14 | $1,496.24 | $1,698.02 | $2,243.18 | $1,010.08 | $1,293.28 | $1,529.28 | $1,732.24 | $2,291.56 |
| 95 | $961.70 | $1,222.48 | $1,436.06 | $1,618.96 | $2,153.50 | $1,058.46 | $1,354.64 | $1,600.08 | $1,816.02 | $2,400.12 | $1,078.52 | $1,381.78 | $1,633.12 | $1,850.24 | $2,448.50 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 30 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 31 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $72.63 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 32 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $31.86 | $41.30 | $47.20 | $53.10 | $74.77 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 33 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $33.06 | $41.30 | $47.20 | $53.10 | $79.04 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 34 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $33.06 | $41.30 | $48.14 | $53.10 | $83.31 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 35 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $35.13 | $42.47 | $48.14 | $53.10 | $85.45 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 36 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $37.20 | $44.59 | $50.23 | $54.98 | $89.72 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 37 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $39.26 | $46.71 | $54.42 | $57.10 | $93.99 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 38 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $39.26 | $48.84 | $56.51 | $59.21 | $98.27 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 39 | $20.06 | $25.96 | $29.50 | $33.04 | $43.66 | $41.33 | $50.96 | $58.60 | $63.44 | $104.68 | $72.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 40 | $22.42 | $27.14 | $30.68 | $35.40 | $47.20 | $43.70 | $53.31 | $59.66 | $65.89 | $111.43 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 41 | $22.42 | $27.14 | $30.68 | $35.40 | $47.20 | $45.98 | $55.67 | $61.97 | $68.30 | $116.07 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 42 | $24.33 | $27.61 | $30.71 | $35.40 | $47.20 | $46.18 | $58.04 | $64.30 | $72.86 | $120.73 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 43 | $24.51 | $27.80 | $32.84 | $36.36 | $49.14 | $48.49 | $60.43 | $68.72 | $75.31 | $125.42 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 44 | $24.68 | $29.98 | $33.06 | $36.59 | $51.41 | $50.82 | $62.84 | $71.09 | $77.77 | $128.00 | $78.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 45 | $24.92 | $30.37 | $35.50 | $37.81 | $53.96 | $55.12 | $64.00 | $74.01 | $81.32 | $137.53 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 46 | $27.19 | $32.61 | $35.74 | $40.06 | $56.26 | $55.36 | $68.54 | $78.56 | $83.80 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 47 | $27.39 | $32.83 | $37.98 | $42.34 | $58.58 | $57.82 | $70.97 | $81.01 | $88.45 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 48 | $27.58 | $35.11 | $40.24 | $42.62 | $60.91 | $60.31 | $73.41 | $85.62 | $93.14 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 49 | $29.92 | $35.34 | $40.51 | $44.94 | $65.43 | $62.00 | $78.00 | $88.12 | $95.70 | $138.00 | $82.00 | $102.00 | $118.00 | $134.00 | $180.00 |
| 50 | $30.26 | $36.61 | $43.22 | $47.77 | $66.83 | $65.80 | $79.54 | $93.73 | $99.63 | $150.00 | $90.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 51 | $32.68 | $39.03 | $45.70 | $51.68 | $70.09 | $68.47 | $80.59 | $98.86 | $106.56 | $154.00 | $94.00 | $118.00 | $136.00 | $156.00 | $204.00 |
| 52 | $31.57 | $39.40 | $44.86 | $51.53 | $74.80 | $69.67 | $87.32 | $98.27 | $108.30 | $160.00 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 53 | $33.99 | $41.86 | $48.75 | $53.36 | $79.55 | $74.31 | $92.45 | $105.13 | $115.33 | $166.00 | $100.00 | $124.00 | $146.00 | $164.00 | $218.00 |
| 54 | $34.31 | $42.25 | $49.17 | $54.67 | $84.34 | $75.24 | $93.51 | $110.37 | $118.93 | $172.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 55 | $36.78 | $44.76 | $51.74 | $58.66 | $89.15 | $80.00 | $100.46 | $115.65 | $126.08 | $176.00 | $104.00 | $132.00 | $154.00 | $176.00 | $232.00 |
| 56 | $39.24 | $47.36 | $55.23 | $62.19 | $97.94 | $84.00 | $105.84 | $119.34 | $130.22 | $190.00 | $108.00 | $140.00 | $162.00 | $184.00 | $244.00 |
| 57 | $41.83 | $52.26 | $59.40 | $67.28 | $103.75 | $88.42 | $109.49 | $129.31 | $138.49 | $202.00 | $114.00 | $148.00 | $172.00 | $194.00 | $258.00 |
| 58 | $43.13 | $53.63 | $62.99 | $72.30 | $109.61 | $92.01 | $113.41 | $133.09 | $146.59 | $212.00 | $122.00 | $154.00 | $178.00 | $204.00 | $270.00 |
| 59 | $49.38 | $59.99 | $66.72 | $74.80 | $117.84 | $99.32 | $123.16 | $137.70 | $149.76 | $228.00 | $130.00 | $164.00 | $190.00 | $213.27 | $286.00 |
| 60 | $50.71 | $63.61 | $71.90 | $80.02 | $126.11 | $102.99 | $125.32 | $146.07 | $158.15 | $242.00 | $134.00 | $172.00 | $200.00 | $217.99 | $300.00 |
| 61 | $55.71 | $67.37 | $79.30 | $87.58 | $136.24 | $109.02 | $133.87 | $154.86 | $168.89 | $255.45 | $140.40 | $177.45 | $208.65 | $228.98 | $312.00 |
| 62 | $60.76 | $74.78 | $83.28 | $93.81 | $148.67 | $118.62 | $144.27 | $167.72 | $180.20 | $266.00 | $146.30 | $184.30 | $216.60 | $240.34 | $323.00 |
| 63 | $68.12 | $80.05 | $92.21 | $101.51 | $157.60 | $125.80 | $154.87 | $180.12 | $193.25 | $279.35 | $151.70 | $192.40 | $223.85 | $249.70 | $334.85 |
| 64 | $71.88 | $86.28 | $100.86 | $108.00 | $171.07 | $131.40 | $161.96 | $192.15 | $203.32 | $291.60 | $154.80 | $196.20 | $232.20 | $259.20 | $345.60 |
| 65 | $79.46 | $92.70 | $107.46 | $118.31 | $182.69 | $136.50 | $173.25 | $202.15 | $219.05 | $304.50 | $161.00 | $203.00 | $241.50 | $269.50 | $358.75 |
| 66 | $86.81 | $102.37 | $118.06 | $130.46 | $198.25 | $144.50 | $183.60 | $212.50 | $235.27 | $319.60 | $168.30 | $212.50 | $249.90 | $282.20 | $374.00 |
| 67 | $94.91 | $114.30 | $130.11 | $142.12 | $216.04 | $148.50 | $189.75 | $222.75 | $252.12 | $333.30 | $171.60 | $221.10 | $259.05 | $290.40 | $386.10 |
| 68 | $103.09 | $125.72 | $143.19 | $156.76 | $232.00 | $155.20 | $196.80 | $232.00 | $264.00 | $347.20 | $177.60 | $228.80 | $268.80 | $305.60 | $401.60 |
| 69 | $112.96 | $138.07 | $156.39 | $171.01 | $248.00 | $162.75 | $209.25 | $243.35 | $277.45 | $367.35 | $187.55 | $240.25 | $280.55 | $317.75 | $420.05 |
| 70 | $121.50 | $153.00 | $172.20 | $190.61 | $267.00 | $172.50 | $222.00 | $259.50 | $295.50 | $390.00 | $196.50 | $252.00 | $295.50 | $336.00 | $444.00 |
| 71 | $130.50 | $165.30 | $191.40 | $212.19 | $287.10 | $184.15 | $236.35 | $278.40 | $316.10 | $417.60 | $208.80 | $268.25 | $313.20 | $356.70 | $471.25 |
| 72 | $141.40 | $177.80 | $205.80 | $231.00 | $309.40 | $198.80 | $253.40 | $298.20 | $338.80 | $448.00 | $222.60 | $285.60 | $333.20 | $378.00 | $501.20 |
| 73 | $152.55 | $191.70 | $222.75 | $248.40 | $333.45 | $213.30 | $272.70 | $319.95 | $363.15 | $480.60 | $236.25 | $302.40 | $355.05 | $400.95 | $531.90 |
| 74 | $165.10 | $206.70 | $239.20 | $269.10 | $358.80 | $228.80 | $291.20 | $341.90 | $390.00 | $513.50 | $250.90 | $321.10 | $375.70 | $427.70 | $562.90 |
| 75 | $177.50 | $223.75 | $258.75 | $290.00 | $387.50 | $243.75 | $312.50 | $366.25 | $415.00 | $547.50 | $265.00 | $340.00 | $397.50 | $451.25 | $596.25 |
| 76 | $192.00 | $241.20 | $280.80 | $315.60 | $421.20 | $259.20 | $331.20 | $391.20 | $445.20 | $586.80 | $279.60 | $357.60 | $421.20 | $480.00 | $632.40 |
| 77 | $211.22 | $266.68 | $311.52 | $351.64 | $467.28 | $282.02 | $361.08 | $428.34 | $488.52 | $641.92 | $300.90 | $385.86 | $456.66 | $521.56 | $684.40 |
| 78 | $237.18 | $298.54 | $350.46 | $394.12 | $525.10 | $310.34 | $398.84 | $474.36 | $540.44 | $710.36 | $329.22 | $422.44 | $501.50 | $571.12 | $751.66 |
| 79 | $261.96 | $331.58 | $390.58 | $438.96 | $585.28 | $338.66 | $436.60 | $521.56 | $594.72 | $781.16 | $356.36 | $460.20 | $547.52 | $624.22 | $821.28 |
| 80 | $286.74 | $364.62 | $428.34 | $483.80 | $643.10 | $366.98 | $474.36 | $565.22 | $646.64 | $847.24 | $383.50 | $496.78 | $591.18 | $674.96 | $887.36 |
| 81 | $311.52 | $396.48 | $464.92 | $525.10 | $698.56 | $394.12 | $509.76 | $605.34 | $692.66 | $909.78 | $410.64 | $532.18 | $631.30 | $722.16 | $949.90 |
| 82 | $335.12 | $425.98 | $500.32 | $565.22 | $751.66 | $418.90 | $541.62 | $644.28 | $736.32 | $967.60 | $437.78 | $564.04 | $671.42 | $767.00 | $1,007.72 |
| 83 | $359.90 | $457.84 | $538.08 | $605.34 | $805.94 | $446.04 | $574.66 | $684.40 | $779.98 | $1,025.42 | $463.74 | $599.44 | $711.54 | $810.66 | $1,066.72 |
| 84 | $387.04 | $492.06 | $577.02 | $651.36 | $866.12 | $474.36 | $611.24 | $725.70 | $828.36 | $1,089.14 | $492.06 | $636.02 | $754.02 | $860.22 | $1,130.44 |
| 85 | $416.54 | $529.82 | $621.86 | $700.92 | $932.20 | $505.04 | $650.18 | $771.72 | $879.10 | $1,156.40 | $523.92 | $674.96 | $800.04 | $912.14 | $1,200.06 |
| 86 | $449.58 | $571.12 | $670.24 | $755.20 | $1,005.36 | $538.08 | $691.48 | $820.10 | $933.38 | $1,229.56 | $556.96 | $716.26 | $848.42 | $966.42 | $1,273.22 |
| 87 | $483.80 | $613.60 | $720.98 | $813.02 | $1,080.88 | $572.30 | $733.96 | $870.84 | $991.20 | $1,305.08 | $591.18 | $758.74 | $899.16 | $1,024.24 | $1,348.74 |
| 88 | $520.38 | $660.80 | $776.44 | $874.38 | $1,164.66 | $608.88 | $781.16 | $926.30 | $1,052.56 | $1,388.86 | $627.76 | $805.94 | $954.62 | $1,085.60 | $1,432.52 |
| 89 | $559.32 | $712.72 | $835.44 | $941.64 | $1,254.34 | $647.82 | $833.08 | $985.30 | $1,119.82 | $1,478.54 | $666.70 | $857.86 | $1,013.62 | $1,152.86 | $1,522.20 |
| 90 | $604.16 | $767.00 | $900.34 | $1,015.98 | $1,352.28 | $692.66 | $887.36 | $1,050.20 | $1,194.16 | $1,576.48 | $711.54 | $912.14 | $1,078.52 | $1,227.20 | $1,620.14 |
| 91 | $651.36 | $827.18 | $971.14 | $1,095.04 | $1,456.12 | $739.86 | $947.54 | $1,121.00 | $1,273.22 | $1,680.32 | $758.74 | $972.32 | $1,149.32 | $1,306.26 | $1,723.98 |
| 92 | $700.92 | $890.90 | $1,045.48 | $1,178.82 | $1,568.22 | $789.42 | $1,011.26 | $1,195.34 | $1,357.00 | $1,792.42 | $808.30 | $1,036.04 | $1,223.66 | $1,390.04 | $1,836.08 |
| 93 | $754.02 | $958.16 | $1,125.72 | $1,268.50 | $1,688.58 | $842.52 | $1,078.52 | $1,275.58 | $1,446.68 | $1,912.78 | $861.40 | $1,103.30 | $1,303.90 | $1,479.72 | $1,956.44 |
| 94 | $813.02 | $1,032.50 | $1,211.86 | $1,366.44 | $1,817.20 | $901.52 | $1,152.86 | $1,361.72 | $1,544.62 | $2,041.40 | $920.40 | $1,177.64 | $1,390.04 | $1,577.66 | $2,085.06 |
| 95 | $875.56 | $1,112.74 | $1,307.44 | $1,473.82 | $1,959.98 | $964.06 | $1,233.10 | $1,457.30 | $1,652.00 | $2,184.18 | $982.94 | $1,257.88 | $1,485.62 | $1,685.04 | $2,227.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $68.94 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $29.50 | $37.76 | $43.66 | $49.56 | $70.97 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $30.61 | $37.76 | $43.66 | $49.56 | $75.02 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $30.61 | $37.76 | $44.53 | $49.56 | $79.08 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $32.53 | $38.83 | $44.53 | $49.56 | $81.10 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $34.44 | $40.77 | $46.46 | $51.32 | $85.16 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $36.36 | $42.71 | $50.34 | $53.29 | $89.21 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $36.36 | $44.65 | $52.27 | $55.27 | $93.27 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $41.30 | $38.27 | $46.59 | $54.21 | $59.21 | $99.35 | $68.00 | $86.00 | $98.00 | $114.00 | $150.00 |
| 40 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $40.68 | $48.99 | $56.82 | $60.40 | $104.46 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 41 | $20.06 | $24.78 | $29.50 | $31.86 | $43.66 | $42.81 | $51.15 | $59.02 | $62.60 | $108.82 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 42 | $21.77 | $25.21 | $29.53 | $31.86 | $43.66 | $43.00 | $53.34 | $61.24 | $66.79 | $113.19 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 43 | $21.93 | $25.38 | $31.58 | $32.72 | $45.46 | $45.15 | $55.53 | $65.45 | $69.03 | $117.58 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 44 | $22.08 | $27.37 | $31.79 | $32.93 | $47.56 | $47.32 | $57.75 | $67.71 | $71.29 | $120.00 | $72.00 | $92.00 | $106.00 | $118.00 | $160.00 |
| 45 | $22.43 | $27.94 | $32.97 | $35.37 | $48.94 | $49.78 | $60.72 | $69.07 | $76.54 | $125.57 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 46 | $24.47 | $30.00 | $33.19 | $37.48 | $51.03 | $50.00 | $65.03 | $73.32 | $78.87 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 47 | $24.65 | $30.20 | $35.26 | $39.61 | $53.13 | $52.23 | $67.33 | $75.61 | $83.25 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 48 | $24.82 | $32.30 | $37.37 | $39.87 | $55.24 | $54.47 | $69.65 | $79.91 | $87.67 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 49 | $26.93 | $32.51 | $37.62 | $42.04 | $59.34 | $56.00 | $74.00 | $82.24 | $90.07 | $126.00 | $76.00 | $98.00 | $112.00 | $126.00 | $168.00 |
| 50 | $27.51 | $35.26 | $40.44 | $43.68 | $61.14 | $60.16 | $75.84 | $88.10 | $92.51 | $140.00 | $84.00 | $110.00 | $124.00 | $140.00 | $186.00 |
| 51 | $28.42 | $36.24 | $42.84 | $46.09 | $65.71 | $60.86 | $76.93 | $93.16 | $97.53 | $146.00 | $86.00 | $112.00 | $130.00 | $144.00 | $194.00 |
| 52 | $28.82 | $36.68 | $42.14 | $48.74 | $70.32 | $65.80 | $81.63 | $94.57 | $102.88 | $152.00 | $88.00 | $116.00 | $134.00 | $150.00 | $202.00 |
| 53 | $31.16 | $39.07 | $44.57 | $49.25 | $73.43 | $68.44 | $86.68 | $99.39 | $108.01 | $156.00 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 54 | $31.56 | $39.52 | $45.07 | $50.57 | $78.09 | $71.38 | $89.69 | $102.62 | $111.61 | $162.00 | $96.00 | $122.00 | $140.00 | $160.00 | $214.00 |
| 55 | $33.95 | $41.96 | $47.54 | $53.08 | $82.78 | $76.00 | $94.55 | $107.81 | $116.81 | $166.00 | $100.00 | $126.00 | $146.00 | $164.00 | $220.00 |
| 56 | $36.33 | $43.18 | $52.40 | $57.95 | $88.15 | $78.00 | $98.00 | $113.57 | $124.62 | $174.00 | $102.00 | $130.00 | $154.00 | $174.00 | $228.00 |
| 57 | $37.50 | $48.02 | $53.87 | $61.67 | $95.65 | $80.56 | $103.73 | $119.81 | $129.37 | $188.00 | $106.00 | $140.00 | $162.00 | $184.00 | $242.00 |
| 58 | $40.34 | $50.88 | $58.79 | $66.63 | $101.56 | $86.26 | $107.83 | $125.59 | $137.54 | $200.00 | $114.00 | $148.00 | $170.00 | $192.00 | $256.00 |
| 59 | $45.03 | $54.41 | $62.55 | $70.65 | $109.77 | $91.68 | $113.83 | $130.36 | $144.47 | $216.00 | $120.00 | $154.00 | $180.00 | $203.31 | $270.00 |
| 60 | $46.49 | $59.37 | $66.37 | $74.50 | $118.02 | $95.50 | $119.87 | $137.06 | $149.46 | $230.00 | $126.00 | $164.00 | $190.00 | $206.41 | $286.00 |
| 61 | $51.42 | $63.16 | $73.63 | $82.02 | $126.51 | $103.47 | $128.45 | $147.74 | $160.36 | $239.85 | $130.65 | $169.65 | $196.95 | $217.63 | $294.45 |
| 62 | $54.97 | $69.02 | $77.73 | $88.21 | $137.11 | $107.50 | $135.25 | $157.02 | $170.00 | $248.90 | $134.90 | $172.90 | $203.30 | $229.08 | $304.00 |
| 63 | $62.07 | $74.33 | $85.12 | $94.46 | $146.23 | $116.55 | $145.97 | $167.76 | $181.39 | $264.55 | $140.60 | $181.30 | $210.90 | $236.85 | $316.35 |
| 64 | $65.89 | $80.52 | $93.65 | $100.99 | $159.55 | $122.40 | $153.16 | $179.84 | $191.65 | $275.40 | $145.80 | $187.20 | $219.60 | $246.60 | $327.60 |
| 65 | $73.35 | $87.00 | $100.39 | $109.86 | $169.76 | $127.75 | $164.50 | $191.78 | $205.77 | $288.75 | $150.50 | $194.25 | $229.25 | $255.50 | $339.50 |
| 66 | $79.20 | $95.16 | $110.86 | $120.53 | $185.36 | $132.60 | $173.40 | $204.00 | $220.46 | $304.30 | $156.40 | $202.30 | $238.00 | $266.90 | $355.30 |
| 67 | $87.13 | $105.39 | $119.87 | $133.50 | $201.42 | $138.60 | $178.20 | $207.90 | $238.94 | $313.50 | $161.70 | $207.90 | $242.55 | $278.85 | $367.95 |
| 68 | $95.28 | $118.15 | $132.85 | $145.25 | $216.00 | $144.00 | $187.20 | $219.20 | $248.00 | $329.60 | $166.40 | $217.60 | $254.40 | $288.00 | $380.80 |
| 69 | $103.67 | $129.07 | $146.06 | $159.51 | $230.95 | $151.90 | $198.40 | $229.40 | $261.95 | $347.20 | $173.60 | $227.85 | $265.05 | $300.70 | $399.90 |
| 70 | $112.50 | $142.50 | $160.53 | $176.28 | $247.50 | $162.00 | $208.50 | $246.00 | $277.50 | $367.50 | $184.50 | $240.00 | $280.50 | $316.50 | $420.00 |
| 71 | $120.35 | $153.70 | $178.35 | $197.85 | $266.80 | $172.55 | $223.30 | $263.90 | $298.70 | $394.40 | $194.30 | $253.75 | $297.25 | $337.85 | $445.15 |
| 72 | $130.20 | $166.60 | $193.20 | $215.60 | $288.40 | $184.80 | $242.20 | $284.20 | $320.60 | $422.80 | $207.20 | $271.60 | $316.40 | $358.40 | $474.60 |
| 73 | $141.75 | $179.55 | $207.90 | $233.55 | $310.50 | $199.50 | $259.20 | $303.75 | $344.25 | $453.60 | $222.75 | $287.55 | $336.15 | $383.40 | $503.55 |
| 74 | $150.80 | $195.00 | $224.90 | $250.90 | $335.40 | $211.90 | $278.20 | $325.00 | $367.90 | $486.20 | $232.70 | $306.80 | $357.50 | $404.30 | $534.30 |
| 75 | $163.75 | $208.75 | $242.50 | $272.50 | $363.75 | $226.25 | $295.00 | $346.25 | $395.00 | $520.00 | $247.50 | $322.50 | $378.75 | $430.00 | $566.25 |
| 76 | $176.40 | $228.00 | $262.80 | $295.20 | $394.80 | $241.20 | $316.80 | $369.60 | $421.20 | $555.60 | $260.40 | $342.00 | $399.60 | $454.80 | $601.20 |
| 77 | $195.88 | $251.34 | $291.46 | $329.22 | $437.76 | $263.14 | $344.56 | $404.74 | $462.56 | $607.70 | $280.84 | $368.16 | $433.06 | $494.42 | $650.18 |
| 78 | $218.30 | $282.02 | $329.22 | $370.52 | $492.06 | $289.10 | $379.96 | $449.58 | $514.48 | $673.78 | $306.80 | $404.74 | $476.72 | $543.98 | $713.90 |
| 79 | $243.08 | $313.88 | $365.80 | $411.82 | $548.70 | $317.42 | $417.72 | $493.24 | $562.86 | $739.86 | $333.94 | $440.14 | $519.20 | $593.54 | $779.98 |
| 80 | $265.50 | $344.56 | $402.38 | $453.12 | $602.98 | $342.20 | $453.12 | $535.72 | $611.24 | $802.40 | $359.90 | $475.54 | $560.50 | $640.74 | $841.34 |
| 81 | $287.92 | $374.06 | $436.60 | $492.06 | $654.90 | $366.98 | $484.98 | $573.48 | $656.08 | $860.22 | $384.68 | $507.40 | $600.62 | $684.40 | $899.16 |
| 82 | $310.34 | $402.38 | $469.64 | $529.92 | $705.64 | $391.76 | $516.84 | $610.06 | $697.38 | $916.86 | $408.28 | $539.26 | $637.20 | $726.88 | $956.98 |
| 83 | $332.76 | $431.88 | $505.04 | $568.76 | $756.38 | $416.54 | $548.70 | $649.00 | $739.86 | $971.14 | $433.06 | $571.12 | $676.14 | $769.36 | $1,012.44 |
| 84 | $357.54 | $463.74 | $541.62 | $610.06 | $813.02 | $441.32 | $580.56 | $686.76 | $782.34 | $1,030.14 | $460.20 | $605.34 | $713.90 | $814.20 | $1,071.44 |
| 85 | $384.68 | $499.14 | $582.92 | $657.26 | $874.38 | $469.64 | $617.14 | $729.24 | $831.90 | $1,093.86 | $488.52 | $643.10 | $757.56 | $863.76 | $1,136.34 |
| 86 | $415.36 | $538.08 | $627.76 | $700.00 | $942.82 | $500.32 | $656.08 | $774.08 | $882.64 | $1,162.30 | $519.20 | $682.04 | $802.40 | $914.50 | $1,204.78 |
| 87 | $447.22 | $579.38 | $676.14 | $762.28 | $1,013.62 | $532.18 | $697.38 | $822.46 | $936.92 | $1,233.10 | $551.06 | $723.34 | $850.78 | $968.78 | $1,275.58 |
| 88 | $481.44 | $624.22 | $728.06 | $820.10 | $1,092.68 | $566.40 | $742.22 | $874.38 | $994.74 | $1,312.16 | $585.28 | $768.18 | $902.70 | $1,026.60 | $1,354.64 |
| 89 | $518.02 | $671.42 | $784.70 | $883.82 | $1,175.28 | $602.98 | $789.42 | $931.02 | $1,058.46 | $1,394.76 | $621.86 | $815.38 | $959.34 | $1,090.32 | $1,437.24 |
| 90 | $558.14 | $724.52 | $846.06 | $953.44 | $1,267.32 | $643.10 | $842.52 | $992.38 | $1,128.08 | $1,486.80 | $661.98 | $868.48 | $1,020.70 | $1,159.94 | $1,529.28 |
| 91 | $601.80 | $779.98 | $910.96 | $1,026.60 | $1,366.44 | $686.76 | $897.98 | $1,057.28 | $1,201.24 | $1,585.92 | $705.64 | $923.94 | $1,085.60 | $1,233.10 | $1,628.40 |
| 92 | $647.82 | $838.98 | $980.58 | $1,105.66 | $1,471.46 | $732.78 | $956.98 | $1,126.90 | $1,280.30 | $1,690.94 | $751.66 | $982.94 | $1,155.22 | $1,312.16 | $1,733.42 |
| 93 | $698.56 | $903.88 | $1,054.92 | $1,189.44 | $1,582.38 | $783.52 | $1,021.88 | $1,201.24 | $1,364.08 | $1,801.86 | $802.40 | $1,047.84 | $1,229.56 | $1,395.94 | $1,844.34 |
| 94 | $751.66 | $973.50 | $1,136.34 | $1,280.30 | $1,705.10 | $836.62 | $1,091.50 | $1,282.66 | $1,454.94 | $1,924.58 | $855.50 | $1,117.46 | $1,310.98 | $1,486.80 | $1,967.06 |
| 95 | $810.66 | $1,050.20 | $1,226.02 | $1,380.60 | $1,838.44 | $895.62 | $1,168.20 | $1,372.34 | $1,555.24 | $2,057.92 | $914.50 | $1,194.16 | $1,400.66 | $1,587.10 | $2,100.40 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 30 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 31 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $87.40 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 32 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $40.12 | $49.56 | $55.46 | $61.36 | $89.98 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 33 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $41.64 | $49.56 | $55.46 | $61.36 | $95.12 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 34 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $41.64 | $49.56 | $56.56 | $61.36 | $100.26 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 35 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $44.24 | $50.96 | $56.56 | $61.36 | $102.83 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 36 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $46.84 | $53.51 | $59.02 | $63.54 | $107.97 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 37 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $49.44 | $56.06 | $63.94 | $65.98 | $113.11 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 38 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $49.44 | $58.61 | $66.40 | $68.43 | $118.25 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 39 | $25.96 | $31.86 | $35.40 | $38.94 | $53.10 | $52.05 | $61.15 | $68.86 | $73.31 | $125.97 | $92.00 | $114.00 | $128.00 | $142.00 | $192.00 |
| 40 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $52.74 | $63.40 | $71.03 | $78.25 | $130.58 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 41 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $55.49 | $66.20 | $73.78 | $81.10 | $136.02 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 42 | $29.45 | $33.62 | $37.79 | $42.48 | $56.64 | $55.74 | $69.02 | $76.54 | $86.52 | $141.48 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 43 | $29.66 | $33.84 | $40.42 | $43.63 | $58.97 | $58.52 | $71.87 | $81.81 | $89.43 | $146.98 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 44 | $29.88 | $36.50 | $40.69 | $43.91 | $61.70 | $61.34 | $74.73 | $84.64 | $92.35 | $150.00 | $96.00 | $120.00 | $136.00 | $154.00 | $206.00 |
| 45 | $31.15 | $36.45 | $43.11 | $46.35 | $64.00 | $67.56 | $77.13 | $87.17 | $95.67 | $159.45 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 46 | $33.99 | $39.13 | $43.40 | $49.11 | $66.73 | $67.86 | $82.60 | $92.52 | $98.59 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 47 | $34.23 | $39.39 | $46.11 | $51.90 | $69.48 | $70.88 | $85.52 | $95.41 | $104.06 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 48 | $34.48 | $42.13 | $48.86 | $52.24 | $72.24 | $73.93 | $88.47 | $100.84 | $109.58 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 49 | $37.40 | $42.41 | $49.19 | $55.09 | $77.60 | $76.00 | $94.00 | $103.78 | $112.58 | $160.00 | $104.00 | $126.00 | $146.00 | $162.00 | $218.00 |
| 50 | $37.14 | $44.75 | $52.98 | $57.33 | $81.05 | $78.96 | $94.34 | $110.60 | $117.42 | $178.00 | $114.00 | $140.00 | $162.00 | $180.00 | $242.00 |
| 51 | $39.79 | $48.78 | $55.69 | $60.06 | $86.15 | $81.78 | $98.91 | $115.97 | $122.82 | $184.00 | $118.00 | $146.00 | $166.00 | $186.00 | $250.00 |
| 52 | $39.81 | $48.91 | $55.74 | $62.67 | $91.26 | $87.09 | $106.30 | $118.67 | $128.15 | $190.00 | $120.00 | $150.00 | $172.00 | $192.00 | $258.00 |
| 53 | $42.49 | $51.63 | $58.50 | $64.30 | $96.38 | $89.95 | $109.79 | $126.15 | $135.46 | $196.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 54 | $43.91 | $51.79 | $60.09 | $65.61 | $103.08 | $94.53 | $112.60 | $131.67 | $139.06 | $204.00 | $130.00 | $158.00 | $184.00 | $204.00 | $276.00 |
| 55 | $46.68 | $55.95 | $62.93 | $69.84 | $108.26 | $100.00 | $120.16 | $137.22 | $144.62 | $210.00 | $134.00 | $164.00 | $188.00 | $210.00 | $284.00 |
| 56 | $50.87 | $58.50 | $67.97 | $74.91 | $117.53 | $106.00 | $125.44 | $142.44 | $154.40 | $222.00 | $140.00 | $172.00 | $198.00 | $220.00 | $296.00 |
| 57 | $53.36 | $63.56 | $70.45 | $79.89 | $124.83 | $110.03 | $132.54 | $150.23 | $160.35 | $236.00 | $146.00 | $180.00 | $208.00 | $232.00 | $312.00 |
| 58 | $54.25 | $66.01 | $76.98 | $86.48 | $133.79 | $113.10 | $135.72 | $157.46 | $170.12 | $254.00 | $152.00 | $190.00 | $220.00 | $246.00 | $330.00 |
| 59 | $61.00 | $72.54 | $82.01 | $91.42 | $143.67 | $120.33 | $147.42 | $165.24 | $177.95 | $272.00 | $162.00 | $202.00 | $232.00 | $259.12 | $348.00 |
| 60 | $63.39 | $79.16 | $88.49 | $97.96 | $155.21 | $125.46 | $152.56 | $174.93 | $189.43 | $292.00 | $170.00 | $214.00 | $246.00 | $266.21 | $370.00 |
| 61 | $69.99 | $84.21 | $97.71 | $105.65 | $167.05 | $134.89 | $162.82 | $186.90 | $199.50 | $306.15 | $177.45 | $220.35 | $255.45 | $276.29 | $382.20 |
| 62 | $76.67 | $93.47 | $102.71 | $114.82 | $183.36 | $146.42 | $176.73 | $199.84 | $214.20 | $321.10 | $184.30 | $229.90 | $264.10 | $292.92 | $397.10 |
| 63 | $87.80 | $100.06 | $113.49 | $125.48 | $194.97 | $159.10 | $186.91 | $213.67 | $230.55 | $336.70 | $192.40 | $238.65 | $275.65 | $306.61 | $412.55 |
| 64 | $92.85 | $109.28 | $125.35 | $134.65 | $213.83 | $165.60 | $200.69 | $230.94 | $244.98 | $354.60 | $199.80 | $248.40 | $286.20 | $320.40 | $430.20 |
| 65 | $102.38 | $118.37 | $132.91 | $146.48 | $227.96 | $171.50 | $215.25 | $243.52 | $262.19 | $371.00 | $206.50 | $259.00 | $297.50 | $332.50 | $446.25 |
| 66 | $111.18 | $129.77 | $146.85 | $160.24 | $246.61 | $180.20 | $226.10 | $258.40 | $281.33 | $387.60 | $215.90 | $268.60 | $309.40 | $346.80 | $464.10 |
| 67 | $122.91 | $143.98 | $162.27 | $176.57 | $269.64 | $188.10 | $234.30 | $270.60 | $303.20 | $404.25 | $222.75 | $278.85 | $321.75 | $359.70 | $481.80 |
| 68 | $134.33 | $159.05 | $177.14 | $191.27 | $288.00 | $195.20 | $243.20 | $281.60 | $315.20 | $420.80 | $232.00 | $288.00 | $332.80 | $372.80 | $499.20 |
| 69 | $145.45 | $172.59 | $194.75 | $209.81 | $305.35 | $206.15 | $255.75 | $296.05 | $331.70 | $443.30 | $241.80 | $300.70 | $348.75 | $390.60 | $520.80 |
| 70 | $156.00 | $192.00 | $213.06 | $232.18 | $328.50 | $217.50 | $273.00 | $315.00 | $352.50 | $472.50 | $253.50 | $318.00 | $367.50 | $411.00 | $550.50 |
| 71 | $168.20 | $207.35 | $236.35 | $259.50 | $355.25 | $233.45 | $292.90 | $337.85 | $378.45 | $507.50 | $269.70 | $337.85 | $390.05 | $437.90 | $584.35 |
| 72 | $182.00 | $222.60 | $254.80 | $282.80 | $382.20 | $252.00 | $313.60 | $362.60 | $407.40 | $543.20 | $287.00 | $357.00 | $414.40 | $464.80 | $621.60 |
| 73 | $195.75 | $240.30 | $274.05 | $305.10 | $411.75 | $270.00 | $336.15 | $388.80 | $437.40 | $583.20 | $303.75 | $380.70 | $440.10 | $494.10 | $660.15 |
| 74 | $211.90 | $260.00 | $296.40 | $328.90 | $444.60 | $288.60 | $361.40 | $417.30 | $468.00 | $625.30 | $322.40 | $404.30 | $466.70 | $523.90 | $700.70 |
| 75 | $227.50 | $280.00 | $321.25 | $356.25 | $481.25 | $307.50 | $385.00 | $446.25 | $502.50 | $670.00 | $340.00 | $426.25 | $495.00 | $556.25 | $742.50 |
| 76 | $246.00 | $303.60 | $349.20 | $387.60 | $523.20 | $327.60 | $411.60 | $478.80 | $538.80 | $717.60 | $358.80 | $451.20 | $525.60 | $590.40 | $787.20 |
| 77 | $272.58 | $337.48 | $388.22 | $431.88 | $582.92 | $357.54 | $450.76 | $525.10 | $592.36 | $788.24 | $388.22 | $489.70 | $569.94 | $641.92 | $855.50 |
| 78 | $305.62 | $378.78 | $436.60 | $486.16 | $656.08 | $396.48 | $499.14 | $582.92 | $657.26 | $875.56 | $425.98 | $536.90 | $626.58 | $706.82 | $941.64 |
| 79 | $338.66 | $421.26 | $487.34 | $542.80 | $730.42 | $433.06 | $548.70 | $641.92 | $724.52 | $962.88 | $462.56 | $585.28 | $685.58 | $772.90 | $1,027.78 |
| 80 | $371.70 | $462.56 | $535.72 | $597.08 | $803.58 | $469.64 | $594.72 | $697.38 | $787.06 | $1,046.66 | $499.14 | $631.30 | $739.86 | $836.62 | $1,110.38 |
| 81 | $403.56 | $502.68 | $581.74 | $649.00 | $873.02 | $505.04 | $639.56 | $748.12 | $846.06 | $1,122.18 | $533.36 | $676.14 | $791.78 | $894.44 | $1,187.08 |
| 82 | $434.24 | $540.44 | $626.58 | $698.56 | $939.28 | $538.08 | $679.68 | $797.68 | $900.34 | $1,195.34 | $567.58 | $717.44 | $841.34 | $949.90 | $1,262.60 |
| 83 | $466.10 | $580.56 | $671.42 | $749.30 | $1,007.72 | $572.30 | $722.16 | $844.88 | $954.62 | $1,268.50 | $601.80 | $761.10 | $890.90 | $1,005.36 | $1,336.94 |
| 84 | $501.50 | $623.04 | $720.98 | $804.76 | $1,082.06 | $608.88 | $767.00 | $896.80 | $1,012.44 | $1,346.38 | $639.56 | $807.12 | $944.00 | $1,064.36 | $1,416.00 |
| 85 | $539.26 | $671.42 | $776.44 | $866.12 | $1,164.66 | $647.82 | $816.56 | $954.62 | $1,076.16 | $1,431.34 | $678.50 | $857.86 | $1,001.82 | $1,129.26 | $1,502.14 |
| 86 | $581.74 | $723.34 | $836.62 | $933.38 | $1,255.52 | $690.30 | $868.48 | $1,014.80 | $1,143.42 | $1,522.20 | $720.98 | $909.78 | $1,062.00 | $1,196.52 | $1,593.00 |
| 87 | $626.58 | $778.80 | $901.52 | $1,004.18 | $1,351.10 | $735.14 | $923.94 | $1,079.70 | $1,214.22 | $1,617.78 | $765.82 | $965.24 | $1,126.90 | $1,267.32 | $1,688.58 |
| 88 | $673.78 | $837.80 | $969.96 | $1,080.88 | $1,454.94 | $782.34 | $982.94 | $1,148.14 | $1,290.92 | $1,721.62 | $813.02 | $1,024.24 | $1,195.34 | $1,344.02 | $1,792.42 |
| 89 | $725.70 | $902.70 | $1,044.30 | $1,164.66 | $1,567.04 | $834.26 | $1,047.84 | $1,222.48 | $1,374.70 | $1,833.72 | $864.94 | $1,089.14 | $1,269.68 | $1,427.80 | $1,904.52 |
| 90 | $782.34 | $973.50 | $1,125.72 | $1,255.52 | $1,688.58 | $890.90 | $1,118.64 | $1,303.90 | $1,465.56 | $1,955.26 | $921.58 | $1,159.94 | $1,351.10 | $1,518.66 | $2,026.06 |
| 91 | $843.70 | $1,049.02 | $1,214.22 | $1,353.46 | $1,820.74 | $952.26 | $1,194.16 | $1,392.40 | $1,563.50 | $2,087.42 | $982.94 | $1,235.46 | $1,439.60 | $1,616.60 | $2,158.22 |
| 92 | $907.42 | $1,129.26 | $1,306.26 | $1,457.30 | $1,959.98 | $1,015.98 | $1,274.40 | $1,484.44 | $1,667.34 | $2,226.66 | $1,046.66 | $1,315.70 | $1,531.64 | $1,720.44 | $2,297.46 |
| 93 | $977.04 | $1,215.40 | $1,406.56 | $1,568.22 | $2,109.84 | $1,085.60 | $1,360.54 | $1,584.74 | $1,778.26 | $2,376.52 | $1,116.28 | $1,401.84 | $1,631.94 | $1,831.36 | $2,447.32 |
| 94 | $1,052.56 | $1,308.62 | $1,513.94 | $1,688.58 | $2,271.50 | $1,161.12 | $1,453.76 | $1,692.12 | $1,898.62 | $2,538.18 | $1,191.80 | $1,495.06 | $1,739.32 | $1,951.72 | $2,608.98 |
| 95 | $1,133.98 | $1,411.28 | $1,633.12 | $1,820.74 | $2,449.68 | $1,242.54 | $1,556.42 | $1,811.30 | $2,030.78 | $2,716.36 | $1,273.22 | $1,597.72 | $1,858.50 | $2,083.88 | $2,787.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Bureau of Insurance Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 30 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 31 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $77.56 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 32 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $34.22 | $43.66 | $49.56 | $55.46 | $79.84 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 33 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $35.51 | $43.66 | $49.56 | $55.46 | $84.40 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 34 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $35.51 | $43.66 | $50.55 | $55.46 | $88.96 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 35 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $37.73 | $44.89 | $50.55 | $55.46 | $91.24 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 36 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $39.95 | $47.14 | $52.74 | $57.43 | $95.80 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 37 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $42.17 | $49.38 | $57.14 | $59.64 | $100.37 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 38 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $42.17 | $51.63 | $59.34 | $61.85 | $104.93 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 39 | $22.42 | $28.32 | $31.86 | $35.40 | $47.20 | $44.39 | $53.87 | $61.53 | $66.26 | $111.77 | $80.00 | $100.00 | $116.00 | $128.00 | $172.00 |
| 40 | $24.78 | $29.50 | $33.04 | $37.76 | $50.74 | $48.22 | $56.19 | $62.50 | $68.64 | $116.65 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 41 | $24.78 | $29.50 | $33.04 | $37.76 | $50.74 | $50.74 | $58.68 | $64.92 | $71.14 | $121.51 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 42 | $26.89 | $30.01 | $33.07 | $37.76 | $50.74 | $50.96 | $61.18 | $67.36 | $75.89 | $126.39 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 43 | $27.08 | $30.21 | $35.37 | $38.78 | $52.83 | $53.51 | $63.70 | $72.00 | $78.44 | $131.30 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 44 | $27.28 | $32.59 | $35.61 | $39.03 | $55.27 | $56.08 | $66.24 | $74.48 | $81.01 | $134.00 | $88.00 | $106.00 | $120.00 | $136.00 | $184.00 |
| 45 | $27.41 | $32.80 | $38.04 | $40.25 | $56.47 | $60.45 | $68.92 | $77.30 | $82.92 | $141.52 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 46 | $29.91 | $35.22 | $38.29 | $42.65 | $58.88 | $60.71 | $73.81 | $82.05 | $85.44 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 47 | $30.12 | $35.45 | $40.69 | $45.07 | $61.31 | $63.42 | $76.43 | $84.61 | $90.19 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 48 | $30.34 | $37.92 | $43.12 | $45.37 | $63.74 | $66.15 | $79.06 | $89.42 | $94.97 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 49 | $32.91 | $38.17 | $43.40 | $47.84 | $68.47 | $68.00 | $84.00 | $92.03 | $97.57 | $142.00 | $92.00 | $114.00 | $128.00 | $144.00 | $192.00 |
| 50 | $33.01 | $40.68 | $47.41 | $50.50 | $71.10 | $69.56 | $85.09 | $99.35 | $104.96 | $158.00 | $100.00 | $126.00 | $144.00 | $160.00 | $214.00 |
| 51 | $35.53 | $43.21 | $49.98 | $54.47 | $75.93 | $72.27 | $87.92 | $104.56 | $110.18 | $164.00 | $104.00 | $130.00 | $148.00 | $166.00 | $222.00 |
| 52 | $35.69 | $43.48 | $48.94 | $55.71 | $80.79 | $77.41 | $94.91 | $103.84 | $113.71 | $168.00 | $108.00 | $134.00 | $152.00 | $170.00 | $230.00 |
| 53 | $38.24 | $46.05 | $52.92 | $57.46 | $85.67 | $80.17 | $98.23 | $112.77 | $120.82 | $174.00 | $112.00 | $138.00 | $160.00 | $178.00 | $236.00 |
| 54 | $38.42 | $46.34 | $53.26 | $58.77 | $90.58 | $82.95 | $101.14 | $118.11 | $124.42 | $180.00 | $114.00 | $142.00 | $164.00 | $182.00 | $244.00 |
| 55 | $41.02 | $48.96 | $55.93 | $62.85 | $95.52 | $88.00 | $106.37 | $121.53 | $129.79 | $186.00 | $118.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 56 | $45.05 | $52.93 | $60.89 | $66.43 | $104.47 | $94.00 | $113.68 | $127.04 | $137.66 | $198.00 | $124.00 | $154.00 | $176.00 | $196.00 | $264.00 |
| 57 | $47.60 | $56.49 | $63.54 | $71.48 | $110.24 | $98.24 | $117.17 | $135.02 | $143.95 | $210.00 | $130.00 | $160.00 | $186.00 | $208.00 | $276.00 |
| 58 | $48.69 | $59.13 | $68.58 | $76.56 | $117.67 | $101.60 | $120.84 | $140.59 | $152.02 | $224.00 | $136.00 | $170.00 | $196.00 | $218.00 | $292.00 |
| 59 | $55.19 | $64.17 | $73.67 | $81.73 | $127.53 | $108.87 | $130.62 | $148.72 | $160.33 | $242.00 | $144.00 | $180.00 | $208.00 | $231.21 | $310.00 |
| 60 | $57.75 | $70.67 | $78.81 | $86.92 | $137.42 | $114.23 | $136.22 | $156.89 | $168.58 | $258.00 | $154.00 | $190.00 | $220.00 | $237.28 | $328.00 |
| 61 | $62.85 | $75.79 | $86.38 | $94.53 | $149.21 | $120.10 | $146.54 | $165.54 | $177.42 | $273.00 | $159.90 | $198.90 | $226.20 | $247.91 | $341.25 |
| 62 | $67.99 | $83.40 | $91.61 | $102.22 | $163.54 | $129.74 | $156.90 | $178.43 | $190.40 | $285.00 | $163.40 | $205.20 | $235.60 | $261.00 | $353.40 |
| 63 | $77.21 | $90.05 | $100.72 | $111.38 | $173.85 | $140.60 | $167.33 | $190.72 | $205.12 | $299.70 | $170.20 | $212.75 | $244.20 | $271.73 | $368.15 |
| 64 | $82.36 | $97.78 | $110.94 | $119.22 | $189.16 | $145.80 | $179.57 | $204.48 | $216.65 | $313.20 | $176.40 | $221.40 | $253.80 | $284.40 | $381.60 |
| 65 | $91.68 | $105.54 | $118.77 | $130.99 | $203.71 | $154.00 | $192.50 | $217.70 | $233.98 | $330.75 | $183.75 | $231.00 | $264.25 | $297.50 | $399.00 |
| 66 | $99.00 | $115.35 | $131.02 | $143.22 | $219.20 | $161.50 | $200.60 | $231.20 | $250.07 | $345.10 | $192.10 | $239.70 | $275.40 | $309.40 | $413.10 |
| 67 | $108.91 | $127.66 | $143.26 | $156.47 | $240.40 | $166.65 | $207.90 | $239.25 | $268.60 | $359.70 | $198.00 | $247.50 | $285.45 | $320.10 | $429.00 |
| 68 | $118.71 | $142.39 | $157.95 | $171.14 | $256.00 | $172.80 | $217.60 | $249.60 | $281.60 | $374.40 | $204.80 | $257.60 | $296.00 | $332.80 | $444.80 |
| 69 | $128.43 | $153.08 | $172.62 | $186.82 | $272.80 | $181.35 | $226.30 | $263.50 | $296.05 | $395.25 | $213.90 | $266.60 | $310.00 | $347.20 | $465.00 |
| 70 | $138.00 | $171.00 | $189.71 | $207.81 | $292.50 | $193.50 | $243.00 | $280.50 | $315.00 | $420.00 | $225.00 | $283.50 | $327.00 | $367.50 | $490.50 |
| 71 | $149.35 | $184.15 | $210.25 | $230.83 | $316.10 | $207.35 | $259.55 | $300.15 | $337.85 | $450.95 | $239.25 | $300.15 | $346.55 | $388.60 | $520.55 |
| 72 | $161.00 | $198.80 | $226.80 | $252.00 | $340.20 | $222.60 | $278.60 | $322.00 | $362.60 | $484.40 | $253.40 | $319.20 | $368.20 | $414.40 | $553.00 |
| 73 | $174.15 | $213.30 | $244.35 | $271.35 | $367.20 | $240.30 | $298.35 | $345.60 | $388.80 | $519.75 | $270.00 | $337.50 | $391.50 | $440.10 | $588.60 |
| 74 | $188.50 | $231.40 | $263.90 | $292.50 | $396.50 | $257.40 | $321.10 | $371.80 | $417.30 | $557.70 | $287.30 | $360.10 | $416.00 | $466.70 | $624.00 |
| 75 | $202.50 | $250.00 | $286.25 | $316.25 | $428.75 | $273.75 | $343.75 | $397.50 | $446.25 | $596.25 | $302.50 | $381.25 | $441.25 | $493.75 | $661.25 |
| 76 | $219.60 | $270.00 | $310.80 | $344.40 | $465.60 | $292.80 | $366.00 | $426.00 | $478.80 | $638.40 | $320.40 | $402.00 | $468.00 | $525.60 | $700.80 |
| 77 | $243.08 | $300.90 | $345.74 | $384.68 | $518.02 | $319.78 | $401.20 | $467.28 | $527.46 | $700.92 | $345.74 | $436.60 | $507.40 | $572.30 | $761.10 |
| 78 | $271.40 | $337.48 | $389.40 | $433.06 | $582.92 | $351.64 | $444.86 | $519.20 | $585.28 | $778.80 | $377.60 | $477.90 | $559.32 | $630.12 | $836.62 |
| 79 | $302.08 | $375.24 | $433.06 | $482.62 | $650.18 | $387.04 | $488.52 | $571.12 | $644.28 | $856.68 | $411.82 | $521.56 | $608.88 | $687.94 | $914.50 |
| 80 | $331.58 | $411.82 | $476.72 | $531.00 | $715.08 | $418.90 | $529.82 | $620.68 | $700.92 | $931.02 | $444.86 | $561.68 | $658.44 | $743.40 | $988.84 |
| 81 | $359.90 | $447.22 | $518.02 | $577.02 | $776.44 | $450.76 | $568.76 | $666.70 | $751.66 | $999.46 | $475.54 | $601.80 | $705.64 | $795.32 | $1,057.28 |
| 82 | $387.04 | $481.44 | $556.96 | $621.06 | $835.44 | $479.08 | $605.34 | $709.18 | $801.22 | $1,063.18 | $506.22 | $639.56 | $748.12 | $846.06 | $1,123.36 |
| 83 | $415.36 | $516.84 | $598.26 | $666.70 | $896.80 | $509.76 | $643.10 | $752.84 | $849.60 | $1,129.26 | $536.90 | $678.50 | $792.96 | $894.44 | $1,189.44 |
| 84 | $446.04 | $554.60 | $641.92 | $715.26 | $962.88 | $541.62 | $683.22 | $798.86 | $900.34 | $1,197.70 | $568.76 | $718.62 | $840.16 | $947.54 | $1,260.24 |
| 85 | $480.26 | $597.08 | $691.48 | $770.54 | $1,037.22 | $577.02 | $726.88 | $849.60 | $956.98 | $1,274.40 | $604.16 | $762.28 | $892.08 | $1,004.18 | $1,338.12 |
| 86 | $518.02 | $644.28 | $744.58 | $830.72 | $1,117.46 | $614.78 | $774.08 | $902.70 | $1,017.16 | $1,354.64 | $641.92 | $809.48 | $945.18 | $1,064.36 | $1,418.36 |
| 87 | $556.96 | $692.66 | $802.40 | $894.44 | $1,202.42 | $653.72 | $822.46 | $960.52 | $1,080.88 | $1,439.60 | $680.86 | $857.86 | $1,003.00 | $1,128.08 | $1,503.32 |
| 88 | $599.44 | $745.76 | $862.58 | $962.88 | $1,294.46 | $696.20 | $875.56 | $1,020.70 | $1,149.32 | $1,531.64 | $723.34 | $910.96 | $1,063.18 | $1,196.52 | $1,595.36 |
| 89 | $645.46 | $803.58 | $929.84 | $1,036.04 | $1,394.76 | $742.22 | $933.38 | $1,087.96 | $1,222.48 | $1,631.94 | $769.36 | $968.78 | $1,130.44 | $1,269.68 | $1,695.66 |
| 90 | $696.20 | $866.12 | $1,001.82 | $1,117.46 | $1,503.32 | $792.96 | $995.92 | $1,159.94 | $1,303.90 | $1,740.50 | $820.10 | $1,031.32 | $1,202.42 | $1,351.10 | $1,804.22 |
| 91 | $750.48 | $933.38 | $1,079.70 | $1,204.78 | $1,620.14 | $847.24 | $1,063.18 | $1,237.82 | $1,391.22 | $1,857.32 | $874.38 | $1,098.58 | $1,280.30 | $1,438.42 | $1,921.04 |
| 92 | $808.30 | $1,005.36 | $1,162.30 | $1,296.82 | $1,744.04 | $905.06 | $1,135.16 | $1,320.42 | $1,483.26 | $1,981.22 | $932.20 | $1,170.56 | $1,362.90 | $1,530.46 | $2,044.94 |
| 93 | $869.66 | $1,082.06 | $1,251.98 | $1,395.94 | $1,877.38 | $966.42 | $1,211.86 | $1,410.10 | $1,582.38 | $2,114.56 | $993.56 | $1,247.26 | $1,452.58 | $1,629.58 | $2,178.28 |
| 94 | $936.92 | $1,164.66 | $1,347.56 | $1,503.32 | $2,021.34 | $1,033.68 | $1,294.46 | $1,505.68 | $1,689.76 | $2,258.52 | $1,060.82 | $1,329.86 | $1,548.16 | $1,736.96 | $2,322.24 |
| 95 | $1,010.08 | $1,255.52 | $1,453.76 | $1,620.14 | $2,179.46 | $1,106.84 | $1,385.32 | $1,611.88 | $1,806.58 | $2,416.64 | $1,133.98 | $1,420.72 | $1,654.36 | $1,853.78 | $2,480.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 30 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 31 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $71.40 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 32 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $33.04 | $40.12 | $44.84 | $50.74 | $73.50 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 33 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $34.29 | $40.12 | $44.84 | $50.74 | $77.70 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 34 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $34.29 | $40.12 | $45.73 | $50.74 | $81.90 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 35 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $36.43 | $41.25 | $45.73 | $50.74 | $84.00 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 36 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $38.57 | $43.32 | $47.72 | $52.54 | $88.20 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 37 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $40.72 | $45.38 | $51.70 | $54.56 | $92.40 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 38 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $40.72 | $47.44 | $53.68 | $56.58 | $96.60 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 39 | $21.24 | $25.96 | $28.32 | $31.86 | $43.66 | $42.86 | $49.51 | $55.67 | $60.62 | $102.90 | $74.00 | $92.00 | $104.00 | $116.00 | $158.00 |
| 40 | $22.42 | $27.14 | $30.68 | $34.22 | $46.02 | $43.70 | $51.87 | $58.24 | $63.15 | $106.20 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 41 | $22.42 | $27.14 | $30.68 | $34.22 | $46.02 | $45.98 | $54.16 | $60.50 | $65.45 | $110.63 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 42 | $24.33 | $27.61 | $30.71 | $34.22 | $46.02 | $46.18 | $56.47 | $62.77 | $69.82 | $115.07 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 43 | $24.51 | $27.80 | $32.84 | $35.14 | $47.91 | $48.49 | $58.80 | $67.09 | $72.17 | $119.54 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 44 | $24.68 | $29.98 | $33.06 | $35.37 | $50.13 | $50.82 | $61.14 | $69.40 | $74.53 | $122.00 | $78.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 45 | $24.92 | $29.16 | $34.23 | $36.59 | $51.45 | $55.12 | $60.72 | $70.72 | $76.54 | $127.56 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 46 | $27.19 | $31.31 | $34.46 | $38.77 | $53.65 | $55.36 | $65.03 | $75.06 | $78.87 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 47 | $27.39 | $31.51 | $36.62 | $40.98 | $55.86 | $57.82 | $67.33 | $77.41 | $83.25 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 48 | $27.58 | $33.71 | $38.80 | $41.24 | $58.08 | $60.31 | $69.65 | $81.81 | $87.67 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 49 | $29.92 | $33.93 | $39.06 | $43.49 | $62.39 | $62.00 | $74.00 | $84.20 | $90.07 | $128.00 | $84.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 50 | $30.26 | $36.61 | $43.22 | $46.41 | $65.41 | $63.92 | $77.69 | $89.98 | $96.07 | $144.00 | $92.00 | $114.00 | $132.00 | $146.00 | $196.00 |
| 51 | $32.68 | $39.03 | $45.70 | $48.88 | $70.09 | $66.56 | $78.76 | $95.06 | $99.34 | $150.00 | $96.00 | $118.00 | $136.00 | $150.00 | $204.00 |
| 52 | $32.94 | $39.40 | $44.86 | $51.53 | $73.31 | $71.61 | $85.42 | $94.57 | $104.69 | $154.00 | $98.00 | $122.00 | $140.00 | $156.00 | $208.00 |
| 53 | $35.41 | $41.86 | $47.35 | $51.99 | $78.02 | $74.31 | $88.60 | $101.31 | $109.84 | $160.00 | $102.00 | $126.00 | $144.00 | $162.00 | $216.00 |
| 54 | $35.68 | $42.25 | $47.80 | $53.31 | $82.78 | $75.24 | $91.60 | $106.49 | $111.61 | $164.00 | $106.00 | $130.00 | $148.00 | $166.00 | $222.00 |
| 55 | $36.78 | $44.76 | $51.74 | $57.27 | $87.56 | $80.00 | $96.52 | $111.73 | $118.66 | $170.00 | $106.00 | $132.00 | $154.00 | $172.00 | $230.00 |
| 56 | $40.69 | $47.36 | $55.23 | $60.78 | $94.68 | $84.00 | $101.92 | $115.49 | $124.61 | $180.00 | $112.00 | $140.00 | $160.00 | $178.00 | $240.00 |
| 57 | $43.27 | $52.26 | $58.02 | $64.48 | $100.51 | $88.42 | $107.57 | $121.71 | $129.37 | $192.00 | $118.00 | $148.00 | $170.00 | $188.00 | $252.00 |
| 58 | $44.52 | $53.63 | $62.99 | $69.47 | $108.00 | $92.01 | $109.69 | $129.34 | $137.54 | $206.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 59 | $49.38 | $58.59 | $66.72 | $73.42 | $116.23 | $97.41 | $119.43 | $134.03 | $144.47 | $220.00 | $130.00 | $164.00 | $188.00 | $209.29 | $282.00 |
| 60 | $52.12 | $63.61 | $71.90 | $78.64 | $126.11 | $102.99 | $123.50 | $142.47 | $152.94 | $236.00 | $138.00 | $172.00 | $200.00 | $214.13 | $300.00 |
| 61 | $57.14 | $68.77 | $79.30 | $86.19 | $136.24 | $109.02 | $133.87 | $151.30 | $162.07 | $247.65 | $144.30 | $179.40 | $206.70 | $225.20 | $312.00 |
| 62 | $62.20 | $76.21 | $83.28 | $93.81 | $148.67 | $118.62 | $144.27 | $162.37 | $175.10 | $260.30 | $150.10 | $186.20 | $214.70 | $238.47 | $321.10 |
| 63 | $71.15 | $81.48 | $92.21 | $101.51 | $157.60 | $127.65 | $151.31 | $173.06 | $186.47 | $271.95 | $157.25 | $194.25 | $223.85 | $247.86 | $334.85 |
| 64 | $74.88 | $89.15 | $100.86 | $109.40 | $172.71 | $133.20 | $163.72 | $186.86 | $198.32 | $286.20 | $160.20 | $201.60 | $232.20 | $261.00 | $347.40 |
| 65 | $82.51 | $95.55 | $107.46 | $118.31 | $184.31 | $138.25 | $173.25 | $196.97 | $212.41 | $299.25 | $166.25 | $208.25 | $241.50 | $269.50 | $360.50 |
| 66 | $89.86 | $105.25 | $119.50 | $130.46 | $199.86 | $146.20 | $181.90 | $210.80 | $228.68 | $314.50 | $173.40 | $217.60 | $251.60 | $282.20 | $375.70 |
| 67 | $99.57 | $117.27 | $131.57 | $142.12 | $217.66 | $151.80 | $189.75 | $219.45 | $243.88 | $326.70 | $179.85 | $226.05 | $260.70 | $290.40 | $389.40 |
| 68 | $107.78 | $128.75 | $143.19 | $155.32 | $233.60 | $158.40 | $196.80 | $227.20 | $256.00 | $342.40 | $185.60 | $233.60 | $268.80 | $302.40 | $404.80 |
| 69 | $117.60 | $139.57 | $157.86 | $169.57 | $248.00 | $165.85 | $206.10 | $240.25 | $268.15 | $359.60 | $195.30 | $243.35 | $282.10 | $316.20 | $423.15 |
| 70 | $126.00 | $154.50 | $172.20 | $189.18 | $265.50 | $177.00 | $219.00 | $255.00 | $286.50 | $381.00 | $205.50 | $256.50 | $297.00 | $334.50 | $445.50 |
| 71 | $136.30 | $166.75 | $191.40 | $210.76 | $287.10 | $189.95 | $234.90 | $272.60 | $307.40 | $410.35 | $217.50 | $272.60 | $316.10 | $355.25 | $472.70 |
| 72 | $147.00 | $180.60 | $205.80 | $229.60 | $309.40 | $203.00 | $253.40 | $292.60 | $330.40 | $439.60 | $231.00 | $289.80 | $334.60 | $376.60 | $502.60 |
| 73 | $157.95 | $194.40 | $222.75 | $247.05 | $333.45 | $217.35 | $272.70 | $315.90 | $353.70 | $472.50 | $245.70 | $307.80 | $356.40 | $400.95 | $534.60 |
| 74 | $171.60 | $210.60 | $240.50 | $266.50 | $360.10 | $234.00 | $292.50 | $338.00 | $379.60 | $507.00 | $261.30 | $327.60 | $378.30 | $425.10 | $568.10 |
| 75 | $185.00 | $227.50 | $260.00 | $288.75 | $390.00 | $250.00 | $312.50 | $361.25 | $406.25 | $542.50 | $276.25 | $346.25 | $401.25 | $451.25 | $601.25 |
| 76 | $199.20 | $246.00 | $282.00 | $313.20 | $423.60 | $266.20 | $333.60 | $387.60 | $435.60 | $580.80 | $290.40 | $366.00 | $424.80 | $477.60 | $637.20 |
| 77 | $220.66 | $273.76 | $313.88 | $349.28 | $472.00 | $290.28 | $365.80 | $424.80 | $479.08 | $638.38 | $313.88 | $396.48 | $461.38 | $519.20 | $692.66 |
| 78 | $247.80 | $306.80 | $354.00 | $394.12 | $531.00 | $320.96 | $404.74 | $472.00 | $533.36 | $709.18 | $344.56 | $435.42 | $508.58 | $573.48 | $762.28 |
| 79 | $274.94 | $341.02 | $394.12 | $438.96 | $591.18 | $351.64 | $443.68 | $519.20 | $586.46 | $778.80 | $375.24 | $474.36 | $554.60 | $625.40 | $831.90 |
| 80 | $300.90 | $375.24 | $434.24 | $483.80 | $650.18 | $381.14 | $482.62 | $565.22 | $638.38 | $846.06 | $403.56 | $512.12 | $599.44 | $677.32 | $899.16 |
| 81 | $326.86 | $407.10 | $470.82 | $525.10 | $706.82 | $409.46 | $518.02 | $606.52 | $684.40 | $909.78 | $431.88 | $547.52 | $640.74 | $724.52 | $962.88 |
| 82 | $351.64 | $437.78 | $507.40 | $565.22 | $761.10 | $435.42 | $551.06 | $645.46 | $728.06 | $968.78 | $459.02 | $581.74 | $682.04 | $769.36 | $1,023.06 |
| 83 | $377.60 | $470.82 | $543.98 | $606.52 | $816.56 | $463.74 | $586.46 | $684.40 | $772.90 | $1,027.78 | $487.34 | $617.14 | $722.16 | $814.20 | $1,083.24 |
| 84 | $405.92 | $505.04 | $584.10 | $651.36 | $876.74 | $493.24 | $621.86 | $726.88 | $818.92 | $1,090.32 | $518.02 | $653.72 | $764.64 | $861.40 | $1,146.96 |
| 85 | $436.60 | $543.98 | $628.94 | $700.92 | $944.00 | $523.92 | $661.98 | $772.90 | $870.84 | $1,159.94 | $549.88 | $695.02 | $811.84 | $913.32 | $1,217.76 |
| 86 | $470.82 | $586.46 | $678.50 | $756.38 | $1,017.16 | $558.14 | $704.46 | $822.46 | $926.30 | $1,233.10 | $584.10 | $737.50 | $861.40 | $968.78 | $1,290.92 |
| 87 | $507.40 | $630.12 | $729.24 | $814.20 | $1,095.04 | $594.72 | $748.12 | $873.20 | $984.12 | $1,310.98 | $620.68 | $781.16 | $912.14 | $1,026.60 | $1,368.80 |
| 88 | $545.16 | $678.50 | $785.88 | $875.56 | $1,177.64 | $632.48 | $796.50 | $929.84 | $1,045.48 | $1,393.58 | $658.44 | $829.54 | $968.78 | $1,087.96 | $1,451.40 |
| 89 | $587.64 | $731.60 | $846.06 | $942.82 | $1,268.50 | $674.96 | $849.60 | $990.02 | $1,112.74 | $1,484.44 | $700.92 | $882.64 | $1,028.96 | $1,155.22 | $1,542.26 |
| 90 | $633.66 | $788.24 | $912.14 | $1,017.16 | $1,367.62 | $720.98 | $906.24 | $1,056.10 | $1,187.08 | $1,583.56 | $746.94 | $939.28 | $1,095.04 | $1,229.56 | $1,641.38 |
| 91 | $683.22 | $849.60 | $982.94 | $1,096.22 | $1,475.00 | $770.54 | $967.60 | $1,126.90 | $1,266.14 | $1,690.94 | $796.50 | $1,000.64 | $1,165.84 | $1,308.62 | $1,748.76 |
| 92 | $735.14 | $914.50 | $1,058.46 | $1,180.00 | $1,587.10 | $822.46 | $1,032.50 | $1,202.42 | $1,349.92 | $1,803.04 | $848.42 | $1,065.54 | $1,241.36 | $1,392.40 | $1,860.86 |
| 93 | $791.78 | $984.12 | $1,138.70 | $1,269.68 | $1,708.64 | $879.10 | $1,102.12 | $1,282.66 | $1,439.60 | $1,924.58 | $905.06 | $1,135.16 | $1,321.60 | $1,482.08 | $1,982.40 |
| 94 | $851.96 | $1,059.64 | $1,226.02 | $1,367.62 | $1,839.62 | $939.28 | $1,177.64 | $1,369.98 | $1,537.54 | $2,055.56 | $965.24 | $1,210.68 | $1,408.92 | $1,580.02 | $2,113.38 |
| 95 | $919.22 | $1,143.42 | $1,322.78 | $1,475.00 | $1,983.58 | $1,006.54 | $1,261.42 | $1,466.74 | $1,644.92 | $2,199.52 | $1,032.50 | $1,294.46 | $1,505.68 | $1,687.40 | $2,257.34 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 30 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 31 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $66.48 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 32 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $29.50 | $37.76 | $42.48 | $47.20 | $68.43 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 33 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $30.61 | $37.76 | $42.48 | $47.20 | $72.34 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 34 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $30.61 | $37.76 | $43.32 | $47.20 | $76.25 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 35 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $32.53 | $38.83 | $43.32 | $47.20 | $78.21 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 36 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $34.44 | $40.77 | $45.21 | $48.88 | $82.12 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 37 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $36.36 | $42.71 | $48.98 | $50.76 | $86.03 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 38 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $36.36 | $44.65 | $50.86 | $52.63 | $89.94 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 39 | $18.88 | $23.60 | $27.14 | $29.50 | $40.12 | $38.27 | $46.59 | $52.74 | $56.39 | $95.80 | $70.00 | $88.00 | $100.00 | $110.00 | $148.00 |
| 40 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $40.68 | $47.55 | $53.98 | $59.03 | $99.24 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 41 | $20.06 | $24.78 | $28.32 | $31.86 | $42.48 | $42.81 | $49.65 | $56.07 | $61.18 | $103.37 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 42 | $21.77 | $25.21 | $28.34 | $31.86 | $42.48 | $43.00 | $51.77 | $58.17 | $65.27 | $107.53 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 43 | $21.93 | $25.38 | $30.32 | $32.72 | $44.23 | $45.15 | $53.90 | $62.18 | $67.46 | $111.70 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 44 | $22.08 | $27.37 | $30.52 | $32.93 | $46.27 | $47.32 | $56.05 | $64.32 | $69.67 | $114.00 | $74.00 | $92.00 | $106.00 | $118.00 | $158.00 |
| 45 | $23.67 | $27.94 | $32.97 | $34.15 | $47.68 | $51.56 | $59.08 | $67.43 | $71.75 | $121.58 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 46 | $25.83 | $30.00 | $33.19 | $36.19 | $49.72 | $51.79 | $63.27 | $71.57 | $73.94 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 47 | $26.02 | $30.20 | $35.26 | $38.24 | $51.77 | $54.09 | $65.51 | $73.81 | $78.05 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 48 | $26.20 | $32.30 | $37.37 | $38.50 | $53.83 | $56.42 | $67.76 | $78.01 | $82.19 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 49 | $28.42 | $32.51 | $37.62 | $40.59 | $57.82 | $58.00 | $72.00 | $80.28 | $84.44 | $122.00 | $80.00 | $98.00 | $112.00 | $124.00 | $168.00 |
| 50 | $28.89 | $33.90 | $39.04 | $42.31 | $61.14 | $62.04 | $73.99 | $84.35 | $88.95 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $188.00 |
| 51 | $29.84 | $36.24 | $42.84 | $46.09 | $64.25 | $62.76 | $75.10 | $89.35 | $95.73 | $140.00 | $90.00 | $112.00 | $130.00 | $144.00 | $192.00 |
| 52 | $30.20 | $36.68 | $42.14 | $47.35 | $68.82 | $65.80 | $81.63 | $90.86 | $97.47 | $146.00 | $94.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 53 | $32.58 | $39.07 | $44.57 | $47.89 | $73.43 | $70.40 | $84.75 | $97.48 | $102.51 | $152.00 | $96.00 | $120.00 | $138.00 | $152.00 | $206.00 |
| 54 | $32.94 | $39.52 | $45.07 | $50.57 | $76.53 | $71.38 | $87.79 | $100.69 | $107.95 | $156.00 | $100.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 55 | $35.37 | $41.96 | $47.54 | $53.08 | $81.19 | $76.00 | $92.58 | $105.85 | $111.25 | $162.00 | $102.00 | $128.00 | $146.00 | $164.00 | $218.00 |
| 56 | $37.79 | $44.57 | $50.98 | $56.54 | $88.15 | $80.00 | $98.00 | $109.72 | $117.20 | $170.00 | $106.00 | $134.00 | $152.00 | $170.00 | $228.00 |
| 57 | $40.38 | $48.02 | $53.87 | $60.27 | $94.03 | $84.49 | $101.80 | $116.00 | $123.99 | $182.00 | $112.00 | $140.00 | $160.00 | $180.00 | $240.00 |
| 58 | $41.73 | $50.88 | $58.79 | $65.21 | $99.94 | $86.26 | $105.97 | $121.84 | $130.30 | $194.00 | $118.00 | $148.00 | $170.00 | $190.00 | $254.00 |
| 59 | $46.48 | $54.41 | $62.55 | $69.26 | $108.15 | $91.68 | $111.96 | $128.52 | $137.43 | $208.00 | $124.00 | $156.00 | $180.00 | $201.31 | $268.00 |
| 60 | $47.89 | $59.37 | $66.37 | $74.50 | $116.40 | $95.50 | $116.24 | $133.45 | $145.99 | $222.00 | $130.00 | $164.00 | $190.00 | $206.41 | $284.00 |
| 61 | $52.85 | $64.56 | $73.63 | $80.63 | $126.51 | $103.47 | $126.64 | $142.40 | $158.54 | $234.00 | $136.50 | $171.60 | $196.95 | $213.84 | $296.40 |
| 62 | $57.86 | $71.90 | $77.73 | $86.81 | $138.76 | $111.20 | $137.06 | $153.45 | $164.90 | $245.10 | $142.50 | $180.50 | $205.20 | $225.32 | $305.90 |
| 63 | $65.10 | $77.19 | $86.54 | $94.46 | $147.85 | $120.25 | $145.97 | $165.09 | $176.30 | $259.00 | $146.15 | $186.85 | $212.75 | $235.01 | $318.20 |
| 64 | $70.38 | $83.40 | $95.10 | $102.39 | $162.84 | $126.00 | $154.92 | $178.06 | $188.32 | $273.60 | $153.00 | $192.60 | $221.40 | $248.40 | $333.00 |
| 65 | $77.93 | $89.85 | $101.80 | $111.27 | $172.99 | $131.25 | $166.25 | $188.33 | $200.79 | $285.25 | $159.25 | $199.50 | $231.00 | $257.25 | $344.75 |
| 66 | $83.77 | $99.49 | $112.30 | $121.95 | $188.58 | $137.70 | $175.10 | $200.60 | $215.52 | $299.20 | $164.90 | $209.10 | $239.70 | $268.60 | $360.40 |
| 67 | $93.35 | $109.84 | $122.80 | $133.50 | $204.67 | $143.55 | $181.50 | $207.90 | $232.35 | $311.85 | $171.60 | $216.15 | $247.50 | $277.20 | $371.25 |
| 68 | $101.53 | $121.18 | $134.33 | $145.25 | $219.20 | $150.40 | $187.20 | $216.00 | $241.60 | $324.80 | $177.60 | $224.00 | $257.60 | $288.00 | $385.60 |
| 69 | $109.86 | $132.07 | $147.53 | $159.51 | $232.50 | $156.55 | $198.40 | $227.85 | $255.75 | $341.00 | $184.45 | $234.05 | $268.15 | $302.25 | $403.00 |
| 70 | $117.00 | $147.00 | $161.99 | $176.28 | $250.50 | $165.00 | $211.50 | $241.50 | $271.50 | $364.50 | $193.50 | $247.50 | $283.50 | $318.00 | $426.00 |
| 71 | $127.60 | $158.05 | $179.80 | $197.85 | $269.70 | $178.35 | $226.20 | $259.55 | $292.90 | $390.05 | $205.90 | $262.45 | $301.60 | $339.30 | $452.40 |
| 72 | $137.20 | $170.80 | $194.60 | $215.60 | $291.20 | $191.80 | $243.60 | $280.00 | $313.60 | $418.60 | $218.40 | $278.60 | $320.60 | $359.80 | $480.20 |
| 73 | $148.50 | $184.95 | $209.25 | $232.20 | $314.55 | $206.55 | $261.90 | $299.70 | $337.50 | $450.90 | $233.55 | $297.00 | $340.20 | $382.05 | $511.65 |
| 74 | $159.90 | $200.20 | $226.20 | $250.90 | $340.60 | $221.00 | $280.80 | $322.40 | $361.40 | $483.60 | $247.00 | $315.90 | $361.40 | $405.60 | $543.40 |
| 75 | $172.50 | $216.25 | $245.00 | $272.50 | $367.50 | $235.00 | $300.00 | $345.00 | $388.75 | $517.50 | $261.25 | $333.75 | $383.75 | $431.25 | $575.00 |
| 76 | $187.20 | $234.00 | $266.40 | $295.20 | $399.60 | $254.00 | $320.40 | $369.60 | $415.20 | $554.40 | $276.00 | $352.80 | $406.80 | $456.00 | $609.60 |
| 77 | $206.50 | $260.78 | $297.36 | $330.40 | $446.04 | $273.76 | $351.64 | $405.92 | $457.84 | $610.06 | $297.36 | $382.32 | $442.50 | $497.96 | $663.16 |
| 78 | $231.28 | $292.64 | $333.94 | $371.70 | $501.50 | $302.08 | $389.40 | $450.76 | $508.58 | $676.14 | $325.68 | $420.08 | $484.98 | $547.52 | $729.24 |
| 79 | $257.24 | $325.68 | $372.88 | $414.18 | $559.32 | $331.58 | $427.16 | $495.60 | $559.32 | $744.58 | $354.00 | $457.84 | $531.00 | $597.08 | $795.32 |
| 80 | $282.02 | $357.54 | $409.46 | $456.66 | $614.78 | $359.90 | $463.74 | $538.08 | $607.70 | $808.30 | $382.32 | $493.24 | $572.30 | $646.64 | $859.04 |
| 81 | $305.62 | $388.22 | $444.86 | $495.60 | $667.88 | $385.86 | $497.96 | $578.20 | $652.54 | $867.30 | $408.28 | $527.46 | $612.42 | $691.48 | $919.22 |
| 82 | $329.22 | $417.72 | $479.08 | $533.36 | $718.62 | $410.64 | $529.82 | $614.78 | $693.84 | $922.76 | $434.24 | $560.50 | $650.18 | $733.96 | $975.86 |
| 83 | $354.00 | $448.40 | $514.48 | $572.30 | $771.72 | $437.78 | $562.86 | $652.54 | $735.14 | $979.40 | $461.38 | $593.54 | $689.12 | $776.44 | $1,033.68 |
| 84 | $379.96 | $481.44 | $552.24 | $614.78 | $828.36 | $464.92 | $597.08 | $692.66 | $779.98 | $1,038.40 | $488.52 | $628.94 | $729.24 | $821.28 | $1,095.04 |
| 85 | $408.28 | $518.02 | $594.72 | $661.38 | $892.08 | $493.24 | $634.84 | $736.32 | $828.36 | $1,104.48 | $518.02 | $667.88 | $774.08 | $870.84 | $1,161.12 |
| 86 | $440.14 | $558.14 | $640.74 | $711.90 | $960.52 | $525.10 | $674.96 | $782.34 | $880.28 | $1,172.92 | $549.88 | $708.00 | $820.10 | $922.76 | $1,229.56 |
| 87 | $474.36 | $601.80 | $689.12 | $768.18 | $1,034.86 | $559.32 | $718.62 | $830.72 | $934.56 | $1,247.26 | $584.10 | $751.66 | $868.48 | $977.04 | $1,303.90 |
| 88 | $510.94 | $646.64 | $742.22 | $826.00 | $1,112.74 | $595.90 | $763.46 | $883.82 | $992.38 | $1,325.14 | $620.68 | $796.50 | $921.58 | $1,034.86 | $1,381.78 |
| 89 | $549.88 | $697.38 | $798.86 | $889.72 | $1,198.88 | $634.84 | $814.20 | $940.46 | $1,056.10 | $1,411.28 | $659.62 | $847.24 | $978.22 | $1,098.58 | $1,467.92 |
| 90 | $592.36 | $751.66 | $861.40 | $959.34 | $1,293.28 | $677.32 | $868.48 | $1,003.00 | $1,125.72 | $1,505.68 | $702.10 | $901.52 | $1,040.76 | $1,168.20 | $1,562.32 |
| 91 | $638.38 | $809.48 | $928.66 | $1,034.86 | $1,393.58 | $723.34 | $926.30 | $1,070.26 | $1,201.24 | $1,605.98 | $748.12 | $959.34 | $1,108.02 | $1,243.72 | $1,662.62 |
| 92 | $687.94 | $872.02 | $999.46 | $1,113.92 | $1,499.78 | $772.90 | $988.84 | $1,141.06 | $1,280.30 | $1,712.18 | $797.68 | $1,021.88 | $1,178.82 | $1,322.78 | $1,768.82 |
| 93 | $739.86 | $938.10 | $1,076.16 | $1,198.88 | $1,614.24 | $824.82 | $1,054.92 | $1,217.76 | $1,365.26 | $1,826.64 | $849.60 | $1,087.96 | $1,255.52 | $1,407.74 | $1,883.28 |
| 94 | $797.68 | $1,010.08 | $1,158.76 | $1,290.92 | $1,738.14 | $882.64 | $1,126.90 | $1,300.36 | $1,457.30 | $1,950.54 | $907.42 | $1,159.94 | $1,338.12 | $1,499.78 | $2,007.18 |
| 95 | $859.04 | $1,089.14 | $1,249.62 | $1,391.22 | $1,875.02 | $944.00 | $1,205.96 | $1,391.22 | $1,557.60 | $2,087.42 | $968.78 | $1,239.00 | $1,428.98 | $1,600.08 | $2,144.06 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 30 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 31 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $73.86 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 32 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $34.22 | $42.48 | $47.20 | $51.92 | $76.04 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 33 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $35.51 | $42.48 | $47.20 | $51.92 | $80.38 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 34 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $35.51 | $42.48 | $48.14 | $51.92 | $84.73 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 35 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $37.73 | $43.68 | $48.14 | $51.92 | $86.90 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 36 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $39.95 | $45.87 | $50.23 | $53.76 | $91.24 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 37 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $42.17 | $48.05 | $54.42 | $55.83 | $95.59 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 38 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $42.17 | $50.23 | $56.51 | $57.90 | $99.93 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 39 | $22.42 | $27.14 | $30.68 | $33.04 | $44.84 | $44.39 | $52.42 | $58.60 | $62.03 | $106.45 | $78.00 | $98.00 | $110.00 | $120.00 | $162.00 |
| 40 | $23.60 | $28.32 | $31.86 | $36.58 | $48.38 | $45.20 | $54.75 | $59.66 | $67.27 | $111.43 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 41 | $23.60 | $28.32 | $31.86 | $36.58 | $48.38 | $47.56 | $57.17 | $61.97 | $69.72 | $116.07 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 42 | $25.61 | $28.81 | $31.89 | $36.58 | $48.38 | $47.77 | $59.61 | $64.30 | $74.38 | $120.73 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 43 | $25.79 | $29.00 | $34.11 | $37.57 | $50.37 | $50.16 | $62.07 | $68.72 | $76.87 | $125.42 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 44 | $25.98 | $31.28 | $34.33 | $37.81 | $52.70 | $52.57 | $64.54 | $71.09 | $79.39 | $128.00 | $82.00 | $102.00 | $116.00 | $132.00 | $176.00 |
| 45 | $26.17 | $31.59 | $36.77 | $39.03 | $53.96 | $56.89 | $65.64 | $74.01 | $81.32 | $135.54 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 46 | $28.55 | $33.92 | $37.02 | $41.36 | $56.26 | $57.14 | $70.30 | $78.56 | $83.80 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 47 | $28.76 | $34.14 | $39.33 | $43.71 | $58.58 | $59.69 | $72.79 | $81.01 | $88.45 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 48 | $28.96 | $36.51 | $41.68 | $43.99 | $60.91 | $62.26 | $75.29 | $85.62 | $93.14 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 49 | $31.41 | $36.76 | $41.96 | $46.39 | $65.43 | $64.00 | $80.00 | $88.12 | $95.70 | $136.00 | $88.00 | $108.00 | $124.00 | $138.00 | $184.00 |
| 50 | $31.64 | $37.97 | $44.62 | $49.14 | $68.25 | $67.68 | $79.54 | $93.73 | $99.63 | $150.00 | $98.00 | $118.00 | $138.00 | $154.00 | $204.00 |
| 51 | $34.11 | $41.82 | $47.13 | $51.68 | $73.01 | $70.37 | $84.25 | $98.86 | $104.76 | $156.00 | $100.00 | $124.00 | $140.00 | $160.00 | $212.00 |
| 52 | $34.31 | $42.12 | $47.58 | $52.92 | $77.80 | $75.48 | $91.12 | $101.98 | $108.30 | $162.00 | $102.00 | $128.00 | $146.00 | $162.00 | $220.00 |
| 53 | $36.83 | $43.26 | $50.14 | $54.73 | $82.61 | $78.22 | $92.45 | $107.04 | $115.33 | $168.00 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 54 | $37.05 | $43.61 | $50.53 | $56.04 | $87.46 | $79.09 | $95.42 | $110.37 | $118.93 | $174.00 | $110.00 | $134.00 | $156.00 | $174.00 | $234.00 |
| 55 | $39.61 | $47.56 | $53.14 | $60.06 | $92.34 | $84.00 | $102.43 | $115.65 | $124.23 | $176.00 | $114.00 | $140.00 | $160.00 | $180.00 | $242.00 |
| 56 | $43.60 | $50.14 | $58.06 | $63.60 | $99.57 | $90.00 | $107.80 | $121.27 | $132.08 | $188.00 | $120.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 57 | $44.71 | $53.67 | $59.40 | $67.28 | $105.38 | $92.35 | $111.41 | $127.41 | $134.84 | $200.00 | $124.00 | $152.00 | $176.00 | $196.00 | $264.00 |
| 58 | $45.91 | $56.38 | $65.78 | $73.72 | $114.45 | $95.85 | $115.27 | $134.97 | $144.78 | $216.00 | $128.00 | $162.00 | $188.00 | $210.00 | $282.00 |
| 59 | $52.29 | $61.38 | $69.50 | $77.57 | $122.68 | $103.14 | $125.02 | $139.54 | $161.52 | $232.00 | $138.00 | $172.00 | $196.00 | $219.25 | $296.00 |
| 60 | $54.94 | $66.43 | $74.66 | $82.78 | $132.57 | $108.61 | $128.95 | $147.88 | $159.89 | $250.00 | $146.00 | $180.00 | $208.00 | $225.70 | $314.00 |
| 61 | $59.99 | $71.58 | $83.55 | $90.36 | $142.73 | $114.56 | $139.30 | $160.20 | $170.60 | $261.30 | $152.10 | $187.20 | $218.40 | $236.55 | $325.65 |
| 62 | $65.10 | $79.09 | $87.44 | $98.01 | $155.28 | $124.18 | $149.68 | $169.51 | $181.90 | $271.70 | $155.80 | $195.70 | $224.20 | $249.73 | $336.30 |
| 63 | $74.18 | $85.77 | $96.47 | $107.15 | $165.73 | $135.05 | $160.21 | $181.69 | $196.64 | $286.75 | $162.80 | $203.50 | $234.95 | $260.71 | $351.50 |
| 64 | $79.37 | $93.47 | $106.62 | $115.01 | $182.58 | $142.20 | $170.76 | $195.58 | $208.32 | $302.40 | $171.00 | $212.40 | $243.00 | $273.60 | $367.20 |
| 65 | $87.10 | $101.26 | $113.11 | $123.94 | $194.01 | $145.25 | $183.75 | $207.33 | $222.36 | $315.00 | $175.00 | $220.50 | $252.00 | $281.75 | $379.75 |
| 66 | $94.43 | $111.02 | $125.26 | $136.13 | $209.53 | $153.00 | $193.80 | $221.00 | $238.56 | $329.80 | $183.60 | $229.50 | $263.50 | $294.10 | $394.40 |
| 67 | $104.24 | $121.72 | $137.42 | $150.73 | $229.03 | $160.05 | $198.00 | $229.35 | $258.71 | $343.20 | $189.75 | $235.95 | $272.25 | $306.90 | $409.20 |
| 68 | $114.03 | $134.81 | $150.57 | $162.51 | $244.80 | $166.40 | $206.40 | $240.00 | $267.20 | $358.40 | $196.80 | $244.80 | $283.20 | $316.80 | $424.00 |
| 69 | $123.79 | $147.08 | $165.24 | $178.19 | $258.85 | $175.15 | $218.55 | $251.10 | $282.10 | $376.65 | $206.15 | $255.75 | $296.05 | $331.70 | $441.75 |
| 70 | $132.00 | $163.50 | $180.96 | $197.78 | $279.00 | $184.50 | $232.50 | $267.00 | $300.00 | $402.00 | $214.50 | $270.00 | $312.00 | $349.50 | $468.00 |
| 71 | $143.55 | $176.90 | $201.55 | $220.79 | $301.60 | $198.65 | $249.40 | $288.55 | $321.90 | $430.65 | $230.55 | $288.55 | $332.05 | $372.65 | $495.90 |
| 72 | $155.40 | $189.00 | $217.00 | $240.80 | $324.80 | $215.60 | $266.00 | $308.00 | $347.20 | $462.00 | $245.00 | $303.80 | $352.80 | $396.20 | $527.80 |
| 73 | $166.05 | $203.85 | $233.55 | $259.20 | $349.65 | $229.50 | $284.85 | $330.75 | $371.25 | $495.45 | $257.85 | $322.65 | $375.30 | $419.85 | $560.25 |
| 74 | $180.70 | $221.00 | $252.20 | $279.50 | $378.30 | $245.70 | $306.80 | $354.90 | $397.80 | $531.70 | $274.30 | $343.20 | $396.50 | $445.90 | $595.40 |
| 75 | $193.75 | $237.50 | $272.50 | $302.50 | $408.75 | $261.25 | $326.25 | $378.75 | $426.25 | $568.75 | $290.00 | $361.25 | $420.00 | $472.50 | $631.25 |
| 76 | $208.80 | $258.00 | $296.40 | $330.00 | $445.20 | $279.40 | $350.40 | $406.80 | $458.40 | $610.80 | $304.80 | $384.00 | $446.40 | $502.80 | $669.60 |
| 77 | $231.28 | $286.74 | $330.40 | $366.98 | $495.60 | $303.26 | $383.50 | $447.22 | $503.86 | $670.24 | $329.22 | $416.54 | $484.98 | $545.16 | $726.88 |
| 78 | $259.60 | $322.14 | $371.70 | $413.00 | $558.14 | $336.30 | $424.80 | $495.60 | $558.14 | $744.58 | $362.26 | $456.66 | $533.36 | $600.62 | $801.22 |
| 79 | $287.92 | $357.54 | $414.18 | $461.38 | $620.68 | $368.16 | $466.10 | $545.16 | $615.96 | $817.74 | $392.94 | $496.78 | $582.92 | $657.26 | $873.20 |
| 80 | $316.24 | $392.94 | $455.48 | $507.40 | $683.22 | $400.02 | $505.04 | $592.36 | $669.06 | $889.72 | $424.80 | $536.90 | $628.94 | $711.54 | $944.00 |
| 81 | $343.38 | $427.16 | $494.42 | $552.24 | $741.04 | $429.52 | $543.98 | $636.02 | $719.80 | $953.44 | $454.30 | $574.66 | $672.60 | $761.10 | $1,008.90 |
| 82 | $369.34 | $459.02 | $532.18 | $593.54 | $798.86 | $457.84 | $577.02 | $677.32 | $764.64 | $1,015.98 | $482.62 | $610.06 | $715.08 | $807.12 | $1,073.80 |
| 83 | $396.48 | $493.24 | $571.12 | $637.20 | $856.68 | $487.34 | $613.60 | $718.62 | $811.84 | $1,078.52 | $512.12 | $646.64 | $757.56 | $854.32 | $1,136.34 |
| 84 | $425.98 | $529.82 | $612.42 | $684.40 | $919.22 | $516.84 | $652.54 | $762.28 | $861.40 | $1,143.42 | $542.80 | $686.76 | $802.40 | $905.06 | $1,203.60 |
| 85 | $457.84 | $571.12 | $659.62 | $736.32 | $990.02 | $549.88 | $695.02 | $810.66 | $914.50 | $1,216.58 | $575.84 | $729.24 | $850.78 | $960.52 | $1,276.76 |
| 86 | $494.42 | $614.78 | $711.54 | $792.96 | $1,066.72 | $586.46 | $738.68 | $862.58 | $971.14 | $1,293.28 | $612.42 | $772.90 | $902.70 | $1,017.16 | $1,353.46 |
| 87 | $532.18 | $661.98 | $765.82 | $853.14 | $1,148.14 | $624.22 | $785.88 | $916.86 | $1,031.32 | $1,374.70 | $650.18 | $820.10 | $956.98 | $1,077.34 | $1,434.88 |
| 88 | $572.30 | $712.72 | $824.82 | $919.22 | $1,236.64 | $664.34 | $836.62 | $975.86 | $1,097.40 | $1,463.20 | $690.30 | $870.84 | $1,015.98 | $1,143.42 | $1,523.38 |
| 89 | $617.14 | $767.00 | $887.36 | $990.02 | $1,332.22 | $709.18 | $890.90 | $1,038.40 | $1,168.20 | $1,558.78 | $735.14 | $925.12 | $1,078.52 | $1,214.22 | $1,618.96 |
| 90 | $665.52 | $827.18 | $956.98 | $1,066.72 | $1,434.88 | $757.56 | $951.08 | $1,108.02 | $1,244.90 | $1,661.44 | $783.52 | $985.30 | $1,148.14 | $1,290.92 | $1,721.62 |
| 91 | $717.44 | $892.08 | $1,032.50 | $1,150.50 | $1,548.16 | $809.48 | $1,015.98 | $1,183.54 | $1,328.68 | $1,774.72 | $835.44 | $1,050.20 | $1,223.66 | $1,374.70 | $1,834.90 |
| 92 | $771.72 | $959.34 | $1,110.38 | $1,239.00 | $1,666.16 | $863.76 | $1,083.24 | $1,261.42 | $1,417.18 | $1,892.72 | $889.72 | $1,117.46 | $1,301.54 | $1,463.20 | $1,952.90 |
| 93 | $830.72 | $1,033.68 | $1,195.34 | $1,333.40 | $1,793.60 | $922.76 | $1,157.58 | $1,346.38 | $1,511.58 | $2,020.16 | $948.72 | $1,191.80 | $1,386.50 | $1,557.60 | $2,080.34 |
| 94 | $894.44 | $1,112.74 | $1,287.38 | $1,434.88 | $1,930.48 | $986.48 | $1,236.64 | $1,438.42 | $1,613.06 | $2,157.04 | $1,012.44 | $1,270.86 | $1,478.54 | $1,659.08 | $2,217.22 |
| 95 | $964.06 | $1,200.06 | $1,387.68 | $1,548.16 | $2,082.70 | $1,056.10 | $1,323.96 | $1,538.72 | $1,726.34 | $2,309.26 | $1,082.06 | $1,358.18 | $1,578.84 | $1,772.36 | $2,369.44 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 30 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 31 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $66.48 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 32 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $29.50 | $36.58 | $42.48 | $47.20 | $68.43 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 33 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.61 | $36.58 | $42.48 | $47.20 | $72.34 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 34 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $30.61 | $36.58 | $43.32 | $47.20 | $76.25 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 35 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $32.53 | $37.61 | $43.32 | $47.20 | $78.21 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 36 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $34.44 | $39.50 | $45.21 | $48.88 | $82.12 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 37 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $36.36 | $41.38 | $48.98 | $50.76 | $86.03 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 38 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $36.36 | $43.26 | $50.86 | $52.63 | $89.94 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 39 | $18.88 | $23.60 | $27.14 | $30.68 | $40.12 | $38.27 | $45.14 | $52.74 | $56.39 | $95.80 | $68.00 | $84.00 | $98.00 | $110.00 | $146.00 |
| 40 | $21.24 | $24.78 | $28.32 | $31.86 | $43.66 | $40.68 | $47.55 | $53.98 | $57.66 | $99.24 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 41 | $21.24 | $24.78 | $28.32 | $31.86 | $43.66 | $42.81 | $49.65 | $56.07 | $59.76 | $103.37 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 42 | $23.05 | $25.21 | $28.34 | $31.86 | $43.66 | $43.00 | $51.77 | $58.17 | $63.75 | $107.53 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 43 | $23.22 | $25.38 | $30.32 | $32.72 | $45.46 | $45.15 | $53.90 | $62.18 | $65.89 | $111.70 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 44 | $23.38 | $27.37 | $30.52 | $32.93 | $47.56 | $47.32 | $56.05 | $64.32 | $68.05 | $114.00 | $76.00 | $90.00 | $102.00 | $116.00 | $158.00 |
| 45 | $23.67 | $27.94 | $32.97 | $34.15 | $47.68 | $51.56 | $59.08 | $65.79 | $70.16 | $119.59 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 46 | $25.83 | $30.00 | $33.19 | $36.19 | $49.72 | $51.79 | $63.27 | $69.83 | $72.30 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 47 | $26.02 | $30.20 | $35.26 | $38.24 | $51.77 | $54.09 | $65.51 | $72.01 | $76.31 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 48 | $26.20 | $32.30 | $37.37 | $38.50 | $53.83 | $56.42 | $67.76 | $76.10 | $80.36 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 49 | $28.42 | $32.51 | $37.62 | $40.59 | $57.82 | $58.00 | $72.00 | $78.32 | $82.56 | $120.00 | $78.00 | $98.00 | $110.00 | $122.00 | $162.00 |
| 50 | $27.51 | $35.26 | $40.44 | $42.31 | $61.14 | $58.28 | $73.99 | $84.35 | $88.95 | $136.00 | $84.00 | $108.00 | $122.00 | $136.00 | $182.00 |
| 51 | $29.84 | $36.24 | $42.84 | $46.09 | $64.25 | $60.86 | $73.26 | $89.35 | $93.92 | $140.00 | $88.00 | $110.00 | $126.00 | $140.00 | $188.00 |
| 52 | $30.20 | $36.68 | $42.14 | $47.35 | $68.82 | $65.80 | $79.73 | $89.00 | $97.47 | $144.00 | $92.00 | $114.00 | $130.00 | $144.00 | $196.00 |
| 53 | $32.58 | $39.07 | $44.57 | $49.25 | $73.43 | $68.44 | $82.82 | $95.57 | $102.51 | $148.00 | $96.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 54 | $32.94 | $39.52 | $45.07 | $50.57 | $76.53 | $71.38 | $85.88 | $100.69 | $106.12 | $152.00 | $98.00 | $120.00 | $140.00 | $156.00 | $206.00 |
| 55 | $35.37 | $41.96 | $47.54 | $53.08 | $81.19 | $76.00 | $90.61 | $103.89 | $109.39 | $156.00 | $102.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 56 | $37.79 | $44.57 | $52.40 | $56.54 | $88.15 | $80.00 | $96.04 | $109.72 | $117.20 | $168.00 | $104.00 | $130.00 | $150.00 | $166.00 | $224.00 |
| 57 | $40.38 | $48.02 | $53.87 | $60.27 | $94.03 | $82.53 | $99.88 | $114.10 | $122.09 | $178.00 | $110.00 | $136.00 | $158.00 | $176.00 | $236.00 |
| 58 | $41.73 | $50.88 | $58.79 | $65.21 | $99.94 | $86.26 | $104.11 | $119.97 | $130.30 | $190.00 | $116.00 | $146.00 | $168.00 | $186.00 | $248.00 |
| 59 | $46.48 | $54.41 | $62.55 | $69.26 | $108.15 | $91.68 | $110.10 | $126.69 | $135.66 | $206.00 | $122.00 | $152.00 | $176.00 | $195.33 | $264.00 |
| 60 | $47.89 | $59.37 | $66.37 | $74.50 | $116.40 | $95.50 | $114.42 | $131.65 | $144.25 | $218.00 | $128.00 | $160.00 | $186.00 | $202.55 | $278.00 |
| 61 | $52.85 | $64.56 | $73.63 | $80.63 | $126.51 | $101.63 | $124.83 | $140.62 | $151.83 | $232.05 | $134.55 | $169.65 | $193.05 | $211.95 | $290.55 |
| 62 | $57.86 | $70.46 | $77.73 | $86.81 | $138.76 | $111.20 | $133.45 | $151.66 | $161.50 | $241.30 | $138.70 | $174.80 | $199.50 | $221.57 | $300.20 |
| 63 | $65.10 | $77.19 | $85.12 | $94.46 | $147.85 | $118.40 | $142.41 | $160.70 | $174.61 | $255.30 | $144.30 | $181.30 | $207.20 | $231.34 | $312.65 |
| 64 | $70.38 | $83.40 | $93.65 | $100.99 | $161.20 | $124.20 | $153.16 | $172.76 | $183.32 | $266.40 | $151.20 | $189.00 | $214.20 | $241.20 | $324.00 |
| 65 | $77.93 | $89.85 | $100.39 | $111.27 | $172.99 | $131.25 | $162.75 | $183.15 | $197.47 | $280.00 | $157.50 | $196.00 | $224.00 | $252.00 | $337.75 |
| 66 | $83.77 | $98.05 | $110.86 | $121.95 | $186.97 | $137.70 | $170.00 | $195.50 | $212.23 | $294.10 | $163.20 | $204.00 | $232.90 | $263.50 | $351.90 |
| 67 | $93.35 | $108.36 | $121.34 | $133.50 | $204.67 | $141.90 | $176.55 | $202.95 | $229.05 | $306.90 | $169.95 | $209.55 | $242.55 | $272.25 | $364.65 |
| 68 | $101.53 | $121.18 | $134.33 | $145.25 | $217.60 | $147.20 | $185.60 | $212.80 | $238.40 | $318.40 | $174.40 | $219.20 | $251.20 | $283.20 | $377.60 |
| 69 | $109.86 | $130.57 | $146.06 | $159.51 | $232.50 | $155.00 | $192.20 | $223.20 | $252.65 | $336.35 | $182.90 | $227.85 | $263.50 | $296.05 | $395.25 |
| 70 | $117.00 | $145.50 | $161.99 | $176.28 | $249.00 | $163.50 | $205.50 | $238.50 | $267.00 | $357.00 | $190.50 | $241.50 | $279.00 | $312.00 | $417.00 |
| 71 | $127.60 | $156.60 | $178.35 | $196.42 | $268.25 | $176.90 | $220.40 | $255.20 | $287.10 | $382.80 | $204.45 | $255.20 | $294.35 | $330.60 | $442.25 |
| 72 | $137.20 | $169.40 | $193.20 | $214.20 | $289.80 | $189.00 | $236.60 | $274.40 | $308.00 | $413.00 | $215.60 | $271.60 | $313.60 | $352.80 | $470.40 |
| 73 | $148.50 | $180.90 | $207.90 | $230.85 | $311.85 | $205.20 | $253.80 | $294.30 | $330.75 | $441.45 | $229.50 | $286.20 | $333.45 | $373.95 | $499.50 |
| 74 | $159.90 | $196.30 | $224.90 | $248.30 | $336.70 | $218.40 | $273.00 | $317.20 | $354.90 | $473.20 | $244.40 | $305.50 | $353.60 | $396.50 | $530.40 |
| 75 | $172.50 | $212.50 | $243.75 | $268.75 | $365.00 | $232.50 | $292.50 | $338.75 | $378.75 | $507.50 | $257.50 | $323.75 | $375.00 | $420.00 | $562.50 |
| 76 | $187.20 | $229.20 | $264.00 | $292.80 | $396.00 | $249.60 | $310.80 | $362.40 | $406.80 | $542.40 | $272.40 | $342.00 | $397.20 | $446.40 | $596.40 |
| 77 | $206.50 | $256.06 | $293.82 | $326.86 | $440.44 | $271.40 | $341.02 | $397.66 | $448.40 | $595.90 | $293.82 | $371.70 | $430.70 | $486.16 | $646.64 |
| 78 | $231.28 | $286.74 | $331.58 | $368.16 | $495.60 | $299.72 | $377.60 | $442.50 | $497.96 | $661.98 | $322.14 | $405.92 | $475.54 | $535.72 | $711.54 |
| 79 | $257.24 | $318.60 | $368.16 | $410.64 | $552.24 | $329.22 | $415.36 | $484.98 | $547.52 | $728.06 | $350.46 | $442.50 | $518.02 | $585.28 | $776.44 |
| 80 | $282.02 | $350.46 | $404.74 | $451.94 | $607.70 | $356.36 | $450.76 | $527.46 | $595.90 | $791.78 | $378.78 | $477.90 | $559.32 | $632.48 | $840.16 |
| 81 | $305.62 | $379.96 | $440.14 | $490.88 | $659.62 | $382.32 | $483.80 | $566.40 | $639.56 | $849.60 | $403.56 | $510.94 | $599.44 | $676.14 | $897.98 |
| 82 | $329.22 | $409.46 | $473.18 | $528.64 | $710.36 | $407.10 | $514.48 | $602.98 | $680.86 | $903.88 | $430.70 | $543.98 | $636.02 | $719.80 | $954.62 |
| 83 | $352.82 | $438.96 | $508.58 | $566.40 | $762.28 | $433.06 | $546.34 | $639.56 | $722.16 | $959.34 | $456.66 | $575.84 | $673.78 | $759.92 | $1,011.26 |
| 84 | $378.78 | $472.00 | $545.16 | $608.88 | $818.92 | $460.20 | $581.74 | $678.50 | $765.82 | $1,018.34 | $482.62 | $611.24 | $713.90 | $805.94 | $1,071.44 |
| 85 | $408.28 | $507.40 | $587.64 | $654.30 | $881.46 | $490.88 | $618.32 | $722.16 | $813.02 | $1,083.24 | $513.30 | $647.82 | $758.74 | $853.14 | $1,137.52 |
| 86 | $440.14 | $547.52 | $632.98 | $705.64 | $949.90 | $522.74 | $658.44 | $767.00 | $863.76 | $1,151.68 | $545.16 | $687.94 | $803.58 | $903.88 | $1,205.96 |
| 87 | $473.18 | $588.82 | $682.04 | $759.92 | $1,021.88 | $555.78 | $699.74 | $816.56 | $918.04 | $1,223.66 | $578.20 | $729.24 | $853.14 | $958.16 | $1,277.94 |
| 88 | $509.76 | $633.66 | $732.78 | $818.92 | $1,099.76 | $592.36 | $744.58 | $867.30 | $977.04 | $1,301.54 | $614.78 | $774.08 | $903.88 | $1,017.16 | $1,355.82 |
| 89 | $548.70 | $683.22 | $790.60 | $880.28 | $1,185.90 | $631.30 | $794.14 | $925.12 | $1,038.40 | $1,387.68 | $653.72 | $823.64 | $961.70 | $1,078.52 | $1,441.96 |
| 90 | $592.36 | $736.32 | $851.96 | $949.90 | $1,277.94 | $674.96 | $847.24 | $986.48 | $1,108.02 | $1,479.72 | $697.38 | $876.74 | $1,023.06 | $1,148.14 | $1,534.00 |
| 91 | $638.38 | $792.96 | $918.04 | $1,024.24 | $1,377.06 | $720.98 | $903.88 | $1,052.56 | $1,182.36 | $1,578.84 | $743.40 | $933.38 | $1,089.14 | $1,222.48 | $1,633.12 |
| 92 | $686.76 | $854.32 | $987.66 | $1,102.12 | $1,482.08 | $769.36 | $965.24 | $1,122.18 | $1,260.24 | $1,683.86 | $791.78 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 |
| 93 | $738.68 | $919.22 | $1,064.36 | $1,187.08 | $1,595.36 | $821.28 | $1,030.14 | $1,198.88 | $1,345.20 | $1,797.14 | $843.70 | $1,059.64 | $1,235.46 | $1,385.32 | $1,851.42 |
| 94 | $796.50 | $990.02 | $1,145.78 | $1,277.94 | $1,718.08 | $879.10 | $1,100.94 | $1,280.30 | $1,436.06 | $1,919.86 | $901.52 | $1,130.44 | $1,316.88 | $1,476.18 | $1,974.14 |
| 95 | $859.04 | $1,066.72 | $1,235.46 | $1,377.06 | $1,852.60 | $941.64 | $1,177.64 | $1,369.98 | $1,535.18 | $2,054.38 | $964.06 | $1,207.14 | $1,406.56 | $1,575.30 | $2,108.66 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 30 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 31 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $60.32 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 32 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $28.32 | $34.22 | $37.76 | $43.66 | $62.10 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 33 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $29.39 | $34.22 | $37.76 | $43.66 | $65.64 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 34 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $29.39 | $34.22 | $38.51 | $43.66 | $69.19 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 35 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $31.23 | $35.19 | $38.51 | $43.66 | $70.97 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 36 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $33.06 | $36.95 | $40.19 | $45.21 | $74.51 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 37 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $34.90 | $38.71 | $43.53 | $46.95 | $78.06 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 38 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $34.90 | $40.47 | $45.21 | $48.69 | $81.61 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 39 | $17.70 | $22.42 | $23.60 | $27.14 | $36.58 | $36.74 | $42.23 | $46.88 | $52.16 | $86.93 | $62.00 | $78.00 | $88.00 | $98.00 | $134.00 |
| 40 | $18.88 | $23.60 | $25.96 | $29.50 | $38.94 | $37.67 | $44.67 | $49.72 | $53.54 | $90.53 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 41 | $18.88 | $23.60 | $25.96 | $29.50 | $38.94 | $39.64 | $46.64 | $51.64 | $55.49 | $94.31 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 42 | $20.49 | $24.01 | $25.98 | $29.50 | $38.94 | $39.81 | $48.63 | $53.58 | $59.20 | $98.10 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 43 | $20.64 | $24.17 | $27.79 | $30.30 | $40.54 | $41.80 | $50.63 | $57.27 | $61.19 | $101.90 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 44 | $20.78 | $26.07 | $27.98 | $30.49 | $42.42 | $43.81 | $52.65 | $59.25 | $63.19 | $104.00 | $66.00 | $84.00 | $96.00 | $106.00 | $140.00 |
| 45 | $21.18 | $24.30 | $29.16 | $31.71 | $43.92 | $46.23 | $50.87 | $60.85 | $65.38 | $109.62 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 46 | $23.11 | $26.09 | $29.36 | $33.60 | $45.80 | $46.43 | $54.48 | $64.59 | $67.37 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 47 | $23.28 | $26.26 | $31.19 | $35.51 | $47.68 | $48.50 | $56.41 | $66.61 | $71.11 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 48 | $23.44 | $28.09 | $33.06 | $35.75 | $49.58 | $50.58 | $58.35 | $70.40 | $74.88 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 49 | $25.43 | $28.27 | $33.28 | $37.69 | $53.26 | $52.00 | $62.00 | $72.45 | $76.93 | $110.00 | $72.00 | $86.00 | $98.00 | $112.00 | $150.00 |
| 50 | $26.14 | $31.19 | $36.25 | $39.58 | $55.46 | $54.52 | $66.59 | $74.98 | $81.84 | $122.00 | $76.00 | $98.00 | $112.00 | $124.00 | $166.00 |
| 51 | $28.42 | $33.45 | $38.56 | $41.90 | $59.87 | $57.05 | $67.77 | $79.85 | $84.89 | $128.00 | $82.00 | $100.00 | $116.00 | $128.00 | $174.00 |
| 52 | $27.45 | $33.97 | $38.07 | $43.17 | $62.84 | $60.00 | $74.03 | $79.73 | $88.44 | $132.00 | $82.00 | $104.00 | $118.00 | $132.00 | $178.00 |
| 53 | $29.74 | $36.28 | $40.39 | $43.78 | $65.79 | $62.57 | $77.05 | $86.01 | $93.36 | $136.00 | $86.00 | $108.00 | $122.00 | $138.00 | $182.00 |
| 54 | $30.19 | $35.43 | $40.97 | $45.11 | $70.28 | $63.66 | $76.34 | $91.00 | $95.14 | $140.00 | $90.00 | $110.00 | $126.00 | $140.00 | $188.00 |
| 55 | $31.12 | $37.77 | $43.35 | $48.89 | $74.82 | $68.00 | $80.76 | $94.09 | $101.98 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 56 | $34.88 | $40.39 | $46.73 | $52.30 | $79.98 | $72.00 | $86.24 | $98.17 | $106.00 | $152.00 | $96.00 | $120.00 | $136.00 | $152.00 | $204.00 |
| 57 | $37.50 | $43.78 | $49.73 | $54.66 | $85.92 | $76.63 | $90.28 | $104.59 | $109.33 | $164.00 | $102.00 | $124.00 | $146.00 | $160.00 | $214.00 |
| 58 | $37.56 | $45.38 | $53.19 | $59.54 | $91.88 | $78.60 | $92.96 | $108.72 | $117.63 | $176.00 | $106.00 | $130.00 | $150.00 | $170.00 | $226.00 |
| 59 | $42.12 | $50.22 | $56.99 | $62.33 | $98.47 | $82.13 | $102.63 | $113.84 | $123.33 | $186.00 | $110.00 | $140.00 | $160.00 | $177.39 | $240.00 |
| 60 | $43.67 | $53.71 | $60.84 | $66.22 | $106.70 | $86.14 | $105.34 | $120.83 | $128.61 | $200.00 | $116.00 | $146.00 | $170.00 | $181.33 | $254.00 |
| 61 | $48.57 | $58.95 | $67.97 | $73.68 | $115.15 | $92.39 | $113.97 | $129.94 | $138.19 | $210.60 | $122.85 | $154.05 | $177.45 | $191.13 | $265.20 |
| 62 | $53.52 | $64.71 | $70.79 | $79.81 | $127.19 | $101.94 | $122.63 | $137.39 | $149.60 | $222.30 | $129.20 | $157.70 | $182.40 | $202.79 | $273.60 |
| 63 | $60.55 | $68.61 | $78.02 | $86.00 | $133.23 | $109.15 | $128.17 | $146.67 | $157.65 | $231.25 | $133.20 | $164.65 | $190.55 | $211.14 | $283.05 |
| 64 | $64.39 | $76.21 | $86.45 | $92.57 | $146.39 | $113.40 | $139.08 | $150.42 | $168.32 | $243.00 | $136.80 | $172.80 | $198.00 | $221.40 | $295.20 |
| 65 | $70.29 | $81.29 | $91.90 | $100.00 | $156.83 | $117.25 | $147.00 | $167.59 | $179.22 | $255.50 | $141.75 | $178.50 | $204.75 | $229.25 | $306.25 |
| 66 | $76.15 | $89.39 | $102.22 | $110.61 | $169.24 | $124.10 | $154.70 | $180.20 | $194.14 | $266.90 | $147.90 | $185.30 | $214.20 | $239.70 | $317.90 |
| 67 | $84.01 | $99.45 | $112.56 | $120.58 | $185.17 | $128.70 | $161.70 | $188.10 | $207.63 | $277.20 | $151.80 | $191.40 | $222.75 | $245.85 | $331.65 |
| 68 | $92.16 | $109.06 | $121.04 | $132.31 | $198.40 | $136.00 | $166.40 | $192.00 | $217.60 | $291.20 | $158.40 | $198.40 | $227.20 | $257.60 | $344.00 |
| 69 | $100.58 | $118.56 | $134.26 | $143.71 | $210.80 | $141.05 | $175.15 | $204.60 | $227.85 | $305.35 | $167.40 | $206.15 | $240.25 | $268.15 | $359.60 |
| 70 | $106.50 | $132.00 | $145.93 | $160.52 | $225.00 | $148.50 | $187.50 | $216.00 | $243.00 | $322.50 | $174.00 | $219.00 | $252.00 | $283.50 | $378.00 |
| 71 | $116.00 | $142.10 | $162.40 | $179.21 | $243.60 | $160.95 | $200.10 | $232.00 | $261.00 | $348.00 | $185.60 | $232.00 | $268.25 | $301.60 | $401.65 |
| 72 | $124.60 | $154.00 | $175.00 | $194.60 | $263.20 | $172.20 | $215.60 | $249.20 | $280.00 | $373.80 | $196.00 | $246.40 | $284.20 | $319.20 | $427.00 |
| 73 | $133.65 | $164.70 | $189.00 | $210.60 | $283.50 | $183.60 | $230.85 | $268.65 | $301.05 | $402.30 | $207.90 | $260.55 | $302.40 | $341.55 | $454.95 |
| 74 | $145.60 | $179.40 | $204.10 | $226.20 | $305.50 | $198.90 | $249.60 | $287.30 | $322.40 | $430.30 | $222.30 | $279.50 | $321.10 | $361.40 | $482.30 |
| 75 | $157.50 | $193.75 | $221.25 | $245.00 | $331.25 | $212.50 | $266.25 | $307.50 | $345.00 | $461.25 | $235.00 | $295.00 | $341.25 | $383.75 | $511.25 |
| 76 | $169.20 | $208.80 | $240.00 | $266.40 | $360.00 | $225.60 | $283.20 | $330.00 | $370.80 | $493.20 | $247.20 | $310.80 | $361.20 | $405.60 | $541.20 |
| 77 | $187.62 | $232.46 | $266.68 | $297.36 | $401.20 | $246.62 | $310.34 | $361.08 | $408.28 | $542.80 | $266.68 | $336.30 | $391.76 | $441.32 | $588.82 |
| 78 | $211.22 | $260.78 | $300.90 | $335.12 | $451.94 | $273.76 | $344.56 | $401.20 | $453.12 | $602.98 | $293.82 | $370.52 | $431.88 | $487.34 | $649.00 |
| 79 | $233.64 | $290.28 | $335.12 | $372.88 | $502.68 | $298.54 | $377.60 | $441.32 | $497.96 | $661.98 | $318.60 | $403.56 | $472.00 | $531.00 | $706.82 |
| 80 | $256.06 | $318.60 | $369.34 | $411.82 | $552.24 | $324.50 | $409.46 | $480.26 | $542.80 | $718.62 | $343.38 | $435.42 | $509.76 | $575.84 | $763.46 |
| 81 | $277.30 | $345.74 | $400.02 | $446.04 | $600.62 | $348.10 | $440.14 | $515.66 | $581.74 | $772.90 | $366.98 | $464.92 | $543.98 | $615.96 | $817.74 |
| 82 | $298.54 | $371.70 | $431.88 | $480.36 | $646.64 | $369.34 | $468.46 | $548.70 | $618.32 | $823.64 | $389.40 | $494.42 | $580.56 | $653.72 | $869.66 |
| 83 | $320.96 | $400.02 | $462.56 | $515.56 | $693.84 | $394.12 | $497.96 | $581.74 | $657.26 | $873.20 | $414.18 | $523.92 | $613.60 | $692.66 | $920.40 |
| 84 | $344.56 | $429.52 | $496.78 | $553.42 | $745.76 | $418.90 | $528.64 | $618.32 | $696.20 | $927.48 | $440.14 | $555.78 | $650.18 | $731.60 | $975.86 |
| 85 | $371.70 | $462.56 | $534.54 | $595.30 | $802.40 | $446.04 | $562.86 | $657.26 | $739.86 | $986.48 | $468.46 | $591.18 | $690.30 | $776.44 | $1,034.86 |
| 86 | $400.02 | $497.96 | $577.02 | $643.10 | $864.94 | $474.36 | $598.26 | $699.74 | $787.06 | $1,049.02 | $496.78 | $626.58 | $732.78 | $823.64 | $1,097.40 |
| 87 | $431.88 | $535.72 | $619.50 | $692.66 | $931.02 | $506.22 | $636.02 | $742.22 | $836.62 | $1,115.10 | $528.64 | $664.34 | $775.26 | $873.20 | $1,163.48 |
| 88 | $463.74 | $577.02 | $667.88 | $744.58 | $1,000.64 | $538.08 | $677.32 | $790.60 | $888.54 | $1,184.72 | $560.50 | $705.64 | $823.64 | $925.12 | $1,233.10 |
| 89 | $499.14 | $621.86 | $718.62 | $801.22 | $1,078.52 | $573.48 | $722.16 | $841.34 | $945.18 | $1,262.60 | $595.90 | $750.48 | $874.38 | $981.76 | $1,310.98 |
| 90 | $538.08 | $670.24 | $775.26 | $864.94 | $1,162.30 | $612.42 | $770.54 | $897.98 | $1,008.90 | $1,346.38 | $634.84 | $798.86 | $931.02 | $1,045.48 | $1,394.76 |
| 91 | $580.56 | $722.16 | $835.44 | $932.20 | $1,254.34 | $654.90 | $822.46 | $958.16 | $1,076.16 | $1,438.42 | $677.32 | $850.78 | $991.20 | $1,112.74 | $1,486.80 |
| 92 | $625.40 | $777.62 | $899.16 | $1,003.00 | $1,348.74 | $699.74 | $877.92 | $1,021.88 | $1,146.96 | $1,532.82 | $722.16 | $906.24 | $1,054.92 | $1,183.54 | $1,581.20 |
| 93 | $672.60 | $836.62 | $967.60 | $1,079.70 | $1,452.58 | $746.94 | $936.92 | $1,090.32 | $1,223.66 | $1,636.66 | $769.36 | $965.24 | $1,123.36 | $1,260.24 | $1,685.04 |
| 94 | $724.52 | $900.34 | $1,041.94 | $1,162.30 | $1,563.50 | $798.86 | $1,000.64 | $1,164.66 | $1,306.26 | $1,747.58 | $821.28 | $1,028.96 | $1,197.70 | $1,342.84 | $1,795.96 |
| 95 | $781.16 | $972.32 | $1,124.54 | $1,254.34 | $1,686.22 | $855.50 | $1,072.62 | $1,247.26 | $1,398.30 | $1,870.30 | $877.92 | $1,100.94 | $1,280.30 | $1,434.88 | $1,918.68 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix B

**Union Security Insurance Company**
**6062-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 30 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 31 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $56.63 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 32 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $25.96 | $31.86 | $36.58 | $40.12 | $58.29 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 33 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $26.94 | $31.86 | $36.58 | $40.12 | $61.62 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 34 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $26.94 | $31.86 | $37.31 | $40.12 | $64.96 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 35 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $28.62 | $32.76 | $37.31 | $40.12 | $66.62 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 36 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $30.31 | $34.40 | $38.93 | $41.54 | $69.95 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 37 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $31.99 | $36.04 | $42.17 | $43.14 | $73.28 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 38 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $31.99 | $37.67 | $43.80 | $44.74 | $76.61 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 39 | $16.52 | $20.06 | $23.60 | $24.78 | $34.22 | $33.68 | $39.31 | $45.42 | $47.94 | $81.61 | $60.00 | $74.00 | $86.00 | $94.00 | $126.00 |
| 40 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $34.66 | $40.34 | $45.46 | $50.79 | $85.31 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 41 | $16.52 | $21.24 | $23.60 | $27.14 | $36.58 | $36.47 | $42.13 | $47.22 | $52.64 | $88.87 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 42 | $17.93 | $21.61 | $23.62 | $27.14 | $36.58 | $36.63 | $43.92 | $48.99 | $56.16 | $92.44 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 43 | $18.06 | $21.75 | $25.26 | $27.87 | $38.09 | $38.46 | $45.73 | $52.36 | $58.05 | $96.02 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 44 | $18.19 | $23.46 | $25.43 | $28.06 | $39.85 | $40.31 | $47.56 | $54.17 | $59.95 | $98.00 | $62.00 | $78.00 | $90.00 | $100.00 | $136.00 |
| 45 | $19.94 | $24.30 | $27.89 | $29.27 | $40.16 | $44.45 | $50.87 | $57.56 | $60.59 | $103.65 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 46 | $21.75 | $26.09 | $28.08 | $31.02 | $41.87 | $44.64 | $54.48 | $61.10 | $62.44 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 47 | $21.91 | $26.26 | $29.84 | $32.78 | $43.60 | $46.63 | $56.41 | $63.01 | $65.91 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 48 | $22.07 | $28.09 | $31.62 | $33.00 | $45.33 | $48.64 | $58.35 | $66.59 | $69.40 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 49 | $23.93 | $28.27 | $31.83 | $34.79 | $48.69 | $50.00 | $62.00 | $68.53 | $71.30 | $104.00 | $68.00 | $84.00 | $96.00 | $106.00 | $142.00 |
| 50 | $24.76 | $28.48 | $33.46 | $35.49 | $52.61 | $52.64 | $62.89 | $71.23 | $74.72 | $116.00 | $76.00 | $92.00 | $106.00 | $116.00 | $160.00 |
| 51 | $25.58 | $30.66 | $37.13 | $39.11 | $54.03 | $53.25 | $64.11 | $76.05 | $81.28 | $118.00 | $76.00 | $96.00 | $112.00 | $122.00 | $162.00 |
| 52 | $26.08 | $31.25 | $35.35 | $40.39 | $58.35 | $56.13 | $70.24 | $76.02 | $83.03 | $124.00 | $80.00 | $98.00 | $114.00 | $126.00 | $170.00 |
| 53 | $28.33 | $33.49 | $37.60 | $41.04 | $62.73 | $60.62 | $73.19 | $82.19 | $87.87 | $130.00 | $82.00 | $102.00 | $116.00 | $130.00 | $176.00 |
| 54 | $27.45 | $34.07 | $38.24 | $42.37 | $65.60 | $59.80 | $74.43 | $85.20 | $91.48 | $134.00 | $84.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 55 | $29.71 | $36.37 | $40.55 | $44.70 | $68.46 | $64.00 | $78.79 | $90.17 | $94.56 | $136.00 | $86.00 | $110.00 | $124.00 | $138.00 | $184.00 |
| 56 | $31.97 | $37.61 | $43.90 | $48.06 | $75.09 | $68.00 | $82.32 | $94.32 | $100.48 | $144.00 | $90.00 | $114.00 | $130.00 | $144.00 | $194.00 |
| 57 | $34.62 | $40.96 | $45.59 | $51.86 | $79.44 | $72.70 | $86.44 | $98.89 | $105.68 | $154.00 | $96.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 58 | $36.17 | $42.63 | $50.39 | $55.29 | $85.44 | $74.76 | $89.24 | $104.97 | $110.40 | $166.00 | $102.00 | $124.00 | $146.00 | $162.00 | $216.00 |
| 59 | $39.22 | $46.04 | $52.82 | $59.56 | $92.01 | $78.31 | $95.17 | $108.33 | $118.05 | $176.00 | $106.00 | $132.00 | $152.00 | $171.42 | $228.00 |
| 60 | $40.85 | $50.89 | $56.69 | $63.47 | $98.62 | $82.39 | $99.89 | $113.61 | $124.39 | $188.00 | $112.00 | $140.00 | $162.00 | $175.55 | $242.00 |
| 61 | $44.28 | $54.74 | $62.31 | $68.12 | $107.04 | $86.84 | $106.74 | $121.04 | $129.56 | $198.90 | $115.05 | $146.25 | $167.70 | $181.67 | $251.55 |
| 62 | $49.18 | $61.83 | $66.62 | $74.21 | $117.28 | $94.52 | $117.22 | $132.04 | $141.10 | $207.10 | $121.60 | $153.90 | $174.80 | $191.52 | $258.40 |
| 63 | $56.01 | $65.75 | $73.77 | $80.36 | $125.11 | $103.60 | $124.61 | $141.27 | $149.18 | $220.15 | $125.80 | $159.10 | $181.30 | $200.13 | $270.10 |
| 64 | $59.90 | $70.46 | $80.69 | $86.96 | $138.17 | $108.00 | $132.03 | $151.50 | $159.99 | $232.20 | $129.60 | $163.80 | $187.20 | $210.60 | $282.60 |
| 65 | $65.71 | $77.01 | $86.25 | $94.37 | $147.13 | $112.00 | $141.75 | $158.96 | $170.92 | $241.50 | $134.75 | $171.50 | $196.00 | $218.75 | $294.00 |
| 66 | $71.58 | $85.07 | $95.02 | $103.52 | $159.57 | $117.30 | $149.60 | $170.00 | $182.62 | $253.30 | $141.10 | $178.50 | $204.00 | $227.80 | $306.00 |
| 67 | $79.35 | $93.52 | $103.79 | $113.41 | $173.80 | $122.10 | $155.10 | $176.55 | $197.74 | $265.65 | $145.20 | $183.15 | $209.55 | $235.95 | $315.15 |
| 68 | $85.91 | $103.00 | $113.66 | $123.68 | $185.60 | $128.00 | $158.40 | $182.40 | $206.40 | $275.20 | $150.40 | $190.40 | $219.20 | $244.80 | $326.40 |
| 69 | $92.84 | $112.56 | $125.40 | $135.08 | $198.40 | $133.30 | $168.95 | $193.75 | $217.00 | $291.40 | $156.55 | $199.95 | $227.85 | $255.75 | $344.10 |
| 70 | $99.00 | $124.50 | $137.18 | $150.49 | $213.00 | $139.50 | $180.00 | $205.50 | $231.00 | $310.50 | $163.50 | $210.00 | $240.00 | $271.50 | $361.50 |
| 71 | $108.75 | $134.85 | $152.25 | $167.74 | $229.10 | $152.25 | $192.85 | $220.40 | $247.95 | $332.05 | $175.45 | $223.30 | $255.20 | $288.55 | $384.25 |
| 72 | $116.20 | $145.60 | $165.20 | $183.40 | $247.80 | $162.40 | $207.20 | $238.00 | $267.40 | $355.60 | $184.80 | $236.60 | $273.00 | $306.60 | $408.80 |
| 73 | $126.90 | $156.60 | $178.20 | $197.10 | $267.30 | $176.85 | $221.40 | $255.15 | $286.20 | $383.40 | $199.80 | $252.45 | $288.90 | $324.00 | $434.70 |
| 74 | $136.50 | $170.30 | $192.40 | $213.20 | $289.90 | $188.50 | $239.20 | $274.30 | $306.80 | $412.10 | $210.60 | $269.10 | $306.80 | $344.50 | $462.80 |
| 75 | $146.25 | $183.75 | $208.75 | $231.25 | $312.50 | $200.00 | $255.00 | $293.75 | $330.00 | $440.00 | $221.25 | $283.75 | $326.25 | $366.25 | $488.75 |
| 76 | $159.60 | $199.20 | $226.80 | $250.80 | $339.60 | $214.80 | $272.40 | $314.40 | $352.80 | $471.60 | $235.20 | $300.00 | $345.60 | $387.60 | $518.40 |
| 77 | $175.82 | $221.84 | $252.52 | $280.84 | $378.78 | $232.46 | $298.54 | $344.56 | $389.40 | $518.02 | $252.52 | $325.68 | $376.42 | $423.62 | $562.86 |
| 78 | $197.06 | $248.98 | $284.38 | $316.24 | $425.08 | $257.24 | $331.58 | $383.50 | $433.06 | $574.66 | $277.30 | $357.54 | $413.00 | $466.10 | $619.50 |
| 79 | $218.30 | $277.30 | $317.42 | $351.64 | $475.54 | $282.02 | $363.44 | $421.26 | $475.54 | $632.48 | $300.90 | $389.40 | $451.94 | $507.40 | $676.14 |
| 80 | $239.54 | $304.44 | $348.10 | $388.22 | $522.74 | $305.62 | $395.30 | $457.84 | $516.84 | $686.76 | $324.50 | $420.08 | $486.16 | $549.88 | $730.42 |
| 81 | $259.60 | $330.40 | $377.60 | $421.26 | $567.58 | $328.04 | $423.62 | $490.88 | $554.60 | $737.50 | $346.92 | $448.40 | $520.38 | $587.64 | $781.16 |
| 82 | $279.66 | $355.18 | $407.10 | $453.42 | $611.24 | $349.28 | $450.76 | $522.74 | $590.00 | $784.70 | $369.34 | $476.72 | $552.24 | $624.22 | $829.54 |
| 83 | $300.90 | $381.14 | $437.78 | $486.16 | $656.08 | $371.70 | $477.90 | $554.60 | $624.22 | $833.08 | $391.76 | $505.04 | $586.46 | $659.62 | $879.10 |
| 84 | $323.32 | $409.46 | $469.64 | $522.74 | $704.46 | $395.30 | $507.40 | $588.82 | $663.16 | $882.64 | $415.36 | $534.54 | $620.68 | $698.56 | $931.02 |
| 85 | $346.92 | $440.14 | $505.04 | $562.86 | $758.74 | $418.90 | $539.26 | $625.40 | $704.46 | $939.28 | $440.14 | $567.58 | $657.26 | $739.86 | $987.66 |
| 86 | $374.06 | $474.36 | $545.16 | $600.52 | $816.56 | $446.04 | $573.48 | $665.52 | $748.12 | $997.10 | $467.28 | $601.80 | $697.38 | $783.52 | $1,045.48 |
| 87 | $403.56 | $512.12 | $585.28 | $652.54 | $879.10 | $475.54 | $611.24 | $705.64 | $794.14 | $1,059.64 | $496.78 | $639.56 | $737.50 | $829.54 | $1,108.02 |
| 88 | $434.24 | $549.88 | $631.30 | $702.10 | $946.36 | $506.22 | $649.00 | $751.66 | $843.70 | $1,126.90 | $527.46 | $677.32 | $783.52 | $879.10 | $1,175.28 |
| 89 | $467.28 | $592.36 | $678.50 | $756.38 | $1,019.52 | $539.26 | $691.48 | $798.86 | $897.98 | $1,200.06 | $560.50 | $719.80 | $830.72 | $933.38 | $1,248.44 |
| 90 | $503.86 | $638.38 | $732.78 | $815.38 | $1,099.76 | $575.84 | $737.50 | $853.14 | $956.98 | $1,280.30 | $597.08 | $765.82 | $885.00 | $992.38 | $1,328.68 |
| 91 | $542.80 | $687.94 | $789.42 | $879.10 | $1,184.72 | $614.78 | $787.06 | $909.78 | $1,020.70 | $1,365.26 | $636.02 | $815.38 | $941.64 | $1,056.10 | $1,413.64 |
| 92 | $585.28 | $741.04 | $849.60 | $946.36 | $1,274.40 | $657.26 | $840.16 | $969.96 | $1,087.96 | $1,454.94 | $678.50 | $868.48 | $1,001.82 | $1,123.36 | $1,503.32 |
| 93 | $628.94 | $797.68 | $914.50 | $1,019.52 | $1,372.34 | $700.92 | $896.80 | $1,034.86 | $1,161.12 | $1,552.88 | $722.16 | $925.12 | $1,066.72 | $1,196.52 | $1,601.26 |
| 94 | $678.50 | $859.04 | $985.30 | $1,097.40 | $1,477.36 | $750.48 | $958.16 | $1,105.66 | $1,239.00 | $1,657.90 | $771.72 | $986.48 | $1,137.52 | $1,274.40 | $1,706.28 |
| 95 | $730.42 | $926.30 | $1,062.00 | $1,182.36 | $1,594.18 | $802.40 | $1,025.42 | $1,182.36 | $1,323.96 | $1,774.72 | $823.64 | $1,053.74 | $1,214.22 | $1,359.36 | $1,823.10 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 30 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 31 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $126.80 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 32 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $55.46 | $69.62 | $81.42 | $90.86 | $130.53 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 33 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $57.56 | $69.62 | $81.42 | $90.86 | $137.99 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 34 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $57.56 | $69.62 | $83.04 | $90.86 | $145.44 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 35 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $61.15 | $71.59 | $83.04 | $90.86 | $149.17 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 36 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $64.75 | $75.17 | $86.65 | $94.08 | $156.63 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 37 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $68.35 | $78.75 | $93.87 | $97.70 | $164.09 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 38 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $68.35 | $82.33 | $97.48 | $101.32 | $171.55 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 39 | $36.58 | $44.84 | $51.92 | $57.82 | $77.88 | $71.94 | $85.91 | $101.09 | $108.56 | $182.74 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 40 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $73.83 | $90.77 | $103.70 | $112.57 | $189.78 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 41 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $77.69 | $94.79 | $107.71 | $116.67 | $197.68 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 42 | $40.98 | $49.22 | $55.51 | $61.36 | $82.60 | $78.03 | $98.83 | $111.76 | $124.47 | $205.62 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 43 | $41.27 | $49.55 | $59.37 | $63.02 | $86.00 | $81.93 | $102.90 | $119.45 | $128.65 | $213.60 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 44 | $41.57 | $53.44 | $59.77 | $63.43 | $89.97 | $85.87 | $107.00 | $123.57 | $132.86 | $218.00 | $132.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 45 | $42.36 | $52.24 | $63.40 | $68.31 | $92.86 | $92.45 | $108.31 | $128.28 | $140.32 | $229.22 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 46 | $46.22 | $56.09 | $63.82 | $72.37 | $96.83 | $92.86 | $115.99 | $136.16 | $144.59 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 47 | $46.56 | $56.46 | $67.81 | $76.49 | $100.81 | $97.00 | $120.10 | $140.41 | $152.63 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 48 | $46.89 | $60.39 | $71.86 | $76.99 | $104.82 | $101.17 | $124.23 | $148.40 | $160.72 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 49 | $50.86 | $60.79 | $72.34 | $81.19 | $112.60 | $104.00 | $132.00 | $152.73 | $165.12 | $230.00 | $140.00 | $178.00 | $208.00 | $236.00 | $312.00 |
| 50 | $52.27 | $65.09 | $76.69 | $84.63 | $118.02 | $109.05 | $136.89 | $161.21 | $172.57 | $258.00 | $156.00 | $200.00 | $232.00 | $262.00 | $348.00 |
| 51 | $55.42 | $68.30 | $81.40 | $89.38 | $125.58 | $114.11 | $139.20 | $169.20 | $180.62 | $268.00 | $160.00 | $202.00 | $236.00 | $268.00 | $356.00 |
| 52 | $56.28 | $69.29 | $80.21 | $91.92 | $133.15 | $119.99 | $149.96 | $170.59 | $185.91 | $276.00 | $164.00 | $208.00 | $242.00 | $274.00 | $364.00 |
| 53 | $59.49 | $73.96 | $84.96 | $93.04 | $140.75 | $125.15 | $156.02 | $181.59 | $195.87 | $286.00 | $168.00 | $214.00 | $248.00 | $280.00 | $372.00 |
| 54 | $59.01 | $74.96 | $86.04 | $97.05 | $148.37 | $127.32 | $160.30 | $189.75 | $203.09 | $294.00 | $170.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 55 | $63.66 | $78.33 | $90.89 | $101.96 | $156.02 | $136.00 | $169.41 | $197.98 | $211.37 | $304.00 | $176.00 | $222.00 | $260.00 | $292.00 | $390.00 |
| 56 | $69.76 | $83.57 | $97.71 | $110.25 | $169.76 | $144.00 | $180.32 | $204.04 | $225.10 | $320.00 | $184.00 | $232.00 | $270.00 | $308.00 | $408.00 |
| 57 | $73.56 | $90.39 | $102.22 | $116.34 | $179.95 | $151.30 | $186.32 | $216.79 | $233.23 | $340.00 | $192.00 | $244.00 | $286.00 | $322.00 | $428.00 |
| 58 | $76.51 | $94.89 | $111.97 | $127.59 | $193.44 | $157.19 | $193.35 | $228.69 | $249.75 | $366.00 | $204.00 | $258.00 | $302.00 | $342.00 | $454.00 |
| 59 | $85.69 | $103.24 | $119.54 | $132.98 | $208.24 | $168.08 | $207.13 | $238.69 | $259.00 | $392.00 | $216.00 | $274.00 | $320.00 | $360.77 | $480.00 |
| 60 | $88.74 | $111.67 | $127.20 | $142.11 | $223.11 | $176.02 | $216.13 | $250.67 | $274.59 | $418.00 | $228.00 | $290.00 | $340.00 | $370.38 | $510.00 |
| 61 | $95.70 | $119.30 | $140.19 | $154.31 | $240.04 | $184.78 | $231.56 | $267.00 | $290.02 | $436.80 | $234.00 | $302.25 | $352.95 | $387.95 | $528.45 |
| 62 | $104.15 | $130.86 | $145.74 | $165.22 | $261.00 | $198.31 | $247.07 | $285.48 | $307.70 | $456.00 | $245.10 | $313.50 | $364.80 | $409.33 | $549.10 |
| 63 | $116.57 | $138.65 | $158.88 | $177.65 | $272.96 | $212.75 | $259.90 | $301.97 | $323.87 | $475.45 | $253.45 | $323.75 | $379.25 | $425.96 | $567.95 |
| 64 | $124.30 | $149.55 | $174.34 | $189.35 | $297.72 | $221.40 | $276.39 | $324.36 | $345.64 | $496.80 | $262.80 | $336.60 | $394.20 | $446.40 | $592.20 |
| 65 | $136.00 | $161.16 | $185.22 | $205.63 | $316.89 | $229.25 | $295.75 | $342.10 | $371.71 | $519.75 | $271.25 | $350.00 | $409.50 | $463.75 | $616.00 |
| 66 | $147.73 | $175.90 | $204.44 | $225.47 | $341.70 | $241.40 | $309.40 | $363.90 | $398.14 | $542.30 | $283.90 | $363.80 | $426.70 | $482.80 | $639.20 |
| 67 | $161.81 | $194.45 | $223.67 | $246.91 | $371.97 | $249.15 | $318.45 | $376.20 | $426.79 | $564.30 | $292.05 | $372.90 | $440.55 | $499.95 | $660.00 |
| 68 | $176.51 | $216.61 | $245.04 | $268.93 | $398.40 | $260.80 | $334.40 | $392.00 | $446.40 | $588.80 | $300.80 | $387.20 | $456.00 | $516.80 | $683.20 |
| 69 | $191.88 | $235.63 | $269.99 | $294.60 | $424.70 | $272.80 | $351.85 | $413.85 | $469.65 | $620.00 | $314.65 | $404.55 | $477.40 | $540.95 | $714.55 |
| 70 | $207.00 | $262.50 | $297.70 | $328.20 | $459.00 | $291.00 | $375.00 | $442.50 | $502.50 | $663.00 | $333.00 | $427.50 | $504.00 | $573.00 | $756.00 |
| 71 | $224.75 | $285.65 | $332.05 | $369.90 | $498.80 | $313.20 | $404.55 | $475.60 | $542.30 | $714.85 | $355.25 | $458.20 | $537.95 | $613.35 | $809.10 |
| 72 | $245.00 | $309.40 | $361.20 | $406.00 | $541.80 | $338.80 | $435.40 | $513.80 | $585.20 | $771.40 | $380.80 | $490.00 | $576.80 | $656.60 | $866.60 |
| 73 | $265.95 | $337.50 | $392.85 | $441.45 | $588.60 | $365.85 | $471.15 | $554.85 | $631.80 | $832.95 | $407.70 | $525.15 | $618.30 | $703.35 | $927.45 |
| 74 | $289.90 | $366.60 | $427.70 | $479.70 | $640.90 | $393.90 | $507.00 | $599.30 | $679.90 | $898.30 | $435.50 | $561.60 | $661.70 | $751.40 | $993.20 |
| 75 | $313.75 | $398.75 | $466.25 | $523.75 | $700.00 | $421.25 | $545.00 | $645.00 | $733.75 | $967.50 | $462.50 | $597.50 | $707.50 | $803.75 | $1,061.25 |
| 76 | $342.00 | $435.60 | $510.00 | $574.80 | $765.60 | $452.40 | $585.60 | $694.80 | $792.00 | $1,042.80 | $492.00 | $637.20 | $754.80 | $860.40 | $1,132.80 |
| 77 | $381.14 | $487.34 | $572.30 | $645.46 | $859.04 | $496.78 | $645.46 | $767.00 | $876.74 | $1,151.68 | $535.72 | $696.20 | $826.00 | $944.00 | $1,240.18 |
| 78 | $428.34 | $549.88 | $649.00 | $732.78 | $973.50 | $551.06 | $717.44 | $857.86 | $980.58 | $1,286.20 | $588.82 | $768.18 | $916.86 | $1,047.84 | $1,374.70 |
| 79 | $477.90 | $613.60 | $725.70 | $821.28 | $1,089.14 | $606.52 | $790.60 | $946.36 | $1,084.42 | $1,420.72 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,508.04 |
| 80 | $525.10 | $676.14 | $801.22 | $906.24 | $1,201.24 | $658.44 | $861.40 | $1,032.50 | $1,182.36 | $1,548.16 | $696.20 | $909.78 | $1,090.32 | $1,248.44 | $1,635.48 |
| 81 | $569.94 | $735.14 | $869.66 | $984.12 | $1,305.08 | $708.00 | $926.30 | $1,108.02 | $1,269.68 | $1,662.62 | $744.58 | $975.86 | $1,167.02 | $1,336.94 | $1,751.12 |
| 82 | $614.78 | $791.78 | $936.92 | $1,060.82 | $1,405.38 | $755.20 | $986.48 | $1,181.18 | $1,352.28 | $1,771.18 | $794.14 | $1,038.40 | $1,241.36 | $1,421.90 | $1,862.04 |
| 83 | $659.62 | $849.60 | $1,005.36 | $1,137.52 | $1,508.04 | $803.58 | $1,047.84 | $1,253.16 | $1,434.88 | $1,880.92 | $842.52 | $1,099.76 | $1,315.70 | $1,505.68 | $1,974.14 |
| 84 | $708.00 | $910.96 | $1,078.52 | $1,220.12 | $1,617.78 | $853.14 | $1,112.74 | $1,329.86 | $1,521.02 | $1,995.38 | $893.26 | $1,165.84 | $1,393.58 | $1,593.00 | $2,089.78 |
| 85 | $762.28 | $980.58 | $1,161.12 | $1,313.64 | $1,741.68 | $908.60 | $1,183.54 | $1,414.82 | $1,616.60 | $2,122.82 | $949.90 | $1,237.82 | $1,479.72 | $1,690.94 | $2,219.58 |
| 86 | $821.28 | $1,057.28 | $1,250.80 | $1,416.00 | $1,877.38 | $967.60 | $1,260.24 | $1,504.50 | $1,719.26 | $2,258.52 | $1,008.90 | $1,314.52 | $1,569.40 | $1,793.60 | $2,355.28 |
| 87 | $883.82 | $1,137.52 | $1,347.56 | $1,523.38 | $2,020.16 | $1,030.14 | $1,340.48 | $1,601.26 | $1,826.64 | $2,401.30 | $1,071.44 | $1,394.76 | $1,666.16 | $1,900.98 | $2,498.06 |
| 88 | $951.08 | $1,224.84 | $1,450.22 | $1,640.20 | $2,174.74 | $1,097.40 | $1,427.80 | $1,703.92 | $1,943.46 | $2,555.88 | $1,138.70 | $1,482.08 | $1,768.82 | $2,017.80 | $2,652.64 |
| 89 | $1,024.24 | $1,319.24 | $1,561.14 | $1,766.46 | $2,342.30 | $1,170.56 | $1,522.20 | $1,814.84 | $2,069.72 | $2,723.44 | $1,211.86 | $1,576.48 | $1,879.74 | $2,144.06 | $2,820.20 |
| 90 | $1,104.48 | $1,421.90 | $1,683.86 | $1,904.52 | $2,525.20 | $1,250.80 | $1,624.86 | $1,937.56 | $2,207.78 | $2,906.34 | $1,292.10 | $1,679.14 | $2,002.46 | $2,282.12 | $3,003.10 |
| 91 | $1,190.62 | $1,532.82 | $1,814.84 | $2,053.20 | $2,721.08 | $1,336.94 | $1,735.78 | $2,068.54 | $2,356.46 | $3,102.22 | $1,378.24 | $1,790.06 | $2,133.44 | $2,430.80 | $3,198.98 |
| 92 | $1,281.48 | $1,649.64 | $1,952.90 | $2,208.96 | $2,929.94 | $1,427.80 | $1,852.60 | $2,206.60 | $2,512.22 | $3,311.08 | $1,469.10 | $1,906.88 | $2,271.50 | $2,586.56 | $3,407.84 |
| 93 | $1,379.42 | $1,775.90 | $2,101.58 | $2,377.70 | $3,152.96 | $1,525.74 | $1,978.86 | $2,355.28 | $2,680.96 | $3,534.10 | $1,567.04 | $2,033.14 | $2,420.18 | $2,755.30 | $3,630.86 |
| 94 | $1,485.62 | $1,912.78 | $2,264.42 | $2,560.60 | $3,396.04 | $1,631.94 | $2,115.74 | $2,518.12 | $2,863.86 | $3,777.18 | $1,673.24 | $2,170.02 | $2,583.02 | $2,938.20 | $3,873.94 |
| 95 | $1,601.26 | $2,062.64 | $2,441.42 | $2,761.20 | $3,661.54 | $1,747.58 | $2,265.60 | $2,695.12 | $3,064.46 | $4,042.68 | $1,788.88 | $2,319.88 | $2,760.02 | $3,138.80 | $4,139.44 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Action Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 30 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 31 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $113.26 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 32 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $48.38 | $62.54 | $71.98 | $81.42 | $116.59 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 33 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $50.21 | $62.54 | $71.98 | $81.42 | $123.25 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 34 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $50.21 | $62.54 | $73.41 | $81.42 | $129.91 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 35 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $53.35 | $64.31 | $73.41 | $81.42 | $133.24 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 36 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $56.48 | $67.52 | $76.60 | $84.31 | $139.91 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 37 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $59.62 | $70.74 | $82.99 | $87.55 | $146.57 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 38 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $59.62 | $73.95 | $86.18 | $90.80 | $153.23 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 39 | $31.86 | $40.12 | $46.02 | $51.92 | $69.62 | $62.76 | $77.17 | $89.37 | $97.28 | $163.22 | $112.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 40 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 | $66.30 | $80.69 | $92.34 | $101.59 | $170.62 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 41 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 | $69.76 | $84.25 | $95.91 | $105.29 | $177.73 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 42 | $37.14 | $43.22 | $49.60 | $55.46 | $74.34 | $70.07 | $87.85 | $99.51 | $112.32 | $184.87 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 43 | $37.40 | $43.51 | $53.05 | $56.96 | $77.40 | $73.57 | $91.47 | $106.36 | $116.10 | $192.05 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 44 | $37.67 | $46.92 | $53.41 | $57.33 | $80.98 | $77.11 | $95.11 | $110.03 | $119.90 | $196.00 | $118.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 45 | $38.63 | $46.16 | $55.79 | $59.77 | $82.82 | $83.56 | $96.82 | $113.48 | $122.78 | $205.30 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 46 | $42.15 | $49.57 | $56.16 | $63.33 | $86.36 | $83.93 | $103.69 | $120.45 | $126.52 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 47 | $42.45 | $49.90 | $59.68 | $66.93 | $89.92 | $87.67 | $107.36 | $124.21 | $133.55 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 48 | $42.75 | $53.37 | $63.24 | $67.37 | $93.49 | $91.44 | $111.06 | $131.28 | $140.63 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 49 | $46.37 | $53.72 | $63.66 | $71.04 | $100.43 | $94.00 | $118.00 | $135.11 | $144.48 | $206.00 | $126.00 | $158.00 | $184.00 | $208.00 | $278.00 |
| 50 | $46.77 | $56.95 | $68.32 | $75.07 | $105.22 | $97.77 | $120.24 | $142.46 | $153.00 | $230.00 | $140.00 | $176.00 | $206.00 | $232.00 | $310.00 |
| 51 | $49.74 | $61.33 | $72.83 | $79.61 | $110.97 | $102.70 | $124.55 | $150.19 | $160.75 | $236.00 | $142.00 | $182.00 | $212.00 | $238.00 | $316.00 |
| 52 | $49.41 | $62.50 | $72.05 | $82.17 | $118.19 | $106.44 | $134.78 | $152.05 | $166.05 | $246.00 | $146.00 | $186.00 | $216.00 | $244.00 | $324.00 |
| 53 | $52.41 | $65.59 | $75.21 | $83.46 | $125.45 | $111.46 | $138.68 | $160.56 | $173.91 | $254.00 | $148.00 | $190.00 | $220.00 | $250.00 | $332.00 |
| 54 | $53.52 | $66.78 | $76.48 | $86.11 | $131.19 | $113.82 | $143.13 | $168.45 | $179.31 | $260.00 | $152.00 | $194.00 | $226.00 | $256.00 | $338.00 |
| 55 | $56.58 | $69.94 | $81.11 | $90.79 | $138.51 | $122.00 | $151.68 | $176.42 | $187.27 | $270.00 | $156.00 | $198.00 | $230.00 | $260.00 | $346.00 |
| 56 | $61.04 | $73.82 | $87.80 | $97.53 | $150.17 | $128.00 | $158.76 | $182.86 | $199.05 | $284.00 | $162.00 | $206.00 | $242.00 | $272.00 | $362.00 |
| 57 | $64.90 | $80.50 | $91.17 | $103.72 | $160.50 | $133.61 | $167.11 | $192.07 | $207.72 | $304.00 | $170.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 58 | $68.17 | $83.89 | $99.38 | $113.42 | $172.48 | $139.94 | $171.04 | $202.45 | $222.60 | $326.00 | $180.00 | $230.00 | $268.00 | $304.00 | $404.00 |
| 59 | $75.53 | $92.07 | $105.64 | $119.13 | $185.64 | $148.98 | $184.74 | $212.98 | $232.57 | $348.00 | $190.00 | $244.00 | $284.00 | $320.91 | $428.00 |
| 60 | $78.88 | $100.36 | $113.37 | $126.93 | $198.86 | $155.43 | $192.52 | $223.62 | $245.05 | $372.00 | $202.00 | $260.00 | $302.00 | $329.87 | $454.00 |
| 61 | $85.70 | $106.67 | $124.61 | $137.63 | $214.09 | $164.45 | $206.24 | $236.74 | $257.60 | $390.00 | $210.60 | $269.10 | $313.95 | $346.31 | $471.90 |
| 62 | $92.58 | $116.48 | $130.47 | $147.02 | $231.26 | $176.07 | $220.01 | $255.15 | $278.79 | $404.70 | $216.60 | $279.30 | $326.80 | $364.27 | $488.30 |
| 63 | $102.94 | $122.93 | $141.86 | $157.91 | $243.71 | $186.85 | $231.42 | $270.18 | $293.27 | $423.65 | $223.85 | $288.60 | $338.55 | $380.06 | $506.90 |
| 64 | $110.82 | $133.73 | $154.17 | $168.31 | $264.82 | $198.00 | $246.46 | $287.34 | $308.31 | $442.80 | $234.00 | $300.60 | $351.00 | $396.00 | $525.60 |
| 65 | $122.24 | $142.62 | $164.01 | $183.10 | $281.32 | $206.50 | $262.50 | $304.09 | $330.23 | $462.00 | $243.25 | $311.50 | $365.75 | $411.25 | $546.00 |
| 66 | $130.98 | $157.16 | $181.41 | $199.94 | $304.63 | $214.20 | $275.40 | $323.00 | $353.72 | $484.50 | $251.60 | $324.70 | $379.10 | $428.40 | $569.50 |
| 67 | $144.69 | $173.67 | $198.82 | $219.63 | $331.36 | $222.75 | $285.45 | $334.95 | $380.65 | $501.60 | $260.70 | $333.30 | $391.05 | $443.85 | $587.40 |
| 68 | $156.20 | $192.37 | $218.47 | $238.73 | $355.20 | $230.40 | $296.00 | $348.80 | $396.80 | $524.80 | $267.20 | $344.00 | $406.40 | $459.20 | $608.00 |
| 69 | $170.21 | $208.61 | $240.48 | $262.98 | $378.20 | $243.35 | $311.55 | $368.90 | $418.50 | $551.80 | $279.00 | $359.60 | $424.70 | $482.05 | $635.50 |
| 70 | $184.50 | $232.50 | $265.60 | $292.37 | $408.00 | $259.50 | $333.00 | $394.50 | $447.00 | $589.50 | $295.50 | $379.50 | $450.00 | $510.00 | $673.50 |
| 71 | $200.10 | $253.75 | $295.80 | $329.75 | $443.70 | $278.40 | $359.60 | $423.40 | $482.85 | $635.10 | $316.10 | $407.45 | $479.95 | $545.20 | $719.20 |
| 72 | $217.00 | $275.80 | $322.00 | $361.20 | $483.00 | $301.00 | $387.80 | $457.80 | $520.80 | $687.40 | $337.40 | $435.40 | $513.80 | $583.80 | $771.40 |
| 73 | $236.25 | $299.70 | $349.65 | $392.85 | $523.80 | $325.35 | $418.50 | $494.10 | $561.60 | $741.15 | $361.80 | $467.10 | $550.80 | $626.40 | $826.20 |
| 74 | $257.40 | $326.30 | $380.90 | $427.70 | $570.70 | $351.00 | $451.10 | $533.00 | $605.80 | $799.50 | $387.40 | $499.20 | $590.20 | $669.50 | $884.00 |
| 75 | $280.00 | $355.00 | $415.00 | $466.25 | $622.50 | $376.25 | $485.00 | $573.75 | $652.50 | $861.25 | $412.50 | $532.50 | $628.75 | $715.00 | $943.75 |
| 76 | $304.80 | $387.60 | $454.80 | $511.20 | $681.60 | $400.20 | $520.80 | $619.20 | $704.40 | $927.60 | $438.00 | $567.60 | $673.20 | $765.60 | $1,008.00 |
| 77 | $338.66 | $433.06 | $509.76 | $574.66 | $764.64 | $441.32 | $573.48 | $683.22 | $779.98 | $1,025.42 | $475.54 | $618.32 | $736.32 | $840.16 | $1,104.48 |
| 78 | $381.14 | $489.70 | $577.02 | $652.54 | $866.12 | $489.70 | $639.56 | $762.28 | $873.20 | $1,144.60 | $523.92 | $683.22 | $815.38 | $932.20 | $1,222.48 |
| 79 | $424.80 | $546.34 | $646.64 | $730.42 | $968.78 | $539.26 | $704.46 | $843.70 | $965.24 | $1,263.78 | $572.30 | $748.12 | $895.62 | $1,024.24 | $1,341.66 |
| 80 | $467.28 | $601.80 | $712.72 | $805.94 | $1,069.08 | $586.46 | $765.82 | $918.04 | $1,051.38 | $1,377.06 | $619.50 | $809.48 | $969.96 | $1,111.56 | $1,454.94 |
| 81 | $507.40 | $653.72 | $774.08 | $876.74 | $1,161.12 | $630.12 | $823.64 | $986.48 | $1,130.44 | $1,479.72 | $663.16 | $867.30 | $1,039.58 | $1,190.62 | $1,558.78 |
| 82 | $546.34 | $704.46 | $834.26 | $944.00 | $1,250.80 | $671.42 | $877.92 | $1,051.38 | $1,203.60 | $1,576.48 | $705.64 | $923.94 | $1,105.66 | $1,266.14 | $1,657.90 |
| 83 | $586.46 | $755.20 | $894.44 | $1,012.44 | $1,341.68 | $713.90 | $932.20 | $1,115.10 | $1,276.76 | $1,673.24 | $749.30 | $978.22 | $1,170.56 | $1,339.30 | $1,755.84 |
| 84 | $630.12 | $810.66 | $959.34 | $1,085.60 | $1,439.60 | $759.92 | $990.02 | $1,183.54 | $1,353.46 | $1,775.90 | $795.32 | $1,037.22 | $1,239.00 | $1,417.18 | $1,859.68 |
| 85 | $678.50 | $873.20 | $1,033.68 | $1,169.68 | $1,549.34 | $809.48 | $1,053.74 | $1,260.24 | $1,439.60 | $1,888.00 | $844.88 | $1,102.12 | $1,316.88 | $1,504.50 | $1,974.14 |
| 86 | $730.42 | $940.46 | $1,113.92 | $1,260.24 | $1,670.88 | $861.40 | $1,121.00 | $1,340.48 | $1,530.46 | $2,009.54 | $896.80 | $1,169.38 | $1,397.12 | $1,595.36 | $2,095.68 |
| 87 | $787.06 | $1,012.44 | $1,198.88 | $1,355.92 | $1,798.32 | $918.04 | $1,192.98 | $1,425.44 | $1,626.04 | $2,136.98 | $953.44 | $1,241.36 | $1,482.08 | $1,690.94 | $2,223.12 |
| 88 | $846.06 | $1,090.32 | $1,289.74 | $1,459.66 | $1,935.20 | $977.04 | $1,270.86 | $1,516.30 | $1,729.88 | $2,273.86 | $1,012.44 | $1,319.24 | $1,572.94 | $1,794.78 | $2,360.00 |
| 89 | $912.14 | $1,174.10 | $1,390.04 | $1,571.76 | $2,083.88 | $1,043.12 | $1,354.64 | $1,616.60 | $1,841.98 | $2,422.54 | $1,078.52 | $1,403.02 | $1,673.24 | $1,906.88 | $2,508.68 |
| 90 | $982.94 | $1,266.14 | $1,498.60 | $1,694.48 | $2,247.90 | $1,113.92 | $1,446.68 | $1,725.16 | $1,964.70 | $2,586.56 | $1,149.32 | $1,495.06 | $1,781.80 | $2,029.60 | $2,672.70 |
| 91 | $1,059.64 | $1,364.08 | $1,615.42 | $1,826.64 | $2,422.54 | $1,190.62 | $1,544.62 | $1,841.98 | $2,096.86 | $2,761.20 | $1,226.02 | $1,593.00 | $1,898.62 | $2,161.76 | $2,847.34 |
| 92 | $1,141.06 | $1,469.10 | $1,738.14 | $1,967.06 | $2,607.80 | $1,272.04 | $1,649.64 | $1,964.70 | $2,237.28 | $2,946.46 | $1,307.44 | $1,698.02 | $2,021.34 | $2,302.18 | $3,032.60 |
| 93 | $1,227.20 | $1,581.20 | $1,870.30 | $2,116.92 | $2,806.04 | $1,358.18 | $1,761.74 | $2,096.86 | $2,387.14 | $3,144.70 | $1,393.58 | $1,810.12 | $2,153.50 | $2,452.04 | $3,230.84 |
| 94 | $1,321.60 | $1,702.74 | $2,015.44 | $2,279.76 | $3,021.98 | $1,452.58 | $1,883.28 | $2,242.00 | $2,549.98 | $3,360.64 | $1,487.98 | $1,931.66 | $2,298.64 | $2,614.88 | $3,446.78 |
| 95 | $1,425.44 | $1,834.90 | $2,172.38 | $2,457.94 | $3,259.16 | $1,556.42 | $2,015.44 | $2,398.94 | $2,728.16 | $3,597.82 | $1,591.82 | $2,063.82 | $2,455.58 | $2,793.06 | $3,683.96 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $103.41 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $44.84 | $56.64 | $66.08 | $74.34 | $106.45 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $46.53 | $56.64 | $66.08 | $74.34 | $112.53 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $46.53 | $56.64 | $67.39 | $74.34 | $118.62 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $49.44 | $58.24 | $67.39 | $74.34 | $121.66 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $52.35 | $61.15 | $70.32 | $76.98 | $127.74 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $55.26 | $64.07 | $76.18 | $79.94 | $133.82 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $55.26 | $66.98 | $79.11 | $82.90 | $139.91 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $58.17 | $69.89 | $82.04 | $88.82 | $149.03 | $102.00 | $128.00 | $150.00 | $170.00 | $226.00 |
| 40 | $30.68 | $38.94 | $44.84 | $49.56 | $67.26 | $60.27 | $73.48 | $83.81 | $90.61 | $154.95 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 41 | $30.68 | $38.94 | $44.84 | $49.56 | $67.26 | $63.42 | $76.73 | $87.06 | $93.91 | $161.41 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 42 | $33.29 | $39.62 | $44.88 | $49.56 | $67.26 | $63.70 | $80.00 | $90.32 | $100.18 | $167.90 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 43 | $33.53 | $39.88 | $48.00 | $50.90 | $70.03 | $66.89 | $83.30 | $96.54 | $103.55 | $174.41 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 44 | $33.77 | $43.01 | $48.32 | $51.23 | $73.26 | $70.10 | $86.62 | $99.87 | $106.94 | $178.00 | $108.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 45 | $34.89 | $42.52 | $50.72 | $54.89 | $75.29 | $76.45 | $88.61 | $101.97 | $113.21 | $187.36 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 46 | $38.07 | $45.66 | $51.06 | $58.16 | $78.51 | $76.79 | $94.90 | $108.23 | $116.66 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 47 | $38.34 | $45.96 | $54.25 | $61.46 | $81.74 | $80.21 | $98.26 | $111.61 | $123.14 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 48 | $38.62 | $49.15 | $57.49 | $61.87 | $84.99 | $83.66 | $101.65 | $117.96 | $129.67 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 49 | $41.88 | $49.48 | $57.87 | $65.24 | $91.30 | $86.00 | $108.00 | $121.40 | $133.23 | $188.00 | $114.00 | $146.00 | $168.00 | $190.00 | $252.00 |
| 50 | $42.64 | $52.89 | $62.74 | $68.25 | $95.27 | $88.37 | $110.99 | $131.22 | $138.77 | $208.00 | $120.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 51 | $45.47 | $55.75 | $65.69 | $72.63 | $100.75 | $93.19 | $113.56 | $136.88 | $146.30 | $214.00 | $130.00 | $164.00 | $192.00 | $216.00 | $288.00 |
| 52 | $45.30 | $55.71 | $65.26 | $75.20 | $107.72 | $96.77 | $119.59 | $137.21 | $151.61 | $224.00 | $132.00 | $168.00 | $196.00 | $222.00 | $296.00 |
| 53 | $48.16 | $60.01 | $68.25 | $75.25 | $113.21 | $101.68 | $127.12 | $145.27 | $157.43 | $230.00 | $136.00 | $172.00 | $200.00 | $226.00 | $300.00 |
| 54 | $48.03 | $59.97 | $69.65 | $77.91 | $120.26 | $102.24 | $129.77 | $152.96 | $162.84 | $238.00 | $138.00 | $176.00 | $206.00 | $232.00 | $308.00 |
| 55 | $50.93 | $64.34 | $74.11 | $82.41 | $125.77 | $110.00 | $137.89 | $160.74 | $170.58 | $244.00 | $140.00 | $180.00 | $210.00 | $238.00 | $314.00 |
| 56 | $56.68 | $66.86 | $79.30 | $89.05 | $137.12 | $118.00 | $145.04 | $165.54 | $182.31 | $260.00 | $148.00 | $188.00 | $220.00 | $248.00 | $330.00 |
| 57 | $59.13 | $73.44 | $82.88 | $93.91 | $145.91 | $121.82 | $151.75 | $174.96 | $189.50 | $276.00 | $154.00 | $198.00 | $232.00 | $260.00 | $346.00 |
| 58 | $61.21 | $77.01 | $90.98 | $103.49 | $156.36 | $126.52 | $158.03 | $185.58 | $202.69 | $296.00 | $164.00 | $210.00 | $246.00 | $278.00 | $366.00 |
| 59 | $69.72 | $83.70 | $97.30 | $108.05 | $167.88 | $135.61 | $167.94 | $194.62 | $211.42 | $316.00 | $174.00 | $222.00 | $260.00 | $293.00 | $388.00 |
| 60 | $71.84 | $90.46 | $103.70 | $115.89 | $181.07 | $142.32 | $174.36 | $203.78 | $222.46 | $340.00 | $184.00 | $234.00 | $276.00 | $300.94 | $414.00 |
| 61 | $78.56 | $96.84 | $113.28 | $125.12 | $194.63 | $151.52 | $188.15 | $215.38 | $235.93 | $354.90 | $191.10 | $243.75 | $286.65 | $314.14 | $429.00 |
| 62 | $83.90 | $106.41 | $117.98 | $134.42 | $211.44 | $159.39 | $200.18 | $230.17 | $249.90 | $370.50 | $197.60 | $254.60 | $296.40 | $332.35 | $444.60 |
| 63 | $93.86 | $112.92 | $129.09 | $143.81 | $220.97 | $170.20 | $211.84 | $245.46 | $265.15 | $384.80 | $205.35 | $262.70 | $307.10 | $345.17 | $460.65 |
| 64 | $100.34 | $120.79 | $141.20 | $152.88 | $240.15 | $180.00 | $223.58 | $262.66 | $279.98 | $401.40 | $212.40 | $271.80 | $320.40 | $360.00 | $478.80 |
| 65 | $110.02 | $129.78 | $149.87 | $166.20 | $257.07 | $187.25 | $238.00 | $276.45 | $300.36 | $421.75 | $220.50 | $283.50 | $332.50 | $374.50 | $498.75 |
| 66 | $118.80 | $142.74 | $165.57 | $181.51 | $277.23 | $195.50 | $249.90 | $294.10 | $320.82 | $440.30 | $229.50 | $294.10 | $345.10 | $389.30 | $518.50 |
| 67 | $130.69 | $157.34 | $181.27 | $199.54 | $302.12 | $201.30 | $259.05 | $305.25 | $346.05 | $457.05 | $235.95 | $301.95 | $356.40 | $404.25 | $534.60 |
| 68 | $142.14 | $174.20 | $197.80 | $217.16 | $323.20 | $209.60 | $268.80 | $316.80 | $361.60 | $476.80 | $243.20 | $312.00 | $368.00 | $419.20 | $553.60 |
| 69 | $154.74 | $190.60 | $218.35 | $238.55 | $344.10 | $220.10 | $283.65 | $334.80 | $379.75 | $502.20 | $254.20 | $327.05 | $385.95 | $437.10 | $578.15 |
| 70 | $168.00 | $213.00 | $240.79 | $266.57 | $372.00 | $237.00 | $304.50 | $357.00 | $408.00 | $537.00 | $270.00 | $346.50 | $408.00 | $465.00 | $613.50 |
| 71 | $182.70 | $230.55 | $269.70 | $299.65 | $404.55 | $255.20 | $326.25 | $385.70 | $439.35 | $578.55 | $288.55 | $369.75 | $436.45 | $495.90 | $655.40 |
| 72 | $197.40 | $250.60 | $292.60 | $329.00 | $439.60 | $273.00 | $352.80 | $417.20 | $473.20 | $625.80 | $308.00 | $396.20 | $467.60 | $532.00 | $702.80 |
| 73 | $216.00 | $272.70 | $318.60 | $357.75 | $476.55 | $297.00 | $380.70 | $450.90 | $511.65 | $673.65 | $330.75 | $425.25 | $502.20 | $569.70 | $750.60 |
| 74 | $234.00 | $296.40 | $345.80 | $388.70 | $520.00 | $318.50 | $410.80 | $484.90 | $551.20 | $728.00 | $352.30 | $453.70 | $535.60 | $609.70 | $804.70 |
| 75 | $255.00 | $323.75 | $377.50 | $425.00 | $566.25 | $342.50 | $442.50 | $522.50 | $595.00 | $782.50 | $375.00 | $485.00 | $572.50 | $651.25 | $858.75 |
| 76 | $277.20 | $352.80 | $414.00 | $465.60 | $620.40 | $367.20 | $474.00 | $564.00 | $642.00 | $844.80 | $398.40 | $516.00 | $612.00 | $697.20 | $918.00 |
| 77 | $307.98 | $394.12 | $463.74 | $522.74 | $696.20 | $391.20 | $521.56 | $621.86 | $710.36 | $933.38 | $433.06 | $562.86 | $670.24 | $764.64 | $1,005.36 |
| 78 | $346.92 | $446.04 | $525.10 | $593.54 | $788.24 | $446.04 | $581.74 | $693.84 | $794.14 | $1,041.94 | $476.72 | $621.86 | $741.04 | $848.42 | $1,112.74 |
| 79 | $387.04 | $497.96 | $587.64 | $664.34 | $881.46 | $490.88 | $641.92 | $767.00 | $877.92 | $1,149.32 | $521.56 | $680.86 | $814.20 | $931.02 | $1,220.12 |
| 80 | $425.98 | $547.52 | $649.00 | $733.96 | $972.22 | $534.54 | $697.38 | $835.44 | $956.98 | $1,253.16 | $564.04 | $737.50 | $883.82 | $1,011.26 | $1,323.96 |
| 81 | $462.56 | $594.72 | $704.46 | $797.68 | $1,057.28 | $573.48 | $749.30 | $897.98 | $1,028.96 | $1,346.38 | $604.16 | $789.42 | $945.18 | $1,083.24 | $1,419.54 |
| 82 | $497.96 | $640.74 | $758.74 | $859.04 | $1,138.70 | $612.42 | $798.86 | $956.98 | $1,095.04 | $1,434.88 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,509.22 |
| 83 | $533.36 | $687.94 | $814.20 | $921.58 | $1,221.30 | $649.00 | $848.42 | $1,014.80 | $1,162.30 | $1,523.38 | $680.86 | $890.90 | $1,065.54 | $1,220.12 | $1,598.90 |
| 84 | $573.48 | $737.50 | $873.20 | $987.66 | $1,309.80 | $691.48 | $900.34 | $1,077.34 | $1,230.74 | $1,615.42 | $723.34 | $944.00 | $1,128.08 | $1,289.74 | $1,692.12 |
| 85 | $617.14 | $794.14 | $940.46 | $1,063.18 | $1,410.10 | $736.32 | $959.34 | $1,145.78 | $1,308.62 | $1,719.26 | $769.36 | $1,003.00 | $1,197.70 | $1,368.80 | $1,797.14 |
| 86 | $665.52 | $856.68 | $1,013.62 | $1,146.96 | $1,519.84 | $784.70 | $1,021.88 | $1,218.94 | $1,392.40 | $1,829.00 | $817.74 | $1,065.54 | $1,270.86 | $1,452.58 | $1,906.88 |
| 87 | $716.26 | $921.58 | $1,091.50 | $1,234.28 | $1,636.66 | $835.44 | $1,086.78 | $1,296.82 | $1,479.72 | $1,945.82 | $868.48 | $1,130.44 | $1,348.74 | $1,539.90 | $2,023.70 |
| 88 | $770.54 | $992.38 | $1,174.10 | $1,328.68 | $1,761.74 | $889.72 | $1,157.58 | $1,379.42 | $1,574.12 | $2,070.90 | $922.76 | $1,201.24 | $1,431.34 | $1,634.30 | $2,148.78 |
| 89 | $829.54 | $1,067.90 | $1,264.96 | $1,430.16 | $1,896.26 | $948.72 | $1,233.10 | $1,470.28 | $1,675.60 | $2,205.42 | $981.76 | $1,276.76 | $1,522.20 | $1,735.78 | $2,283.30 |
| 90 | $894.44 | $1,151.68 | $1,362.90 | $1,542.26 | $2,044.94 | $1,013.62 | $1,316.88 | $1,568.22 | $1,787.70 | $2,354.10 | $1,046.66 | $1,360.54 | $1,620.14 | $1,847.88 | $2,431.98 |
| 91 | $964.06 | $1,241.36 | $1,469.10 | $1,662.62 | $2,204.24 | $1,083.24 | $1,406.56 | $1,674.42 | $1,908.06 | $2,513.40 | $1,116.28 | $1,450.22 | $1,726.34 | $1,968.24 | $2,591.28 |
| 92 | $1,038.40 | $1,336.94 | $1,582.38 | $1,790.06 | $2,372.98 | $1,157.58 | $1,502.14 | $1,787.70 | $2,035.50 | $2,682.14 | $1,190.62 | $1,545.80 | $1,839.62 | $2,095.68 | $2,760.02 |
| 93 | $1,117.46 | $1,438.42 | $1,702.74 | $1,925.76 | $2,553.52 | $1,236.64 | $1,603.62 | $1,908.06 | $2,171.20 | $2,862.68 | $1,269.68 | $1,647.28 | $1,959.98 | $2,231.38 | $2,940.56 |
| 94 | $1,203.60 | $1,549.34 | $1,833.72 | $2,074.44 | $2,750.58 | $1,322.78 | $1,714.54 | $2,039.04 | $2,319.88 | $3,059.74 | $1,355.82 | $1,758.20 | $2,090.96 | $2,380.06 | $3,137.62 |
| 95 | $1,296.82 | $1,670.88 | $1,976.50 | $2,236.10 | $2,965.34 | $1,416.00 | $1,836.08 | $2,181.82 | $2,481.54 | $3,274.50 | $1,449.04 | $1,879.74 | $2,233.74 | $2,541.72 | $3,352.38 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 30 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 31 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $93.56 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 32 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $40.12 | $51.92 | $60.18 | $68.44 | $96.31 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 33 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $41.64 | $51.92 | $60.18 | $68.44 | $101.82 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 34 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $41.64 | $51.92 | $61.38 | $68.44 | $107.32 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 35 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $44.24 | $53.39 | $61.38 | $68.44 | $110.07 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 36 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $46.84 | $56.06 | $64.04 | $70.87 | $115.57 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 37 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $49.44 | $58.73 | $69.38 | $73.59 | $121.08 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 38 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $49.44 | $61.40 | $72.05 | $76.32 | $126.58 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 39 | $25.96 | $33.04 | $38.94 | $43.66 | $57.82 | $52.05 | $64.07 | $74.72 | $81.77 | $134.84 | $92.00 | $118.00 | $138.00 | $156.00 | $206.00 |
| 40 | $28.32 | $35.40 | $41.30 | $46.02 | $61.36 | $55.75 | $67.72 | $76.71 | $83.74 | $141.03 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 41 | $28.32 | $35.40 | $41.30 | $46.02 | $61.36 | $58.66 | $70.71 | $79.68 | $86.79 | $146.90 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 42 | $30.73 | $36.02 | $41.34 | $46.02 | $61.36 | $58.92 | $73.73 | $82.67 | $92.59 | $152.80 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 43 | $30.95 | $36.26 | $44.21 | $47.26 | $63.89 | $61.87 | $76.77 | $88.36 | $95.70 | $158.73 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 44 | $31.18 | $39.10 | $44.51 | $47.57 | $66.84 | $64.84 | $79.83 | $91.41 | $98.83 | $162.00 | $98.00 | $126.00 | $146.00 | $166.00 | $220.00 |
| 45 | $31.15 | $38.88 | $46.91 | $50.01 | $69.02 | $67.56 | $80.41 | $95.39 | $103.64 | $171.41 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 46 | $33.99 | $41.74 | $47.23 | $52.99 | $71.97 | $67.86 | $86.11 | $101.25 | $106.80 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 47 | $34.23 | $42.02 | $50.18 | $56.00 | $74.93 | $70.88 | $89.16 | $104.41 | $112.73 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 48 | $34.48 | $44.94 | $53.18 | $56.37 | $77.91 | $73.93 | $92.23 | $110.35 | $118.71 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 49 | $37.40 | $45.24 | $53.53 | $59.44 | $83.69 | $76.00 | $98.00 | $113.57 | $121.97 | $172.00 | $104.00 | $134.00 | $156.00 | $174.00 | $232.00 |
| 50 | $38.52 | $48.82 | $57.17 | $62.79 | $88.16 | $80.84 | $101.74 | $119.97 | $128.09 | $192.00 | $116.00 | $150.00 | $172.00 | $194.00 | $260.00 |
| 51 | $41.21 | $51.57 | $61.41 | $67.04 | $93.45 | $83.68 | $104.40 | $127.38 | $135.46 | $198.00 | $118.00 | $152.00 | $178.00 | $200.00 | $266.00 |
| 52 | $41.18 | $51.63 | $59.82 | $68.24 | $98.74 | $89.03 | $112.00 | $126.09 | $138.98 | $206.00 | $120.00 | $156.00 | $180.00 | $204.00 | $272.00 |
| 53 | $43.91 | $54.42 | $62.67 | $69.78 | $104.03 | $91.91 | $115.57 | $133.80 | $146.45 | $212.00 | $122.00 | $158.00 | $184.00 | $210.00 | $278.00 |
| 54 | $43.91 | $55.88 | $64.19 | $72.44 | $109.33 | $94.53 | $120.23 | $141.35 | $151.86 | $218.00 | $126.00 | $164.00 | $190.00 | $214.00 | $282.00 |
| 55 | $46.68 | $58.75 | $67.12 | $75.42 | $116.22 | $100.00 | $126.07 | $147.02 | $157.60 | $226.00 | $128.00 | $166.00 | $192.00 | $218.00 | $290.00 |
| 56 | $50.87 | $62.68 | $73.64 | $81.98 | $125.69 | $106.00 | $135.24 | $153.99 | $167.43 | $238.00 | $134.00 | $174.00 | $204.00 | $230.00 | $304.00 |
| 57 | $53.36 | $67.79 | $75.98 | $86.90 | $134.56 | $110.03 | $140.22 | $159.74 | $174.92 | $254.00 | $140.00 | $184.00 | $212.00 | $242.00 | $320.00 |
| 58 | $55.65 | $70.13 | $82.58 | $94.99 | $143.47 | $115.02 | $143.15 | $168.71 | $186.41 | $272.00 | $148.00 | $192.00 | $224.00 | $256.00 | $338.00 |
| 59 | $62.46 | $76.73 | $88.96 | $99.73 | $154.97 | $122.24 | $154.88 | $178.10 | $193.81 | $292.00 | $158.00 | $204.00 | $240.00 | $269.08 | $358.00 |
| 60 | $64.80 | $83.40 | $95.40 | $106.24 | $166.52 | $127.34 | $161.64 | $187.55 | $205.08 | $312.00 | $166.00 | $216.00 | $254.00 | $275.86 | $380.00 |
| 61 | $71.42 | $89.82 | $104.79 | $115.38 | $178.41 | $136.73 | $173.67 | $199.36 | $216.06 | $325.65 | $173.55 | $226.20 | $265.20 | $289.54 | $393.90 |
| 62 | $76.67 | $97.78 | $108.26 | $123.22 | $194.92 | $146.42 | $183.95 | $212.33 | $229.50 | $340.10 | $180.50 | $233.70 | $271.70 | $306.06 | $410.40 |
| 63 | $86.29 | $104.35 | $119.16 | $132.53 | $204.72 | $157.25 | $195.81 | $226.03 | $245.81 | $355.20 | $186.85 | $244.20 | $283.05 | $319.47 | $425.50 |
| 64 | $91.35 | $112.16 | $129.68 | $141.66 | $222.06 | $163.80 | $207.73 | $241.51 | $253.98 | $370.80 | $194.40 | $252.00 | $295.20 | $334.80 | $442.80 |
| 65 | $100.85 | $119.80 | $138.56 | $154.93 | $236.05 | $169.75 | $220.50 | $255.71 | $280.45 | $388.50 | $201.25 | $260.75 | $308.00 | $350.00 | $460.25 |
| 66 | $108.14 | $131.21 | $152.61 | $168.74 | $256.28 | $176.80 | $231.20 | $272.00 | $297.78 | $406.30 | $207.40 | $272.00 | $319.60 | $362.10 | $479.40 |
| 67 | $119.80 | $145.47 | $166.65 | $183.75 | $277.76 | $184.80 | $239.25 | $280.50 | $318.03 | $420.75 | $214.50 | $280.50 | $328.35 | $372.90 | $493.35 |
| 68 | $129.65 | $162.08 | $183.04 | $201.34 | $297.60 | $190.40 | $249.60 | $292.80 | $334.40 | $440.00 | $222.40 | $291.20 | $340.80 | $387.20 | $510.40 |
| 69 | $140.81 | $175.59 | $200.65 | $221.31 | $317.75 | $201.50 | $261.95 | $308.45 | $351.85 | $465.00 | $230.95 | $302.25 | $354.95 | $406.10 | $534.75 |
| 70 | $151.50 | $196.50 | $221.82 | $246.51 | $343.50 | $213.00 | $280.50 | $330.00 | $376.50 | $496.50 | $244.50 | $321.00 | $376.50 | $430.50 | $567.00 |
| 71 | $165.30 | $214.60 | $249.40 | $276.71 | $374.10 | $230.55 | $304.50 | $356.70 | $406.00 | $536.50 | $261.00 | $343.65 | $404.55 | $459.65 | $606.10 |
| 72 | $180.60 | $232.40 | $270.20 | $303.80 | $406.00 | $250.60 | $327.60 | $385.00 | $438.20 | $578.20 | $280.00 | $368.20 | $432.60 | $491.40 | $649.60 |
| 73 | $195.75 | $253.80 | $294.30 | $330.75 | $441.45 | $268.65 | $355.05 | $415.80 | $473.85 | $625.05 | $299.70 | $395.55 | $464.40 | $527.85 | $696.60 |
| 74 | $213.20 | $275.60 | $321.10 | $360.10 | $481.00 | $289.90 | $388.20 | $449.80 | $510.90 | $674.70 | $321.10 | $422.50 | $497.90 | $565.50 | $746.20 |
| 75 | $232.50 | $301.25 | $350.00 | $393.75 | $525.00 | $312.50 | $411.25 | $483.75 | $551.25 | $726.25 | $342.50 | $451.25 | $531.25 | $605.00 | $796.25 |
| 76 | $253.20 | $328.80 | $382.80 | $432.00 | $574.80 | $334.80 | $442.80 | $522.00 | $596.40 | $783.60 | $363.60 | $481.20 | $567.60 | $648.00 | $850.80 |
| 77 | $282.02 | $366.98 | $429.52 | $484.98 | $645.46 | $368.16 | $486.16 | $577.02 | $659.62 | $866.12 | $396.48 | $525.10 | $620.68 | $710.36 | $933.38 |
| 78 | $317.42 | $414.18 | $487.34 | $549.88 | $730.42 | $408.28 | $541.62 | $644.28 | $736.32 | $966.42 | $436.60 | $579.38 | $689.12 | $787.06 | $1,032.50 |
| 79 | $352.82 | $462.56 | $545.16 | $615.96 | $817.74 | $448.40 | $597.08 | $711.54 | $814.20 | $1,067.90 | $475.54 | $633.66 | $755.20 | $864.94 | $1,133.98 |
| 80 | $388.22 | $509.76 | $600.62 | $679.68 | $901.52 | $487.34 | $650.18 | $775.26 | $887.36 | $1,162.30 | $514.48 | $686.76 | $818.92 | $938.10 | $1,228.38 |
| 81 | $421.26 | $554.60 | $652.54 | $738.68 | $979.40 | $523.92 | $699.74 | $831.90 | $953.44 | $1,248.44 | $551.06 | $737.50 | $876.74 | $1,005.36 | $1,315.70 |
| 82 | $454.30 | $597.08 | $703.28 | $795.32 | $1,054.92 | $559.32 | $744.58 | $887.36 | $1,015.98 | $1,331.04 | $587.64 | $783.52 | $933.38 | $1,067.90 | $1,399.48 |
| 83 | $487.34 | $639.56 | $754.02 | $853.14 | $1,131.62 | $593.54 | $790.60 | $941.64 | $1,077.34 | $1,412.46 | $623.04 | $829.54 | $987.66 | $1,130.44 | $1,483.26 |
| 84 | $522.74 | $686.76 | $809.48 | $915.68 | $1,214.22 | $630.12 | $838.98 | $999.46 | $1,142.24 | $1,498.60 | $660.80 | $880.28 | $1,046.66 | $1,196.52 | $1,570.58 |
| 85 | $562.86 | $739.86 | $870.84 | $985.30 | $1,306.26 | $671.42 | $894.44 | $1,062.00 | $1,214.22 | $1,593.00 | $702.10 | $934.56 | $1,110.38 | $1,269.68 | $1,666.16 |
| 86 | $606.52 | $796.50 | $939.28 | $1,062.00 | $1,408.92 | $715.08 | $951.08 | $1,130.44 | $1,290.92 | $1,695.66 | $745.76 | $991.20 | $1,178.82 | $1,346.38 | $1,768.82 |
| 87 | $652.54 | $857.86 | $1,011.26 | $1,143.32 | $1,516.30 | $761.10 | $1,012.44 | $1,202.42 | $1,372.34 | $1,803.04 | $791.78 | $1,052.56 | $1,250.80 | $1,427.80 | $1,876.20 |
| 88 | $703.28 | $923.94 | $1,087.96 | $1,230.74 | $1,631.94 | $811.84 | $1,078.52 | $1,279.12 | $1,459.66 | $1,918.68 | $842.52 | $1,118.64 | $1,327.50 | $1,515.12 | $1,991.84 |
| 89 | $756.38 | $994.74 | $1,171.74 | $1,325.14 | $1,757.02 | $864.94 | $1,149.32 | $1,362.90 | $1,554.06 | $2,043.76 | $895.62 | $1,189.44 | $1,411.28 | $1,609.52 | $2,116.92 |
| 90 | $816.56 | $1,072.62 | $1,263.78 | $1,428.98 | $1,895.08 | $925.12 | $1,227.20 | $1,454.94 | $1,657.90 | $2,181.82 | $955.80 | $1,267.32 | $1,503.32 | $1,713.36 | $2,254.98 |
| 91 | $879.10 | $1,155.22 | $1,361.72 | $1,541.08 | $2,042.58 | $987.66 | $1,309.80 | $1,552.88 | $1,770.00 | $2,329.32 | $1,018.34 | $1,349.92 | $1,601.26 | $1,825.46 | $2,402.48 |
| 92 | $946.36 | $1,243.72 | $1,465.56 | $1,657.90 | $2,198.34 | $1,054.92 | $1,398.30 | $1,656.72 | $1,886.82 | $2,485.08 | $1,085.60 | $1,438.42 | $1,705.10 | $1,942.28 | $2,558.24 |
| 93 | $1,019.52 | $1,339.30 | $1,577.66 | $1,785.34 | $2,365.90 | $1,128.08 | $1,493.88 | $1,768.82 | $2,014.26 | $2,652.64 | $1,158.76 | $1,534.00 | $1,817.20 | $2,069.72 | $2,725.80 |
| 94 | $1,097.40 | $1,441.96 | $1,699.20 | $1,922.22 | $2,547.62 | $1,205.96 | $1,596.54 | $1,890.36 | $2,151.14 | $2,834.36 | $1,236.64 | $1,636.66 | $1,938.74 | $2,206.60 | $2,907.52 |
| 95 | $1,183.54 | $1,555.24 | $1,831.36 | $2,072.08 | $2,747.04 | $1,292.10 | $1,709.82 | $2,022.52 | $2,301.00 | $3,033.78 | $1,322.78 | $1,749.94 | $2,070.90 | $2,356.46 | $3,106.94 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 30 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 31 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $107.10 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 32 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $47.20 | $59.00 | $68.44 | $77.88 | $110.25 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 33 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $48.98 | $59.00 | $68.44 | $77.88 | $116.55 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 34 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $48.98 | $59.00 | $69.80 | $77.88 | $122.85 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 35 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $52.05 | $60.67 | $69.80 | $77.88 | $126.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 36 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $55.11 | $63.70 | $72.84 | $80.64 | $132.30 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 37 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $58.17 | $66.74 | $78.90 | $83.75 | $138.60 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 38 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $58.17 | $69.77 | $81.94 | $86.85 | $144.90 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 39 | $30.68 | $37.76 | $43.66 | $49.56 | $66.08 | $61.23 | $72.80 | $84.97 | $93.05 | $154.35 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 40 | $31.86 | $41.30 | $47.20 | $51.92 | $70.80 | $61.78 | $77.81 | $88.07 | $96.10 | $161.92 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 41 | $31.86 | $41.30 | $47.20 | $51.92 | $70.80 | $65.01 | $81.24 | $91.48 | $99.60 | $168.66 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 42 | $34.57 | $42.02 | $47.24 | $51.92 | $70.80 | $65.29 | $84.71 | $94.92 | $106.25 | $175.44 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 43 | $34.82 | $42.30 | $50.53 | $53.32 | $73.71 | $68.56 | $88.20 | $101.45 | $109.82 | $182.25 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 44 | $35.07 | $45.62 | $50.86 | $53.67 | $77.12 | $71.85 | $91.72 | $104.95 | $113.42 | $186.00 | $112.00 | $144.00 | $166.00 | $186.00 | $250.00 |
| 45 | $36.13 | $44.95 | $54.52 | $58.55 | $79.06 | $78.23 | $93.54 | $110.19 | $119.59 | $195.33 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 46 | $39.43 | $48.26 | $54.89 | $62.03 | $82.43 | $78.57 | $100.17 | $116.96 | $123.23 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 47 | $39.71 | $48.58 | $58.32 | $65.56 | $85.83 | $82.07 | $103.72 | $120.61 | $130.08 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 48 | $39.99 | $51.96 | $61.80 | $65.99 | $89.24 | $85.60 | $107.29 | $127.48 | $136.98 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 49 | $43.38 | $52.31 | $62.21 | $69.59 | $95.86 | $88.00 | $114.00 | $131.19 | $140.73 | $196.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 50 | $44.02 | $55.60 | $65.53 | $72.34 | $100.96 | $92.13 | $116.54 | $136.84 | $147.66 | $220.00 | $132.00 | $170.00 | $198.00 | $224.00 | $296.00 |
| 51 | $46.90 | $58.54 | $68.55 | $75.42 | $106.59 | $96.99 | $119.05 | $142.58 | $153.52 | $228.00 | $136.00 | $172.00 | $200.00 | $228.00 | $302.00 |
| 52 | $48.04 | $58.42 | $67.98 | $77.99 | $113.70 | $102.57 | $127.18 | $144.63 | $157.03 | $236.00 | $140.00 | $176.00 | $206.00 | $232.00 | $310.00 |
| 53 | $50.99 | $62.80 | $72.42 | $79.35 | $119.33 | $107.55 | $132.90 | $154.83 | $166.58 | $242.00 | $144.00 | $182.00 | $212.00 | $238.00 | $316.00 |
| 54 | $50.78 | $64.05 | $73.75 | $82.01 | $126.51 | $109.96 | $137.40 | $162.65 | $171.99 | $250.00 | $146.00 | $186.00 | $216.00 | $244.00 | $326.00 |
| 55 | $53.76 | $67.14 | $76.91 | $86.60 | $132.14 | $116.00 | $145.77 | $168.58 | $179.85 | $258.00 | $150.00 | $190.00 | $220.00 | $248.00 | $330.00 |
| 56 | $59.59 | $71.04 | $83.55 | $93.29 | $143.65 | $122.00 | $152.88 | $173.24 | $191.61 | $272.00 | $156.00 | $198.00 | $230.00 | $262.00 | $346.00 |
| 57 | $62.02 | $76.27 | $87.03 | $99.52 | $152.39 | $127.72 | $157.51 | $184.46 | $198.61 | $288.00 | $162.00 | $206.00 | $244.00 | $274.00 | $364.00 |
| 58 | $65.38 | $81.14 | $95.18 | $109.16 | $164.42 | $134.19 | $165.46 | $194.95 | $213.55 | $312.00 | $174.00 | $220.00 | $256.00 | $292.00 | $386.00 |
| 59 | $72.62 | $87.89 | $101.47 | $113.59 | $177.57 | $143.25 | $175.41 | $201.97 | $220.23 | $334.00 | $184.00 | $234.00 | $272.00 | $306.95 | $408.00 |
| 60 | $74.66 | $94.70 | $107.84 | $121.41 | $190.77 | $147.94 | $183.44 | $212.80 | $232.88 | $356.00 | $192.00 | $246.00 | $288.00 | $316.37 | $434.00 |
| 61 | $81.42 | $101.05 | $118.95 | $130.68 | $204.36 | $157.06 | $197.19 | $226.06 | $245.06 | $372.45 | $198.90 | $257.40 | $300.30 | $329.28 | $450.45 |
| 62 | $88.24 | $110.73 | $123.53 | $140.02 | $221.35 | $168.66 | $209.19 | $242.66 | $263.80 | $387.60 | $207.10 | $266.00 | $309.70 | $347.37 | $465.50 |
| 63 | $98.40 | $117.21 | $134.77 | $150.86 | $232.34 | $179.45 | $220.74 | $256.05 | $279.71 | $405.15 | $214.60 | $273.80 | $321.90 | $361.70 | $482.85 |
| 64 | $106.33 | $126.54 | $148.41 | $161.30 | $253.31 | $189.00 | $234.14 | $276.77 | $294.98 | $423.00 | $225.00 | $286.20 | $334.80 | $379.80 | $504.00 |
| 65 | $116.13 | $136.91 | $156.94 | $174.65 | $270.00 | $196.00 | $252.00 | $290.27 | $315.29 | $442.75 | $232.75 | $297.50 | $348.25 | $393.75 | $525.00 |
| 66 | $124.89 | $149.95 | $174.21 | $191.43 | $290.12 | $204.00 | $263.50 | $309.40 | $338.91 | $460.70 | $241.40 | $309.40 | $363.80 | $409.70 | $542.30 |
| 67 | $136.91 | $164.77 | $190.04 | $209.59 | $316.74 | $211.20 | $270.60 | $320.10 | $362.53 | $480.15 | $247.50 | $316.80 | $374.55 | $424.05 | $561.00 |
| 68 | $149.95 | $184.80 | $208.14 | $228.67 | $339.20 | $222.40 | $284.80 | $332.80 | $379.20 | $500.80 | $256.00 | $329.60 | $387.20 | $440.00 | $580.80 |
| 69 | $162.48 | $199.61 | $230.15 | $250.05 | $361.15 | $230.95 | $299.15 | $351.85 | $398.35 | $527.00 | $266.60 | $342.55 | $406.10 | $458.80 | $607.60 |
| 70 | $175.50 | $223.50 | $252.47 | $279.47 | $390.00 | $247.50 | $319.50 | $375.00 | $427.50 | $564.00 | $282.00 | $364.50 | $427.50 | $487.50 | $642.00 |
| 71 | $191.40 | $242.15 | $282.75 | $313.98 | $423.40 | $266.80 | $343.65 | $404.55 | $461.10 | $607.55 | $303.05 | $388.60 | $458.20 | $520.55 | $687.30 |
| 72 | $208.60 | $263.20 | $306.60 | $345.80 | $460.60 | $288.40 | $371.00 | $436.80 | $498.40 | $655.20 | $323.40 | $417.20 | $490.00 | $558.60 | $736.40 |
| 73 | $225.45 | $287.55 | $333.45 | $375.30 | $500.85 | $310.50 | $400.95 | $471.15 | $537.30 | $708.75 | $345.60 | $446.85 | $525.15 | $598.05 | $788.40 |
| 74 | $247.00 | $312.00 | $364.00 | $408.20 | $544.70 | $335.40 | $431.60 | $509.60 | $578.50 | $763.10 | $370.50 | $478.40 | $562.90 | $639.60 | $843.70 |
| 75 | $266.25 | $338.75 | $396.25 | $445.00 | $595.00 | $357.50 | $462.50 | $548.75 | $623.75 | $822.50 | $392.50 | $507.50 | $601.25 | $682.50 | $902.50 |
| 76 | $290.40 | $370.80 | $433.20 | $488.40 | $650.40 | $384.00 | $498.00 | $590.40 | $673.20 | $885.60 | $417.60 | $542.40 | $640.80 | $730.80 | $962.40 |
| 77 | $324.50 | $414.18 | $486.16 | $548.70 | $730.42 | $422.44 | $548.70 | $651.36 | $745.76 | $979.40 | $455.48 | $591.18 | $702.10 | $802.40 | $1,054.92 |
| 78 | $364.62 | $467.28 | $552.24 | $623.04 | $827.18 | $468.46 | $610.06 | $729.24 | $834.26 | $1,092.68 | $501.50 | $652.54 | $779.98 | $890.90 | $1,168.20 |
| 79 | $405.92 | $521.56 | $617.14 | $698.56 | $926.30 | $515.66 | $672.60 | $804.76 | $922.76 | $1,208.32 | $546.34 | $713.90 | $854.32 | $979.40 | $1,282.66 |
| 80 | $446.04 | $574.66 | $680.86 | $770.54 | $1,020.70 | $559.32 | $731.60 | $877.92 | $1,005.36 | $1,315.70 | $591.18 | $772.90 | $926.30 | $1,062.00 | $1,390.04 |
| 81 | $484.98 | $625.40 | $738.68 | $836.62 | $1,109.20 | $601.80 | $788.24 | $941.64 | $1,079.70 | $1,413.64 | $633.66 | $829.54 | $991.20 | $1,136.34 | $1,487.98 |
| 82 | $522.74 | $672.60 | $796.50 | $901.52 | $1,194.16 | $641.92 | $837.80 | $1,004.18 | $1,149.32 | $1,505.68 | $674.96 | $882.64 | $1,054.92 | $1,208.32 | $1,582.38 |
| 83 | $560.50 | $722.16 | $854.32 | $966.42 | $1,281.48 | $683.22 | $890.90 | $1,065.54 | $1,218.94 | $1,598.90 | $716.26 | $934.56 | $1,118.64 | $1,279.12 | $1,677.96 |
| 84 | $601.80 | $774.08 | $916.86 | $1,037.22 | $1,374.70 | $725.70 | $945.18 | $1,130.44 | $1,293.28 | $1,695.66 | $758.74 | $991.20 | $1,184.72 | $1,354.64 | $1,775.90 |
| 85 | $647.82 | $833.08 | $986.48 | $1,116.28 | $1,480.90 | $771.72 | $1,005.36 | $1,202.42 | $1,373.52 | $1,805.40 | $807.12 | $1,051.38 | $1,257.88 | $1,437.24 | $1,886.82 |
| 86 | $698.56 | $899.16 | $1,063.18 | $1,203.60 | $1,595.36 | $822.46 | $1,071.44 | $1,279.12 | $1,460.84 | $1,919.86 | $857.86 | $1,117.46 | $1,334.58 | $1,524.56 | $2,001.28 |
| 87 | $751.66 | $966.42 | $1,145.78 | $1,294.46 | $1,716.90 | $875.56 | $1,138.70 | $1,361.72 | $1,551.70 | $2,041.40 | $910.96 | $1,184.72 | $1,417.18 | $1,615.42 | $2,122.82 |
| 88 | $808.30 | $1,040.76 | $1,233.10 | $1,394.76 | $1,849.06 | $932.20 | $1,213.04 | $1,449.04 | $1,652.00 | $2,173.56 | $967.60 | $1,259.06 | $1,504.50 | $1,715.72 | $2,254.98 |
| 89 | $870.84 | $1,121.00 | $1,327.50 | $1,500.96 | $1,990.66 | $994.74 | $1,293.28 | $1,543.44 | $1,758.20 | $2,315.16 | $1,030.14 | $1,339.30 | $1,598.90 | $1,821.92 | $2,396.58 |
| 90 | $939.28 | $1,208.32 | $1,431.34 | $1,618.96 | $2,146.42 | $1,063.18 | $1,380.60 | $1,647.28 | $1,876.20 | $2,470.92 | $1,098.58 | $1,426.62 | $1,702.74 | $1,939.92 | $2,552.34 |
| 91 | $1,012.44 | $1,302.72 | $1,542.26 | $1,745.22 | $2,312.80 | $1,136.34 | $1,475.00 | $1,758.20 | $2,002.46 | $2,637.30 | $1,171.74 | $1,521.02 | $1,813.66 | $2,066.18 | $2,718.72 |
| 92 | $1,089.14 | $1,401.84 | $1,660.26 | $1,877.38 | $2,490.98 | $1,213.04 | $1,574.12 | $1,876.20 | $2,134.62 | $2,815.48 | $1,248.44 | $1,620.14 | $1,931.66 | $2,198.34 | $2,896.90 |
| 93 | $1,172.92 | $1,509.22 | $1,786.52 | $2,021.34 | $2,679.78 | $1,296.82 | $1,681.50 | $2,002.46 | $2,278.58 | $3,004.28 | $1,332.22 | $1,727.52 | $2,057.92 | $2,342.30 | $3,085.70 |
| 94 | $1,262.60 | $1,626.04 | $1,924.58 | $2,177.10 | $2,886.28 | $1,386.50 | $1,798.32 | $2,140.52 | $2,434.34 | $3,210.78 | $1,421.90 | $1,844.34 | $2,195.98 | $2,498.06 | $3,292.20 |
| 95 | $1,360.54 | $1,753.48 | $2,075.62 | $2,347.02 | $3,112.84 | $1,484.44 | $1,925.76 | $2,291.56 | $2,604.26 | $3,437.34 | $1,519.84 | $1,971.78 | $2,347.02 | $2,667.98 | $3,518.76 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 30 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 31 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $96.02 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 32 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $41.30 | $53.10 | $61.36 | $68.44 | $98.85 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 33 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $42.86 | $53.10 | $61.36 | $68.44 | $104.49 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 34 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $42.86 | $53.10 | $62.58 | $68.44 | $110.14 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 35 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $45.54 | $54.60 | $62.58 | $68.44 | $112.97 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 36 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $48.22 | $57.33 | $65.30 | $70.87 | $118.62 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 37 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $50.90 | $60.06 | $70.74 | $73.59 | $124.26 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 38 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $50.90 | $62.79 | $73.46 | $76.32 | $129.91 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 39 | $27.14 | $34.22 | $38.94 | $43.66 | $59.00 | $53.58 | $65.52 | $76.18 | $81.77 | $138.38 | $96.00 | $120.00 | $140.00 | $158.00 | $210.00 |
| 40 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $57.26 | $69.16 | $79.55 | $86.49 | $146.25 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 41 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $60.25 | $72.22 | $82.63 | $89.64 | $152.34 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 42 | $32.01 | $37.22 | $42.52 | $47.20 | $63.72 | $60.51 | $75.30 | $85.73 | $95.63 | $158.46 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 43 | $32.24 | $37.46 | $45.47 | $48.47 | $66.34 | $63.54 | $78.40 | $91.63 | $98.84 | $164.61 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 44 | $32.47 | $40.41 | $45.78 | $48.79 | $69.41 | $66.59 | $81.53 | $94.79 | $102.07 | $168.00 | $102.00 | $128.00 | $150.00 | $168.00 | $226.00 |
| 45 | $32.40 | $38.88 | $46.91 | $51.23 | $70.27 | $71.12 | $82.05 | $95.39 | $105.24 | $173.41 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 46 | $35.35 | $41.74 | $47.23 | $54.28 | $73.27 | $71.43 | $87.87 | $101.25 | $108.45 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 47 | $35.60 | $42.02 | $50.18 | $57.37 | $76.29 | $74.61 | $90.98 | $104.41 | $114.47 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 48 | $35.86 | $44.94 | $53.18 | $57.74 | $79.32 | $77.82 | $94.12 | $110.35 | $120.54 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 49 | $38.89 | $45.24 | $53.53 | $60.89 | $85.21 | $80.00 | $100.00 | $113.57 | $123.84 | $174.00 | $106.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $64.15 | $89.58 | $82.72 | $103.59 | $121.84 | $129.87 | $196.00 | $120.00 | $150.00 | $176.00 | $198.00 | $264.00 |
| 51 | $42.63 | $51.57 | $61.41 | $67.04 | $94.91 | $87.48 | $104.40 | $127.38 | $135.46 | $202.00 | $122.00 | $154.00 | $180.00 | $202.00 | $270.00 |
| 52 | $42.55 | $52.99 | $61.18 | $69.63 | $100.24 | $90.96 | $113.90 | $129.80 | $140.78 | $208.00 | $124.00 | $158.00 | $184.00 | $208.00 | $276.00 |
| 53 | $43.91 | $55.82 | $64.07 | $71.14 | $107.09 | $93.86 | $117.49 | $137.62 | $148.28 | $216.00 | $124.00 | $162.00 | $188.00 | $212.00 | $282.00 |
| 54 | $45.29 | $57.24 | $65.55 | $73.81 | $110.89 | $96.46 | $122.14 | $143.28 | $153.69 | $220.00 | $128.00 | $166.00 | $192.00 | $218.00 | $286.00 |
| 55 | $48.10 | $60.15 | $68.52 | $76.82 | $117.81 | $104.00 | $130.01 | $148.98 | $159.46 | $230.00 | $132.00 | $170.00 | $194.00 | $220.00 | $294.00 |
| 56 | $52.32 | $62.68 | $75.05 | $83.39 | $127.32 | $110.00 | $135.24 | $155.91 | $169.29 | $242.00 | $138.00 | $176.00 | $206.00 | $232.00 | $308.00 |
| 57 | $54.81 | $67.79 | $77.36 | $88.30 | $136.18 | $113.96 | $142.14 | $163.55 | $176.74 | $258.00 | $144.00 | $184.00 | $216.00 | $246.00 | $324.00 |
| 58 | $58.43 | $71.51 | $83.98 | $96.40 | $146.69 | $118.85 | $145.01 | $170.58 | $190.03 | $278.00 | $154.00 | $196.00 | $228.00 | $258.00 | $344.00 |
| 59 | $63.91 | $78.12 | $90.35 | $101.12 | $158.20 | $126.06 | $156.75 | $181.77 | $197.33 | $296.00 | $162.00 | $208.00 | $242.00 | $273.07 | $364.00 |
| 60 | $66.21 | $84.81 | $96.78 | $107.62 | $169.76 | $131.08 | $163.46 | $191.16 | $206.81 | $318.00 | $170.00 | $220.00 | $258.00 | $279.72 | $386.00 |
| 61 | $72.85 | $91.23 | $106.20 | $116.77 | $181.65 | $140.43 | $175.48 | $201.14 | $218.37 | $331.50 | $179.40 | $230.10 | $267.15 | $293.33 | $401.70 |
| 62 | $78.11 | $99.22 | $111.04 | $124.62 | $196.57 | $148.27 | $187.55 | $217.68 | $232.90 | $343.90 | $184.30 | $237.50 | $277.40 | $309.82 | $414.20 |
| 63 | $87.80 | $104.35 | $120.58 | $133.94 | $207.97 | $159.10 | $195.81 | $229.56 | $240.20 | $360.75 | $190.55 | $246.05 | $288.60 | $323.14 | $431.05 |
| 64 | $94.34 | $113.60 | $131.12 | $143.06 | $225.35 | $169.20 | $209.49 | $245.04 | $261.54 | $376.20 | $199.80 | $255.60 | $298.80 | $336.60 | $446.40 |
| 65 | $103.91 | $121.22 | $139.98 | $156.34 | $239.28 | $175.00 | $222.25 | $259.17 | $282.10 | $393.75 | $206.50 | $264.25 | $309.75 | $350.00 | $463.75 |
| 66 | $111.18 | $134.09 | $154.05 | $170.16 | $259.50 | $181.90 | $234.60 | $273.70 | $301.07 | $413.10 | $214.20 | $277.10 | $321.30 | $363.80 | $484.50 |
| 67 | $122.91 | $146.95 | $169.58 | $186.62 | $281.01 | $189.75 | $242.55 | $285.45 | $322.98 | $425.70 | $221.10 | $282.15 | $333.30 | $377.85 | $498.30 |
| 68 | $132.77 | $163.59 | $185.99 | $202.78 | $302.40 | $195.20 | $251.20 | $297.60 | $337.60 | $446.40 | $227.20 | $292.80 | $345.60 | $390.40 | $516.80 |
| 69 | $145.45 | $177.10 | $205.07 | $224.18 | $320.85 | $207.70 | $265.05 | $314.65 | $356.50 | $468.10 | $238.70 | $305.35 | $361.15 | $410.75 | $539.40 |
| 70 | $157.50 | $198.00 | $226.20 | $247.94 | $346.50 | $222.00 | $283.50 | $336.00 | $379.50 | $501.00 | $252.00 | $322.50 | $382.50 | $433.50 | $571.50 |
| 71 | $169.65 | $216.05 | $250.85 | $281.01 | $377.00 | $236.35 | $305.95 | $359.60 | $411.80 | $539.40 | $268.25 | $346.55 | $407.45 | $464.00 | $611.90 |
| 72 | $184.80 | $233.80 | $274.40 | $306.60 | $410.20 | $256.20 | $329.00 | $389.20 | $442.40 | $583.80 | $287.00 | $369.60 | $436.80 | $495.60 | $655.20 |
| 73 | $201.15 | $255.15 | $297.00 | $333.45 | $445.50 | $276.75 | $356.40 | $419.85 | $476.55 | $630.45 | $307.80 | $396.90 | $468.45 | $531.90 | $702.00 |
| 74 | $218.40 | $276.90 | $323.70 | $364.00 | $484.90 | $297.70 | $383.50 | $452.40 | $514.80 | $679.90 | $328.90 | $423.80 | $501.80 | $569.40 | $751.40 |
| 75 | $237.50 | $301.25 | $352.50 | $396.25 | $528.75 | $318.75 | $411.25 | $487.50 | $555.00 | $731.25 | $350.00 | $452.50 | $533.75 | $607.50 | $801.25 |
| 76 | $259.20 | $330.00 | $386.40 | $434.40 | $579.60 | $342.20 | $442.80 | $525.60 | $598.80 | $788.40 | $372.00 | $483.60 | $572.40 | $650.40 | $856.80 |
| 77 | $287.92 | $368.16 | $433.06 | $488.52 | $650.18 | $375.24 | $487.34 | $580.56 | $663.16 | $872.02 | $404.74 | $525.10 | $625.40 | $713.90 | $939.28 |
| 78 | $324.50 | $416.54 | $490.88 | $554.60 | $736.32 | $416.54 | $543.98 | $647.82 | $742.22 | $973.50 | $446.04 | $580.56 | $693.84 | $791.78 | $1,039.58 |
| 79 | $361.08 | $464.92 | $549.88 | $620.68 | $823.64 | $457.84 | $599.44 | $717.44 | $820.10 | $1,074.98 | $486.16 | $636.02 | $761.10 | $870.84 | $1,141.06 |
| 80 | $397.66 | $512.12 | $605.34 | $685.58 | $908.60 | $499.14 | $651.36 | $779.98 | $894.44 | $1,170.56 | $527.46 | $689.12 | $823.64 | $945.18 | $1,236.64 |
| 81 | $431.88 | $555.78 | $658.44 | $745.76 | $996.40 | $535.72 | $699.74 | $838.98 | $961.70 | $1,257.88 | $564.04 | $737.50 | $883.82 | $1,012.44 | $1,323.96 |
| 82 | $464.92 | $598.26 | $709.18 | $802.40 | $1,063.18 | $571.12 | $745.76 | $893.26 | $1,023.06 | $1,340.48 | $600.62 | $784.70 | $940.46 | $1,076.16 | $1,408.92 |
| 83 | $497.96 | $641.92 | $759.92 | $860.22 | $1,109.88 | $606.52 | $792.96 | $947.54 | $1,084.42 | $1,421.90 | $636.02 | $831.90 | $994.74 | $1,137.52 | $1,491.52 |
| 84 | $535.72 | $689.12 | $815.38 | $922.76 | $1,223.66 | $646.64 | $841.34 | $1,006.54 | $1,150.50 | $1,509.22 | $676.14 | $881.46 | $1,052.56 | $1,204.78 | $1,581.20 |
| 85 | $577.02 | $742.22 | $879.10 | $993.56 | $1,316.88 | $687.94 | $895.62 | $1,071.44 | $1,223.66 | $1,604.80 | $718.62 | $936.92 | $1,119.82 | $1,277.94 | $1,677.96 |
| 86 | $620.68 | $798.86 | $946.36 | $1,071.44 | $1,420.72 | $731.60 | $952.26 | $1,138.70 | $1,301.54 | $1,708.64 | $762.28 | $993.56 | $1,187.08 | $1,355.82 | $1,781.80 |
| 87 | $669.06 | $860.22 | $1,019.52 | $1,152.86 | $1,528.10 | $779.98 | $1,013.62 | $1,211.86 | $1,382.96 | $1,816.02 | $810.66 | $1,054.92 | $1,260.24 | $1,437.24 | $1,889.18 |
| 88 | $718.62 | $926.30 | $1,096.22 | $1,240.18 | $1,644.92 | $829.54 | $1,079.70 | $1,288.56 | $1,470.28 | $1,932.84 | $860.22 | $1,121.00 | $1,336.94 | $1,524.56 | $2,006.00 |
| 89 | $775.26 | $998.28 | $1,181.18 | $1,335.76 | $1,771.18 | $886.18 | $1,151.68 | $1,373.52 | $1,565.86 | $2,059.10 | $916.86 | $1,192.98 | $1,421.90 | $1,620.14 | $2,132.26 |
| 90 | $835.44 | $1,076.16 | $1,274.40 | $1,440.78 | $1,910.42 | $946.36 | $1,229.56 | $1,466.74 | $1,670.88 | $2,198.34 | $977.04 | $1,270.86 | $1,515.12 | $1,725.16 | $2,271.50 |
| 91 | $900.34 | $1,159.94 | $1,373.52 | $1,552.88 | $2,059.10 | $1,011.26 | $1,313.34 | $1,565.86 | $1,782.98 | $2,347.02 | $1,041.94 | $1,354.64 | $1,614.24 | $1,837.26 | $2,420.18 |
| 92 | $969.96 | $1,248.44 | $1,477.36 | $1,672.06 | $2,217.22 | $1,080.88 | $1,401.84 | $1,669.70 | $1,902.16 | $2,505.14 | $1,111.56 | $1,443.14 | $1,718.08 | $1,956.44 | $2,578.30 |
| 93 | $1,043.12 | $1,344.02 | $1,589.46 | $1,799.50 | $2,384.78 | $1,154.04 | $1,497.42 | $1,781.80 | $2,029.60 | $2,672.70 | $1,184.72 | $1,538.72 | $1,830.18 | $2,083.88 | $2,745.86 |
| 94 | $1,123.36 | $1,447.86 | $1,713.36 | $1,937.56 | $2,568.86 | $1,234.28 | $1,601.26 | $1,905.70 | $2,167.66 | $2,856.78 | $1,264.96 | $1,642.56 | $1,954.08 | $2,221.94 | $2,929.94 |
| 95 | $1,211.86 | $1,559.96 | $1,846.70 | $2,089.78 | $2,770.64 | $1,322.78 | $1,713.36 | $2,039.04 | $2,319.88 | $3,058.56 | $1,353.46 | $1,754.66 | $2,087.42 | $2,374.16 | $3,131.72 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $88.64 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $47.20 | $56.64 | $63.72 | $91.24 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $47.20 | $56.64 | $63.72 | $96.46 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $47.20 | $57.77 | $63.72 | $101.67 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $41.64 | $48.53 | $57.77 | $63.72 | $104.28 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $44.09 | $50.96 | $60.28 | $65.98 | $109.49 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $53.39 | $65.30 | $68.52 | $114.70 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $55.81 | $67.81 | $71.06 | $119.92 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $48.98 | $58.24 | $70.32 | $76.13 | $127.74 | $86.00 | $108.00 | $128.00 | $144.00 | $192.00 |
| 40 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $51.23 | $61.96 | $71.03 | $76.88 | $130.58 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 41 | $25.96 | $33.04 | $37.76 | $42.48 | $56.64 | $53.91 | $64.69 | $73.78 | $79.68 | $136.02 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 42 | $28.17 | $33.62 | $37.79 | $42.48 | $56.64 | $54.14 | $67.45 | $76.54 | $85.00 | $141.48 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 43 | $28.37 | $33.84 | $40.42 | $43.63 | $58.97 | $56.85 | $70.23 | $81.81 | $87.86 | $146.98 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 44 | $28.58 | $36.50 | $40.69 | $43.91 | $61.70 | $59.58 | $73.03 | $84.64 | $90.73 | $150.00 | $92.00 | $118.00 | $136.00 | $152.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $46.35 | $64.00 | $65.78 | $75.49 | $87.17 | $95.67 | $159.45 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 46 | $32.63 | $39.13 | $43.40 | $49.11 | $66.73 | $66.07 | $80.84 | $92.52 | $98.59 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 47 | $32.86 | $39.39 | $46.11 | $51.90 | $69.48 | $69.02 | $83.70 | $95.41 | $104.06 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 48 | $33.10 | $42.13 | $48.86 | $52.24 | $72.24 | $71.98 | $86.59 | $100.84 | $109.58 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 49 | $35.90 | $42.41 | $49.19 | $55.09 | $77.60 | $74.00 | $92.00 | $103.78 | $112.58 | $160.00 | $98.00 | $124.00 | $142.00 | $162.00 | $214.00 |
| 50 | $35.77 | $44.75 | $52.98 | $58.69 | $81.05 | $75.20 | $94.34 | $110.60 | $119.20 | $176.00 | $106.00 | $138.00 | $160.00 | $182.00 | $240.00 |
| 51 | $38.37 | $47.39 | $55.69 | $61.45 | $86.15 | $77.97 | $97.07 | $115.97 | $124.62 | $182.00 | $110.00 | $140.00 | $164.00 | $184.00 | $246.00 |
| 52 | $38.43 | $47.55 | $55.74 | $64.06 | $91.26 | $81.28 | $102.51 | $116.82 | $129.96 | $190.00 | $112.00 | $144.00 | $168.00 | $188.00 | $252.00 |
| 53 | $41.08 | $51.63 | $58.50 | $64.30 | $96.38 | $86.04 | $109.79 | $124.24 | $133.63 | $196.00 | $116.00 | $148.00 | $170.00 | $192.00 | $256.00 |
| 54 | $41.17 | $50.43 | $58.73 | $65.61 | $101.52 | $86.81 | $108.78 | $129.73 | $137.23 | $202.00 | $118.00 | $148.00 | $174.00 | $196.00 | $260.00 |
| 55 | $43.85 | $54.55 | $62.93 | $69.84 | $106.66 | $94.00 | $116.22 | $137.22 | $144.62 | $208.00 | $120.00 | $152.00 | $178.00 | $202.00 | $266.00 |
| 56 | $47.96 | $57.11 | $67.97 | $76.33 | $115.90 | $100.00 | $123.48 | $142.44 | $156.26 | $220.00 | $126.00 | $160.00 | $188.00 | $212.00 | $280.00 |
| 57 | $50.48 | $62.14 | $70.45 | $79.89 | $124.83 | $104.14 | $128.70 | $148.33 | $160.35 | $236.00 | $132.00 | $168.00 | $198.00 | $222.00 | $296.00 |
| 58 | $51.47 | $66.01 | $76.98 | $87.90 | $132.18 | $107.35 | $135.72 | $157.46 | $171.93 | $250.00 | $138.00 | $180.00 | $208.00 | $236.00 | $310.00 |
| 59 | $59.55 | $71.15 | $83.40 | $91.42 | $142.05 | $116.51 | $143.69 | $167.08 | $179.71 | $268.00 | $148.00 | $188.00 | $222.00 | $249.15 | $330.00 |
| 60 | $60.57 | $77.74 | $88.49 | $97.96 | $153.59 | $119.85 | $148.93 | $173.12 | $187.70 | $288.00 | $156.00 | $200.00 | $236.00 | $254.64 | $352.00 |
| 61 | $67.14 | $82.81 | $96.29 | $107.04 | $165.43 | $129.34 | $161.01 | $183.34 | $201.11 | $302.25 | $163.80 | $208.65 | $243.75 | $268.72 | $364.65 |
| 62 | $70.88 | $90.59 | $99.93 | $114.82 | $180.05 | $135.30 | $169.52 | $194.49 | $212.50 | $315.40 | $167.20 | $216.60 | $250.80 | $283.53 | $378.10 |
| 63 | $80.24 | $95.77 | $109.23 | $122.66 | $188.47 | $146.15 | $179.79 | $208.37 | $227.16 | $327.45 | $175.75 | $223.85 | $260.85 | $293.76 | $392.20 |
| 64 | $85.36 | $102.09 | $119.59 | $130.44 | $203.96 | $153.00 | $190.13 | $222.12 | $238.31 | $340.20 | $180.00 | $230.40 | $271.80 | $306.00 | $406.80 |
| 65 | $93.21 | $109.82 | $127.25 | $142.25 | $218.26 | $157.50 | $203.00 | $234.98 | $255.55 | $357.00 | $185.50 | $239.75 | $281.75 | $318.50 | $423.50 |
| 66 | $100.52 | $121.11 | $141.10 | $154.56 | $235.32 | $164.90 | $212.50 | $249.00 | $273.11 | $374.00 | $193.80 | $249.90 | $294.10 | $331.50 | $440.30 |
| 67 | $110.46 | $133.59 | $153.50 | $169.39 | $256.64 | $169.95 | $219.45 | $258.05 | $293.32 | $387.75 | $199.65 | $255.75 | $301.95 | $343.20 | $453.75 |
| 68 | $120.27 | $148.45 | $168.28 | $184.08 | $275.20 | $177.60 | $228.80 | $268.80 | $307.20 | $406.40 | $206.40 | $265.60 | $313.60 | $355.20 | $470.40 |
| 69 | $131.53 | $162.09 | $185.89 | $202.62 | $292.95 | $187.55 | $241.80 | $285.20 | $322.40 | $427.80 | $215.45 | $277.45 | $328.60 | $372.00 | $491.35 |
| 70 | $142.50 | $181.50 | $204.31 | $226.44 | $316.50 | $201.00 | $259.50 | $303.00 | $346.50 | $457.50 | $229.50 | $295.50 | $346.50 | $394.50 | $522.00 |
| 71 | $155.15 | $195.75 | $229.10 | $255.20 | $343.65 | $217.50 | $278.95 | $327.70 | $374.10 | $491.55 | $245.05 | $314.65 | $371.20 | $421.95 | $556.80 |
| 72 | $168.00 | $212.80 | $249.20 | $280.00 | $373.80 | $232.40 | $299.60 | $355.60 | $403.20 | $532.00 | $261.80 | $336.00 | $397.60 | $452.20 | $597.80 |
| 73 | $183.60 | $232.20 | $271.35 | $303.75 | $405.00 | $252.45 | $324.00 | $383.40 | $434.70 | $572.40 | $280.80 | $361.80 | $427.95 | $483.30 | $638.55 |
| 74 | $198.90 | $252.20 | $293.80 | $330.20 | $442.00 | $270.40 | $349.70 | $412.10 | $468.00 | $618.80 | $299.00 | $386.10 | $455.00 | $518.70 | $683.80 |
| 75 | $216.25 | $275.00 | $321.25 | $361.25 | $481.25 | $291.25 | $376.25 | $445.00 | $506.25 | $665.00 | $318.75 | $412.50 | $487.50 | $553.75 | $730.00 |
| 76 | $235.20 | $300.00 | $351.60 | $396.00 | $526.80 | $312.00 | $403.20 | $478.80 | $546.00 | $717.60 | $338.40 | $439.20 | $519.60 | $592.80 | $780.00 |
| 77 | $261.96 | $335.12 | $394.12 | $444.86 | $592.36 | $341.02 | $443.68 | $528.64 | $604.16 | $794.14 | $368.16 | $479.08 | $569.94 | $650.18 | $855.50 |
| 78 | $295.00 | $378.78 | $446.04 | $505.04 | $670.24 | $378.78 | $494.42 | $590.00 | $676.14 | $886.18 | $405.92 | $528.64 | $630.12 | $722.16 | $946.36 |
| 79 | $329.22 | $423.62 | $499.14 | $565.22 | $749.30 | $417.72 | $546.34 | $651.36 | $746.94 | $977.04 | $443.68 | $579.38 | $691.48 | $791.78 | $1,037.22 |
| 80 | $362.26 | $464.92 | $552.24 | $624.22 | $826.00 | $454.30 | $592.36 | $710.36 | $814.20 | $1,064.36 | $479.08 | $626.58 | $751.66 | $860.22 | $1,124.54 |
| 81 | $392.94 | $505.04 | $598.26 | $678.50 | $899.10 | $487.34 | $636.02 | $762.28 | $875.56 | $1,144.60 | $513.30 | $670.24 | $802.40 | $921.58 | $1,207.14 |
| 82 | $423.62 | $545.16 | $645.46 | $730.42 | $967.80 | $520.38 | $679.68 | $814.20 | $931.02 | $1,218.94 | $547.52 | $715.08 | $855.50 | $979.40 | $1,282.66 |
| 83 | $453.12 | $585.28 | $692.66 | $783.52 | $1,028.40 | $551.06 | $722.16 | $863.76 | $987.66 | $1,295.64 | $578.20 | $757.56 | $906.24 | $1,037.22 | $1,359.36 |
| 84 | $487.34 | $626.58 | $742.22 | $838.98 | $1,113.92 | $587.64 | $764.64 | $915.68 | $1,045.48 | $1,373.52 | $614.78 | $802.40 | $959.34 | $1,096.22 | $1,438.42 |
| 85 | $525.10 | $674.96 | $798.86 | $903.88 | $1,198.88 | $626.58 | $815.38 | $973.50 | $1,112.74 | $1,462.02 | $654.90 | $851.96 | $1,017.16 | $1,163.48 | $1,528.10 |
| 86 | $565.22 | $728.06 | $861.40 | $974.60 | $1,292.10 | $666.70 | $868.48 | $1,036.04 | $1,183.54 | $1,555.24 | $695.02 | $905.06 | $1,079.70 | $1,234.28 | $1,621.32 |
| 87 | $608.88 | $783.52 | $927.48 | $1,049.02 | $1,391.22 | $710.36 | $923.94 | $1,102.12 | $1,257.88 | $1,654.36 | $738.68 | $960.52 | $1,145.78 | $1,308.62 | $1,720.44 |
| 88 | $654.90 | $843.70 | $998.28 | $1,129.26 | $1,497.42 | $756.38 | $984.12 | $1,172.92 | $1,338.12 | $1,760.56 | $784.70 | $1,020.70 | $1,216.58 | $1,388.86 | $1,826.64 |
| 89 | $705.64 | $907.42 | $1,074.98 | $1,215.40 | $1,611.88 | $807.12 | $1,047.84 | $1,249.62 | $1,424.26 | $1,875.02 | $835.44 | $1,084.42 | $1,293.28 | $1,475.00 | $1,941.10 |
| 90 | $759.92 | $979.40 | $1,158.76 | $1,310.98 | $1,738.14 | $861.40 | $1,119.82 | $1,333.40 | $1,519.84 | $2,001.28 | $889.72 | $1,156.40 | $1,377.06 | $1,570.58 | $2,067.36 |
| 91 | $818.92 | $1,054.92 | $1,248.44 | $1,413.64 | $1,873.84 | $920.40 | $1,195.34 | $1,423.08 | $1,622.50 | $2,136.98 | $948.72 | $1,231.92 | $1,466.74 | $1,673.24 | $2,203.06 |
| 92 | $882.64 | $1,136.34 | $1,345.20 | $1,521.02 | $2,016.62 | $984.12 | $1,276.76 | $1,519.84 | $1,729.88 | $2,279.76 | $1,012.44 | $1,313.34 | $1,563.50 | $1,780.62 | $2,345.84 |
| 93 | $949.90 | $1,222.48 | $1,447.86 | $1,636.66 | $2,170.02 | $1,051.38 | $1,362.90 | $1,622.50 | $1,845.52 | $2,433.16 | $1,079.70 | $1,399.48 | $1,666.16 | $1,896.26 | $2,499.24 |
| 94 | $1,023.06 | $1,316.88 | $1,558.78 | $1,762.92 | $2,337.58 | $1,124.54 | $1,457.30 | $1,733.42 | $1,971.78 | $2,600.72 | $1,152.86 | $1,493.88 | $1,777.08 | $2,022.52 | $2,666.80 |
| 95 | $1,102.12 | $1,420.72 | $1,680.32 | $1,900.98 | $2,520.48 | $1,203.60 | $1,561.14 | $1,854.96 | $2,109.84 | $2,783.62 | $1,231.92 | $1,597.72 | $1,898.62 | $2,160.58 | $2,849.70 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 30 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 31 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $80.02 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 32 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $34.22 | $44.84 | $50.74 | $57.82 | $82.37 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 33 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $35.51 | $44.84 | $50.74 | $57.82 | $87.08 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 34 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $35.51 | $44.84 | $51.75 | $57.82 | $91.79 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 35 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $37.73 | $46.11 | $51.75 | $57.82 | $94.14 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 36 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $39.95 | $48.41 | $54.00 | $59.87 | $98.85 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 37 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $42.17 | $50.72 | $58.50 | $62.17 | $103.55 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 38 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $42.17 | $53.02 | $60.75 | $64.48 | $108.26 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 39 | $22.42 | $28.32 | $33.04 | $36.58 | $49.56 | $44.39 | $55.33 | $63.00 | $69.08 | $115.32 | $78.00 | $100.00 | $118.00 | $132.00 | $176.00 |
| 40 | $23.60 | $30.68 | $35.40 | $38.94 | $51.92 | $46.71 | $57.63 | $65.35 | $71.39 | $120.13 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 41 | $23.60 | $30.68 | $35.40 | $38.94 | $51.92 | $49.15 | $60.18 | $67.87 | $73.99 | $125.14 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 42 | $25.61 | $31.22 | $35.43 | $38.94 | $51.92 | $49.37 | $62.75 | $70.42 | $78.93 | $130.17 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 43 | $25.79 | $31.42 | $37.90 | $39.99 | $54.06 | $51.84 | $65.33 | $75.27 | $81.58 | $135.22 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 44 | $25.98 | $33.89 | $38.15 | $40.25 | $56.55 | $54.33 | $67.94 | $77.87 | $84.25 | $138.00 | $82.00 | $108.00 | $124.00 | $140.00 | $186.00 |
| 45 | $26.17 | $32.80 | $39.31 | $42.69 | $58.98 | $56.89 | $67.28 | $80.59 | $87.70 | $145.50 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 46 | $28.55 | $35.22 | $39.57 | $45.23 | $61.50 | $57.14 | $72.06 | $85.54 | $90.37 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 47 | $28.76 | $35.45 | $42.05 | $47.81 | $64.03 | $59.69 | $74.61 | $88.21 | $95.39 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 48 | $28.96 | $37.92 | $44.55 | $48.12 | $66.58 | $62.26 | $77.18 | $93.23 | $100.45 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 49 | $31.41 | $38.17 | $44.85 | $50.74 | $71.52 | $64.00 | $82.00 | $95.95 | $103.20 | $146.00 | $88.00 | $114.00 | $132.00 | $148.00 | $198.00 |
| 50 | $33.01 | $42.04 | $48.80 | $53.23 | $75.36 | $69.56 | $86.94 | $103.10 | $108.52 | $164.00 | $100.00 | $128.00 | $146.00 | $164.00 | $222.00 |
| 51 | $35.53 | $43.21 | $52.84 | $57.26 | $78.85 | $72.27 | $87.92 | $108.36 | $115.59 | $168.00 | $102.00 | $128.00 | $152.00 | $170.00 | $226.00 |
| 52 | $35.69 | $43.48 | $50.30 | $58.49 | $83.78 | $77.41 | $94.91 | $105.69 | $119.13 | $174.00 | $104.00 | $132.00 | $152.00 | $174.00 | $232.00 |
| 53 | $36.83 | $46.05 | $52.92 | $58.83 | $88.73 | $78.22 | $98.23 | $112.77 | $124.48 | $180.00 | $104.00 | $134.00 | $156.00 | $178.00 | $236.00 |
| 54 | $37.05 | $47.70 | $54.63 | $61.51 | $93.71 | $79.09 | $103.05 | $120.05 | $129.91 | $186.00 | $106.00 | $140.00 | $162.00 | $182.00 | $240.00 |
| 55 | $39.61 | $50.36 | $57.33 | $64.25 | $98.70 | $84.00 | $108.34 | $125.46 | $133.50 | $192.00 | $108.00 | $142.00 | $164.00 | $186.00 | $246.00 |
| 56 | $43.60 | $52.93 | $62.31 | $69.26 | $106.10 | $90.00 | $113.68 | $130.89 | $141.38 | $202.00 | $114.00 | $148.00 | $174.00 | $194.00 | $258.00 |
| 57 | $44.71 | $57.91 | $64.92 | $74.29 | $115.10 | $92.35 | $119.09 | $136.92 | $149.41 | $216.00 | $118.00 | $156.00 | $180.00 | $206.00 | $272.00 |
| 58 | $47.30 | $59.13 | $69.98 | $80.81 | $122.51 | $97.77 | $120.84 | $142.46 | $159.26 | $232.00 | $126.00 | $162.00 | $190.00 | $218.00 | $288.00 |
| 59 | $53.74 | $65.57 | $75.06 | $84.50 | $132.37 | $105.05 | $132.49 | $150.56 | $163.85 | $250.00 | $136.00 | $174.00 | $204.00 | $229.22 | $306.00 |
| 60 | $54.94 | $70.67 | $80.19 | $89.68 | $142.27 | $108.61 | $136.22 | $158.70 | $172.06 | $266.00 | $140.00 | $184.00 | $214.00 | $235.35 | $324.00 |
| 61 | $61.42 | $75.79 | $89.21 | $98.70 | $152.46 | $116.41 | $146.54 | $169.10 | $184.25 | $276.90 | $148.20 | $191.10 | $226.20 | $247.91 | $335.40 |
| 62 | $65.10 | $83.40 | $91.61 | $105.02 | $165.19 | $124.18 | $156.90 | $180.21 | $196.50 | $288.80 | $153.90 | $199.50 | $229.90 | $261.00 | $347.70 |
| 63 | $72.67 | $88.62 | $100.72 | $112.79 | $173.85 | $133.20 | $165.55 | $190.72 | $208.51 | $301.55 | $157.25 | $207.20 | $240.50 | $271.73 | $360.75 |
| 64 | $77.87 | $94.90 | $110.94 | $120.62 | $189.16 | $140.40 | $176.05 | $206.25 | $221.65 | $315.00 | $165.60 | $214.20 | $252.00 | $284.40 | $376.20 |
| 65 | $85.57 | $101.26 | $117.35 | $132.39 | $200.48 | $143.50 | $187.25 | $217.70 | $238.96 | $329.00 | $169.75 | $222.25 | $260.75 | $297.50 | $390.25 |
| 66 | $91.38 | $111.02 | $129.58 | $143.22 | $217.59 | $149.60 | $195.50 | $231.20 | $253.36 | $345.10 | $175.10 | $231.20 | $272.00 | $307.70 | $408.00 |
| 67 | $101.13 | $123.20 | $141.80 | $156.47 | $235.53 | $156.75 | $202.95 | $239.25 | $270.25 | $356.40 | $181.50 | $237.60 | $278.85 | $316.80 | $419.10 |
| 68 | $110.90 | $137.84 | $155.00 | $171.14 | $252.80 | $163.20 | $212.80 | $248.00 | $284.80 | $374.40 | $190.40 | $248.00 | $289.60 | $329.60 | $433.60 |
| 69 | $119.15 | $148.58 | $171.14 | $188.25 | $269.70 | $170.50 | $221.65 | $263.80 | $299.15 | $395.25 | $195.30 | $255.75 | $302.25 | $345.65 | $454.15 |
| 70 | $129.00 | $166.50 | $188.25 | $209.25 | $292.50 | $181.50 | $238.50 | $280.50 | $319.50 | $423.00 | $207.00 | $271.50 | $319.50 | $366.00 | $483.00 |
| 71 | $140.65 | $182.70 | $211.70 | $235.13 | $317.55 | $195.75 | $259.55 | $303.05 | $345.10 | $455.30 | $221.85 | $292.90 | $343.65 | $390.05 | $514.75 |
| 72 | $154.00 | $197.40 | $229.60 | $257.60 | $345.80 | $214.20 | $279.60 | $327.60 | $372.40 | $492.80 | $238.00 | $312.20 | $368.20 | $417.20 | $553.00 |
| 73 | $166.05 | $216.00 | $249.75 | $280.80 | $375.30 | $228.15 | $302.40 | $353.70 | $402.30 | $531.90 | $253.80 | $336.15 | $394.20 | $448.20 | $592.65 |
| 74 | $180.70 | $234.00 | $273.00 | $305.50 | $409.50 | $245.70 | $325.00 | $382.20 | $434.20 | $574.60 | $273.00 | $358.80 | $423.80 | $479.70 | $634.40 |
| 75 | $197.50 | $256.25 | $297.50 | $335.00 | $446.25 | $265.00 | $350.00 | $411.25 | $468.75 | $617.50 | $291.25 | $383.75 | $451.25 | $515.00 | $676.25 |
| 76 | $214.80 | $279.60 | $325.20 | $367.20 | $488.40 | $284.40 | $376.80 | $444.00 | $506.40 | $666.00 | $308.40 | $409.20 | $482.40 | $550.80 | $723.60 |
| 77 | $239.54 | $311.52 | $364.62 | $411.82 | $548.70 | $312.70 | $413.00 | $489.70 | $560.50 | $736.32 | $336.30 | $446.04 | $527.46 | $602.98 | $792.96 |
| 78 | $270.22 | $351.64 | $414.18 | $467.28 | $620.68 | $346.92 | $460.20 | $547.52 | $625.40 | $821.28 | $371.70 | $492.06 | $585.28 | $669.06 | $877.92 |
| 79 | $299.72 | $392.94 | $463.74 | $523.92 | $695.02 | $381.14 | $507.40 | $605.34 | $692.66 | $907.42 | $403.56 | $538.08 | $641.92 | $735.14 | $964.06 |
| 80 | $330.40 | $433.06 | $510.94 | $578.20 | $765.82 | $414.18 | $552.24 | $659.62 | $755.20 | $987.66 | $437.78 | $584.10 | $696.20 | $797.68 | $1,043.12 |
| 81 | $357.54 | $472.00 | $554.60 | $627.76 | $823.00 | $444.86 | $595.90 | $706.82 | $810.66 | $1,062.00 | $468.46 | $627.76 | $745.76 | $854.32 | $1,118.64 |
| 82 | $385.86 | $507.40 | $598.26 | $676.14 | $896.80 | $475.54 | $632.48 | $755.20 | $863.76 | $1,131.62 | $499.14 | $665.52 | $794.14 | $907.42 | $1,189.44 |
| 83 | $414.18 | $543.98 | $640.74 | $725.70 | $961.70 | $505.04 | $672.60 | $800.04 | $916.86 | $1,200.06 | $529.82 | $705.64 | $838.98 | $961.70 | $1,260.24 |
| 84 | $444.86 | $584.10 | $687.94 | $778.80 | $1,032.50 | $535.72 | $713.90 | $849.60 | $971.14 | $1,274.40 | $561.68 | $748.12 | $889.72 | $1,017.16 | $1,335.76 |
| 85 | $477.90 | $628.94 | $739.86 | $837.80 | $1,110.38 | $569.94 | $759.92 | $902.70 | $1,032.50 | $1,354.64 | $595.90 | $794.14 | $944.00 | $1,079.70 | $1,416.00 |
| 86 | $515.66 | $677.32 | $798.86 | $902.70 | $1,197.70 | $607.70 | $808.30 | $961.70 | $1,097.40 | $1,441.96 | $633.66 | $842.52 | $1,003.00 | $1,144.60 | $1,503.32 |
| 87 | $554.60 | $729.24 | $859.04 | $972.32 | $1,288.56 | $646.64 | $860.22 | $1,021.88 | $1,167.02 | $1,532.82 | $672.60 | $894.44 | $1,063.18 | $1,214.22 | $1,594.18 |
| 88 | $598.26 | $785.88 | $925.12 | $1,046.66 | $1,387.68 | $690.30 | $916.86 | $1,087.96 | $1,241.36 | $1,631.94 | $716.26 | $951.08 | $1,129.26 | $1,288.56 | $1,693.30 |
| 89 | $643.10 | $846.06 | $995.94 | $1,128.90 | $1,493.88 | $735.14 | $977.04 | $1,158.76 | $1,321.60 | $1,738.14 | $761.10 | $1,011.26 | $1,200.06 | $1,368.80 | $1,799.50 |
| 90 | $693.84 | $912.14 | $1,073.80 | $1,214.22 | $1,610.70 | $785.88 | $1,043.12 | $1,236.64 | $1,408.92 | $1,854.96 | $811.84 | $1,077.34 | $1,277.94 | $1,456.12 | $1,916.32 |
| 91 | $746.94 | $981.76 | $1,157.58 | $1,309.80 | $1,735.78 | $838.98 | $1,112.74 | $1,320.42 | $1,504.50 | $1,980.04 | $864.94 | $1,146.96 | $1,361.72 | $1,551.70 | $2,041.40 |
| 92 | $804.76 | $1,057.28 | $1,246.08 | $1,408.92 | $1,869.12 | $896.80 | $1,188.26 | $1,408.92 | $1,603.62 | $2,113.38 | $922.76 | $1,222.48 | $1,450.22 | $1,650.82 | $2,174.74 |
| 93 | $866.12 | $1,138.70 | $1,340.48 | $1,517.48 | $2,010.72 | $958.16 | $1,269.68 | $1,503.32 | $1,712.18 | $2,254.98 | $984.12 | $1,303.90 | $1,544.62 | $1,759.38 | $2,316.34 |
| 94 | $933.38 | $1,226.02 | $1,444.32 | $1,634.30 | $2,165.30 | $1,025.42 | $1,357.00 | $1,607.16 | $1,829.00 | $2,409.56 | $1,051.38 | $1,391.22 | $1,648.46 | $1,876.20 | $2,470.92 |
| 95 | $1,006.54 | $1,321.60 | $1,556.42 | $1,761.74 | $2,335.22 | $1,098.58 | $1,452.58 | $1,719.26 | $1,956.44 | $2,579.48 | $1,124.54 | $1,486.80 | $1,760.56 | $2,003.64 | $2,640.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 30 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 31 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $114.49 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 32 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $50.74 | $63.72 | $73.16 | $81.42 | $117.85 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 33 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $52.66 | $63.72 | $73.16 | $81.42 | $124.59 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 34 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $52.66 | $63.72 | $74.61 | $81.42 | $131.32 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 35 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $55.95 | $65.52 | $74.61 | $81.42 | $134.69 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 36 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $59.24 | $68.80 | $77.86 | $84.31 | $141.43 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 37 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $62.53 | $72.07 | $84.35 | $87.55 | $148.16 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 38 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $62.53 | $75.35 | $87.59 | $90.80 | $154.90 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 39 | $33.04 | $41.30 | $47.20 | $51.92 | $70.80 | $65.82 | $78.63 | $90.83 | $97.28 | $165.00 | $116.00 | $146.00 | $168.00 | $186.00 | $252.00 |
| 40 | $35.40 | $43.66 | $50.74 | $55.46 | $75.52 | $69.31 | $82.13 | $95.18 | $101.59 | $174.11 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 41 | $35.40 | $43.66 | $50.74 | $55.46 | $75.52 | $72.93 | $85.76 | $98.86 | $105.29 | $181.36 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 42 | $38.42 | $44.42 | $50.78 | $55.46 | $75.52 | $73.25 | $89.41 | $102.57 | $112.32 | $188.65 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 43 | $38.69 | $44.72 | $54.32 | $56.96 | $78.63 | $76.92 | $93.10 | $109.63 | $116.10 | $195.97 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 44 | $38.97 | $48.23 | $54.68 | $57.33 | $82.26 | $80.61 | $96.81 | $113.41 | $119.90 | $200.00 | $124.00 | $154.00 | $178.00 | $198.00 | $268.00 |
| 45 | $39.87 | $47.38 | $57.06 | $60.99 | $85.33 | $87.12 | $98.46 | $115.12 | $124.37 | $211.28 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 46 | $43.51 | $50.87 | $57.44 | $64.62 | $88.98 | $87.50 | $105.45 | $122.20 | $128.16 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 47 | $43.82 | $51.21 | $61.03 | $68.29 | $92.64 | $91.40 | $109.18 | $126.01 | $135.28 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 48 | $44.13 | $54.77 | $64.67 | $68.74 | $96.32 | $95.33 | $112.94 | $133.18 | $142.46 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 49 | $47.87 | $55.13 | $65.11 | $72.49 | $103.47 | $98.00 | $120.00 | $137.07 | $146.36 | $212.00 | $130.00 | $162.00 | $188.00 | $210.00 | $284.00 |
| 50 | $48.15 | $59.67 | $69.72 | $76.44 | $106.65 | $101.53 | $125.79 | $146.21 | $156.56 | $234.00 | $144.00 | $182.00 | $210.00 | $236.00 | $314.00 |
| 51 | $52.58 | $62.72 | $74.26 | $81.00 | $113.89 | $106.50 | $128.21 | $153.99 | $164.36 | $242.00 | $150.00 | $186.00 | $214.00 | $240.00 | $322.00 |
| 52 | $52.16 | $63.86 | $73.41 | $83.56 | $119.69 | $112.25 | $136.67 | $155.76 | $169.66 | $250.00 | $152.00 | $190.00 | $220.00 | $246.00 | $328.00 |
| 53 | $55.24 | $66.98 | $76.60 | $84.83 | $126.98 | $115.37 | $142.53 | $164.38 | $177.57 | $258.00 | $156.00 | $194.00 | $224.00 | $252.00 | $338.00 |
| 54 | $54.89 | $68.14 | $77.85 | $87.48 | $134.31 | $117.68 | $146.95 | $172.33 | $182.97 | $266.00 | $158.00 | $200.00 | $230.00 | $258.00 | $346.00 |
| 55 | $59.41 | $72.74 | $82.50 | $92.18 | $141.69 | $128.00 | $157.59 | $178.38 | $190.98 | $276.00 | $164.00 | $206.00 | $236.00 | $264.00 | $354.00 |
| 56 | $63.95 | $76.61 | $89.21 | $98.94 | $153.44 | $134.00 | $164.64 | $186.71 | $202.77 | $290.00 | $170.00 | $214.00 | $248.00 | $276.00 | $370.00 |
| 57 | $67.79 | $83.33 | $92.55 | $105.12 | $163.74 | $139.51 | $172.88 | $195.87 | $211.36 | $310.00 | $178.00 | $226.00 | $260.00 | $292.00 | $390.00 |
| 58 | $70.95 | $86.64 | $102.18 | $114.84 | $175.71 | $145.69 | $176.62 | $208.07 | $224.41 | $332.00 | $188.00 | $238.00 | $276.00 | $308.00 | $412.00 |
| 59 | $79.88 | $94.86 | $108.42 | $120.51 | $188.87 | $156.62 | $190.34 | $218.49 | $234.33 | $356.00 | $200.00 | $252.00 | $292.00 | $326.88 | $438.00 |
| 60 | $83.11 | $103.18 | $116.14 | $128.31 | $202.09 | $162.92 | $197.97 | $229.03 | $246.79 | $380.00 | $212.00 | $268.00 | $310.00 | $335.66 | $464.00 |
| 61 | $89.99 | $109.47 | $127.44 | $139.02 | $217.33 | $171.84 | $211.66 | $242.08 | $261.02 | $397.80 | $220.35 | $276.90 | $321.75 | $350.10 | $481.65 |
| 62 | $96.92 | $119.35 | $131.86 | $148.42 | $236.22 | $185.34 | $225.42 | $258.72 | $277.10 | $414.20 | $228.00 | $286.90 | $332.50 | $369.90 | $499.70 |
| 63 | $107.48 | $125.79 | $143.28 | $159.32 | $246.96 | $196.10 | $236.76 | $273.71 | $296.66 | $431.05 | $234.95 | $296.00 | $344.10 | $383.73 | $516.15 |
| 64 | $113.81 | $136.60 | $157.05 | $169.71 | $268.11 | $203.40 | $253.50 | $294.40 | $311.64 | $450.00 | $243.00 | $309.60 | $358.20 | $401.40 | $536.40 |
| 65 | $125.30 | $146.90 | $166.84 | $184.51 | $286.17 | $211.75 | $271.25 | $309.27 | $333.55 | $472.50 | $252.00 | $322.00 | $372.75 | $418.25 | $558.25 |
| 66 | $135.55 | $160.04 | $184.29 | $201.36 | $309.47 | $222.70 | $282.20 | $328.10 | $357.01 | $493.00 | $261.80 | $333.20 | $387.60 | $435.20 | $581.40 |
| 67 | $150.91 | $178.13 | $203.20 | $221.07 | $337.86 | $232.65 | $293.70 | $343.20 | $383.95 | $513.15 | $272.25 | $343.20 | $400.95 | $450.45 | $600.60 |
| 68 | $164.01 | $198.43 | $222.90 | $241.61 | $363.20 | $241.60 | $307.20 | $356.80 | $403.20 | $537.60 | $281.60 | $356.80 | $416.00 | $467.20 | $624.00 |
| 69 | $177.95 | $216.12 | $246.38 | $267.29 | $387.50 | $254.20 | $322.40 | $378.20 | $426.25 | $567.30 | $292.95 | $372.00 | $435.55 | $491.35 | $652.55 |
| 70 | $193.50 | $241.50 | $272.90 | $298.10 | $420.00 | $273.00 | $345.00 | $405.00 | $456.00 | $607.50 | $310.50 | $394.50 | $462.00 | $520.50 | $693.00 |
| 71 | $210.25 | $263.90 | $304.50 | $335.49 | $456.75 | $292.90 | $374.10 | $436.45 | $491.55 | $653.95 | $332.05 | $423.40 | $494.45 | $556.80 | $740.95 |
| 72 | $229.60 | $287.00 | $330.40 | $369.60 | $497.00 | $317.80 | $403.20 | $470.40 | $532.00 | $707.00 | $357.00 | $453.60 | $529.20 | $597.80 | $795.20 |
| 73 | $249.75 | $311.85 | $360.45 | $400.95 | $540.00 | $342.90 | $436.05 | $510.30 | $573.75 | $764.10 | $382.05 | $486.00 | $568.35 | $639.90 | $851.85 |
| 74 | $271.70 | $339.30 | $392.60 | $436.80 | $588.90 | $369.20 | $469.30 | $549.90 | $620.10 | $825.50 | $408.20 | $520.00 | $608.40 | $685.10 | $912.60 |
| 75 | $295.00 | $370.00 | $428.75 | $477.50 | $642.50 | $396.25 | $505.00 | $592.50 | $668.75 | $888.75 | $435.00 | $555.00 | $650.00 | $733.75 | $975.00 |
| 76 | $321.60 | $405.60 | $470.40 | $524.40 | $704.40 | $426.00 | $546.00 | $640.80 | $723.60 | $960.00 | $463.20 | $594.00 | $696.00 | $786.00 | $1,044.00 |
| 77 | $358.72 | $454.30 | $528.64 | $591.18 | $792.96 | $458.45 | $601.80 | $709.18 | $803.58 | $1,064.36 | $503.86 | $649.00 | $764.64 | $864.94 | $1,145.78 |
| 78 | $404.74 | $513.30 | $599.44 | $671.42 | $899.16 | $520.88 | $671.42 | $792.96 | $900.34 | $1,189.44 | $555.78 | $717.44 | $847.24 | $961.70 | $1,272.04 |
| 79 | $451.94 | $574.66 | $671.42 | $752.84 | $1,007.72 | $573.48 | $741.04 | $876.74 | $995.92 | $1,315.70 | $608.88 | $787.06 | $931.02 | $1,057.28 | $1,397.12 |
| 80 | $496.78 | $632.48 | $741.04 | $831.90 | $1,112.74 | $624.22 | $805.94 | $955.80 | $1,086.78 | $1,436.06 | $659.62 | $853.14 | $1,011.26 | $1,149.32 | $1,517.48 |
| 81 | $540.44 | $687.94 | $805.94 | $905.06 | $1,209.50 | $671.42 | $867.30 | $1,027.78 | $1,168.20 | $1,543.44 | $706.82 | $914.50 | $1,083.24 | $1,231.92 | $1,626.04 |
| 82 | $581.74 | $741.04 | $868.48 | $973.50 | $1,301.54 | $716.26 | $925.12 | $1,096.22 | $1,243.72 | $1,642.56 | $752.84 | $972.32 | $1,152.86 | $1,307.44 | $1,727.52 |
| 83 | $624.22 | $794.14 | $931.02 | $1,044.30 | $1,397.12 | $761.10 | $980.58 | $1,162.30 | $1,319.24 | $1,744.04 | $797.68 | $1,030.14 | $1,220.12 | $1,384.14 | $1,831.36 |
| 84 | $670.24 | $853.14 | $999.46 | $1,121.00 | $1,498.60 | $808.30 | $1,043.12 | $1,234.28 | $1,399.48 | $1,850.24 | $847.24 | $1,092.68 | $1,293.28 | $1,465.56 | $1,938.74 |
| 85 | $720.98 | $918.04 | $1,074.98 | $1,205.66 | $1,613.06 | $860.22 | $1,109.20 | $1,312.16 | $1,486.80 | $1,968.24 | $899.16 | $1,159.94 | $1,372.34 | $1,555.24 | $2,057.92 |
| 86 | $777.62 | $988.84 | $1,158.76 | $1,300.36 | $1,738.14 | $916.86 | $1,180.00 | $1,395.94 | $1,581.20 | $2,093.32 | $955.80 | $1,230.74 | $1,456.12 | $1,649.64 | $2,183.00 |
| 87 | $836.62 | $1,064.36 | $1,247.26 | $1,399.48 | $1,871.48 | $975.86 | $1,255.52 | $1,484.44 | $1,680.32 | $2,226.66 | $1,014.80 | $1,306.26 | $1,544.62 | $1,748.76 | $2,316.34 |
| 88 | $900.34 | $1,145.78 | $1,342.84 | $1,506.86 | $2,014.26 | $1,039.58 | $1,336.94 | $1,580.02 | $1,787.70 | $2,369.44 | $1,078.52 | $1,387.68 | $1,640.20 | $1,856.14 | $2,459.12 |
| 89 | $969.96 | $1,234.28 | $1,445.50 | $1,622.50 | $2,168.84 | $1,109.20 | $1,425.44 | $1,682.68 | $1,903.34 | $2,524.02 | $1,148.14 | $1,476.18 | $1,742.86 | $1,971.78 | $2,613.70 |
| 90 | $1,045.48 | $1,331.04 | $1,558.78 | $1,748.76 | $2,338.76 | $1,184.72 | $1,522.20 | $1,795.96 | $2,029.60 | $2,693.94 | $1,223.66 | $1,572.94 | $1,856.14 | $2,098.04 | $2,783.62 |
| 91 | $1,126.90 | $1,434.88 | $1,680.32 | $1,885.64 | $2,520.48 | $1,266.14 | $1,626.04 | $1,917.50 | $2,166.48 | $2,875.66 | $1,305.08 | $1,676.78 | $1,977.68 | $2,234.92 | $2,965.34 |
| 92 | $1,213.04 | $1,544.62 | $1,808.94 | $2,029.60 | $2,712.82 | $1,352.28 | $1,735.78 | $2,046.12 | $2,310.44 | $3,068.00 | $1,391.22 | $1,786.52 | $2,106.30 | $2,378.88 | $3,157.68 |
| 93 | $1,305.08 | $1,661.44 | $1,947.00 | $2,184.18 | $2,920.50 | $1,444.32 | $1,852.60 | $2,184.18 | $2,465.02 | $3,275.68 | $1,483.26 | $1,903.34 | $2,244.36 | $2,533.46 | $3,365.36 |
| 94 | $1,405.38 | $1,790.06 | $2,096.86 | $2,351.74 | $3,144.70 | $1,544.62 | $1,981.22 | $2,334.04 | $2,632.58 | $3,499.88 | $1,583.56 | $2,031.96 | $2,394.22 | $2,701.02 | $3,589.56 |
| 95 | $1,516.30 | $1,929.30 | $2,260.88 | $2,535.82 | $3,391.32 | $1,655.54 | $2,120.46 | $2,498.06 | $2,816.66 | $3,746.50 | $1,694.48 | $2,171.20 | $2,558.24 | $2,885.10 | $3,836.18 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $102.18 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $44.84 | $56.64 | $66.08 | $74.34 | $105.18 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $46.53 | $56.64 | $66.08 | $74.34 | $111.19 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $46.53 | $56.64 | $67.39 | $74.34 | $117.20 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $49.44 | $58.24 | $67.39 | $74.34 | $120.21 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $52.35 | $61.15 | $70.32 | $76.98 | $126.22 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $55.26 | $64.07 | $76.18 | $79.94 | $132.23 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $55.26 | $66.98 | $79.11 | $82.90 | $138.24 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $62.54 | $58.17 | $69.89 | $82.04 | $88.82 | $147.26 | $102.00 | $128.00 | $150.00 | $168.00 | $222.00 |
| 40 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $61.78 | $73.48 | $83.81 | $90.61 | $154.95 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 41 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $65.01 | $76.73 | $87.06 | $93.91 | $161.41 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 42 | $34.57 | $39.62 | $44.88 | $49.56 | $67.26 | $65.29 | $80.00 | $90.32 | $100.18 | $167.90 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 43 | $34.82 | $39.88 | $48.00 | $50.90 | $70.03 | $68.56 | $83.30 | $96.54 | $103.55 | $174.41 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 44 | $35.07 | $43.01 | $48.32 | $51.23 | $73.26 | $71.85 | $86.62 | $99.87 | $106.94 | $178.00 | $110.00 | $138.00 | $158.00 | $178.00 | $238.00 |
| 45 | $34.89 | $42.52 | $50.72 | $54.89 | $75.29 | $76.45 | $88.61 | $101.97 | $111.62 | $185.37 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 46 | $38.07 | $45.66 | $51.06 | $58.16 | $78.51 | $76.79 | $94.90 | $108.23 | $115.02 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 47 | $38.34 | $45.96 | $54.25 | $61.46 | $81.74 | $80.21 | $98.26 | $111.61 | $121.41 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 48 | $38.62 | $49.15 | $57.49 | $61.87 | $84.99 | $83.66 | $101.65 | $117.96 | $127.85 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 49 | $41.88 | $49.48 | $57.87 | $65.24 | $91.30 | $86.00 | $108.00 | $121.40 | $131.35 | $186.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 50 | $42.64 | $52.89 | $62.74 | $66.88 | $95.27 | $90.25 | $110.99 | $131.22 | $136.99 | $208.00 | $126.00 | $162.00 | $188.00 | $208.00 | $280.00 |
| 51 | $46.90 | $55.75 | $65.69 | $71.23 | $100.75 | $95.09 | $113.56 | $136.88 | $144.49 | $214.00 | $132.00 | $164.00 | $190.00 | $214.00 | $286.00 |
| 52 | $46.67 | $57.06 | $65.26 | $73.81 | $107.72 | $100.64 | $123.39 | $137.21 | $149.81 | $224.00 | $136.00 | $170.00 | $196.00 | $220.00 | $294.00 |
| 53 | $49.57 | $60.01 | $68.25 | $75.25 | $113.21 | $103.64 | $127.12 | $145.27 | $157.43 | $230.00 | $138.00 | $174.00 | $200.00 | $224.00 | $300.00 |
| 54 | $49.40 | $61.33 | $69.65 | $77.91 | $118.70 | $106.10 | $131.68 | $152.96 | $162.84 | $236.00 | $142.00 | $178.00 | $206.00 | $230.00 | $306.00 |
| 55 | $52.34 | $64.34 | $74.11 | $82.41 | $125.77 | $112.00 | $139.86 | $160.74 | $170.58 | $244.00 | $144.00 | $182.00 | $210.00 | $236.00 | $316.00 |
| 56 | $56.68 | $68.25 | $79.30 | $87.63 | $137.12 | $118.00 | $147.00 | $165.54 | $180.45 | $260.00 | $150.00 | $190.00 | $220.00 | $246.00 | $330.00 |
| 57 | $60.58 | $73.44 | $82.88 | $93.91 | $145.91 | $123.79 | $151.75 | $174.96 | $187.68 | $276.00 | $158.00 | $200.00 | $232.00 | $260.00 | $348.00 |
| 58 | $62.60 | $77.01 | $90.98 | $102.08 | $156.36 | $128.44 | $158.03 | $185.58 | $200.88 | $296.00 | $168.00 | $210.00 | $246.00 | $274.00 | $368.00 |
| 59 | $71.17 | $85.10 | $97.30 | $106.66 | $167.88 | $139.43 | $171.68 | $194.62 | $207.90 | $316.00 | $178.00 | $226.00 | $260.00 | $289.01 | $388.00 |
| 60 | $73.25 | $91.88 | $103.70 | $114.51 | $181.07 | $144.19 | $177.99 | $203.78 | $220.72 | $340.00 | $188.00 | $238.00 | $276.00 | $299.01 | $414.00 |
| 61 | $79.99 | $96.84 | $113.28 | $123.73 | $194.63 | $153.36 | $188.15 | $215.38 | $232.01 | $354.90 | $195.00 | $245.70 | $286.65 | $312.25 | $429.00 |
| 62 | $85.35 | $106.41 | $117.98 | $131.62 | $209.79 | $163.10 | $201.98 | $230.17 | $246.50 | $368.60 | $201.40 | $254.60 | $296.40 | $328.59 | $442.70 |
| 63 | $95.37 | $112.92 | $127.68 | $140.99 | $219.34 | $173.90 | $211.84 | $243.69 | $262.76 | $382.95 | $209.05 | $264.55 | $307.10 | $341.50 | $458.80 |
| 64 | $101.83 | $120.79 | $139.76 | $151.48 | $238.51 | $181.80 | $223.58 | $260.90 | $278.31 | $399.60 | $217.80 | $273.60 | $318.60 | $358.20 | $477.00 |
| 65 | $111.55 | $129.78 | $148.46 | $164.79 | $253.83 | $189.00 | $239.75 | $274.72 | $298.70 | $418.25 | $224.00 | $283.50 | $330.75 | $372.75 | $495.25 |
| 66 | $121.84 | $142.74 | $164.13 | $180.09 | $275.62 | $200.60 | $251.60 | $292.30 | $319.17 | $438.60 | $234.60 | $295.80 | $345.10 | $387.60 | $516.80 |
| 67 | $133.80 | $158.83 | $179.81 | $196.67 | $300.50 | $206.25 | $260.70 | $303.60 | $342.75 | $457.05 | $240.90 | $305.25 | $356.40 | $400.95 | $534.60 |
| 68 | $145.27 | $177.23 | $197.80 | $215.72 | $323.20 | $214.40 | $273.60 | $316.80 | $358.40 | $478.40 | $249.60 | $318.40 | $369.60 | $416.00 | $555.20 |
| 69 | $159.38 | $192.10 | $218.35 | $237.11 | $344.10 | $227.85 | $286.75 | $330.35 | $378.20 | $503.75 | $261.95 | $331.70 | $387.50 | $435.55 | $579.70 |
| 70 | $172.50 | $216.00 | $242.25 | $265.14 | $373.50 | $243.00 | $309.00 | $360.00 | $406.50 | $540.00 | $277.50 | $352.50 | $411.00 | $463.50 | $616.50 |
| 71 | $187.05 | $234.90 | $271.15 | $299.65 | $406.00 | $261.00 | $332.05 | $388.60 | $439.35 | $581.45 | $295.80 | $377.00 | $439.35 | $495.90 | $659.75 |
| 72 | $204.40 | $254.80 | $294.00 | $329.00 | $442.40 | $282.80 | $356.40 | $418.60 | $474.60 | $630.00 | $317.80 | $403.20 | $470.40 | $532.00 | $707.00 |
| 73 | $221.40 | $278.10 | $319.95 | $356.40 | $480.60 | $305.10 | $388.80 | $452.25 | $510.30 | $680.40 | $338.85 | $433.35 | $504.90 | $568.35 | $757.35 |
| 74 | $241.80 | $302.90 | $349.70 | $388.70 | $523.90 | $328.90 | $418.60 | $490.10 | $551.20 | $734.50 | $364.00 | $464.10 | $542.10 | $609.70 | $812.50 |
| 75 | $262.50 | $330.00 | $381.25 | $425.00 | $571.25 | $352.50 | $451.25 | $527.50 | $595.00 | $790.00 | $387.50 | $495.00 | $578.75 | $652.50 | $867.50 |
| 76 | $286.80 | $360.00 | $417.60 | $466.80 | $627.60 | $379.20 | $484.80 | $568.80 | $644.40 | $854.40 | $412.80 | $526.80 | $619.20 | $699.60 | $928.80 |
| 77 | $319.78 | $403.56 | $470.82 | $526.28 | $705.64 | $416.50 | $534.54 | $631.30 | $715.08 | $946.36 | $449.58 | $577.02 | $680.86 | $770.54 | $1,019.52 |
| 78 | $359.90 | $456.66 | $533.36 | $597.08 | $800.04 | $462.56 | $597.08 | $705.64 | $800.04 | $1,058.46 | $494.42 | $638.38 | $754.02 | $855.50 | $1,131.62 |
| 79 | $402.38 | $510.94 | $598.26 | $670.24 | $896.80 | $510.94 | $659.62 | $781.16 | $886.18 | $1,171.74 | $542.80 | $699.74 | $829.54 | $941.64 | $1,243.72 |
| 80 | $442.50 | $562.86 | $659.62 | $739.86 | $990.02 | $555.78 | $717.44 | $850.78 | $966.42 | $1,276.76 | $586.46 | $758.74 | $899.16 | $1,021.88 | $1,349.92 |
| 81 | $480.26 | $612.42 | $717.44 | $804.76 | $1,076.16 | $597.08 | $771.72 | $915.68 | $1,039.58 | $1,373.52 | $628.94 | $814.20 | $965.24 | $1,095.04 | $1,446.68 |
| 82 | $518.02 | $659.62 | $772.90 | $867.30 | $1,158.76 | $637.20 | $823.64 | $975.86 | $1,108.02 | $1,463.20 | $670.24 | $866.12 | $1,025.42 | $1,164.66 | $1,538.72 |
| 83 | $555.78 | $706.82 | $828.36 | $929.84 | $1,242.54 | $677.32 | $873.20 | $1,034.86 | $1,174.10 | $1,551.70 | $710.36 | $916.86 | $1,085.60 | $1,233.10 | $1,629.58 |
| 84 | $595.90 | $758.74 | $888.54 | $997.10 | $1,333.40 | $718.62 | $927.48 | $1,097.40 | $1,244.90 | $1,646.10 | $752.84 | $972.32 | $1,149.32 | $1,303.90 | $1,725.16 |
| 85 | $641.92 | $816.56 | $956.98 | $1,073.60 | $1,434.88 | $765.82 | $986.48 | $1,168.20 | $1,323.96 | $1,751.12 | $801.22 | $1,032.50 | $1,221.30 | $1,384.14 | $1,831.36 |
| 86 | $691.48 | $880.28 | $1,031.32 | $1,157.58 | $1,546.98 | $815.38 | $1,050.20 | $1,242.54 | $1,407.74 | $1,863.22 | $850.78 | $1,096.22 | $1,295.64 | $1,467.92 | $1,943.46 |
| 87 | $744.58 | $947.54 | $1,110.38 | $1,246.08 | $1,664.98 | $868.48 | $1,117.46 | $1,321.60 | $1,496.24 | $1,981.22 | $903.88 | $1,163.48 | $1,374.70 | $1,556.42 | $2,061.46 |
| 88 | $801.22 | $1,019.52 | $1,195.24 | $1,340.48 | $1,792.42 | $925.12 | $1,189.44 | $1,406.56 | $1,590.64 | $2,108.66 | $960.52 | $1,235.46 | $1,459.66 | $1,650.82 | $2,188.90 |
| 89 | $862.58 | $1,098.58 | $1,287.38 | $1,444.32 | $1,930.48 | $986.48 | $1,268.50 | $1,498.60 | $1,694.48 | $2,246.72 | $1,021.88 | $1,314.52 | $1,551.70 | $1,754.66 | $2,326.96 |
| 90 | $929.84 | $1,184.72 | $1,387.68 | $1,556.42 | $2,081.52 | $1,053.74 | $1,354.64 | $1,598.90 | $1,806.58 | $2,397.76 | $1,089.14 | $1,400.66 | $1,652.00 | $1,866.76 | $2,478.00 |
| 91 | $1,003.00 | $1,276.76 | $1,495.06 | $1,677.96 | $2,243.18 | $1,126.90 | $1,446.68 | $1,706.28 | $1,928.12 | $2,559.42 | $1,162.30 | $1,492.70 | $1,759.38 | $1,988.30 | $2,639.66 |
| 92 | $1,079.70 | $1,374.70 | $1,609.52 | $1,806.58 | $2,414.28 | $1,203.60 | $1,544.62 | $1,820.74 | $2,056.74 | $2,730.52 | $1,239.00 | $1,590.64 | $1,873.84 | $2,116.92 | $2,810.76 |
| 93 | $1,162.30 | $1,478.54 | $1,732.24 | $1,943.46 | $2,598.36 | $1,286.20 | $1,648.46 | $1,943.46 | $2,193.62 | $2,914.60 | $1,321.60 | $1,694.48 | $1,996.56 | $2,253.80 | $2,994.84 |
| 94 | $1,250.80 | $1,593.00 | $1,865.58 | $2,093.32 | $2,798.96 | $1,374.70 | $1,762.92 | $2,076.80 | $2,343.48 | $3,115.20 | $1,410.10 | $1,808.94 | $2,129.90 | $2,403.66 | $3,195.44 |
| 95 | $1,348.74 | $1,716.90 | $2,011.90 | $2,257.34 | $3,018.44 | $1,472.64 | $1,886.82 | $2,223.12 | $2,507.50 | $3,334.68 | $1,508.04 | $1,932.84 | $2,276.22 | $2,567.68 | $3,414.92 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 30 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 31 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $93.56 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 32 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $41.30 | $50.74 | $59.00 | $66.08 | $96.31 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 33 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $42.86 | $50.74 | $59.00 | $66.08 | $101.82 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 34 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $42.86 | $50.74 | $60.17 | $66.08 | $107.32 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 35 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $45.54 | $52.17 | $60.17 | $66.08 | $110.07 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 36 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $48.22 | $54.78 | $62.79 | $68.43 | $115.57 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 37 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $50.90 | $57.39 | $68.02 | $71.06 | $121.08 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 38 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $50.90 | $60.00 | $70.64 | $73.69 | $126.58 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 39 | $27.14 | $33.04 | $37.76 | $42.48 | $57.82 | $53.58 | $62.61 | $73.25 | $78.95 | $134.84 | $94.00 | $116.00 | $134.00 | $152.00 | $204.00 |
| 40 | $28.32 | $35.40 | $40.12 | $44.84 | $61.36 | $55.75 | $66.28 | $75.29 | $82.37 | $141.03 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 41 | $28.32 | $35.40 | $40.12 | $44.84 | $61.36 | $58.66 | $69.21 | $78.20 | $85.37 | $146.90 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 42 | $30.73 | $36.02 | $40.15 | $44.84 | $61.36 | $58.92 | $72.16 | $81.14 | $91.07 | $152.80 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 43 | $30.95 | $36.26 | $42.95 | $46.05 | $63.89 | $61.87 | $75.13 | $86.72 | $94.13 | $158.73 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 44 | $31.18 | $39.10 | $43.23 | $46.35 | $66.84 | $64.84 | $78.13 | $89.72 | $97.21 | $162.00 | $100.00 | $124.00 | $144.00 | $160.00 | $216.00 |
| 45 | $32.40 | $38.88 | $45.65 | $50.01 | $69.02 | $71.12 | $80.41 | $92.10 | $102.05 | $169.42 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 46 | $35.35 | $41.74 | $45.95 | $52.99 | $71.97 | $71.43 | $86.11 | $97.76 | $105.16 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 47 | $35.60 | $42.02 | $48.83 | $56.00 | $74.93 | $74.61 | $89.16 | $100.81 | $111.00 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 48 | $35.86 | $44.94 | $51.74 | $56.37 | $77.91 | $77.82 | $92.23 | $106.55 | $116.89 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 49 | $38.89 | $45.24 | $52.08 | $59.44 | $83.69 | $80.00 | $98.00 | $109.65 | $120.09 | $170.00 | $106.00 | $132.00 | $152.00 | $172.00 | $230.00 |
| 50 | $39.89 | $47.46 | $57.17 | $61.42 | $86.74 | $82.72 | $99.89 | $119.97 | $126.31 | $190.00 | $116.00 | $146.00 | $170.00 | $190.00 | $254.00 |
| 51 | $42.63 | $51.57 | $59.98 | $65.64 | $91.99 | $87.48 | $104.40 | $123.57 | $131.85 | $196.00 | $120.00 | $152.00 | $174.00 | $196.00 | $260.00 |
| 52 | $42.55 | $51.63 | $58.46 | $66.85 | $97.25 | $90.96 | $112.00 | $124.23 | $135.37 | $202.00 | $124.00 | $154.00 | $178.00 | $198.00 | $266.00 |
| 53 | $45.33 | $54.42 | $62.67 | $68.41 | $102.50 | $95.82 | $115.57 | $133.80 | $142.79 | $208.00 | $126.00 | $158.00 | $182.00 | $204.00 | $272.00 |
| 54 | $45.29 | $55.88 | $62.82 | $71.08 | $109.33 | $96.46 | $120.23 | $139.41 | $148.20 | $216.00 | $128.00 | $162.00 | $186.00 | $210.00 | $280.00 |
| 55 | $48.10 | $58.75 | $67.12 | $74.03 | $114.62 | $104.00 | $126.07 | $145.06 | $153.89 | $222.00 | $132.00 | $166.00 | $192.00 | $214.00 | $288.00 |
| 56 | $52.32 | $61.29 | $72.22 | $80.57 | $124.06 | $108.00 | $133.28 | $152.06 | $163.71 | $234.00 | $138.00 | $172.00 | $200.00 | $224.00 | $300.00 |
| 57 | $54.81 | $67.79 | $75.98 | $85.50 | $132.94 | $112.00 | $140.22 | $159.74 | $171.28 | $252.00 | $144.00 | $182.00 | $212.00 | $236.00 | $316.00 |
| 58 | $57.04 | $70.13 | $82.58 | $92.15 | $141.85 | $116.94 | $143.15 | $168.71 | $180.98 | $268.00 | $152.00 | $192.00 | $224.00 | $250.00 | $334.00 |
| 59 | $63.91 | $76.73 | $87.57 | $96.96 | $153.35 | $126.06 | $154.88 | $176.26 | $188.52 | $288.00 | $162.00 | $204.00 | $236.00 | $263.10 | $354.00 |
| 60 | $66.21 | $83.40 | $94.02 | $103.48 | $164.91 | $131.08 | $161.64 | $185.75 | $199.86 | $308.00 | $170.00 | $216.00 | $252.00 | $270.07 | $376.00 |
| 61 | $72.85 | $88.42 | $103.37 | $112.60 | $176.79 | $140.43 | $171.86 | $197.58 | $211.54 | $321.75 | $177.45 | $224.25 | $261.30 | $283.86 | $390.00 |
| 62 | $78.11 | $96.35 | $106.87 | $120.42 | $191.62 | $148.27 | $182.14 | $208.76 | $224.40 | $336.30 | $184.30 | $231.80 | $269.80 | $298.55 | $404.70 |
| 63 | $87.80 | $102.92 | $116.33 | $128.30 | $199.85 | $159.10 | $194.03 | $222.50 | $230.02 | $347.80 | $190.55 | $240.50 | $279.35 | $310.29 | $418.10 |
| 64 | $92.85 | $110.72 | $126.79 | $137.45 | $217.12 | $165.60 | $204.21 | $237.98 | $253.31 | $363.60 | $198.00 | $250.20 | $289.80 | $325.80 | $433.80 |
| 65 | $102.38 | $118.37 | $134.32 | $149.30 | $231.20 | $173.25 | $217.00 | $250.53 | $270.49 | $379.75 | $204.75 | $259.00 | $301.00 | $337.75 | $451.50 |
| 66 | $109.66 | $129.77 | $149.73 | $163.07 | $249.83 | $180.20 | $227.80 | $266.90 | $289.56 | $397.80 | $212.50 | $270.30 | $314.50 | $351.90 | $469.20 |
| 67 | $121.35 | $145.47 | $163.73 | $179.44 | $272.89 | $188.10 | $239.25 | $277.20 | $311.44 | $415.80 | $219.45 | $278.85 | $323.40 | $364.65 | $485.10 |
| 68 | $132.77 | $160.56 | $180.09 | $195.59 | $294.40 | $196.80 | $248.00 | $289.60 | $326.40 | $435.20 | $227.20 | $288.00 | $336.00 | $379.20 | $505.60 |
| 69 | $143.91 | $175.59 | $199.17 | $217.00 | $313.10 | $206.15 | $261.95 | $305.35 | $345.65 | $458.80 | $237.15 | $302.25 | $353.40 | $398.35 | $528.55 |
| 70 | $156.00 | $196.50 | $220.36 | $242.21 | $340.50 | $220.50 | $280.50 | $327.00 | $370.50 | $492.00 | $250.50 | $321.00 | $373.50 | $423.00 | $561.00 |
| 71 | $171.10 | $213.15 | $246.50 | $272.41 | $369.75 | $237.80 | $301.60 | $353.80 | $398.75 | $529.25 | $269.70 | $342.20 | $400.20 | $450.95 | $600.30 |
| 72 | $184.80 | $232.40 | $268.80 | $298.20 | $401.80 | $256.20 | $327.60 | $382.20 | $429.80 | $572.60 | $288.40 | $368.20 | $429.80 | $483.00 | $642.60 |
| 73 | $202.50 | $252.45 | $291.60 | $325.35 | $437.40 | $278.10 | $352.35 | $413.10 | $465.75 | $618.30 | $309.15 | $394.20 | $460.35 | $518.40 | $689.85 |
| 74 | $219.70 | $275.60 | $317.20 | $353.60 | $477.10 | $299.00 | $380.90 | $444.60 | $501.80 | $668.20 | $330.20 | $422.50 | $491.40 | $555.10 | $739.70 |
| 75 | $238.75 | $300.00 | $347.50 | $386.25 | $520.00 | $321.25 | $410.00 | $480.00 | $541.25 | $720.00 | $352.50 | $450.00 | $527.50 | $593.75 | $788.75 |
| 76 | $260.40 | $327.60 | $380.40 | $424.80 | $571.20 | $344.40 | $440.40 | $518.40 | $585.60 | $777.60 | $374.40 | $480.00 | $564.00 | $637.20 | $846.00 |
| 77 | $291.46 | $368.16 | $428.34 | $479.08 | $641.92 | $379.96 | $487.34 | $574.66 | $651.36 | $861.40 | $409.46 | $526.28 | $619.50 | $700.92 | $927.48 |
| 78 | $328.04 | $415.36 | $486.16 | $543.98 | $728.06 | $422.44 | $542.80 | $643.10 | $729.24 | $962.88 | $450.76 | $580.56 | $686.76 | $778.80 | $1,030.14 |
| 79 | $365.80 | $464.92 | $543.98 | $610.06 | $816.56 | $464.92 | $599.44 | $710.36 | $807.12 | $1,066.72 | $493.24 | $637.20 | $754.02 | $856.68 | $1,132.80 |
| 80 | $402.38 | $512.12 | $600.62 | $673.78 | $900.24 | $505.04 | $652.54 | $775.26 | $880.28 | $1,162.30 | $533.36 | $690.30 | $818.92 | $931.02 | $1,228.38 |
| 81 | $437.78 | $556.96 | $652.54 | $732.78 | $979.40 | $543.98 | $702.10 | $833.08 | $946.36 | $1,249.62 | $572.30 | $739.86 | $877.92 | $997.10 | $1,316.88 |
| 82 | $470.82 | $599.44 | $703.28 | $789.42 | $1,054.92 | $579.38 | $748.12 | $887.36 | $1,007.72 | $1,331.04 | $608.88 | $787.06 | $933.38 | $1,059.64 | $1,400.66 |
| 83 | $505.04 | $643.10 | $754.02 | $846.06 | $1,131.62 | $615.96 | $794.14 | $941.64 | $1,067.90 | $1,412.46 | $645.46 | $834.26 | $988.84 | $1,122.18 | $1,483.26 |
| 84 | $542.80 | $690.30 | $809.48 | $907.42 | $1,213.04 | $654.90 | $843.70 | $999.46 | $1,132.80 | $1,497.42 | $685.58 | $883.82 | $1,047.84 | $1,187.08 | $1,569.40 |
| 85 | $584.10 | $743.40 | $870.84 | $977.04 | $1,306.26 | $697.38 | $897.98 | $1,062.00 | $1,204.78 | $1,594.18 | $729.24 | $939.28 | $1,111.56 | $1,259.06 | $1,667.34 |
| 86 | $628.94 | $801.22 | $938.10 | $1,052.56 | $1,407.74 | $742.22 | $955.80 | $1,129.26 | $1,280.30 | $1,695.66 | $774.08 | $997.10 | $1,178.82 | $1,334.58 | $1,768.82 |
| 87 | $677.32 | $862.58 | $1,010.08 | $1,133.98 | $1,515.12 | $790.60 | $1,017.16 | $1,201.24 | $1,361.72 | $1,803.04 | $822.46 | $1,058.46 | $1,250.80 | $1,416.00 | $1,876.20 |
| 88 | $729.24 | $928.66 | $1,087.96 | $1,220.12 | $1,630.76 | $842.52 | $1,083.24 | $1,279.12 | $1,447.86 | $1,918.68 | $874.38 | $1,124.54 | $1,328.68 | $1,502.14 | $1,991.84 |
| 89 | $784.70 | $999.46 | $1,170.56 | $1,313.34 | $1,757.02 | $897.98 | $1,154.04 | $1,361.72 | $1,541.08 | $2,044.94 | $929.84 | $1,195.34 | $1,411.28 | $1,595.36 | $2,118.10 |
| 90 | $847.24 | $1,077.34 | $1,262.60 | $1,416.00 | $1,893.90 | $960.52 | $1,231.92 | $1,453.76 | $1,643.74 | $2,181.82 | $992.38 | $1,273.22 | $1,503.32 | $1,698.02 | $2,254.98 |
| 91 | $912.14 | $1,162.30 | $1,360.54 | $1,526.92 | $2,041.40 | $1,025.42 | $1,316.88 | $1,551.70 | $1,754.66 | $2,329.32 | $1,057.28 | $1,358.18 | $1,601.26 | $1,808.94 | $2,402.48 |
| 92 | $981.76 | $1,250.80 | $1,464.38 | $1,643.74 | $2,197.16 | $1,095.04 | $1,405.38 | $1,655.54 | $1,871.48 | $2,485.08 | $1,126.90 | $1,446.68 | $1,705.10 | $1,925.76 | $2,558.24 |
| 93 | $1,057.28 | $1,346.38 | $1,576.48 | $1,768.82 | $2,364.72 | $1,170.56 | $1,500.96 | $1,767.64 | $1,996.56 | $2,652.64 | $1,202.42 | $1,542.26 | $1,817.20 | $2,050.84 | $2,725.80 |
| 94 | $1,138.70 | $1,449.04 | $1,698.02 | $1,904.52 | $2,546.44 | $1,251.98 | $1,603.62 | $1,889.18 | $2,132.26 | $2,834.36 | $1,283.84 | $1,644.92 | $1,938.74 | $2,186.54 | $2,907.52 |
| 95 | $1,227.20 | $1,562.32 | $1,831.36 | $2,054.38 | $2,745.86 | $1,340.48 | $1,716.90 | $2,022.52 | $2,282.12 | $3,033.78 | $1,372.34 | $1,758.20 | $2,072.08 | $2,336.40 | $3,106.94 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 30 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 31 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $86.17 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 32 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $37.76 | $47.20 | $55.46 | $61.36 | $88.71 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 33 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $39.19 | $47.20 | $55.46 | $61.36 | $93.78 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 34 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $39.19 | $47.20 | $56.56 | $61.36 | $98.85 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 35 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $41.64 | $48.53 | $56.56 | $61.36 | $101.38 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 36 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $44.09 | $50.96 | $59.02 | $63.54 | $106.45 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 37 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $46.53 | $53.39 | $63.94 | $65.98 | $111.52 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 38 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $46.53 | $55.81 | $66.40 | $68.43 | $116.59 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 39 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $48.98 | $58.24 | $68.86 | $73.31 | $124.19 | $86.00 | $108.00 | $126.00 | $140.00 | $188.00 |
| 40 | $25.96 | $33.04 | $37.76 | $41.30 | $56.64 | $51.23 | $61.96 | $71.03 | $75.50 | $130.58 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 41 | $25.96 | $33.04 | $37.76 | $41.30 | $56.64 | $53.91 | $64.69 | $73.78 | $78.26 | $136.02 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 42 | $28.17 | $33.62 | $37.79 | $41.30 | $56.64 | $54.14 | $67.45 | $76.54 | $83.48 | $141.48 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 43 | $28.37 | $33.84 | $40.42 | $42.41 | $58.97 | $56.85 | $70.23 | $81.81 | $86.29 | $146.98 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 44 | $28.58 | $36.50 | $40.69 | $42.69 | $61.70 | $59.58 | $73.03 | $84.64 | $89.11 | $150.00 | $90.00 | $116.00 | $134.00 | $148.00 | $200.00 |
| 45 | $29.90 | $36.45 | $43.11 | $45.13 | $64.00 | $64.01 | $75.49 | $87.17 | $92.48 | $157.46 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 46 | $32.63 | $39.13 | $43.40 | $47.82 | $66.73 | $64.29 | $80.84 | $92.52 | $95.30 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 47 | $32.86 | $39.39 | $46.11 | $50.54 | $69.48 | $67.15 | $83.70 | $95.41 | $100.59 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 48 | $33.10 | $42.13 | $48.86 | $50.87 | $72.24 | $70.04 | $86.59 | $100.84 | $105.93 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 49 | $35.90 | $42.41 | $49.19 | $53.64 | $77.60 | $72.00 | $92.00 | $103.78 | $108.83 | $158.00 | $98.00 | $124.00 | $142.00 | $158.00 | $212.00 |
| 50 | $35.77 | $44.75 | $51.59 | $57.33 | $79.63 | $75.20 | $94.34 | $108.72 | $117.42 | $174.00 | $106.00 | $136.00 | $156.00 | $176.00 | $234.00 |
| 51 | $38.37 | $47.39 | $55.69 | $60.06 | $84.69 | $77.97 | $97.07 | $115.97 | $122.82 | $180.00 | $110.00 | $140.00 | $162.00 | $180.00 | $240.00 |
| 52 | $38.43 | $47.55 | $54.38 | $62.67 | $89.77 | $83.22 | $102.51 | $114.96 | $126.35 | $186.00 | $112.00 | $142.00 | $164.00 | $186.00 | $246.00 |
| 53 | $41.08 | $50.24 | $58.50 | $62.94 | $94.85 | $86.04 | $107.86 | $124.24 | $131.80 | $192.00 | $116.00 | $146.00 | $170.00 | $188.00 | $252.00 |
| 54 | $41.17 | $51.79 | $58.73 | $65.61 | $99.96 | $88.74 | $110.69 | $129.73 | $137.23 | $198.00 | $118.00 | $152.00 | $174.00 | $194.00 | $258.00 |
| 55 | $43.85 | $54.55 | $61.53 | $68.44 | $105.07 | $94.00 | $118.19 | $133.30 | $142.77 | $204.00 | $120.00 | $154.00 | $176.00 | $198.00 | $264.00 |
| 56 | $47.96 | $57.11 | $66.56 | $73.50 | $115.90 | $100.00 | $123.48 | $140.52 | $150.68 | $218.00 | $126.00 | $160.00 | $186.00 | $206.00 | $278.00 |
| 57 | $50.48 | $62.14 | $69.07 | $78.49 | $123.21 | $104.14 | $128.70 | $146.43 | $158.52 | $232.00 | $132.00 | $168.00 | $194.00 | $218.00 | $294.00 |
| 58 | $52.86 | $64.63 | $75.58 | $85.06 | $130.57 | $109.27 | $132.00 | $155.59 | $168.31 | $248.00 | $140.00 | $178.00 | $206.00 | $230.00 | $308.00 |
| 59 | $58.10 | $71.15 | $80.62 | $90.04 | $142.05 | $114.60 | $143.69 | $161.57 | $176.19 | $268.00 | $146.00 | $190.00 | $218.00 | $245.16 | $328.00 |
| 60 | $60.57 | $77.74 | $85.72 | $96.58 | $151.97 | $119.85 | $150.75 | $169.52 | $185.96 | $286.00 | $156.00 | $202.00 | $230.00 | $252.71 | $348.00 |
| 61 | $65.71 | $82.81 | $94.87 | $104.26 | $163.81 | $127.49 | $161.01 | $181.56 | $196.19 | $298.35 | $161.85 | $208.65 | $239.85 | $263.05 | $362.70 |
| 62 | $70.88 | $89.16 | $98.55 | $110.62 | $176.75 | $135.30 | $169.52 | $194.49 | $207.49 | $309.70 | $167.20 | $214.70 | $248.90 | $276.02 | $374.30 |
| 63 | $80.24 | $95.77 | $107.81 | $119.84 | $185.22 | $146.15 | $179.79 | $204.84 | $222.07 | $323.75 | $173.90 | $225.70 | $259.00 | $290.09 | $388.50 |
| 64 | $85.36 | $102.09 | $118.15 | $127.64 | $200.67 | $153.00 | $190.13 | $220.36 | $234.98 | $336.60 | $181.80 | $232.20 | $270.00 | $302.40 | $403.20 |
| 65 | $93.21 | $109.82 | $125.84 | $138.03 | $215.03 | $157.50 | $203.00 | $233.25 | $250.58 | $353.50 | $187.25 | $241.50 | $281.75 | $313.25 | $420.00 |
| 66 | $100.52 | $121.11 | $138.22 | $151.73 | $232.10 | $164.90 | $212.50 | $246.50 | $269.82 | $370.60 | $193.80 | $251.60 | $290.70 | $328.10 | $436.90 |
| 67 | $112.02 | $135.08 | $152.04 | $166.52 | $253.39 | $173.25 | $222.75 | $257.40 | $290.02 | $386.10 | $201.30 | $260.70 | $300.30 | $338.25 | $452.10 |
| 68 | $121.84 | $149.96 | $166.80 | $182.65 | $272.00 | $179.20 | $232.00 | $268.80 | $304.00 | $403.20 | $208.00 | $270.40 | $312.00 | $353.60 | $468.80 |
| 69 | $131.53 | $163.59 | $184.42 | $201.19 | $291.40 | $187.55 | $244.90 | $283.85 | $320.85 | $426.25 | $217.00 | $282.10 | $327.05 | $368.90 | $491.35 |
| 70 | $144.00 | $183.00 | $204.31 | $223.58 | $315.00 | $202.50 | $261.00 | $304.50 | $342.00 | $456.00 | $231.00 | $298.50 | $348.00 | $391.50 | $520.50 |
| 71 | $156.60 | $198.65 | $229.10 | $252.33 | $343.65 | $218.95 | $281.30 | $329.15 | $369.75 | $493.00 | $246.50 | $319.00 | $372.65 | $419.05 | $558.25 |
| 72 | $170.80 | $217.00 | $249.20 | $278.60 | $373.80 | $236.60 | $305.20 | $355.60 | $401.80 | $532.00 | $264.60 | $343.00 | $399.00 | $450.80 | $599.20 |
| 73 | $184.95 | $236.25 | $271.35 | $302.40 | $407.70 | $253.80 | $330.75 | $383.40 | $433.35 | $576.45 | $283.50 | $368.55 | $427.95 | $483.30 | $642.60 |
| 74 | $201.50 | $257.40 | $296.40 | $330.20 | $443.30 | $274.30 | $356.20 | $414.70 | $468.00 | $621.40 | $302.90 | $395.20 | $458.90 | $518.70 | $687.70 |
| 75 | $220.00 | $281.25 | $323.75 | $360.00 | $485.00 | $295.00 | $383.75 | $447.50 | $505.00 | $671.25 | $323.75 | $422.50 | $491.25 | $553.75 | $736.25 |
| 76 | $240.00 | $307.20 | $354.00 | $396.00 | $531.60 | $316.00 | $414.00 | $482.40 | $546.00 | $724.80 | $344.40 | $450.00 | $525.60 | $594.00 | $788.40 |
| 77 | $266.68 | $344.56 | $398.84 | $446.04 | $598.26 | $348.10 | $456.66 | $535.72 | $606.52 | $803.58 | $375.24 | $493.24 | $577.02 | $653.72 | $866.12 |
| 78 | $300.90 | $389.40 | $451.94 | $506.22 | $678.50 | $387.04 | $509.76 | $598.26 | $678.50 | $897.98 | $414.18 | $545.16 | $639.56 | $725.70 | $960.52 |
| 79 | $336.30 | $435.42 | $506.22 | $567.58 | $759.92 | $427.16 | $561.68 | $661.98 | $751.66 | $993.56 | $453.12 | $597.08 | $703.28 | $797.68 | $1,054.92 |
| 80 | $369.34 | $480.26 | $559.32 | $626.58 | $838.98 | $463.74 | $612.42 | $722.16 | $818.92 | $1,083.24 | $490.88 | $647.82 | $763.46 | $866.12 | $1,145.78 |
| 81 | $401.20 | $521.56 | $607.70 | $682.04 | $910.96 | $499.14 | $658.44 | $776.44 | $881.46 | $1,163.48 | $525.10 | $693.84 | $817.74 | $928.66 | $1,226.02 |
| 82 | $433.06 | $561.68 | $653.72 | $733.96 | $981.76 | $533.36 | $702.10 | $826.00 | $938.10 | $1,240.18 | $560.50 | $738.68 | $868.48 | $986.48 | $1,305.08 |
| 83 | $463.74 | $602.98 | $702.10 | $787.06 | $1,052.56 | $565.22 | $745.76 | $876.74 | $994.74 | $1,315.70 | $593.54 | $783.52 | $921.58 | $1,044.30 | $1,381.78 |
| 84 | $497.96 | $646.64 | $752.84 | $844.88 | $1,129.26 | $600.62 | $790.60 | $929.84 | $1,054.92 | $1,394.76 | $630.12 | $829.54 | $974.68 | $1,105.66 | $1,463.20 |
| 85 | $535.72 | $696.20 | $810.66 | $908.60 | $1,215.40 | $639.56 | $841.34 | $990.02 | $1,121.00 | $1,484.44 | $669.06 | $881.46 | $1,034.86 | $1,172.92 | $1,552.88 |
| 86 | $578.20 | $750.48 | $873.20 | $979.40 | $1,309.80 | $682.04 | $895.62 | $1,052.56 | $1,191.80 | $1,578.84 | $711.54 | $935.74 | $1,097.40 | $1,243.72 | $1,647.28 |
| 87 | $621.86 | $807.12 | $940.46 | $1,054.92 | $1,410.10 | $725.70 | $952.26 | $1,119.82 | $1,267.32 | $1,679.14 | $755.20 | $992.38 | $1,164.66 | $1,319.24 | $1,747.58 |
| 88 | $669.06 | $868.48 | $1,012.44 | $1,135.16 | $1,517.48 | $772.90 | $1,013.62 | $1,191.80 | $1,347.56 | $1,786.52 | $802.40 | $1,053.74 | $1,236.64 | $1,399.48 | $1,854.96 |
| 89 | $720.98 | $935.74 | $1,090.32 | $1,222.48 | $1,634.30 | $824.82 | $1,080.88 | $1,269.68 | $1,434.88 | $1,903.34 | $854.32 | $1,121.00 | $1,314.52 | $1,486.80 | $1,971.78 |
| 90 | $777.62 | $1,008.90 | $1,175.28 | $1,318.06 | $1,762.92 | $881.46 | $1,154.04 | $1,354.64 | $1,530.46 | $2,031.96 | $910.96 | $1,194.16 | $1,399.48 | $1,582.38 | $2,100.40 |
| 91 | $837.80 | $1,087.96 | $1,266.14 | $1,420.72 | $1,899.80 | $941.64 | $1,233.10 | $1,445.50 | $1,633.12 | $2,168.84 | $971.14 | $1,273.22 | $1,490.34 | $1,685.04 | $2,237.28 |
| 92 | $901.52 | $1,170.56 | $1,362.90 | $1,529.28 | $2,044.94 | $1,005.36 | $1,315.70 | $1,542.26 | $1,741.68 | $2,313.98 | $1,034.86 | $1,355.82 | $1,587.10 | $1,793.60 | $2,382.42 |
| 93 | $971.14 | $1,260.24 | $1,467.92 | $1,646.10 | $2,200.70 | $1,074.98 | $1,405.38 | $1,647.28 | $1,858.50 | $2,469.74 | $1,104.48 | $1,445.50 | $1,692.12 | $1,910.42 | $2,538.18 |
| 94 | $1,045.48 | $1,357.00 | $1,580.02 | $1,772.36 | $2,370.62 | $1,149.32 | $1,502.14 | $1,759.38 | $1,984.76 | $2,639.66 | $1,178.82 | $1,542.26 | $1,804.22 | $2,036.68 | $2,708.10 |
| 95 | $1,126.90 | $1,463.20 | $1,703.92 | $1,911.60 | $2,555.88 | $1,230.74 | $1,608.34 | $1,883.28 | $2,124.00 | $2,824.92 | $1,260.24 | $1,648.46 | $1,928.12 | $2,175.92 | $2,893.36 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 30 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 31 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $97.25 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 32 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $43.66 | $54.28 | $62.54 | $68.44 | $100.11 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 33 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $45.31 | $54.28 | $62.54 | $68.44 | $105.83 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 34 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $45.31 | $54.28 | $63.78 | $68.44 | $111.55 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 35 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $48.14 | $55.81 | $63.78 | $68.44 | $114.42 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 36 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $50.97 | $58.61 | $66.56 | $70.87 | $120.14 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 37 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $53.81 | $61.40 | $72.10 | $73.59 | $125.86 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 38 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $53.81 | $64.19 | $74.88 | $76.32 | $131.58 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 39 | $28.32 | $35.40 | $40.12 | $43.66 | $60.18 | $56.64 | $66.98 | $77.65 | $81.77 | $140.16 | $100.00 | $124.00 | $142.00 | $158.00 | $214.00 |
| 40 | $30.68 | $36.58 | $43.66 | $47.20 | $63.72 | $60.27 | $69.16 | $80.97 | $86.49 | $147.99 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 41 | $30.68 | $36.58 | $43.66 | $47.20 | $63.72 | $63.42 | $72.22 | $84.10 | $89.64 | $154.16 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 42 | $33.29 | $37.22 | $43.70 | $47.20 | $63.72 | $63.70 | $75.30 | $87.26 | $95.63 | $160.35 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 43 | $33.53 | $37.46 | $46.74 | $48.47 | $66.34 | $66.89 | $78.40 | $93.27 | $98.84 | $166.57 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 44 | $33.77 | $40.41 | $47.05 | $48.79 | $69.41 | $70.10 | $81.53 | $96.49 | $102.07 | $170.00 | $106.00 | $130.00 | $152.00 | $168.00 | $228.00 |
| 45 | $33.64 | $40.09 | $48.18 | $52.45 | $72.78 | $72.90 | $83.69 | $97.03 | $106.83 | $179.39 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 46 | $36.71 | $43.05 | $48.50 | $55.57 | $75.89 | $73.21 | $89.63 | $103.00 | $110.09 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 47 | $36.97 | $43.33 | $51.54 | $58.73 | $79.02 | $76.48 | $92.80 | $106.21 | $116.20 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 48 | $37.24 | $46.34 | $54.61 | $59.12 | $82.16 | $79.77 | $96.00 | $112.25 | $122.37 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 49 | $40.39 | $46.65 | $54.98 | $62.34 | $88.26 | $82.00 | $102.00 | $115.53 | $125.72 | $180.00 | $110.00 | $138.00 | $160.00 | $180.00 | $242.00 |
| 50 | $41.27 | $50.17 | $59.96 | $65.52 | $91.00 | $86.49 | $105.44 | $125.59 | $133.43 | $200.00 | $122.00 | $154.00 | $180.00 | $202.00 | $268.00 |
| 51 | $44.05 | $52.97 | $62.83 | $68.44 | $96.37 | $89.38 | $108.06 | $131.18 | $139.07 | $206.00 | $126.00 | $158.00 | $182.00 | $204.00 | $274.00 |
| 52 | $43.92 | $54.35 | $62.54 | $71.03 | $101.73 | $94.83 | $115.79 | $133.51 | $144.39 | $212.00 | $128.00 | $162.00 | $188.00 | $210.00 | $278.00 |
| 53 | $46.74 | $57.21 | $65.46 | $72.51 | $108.62 | $97.77 | $121.35 | $139.53 | $151.94 | $220.00 | $132.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 54 | $46.66 | $58.60 | $65.55 | $73.81 | $114.01 | $100.32 | $125.95 | $145.22 | $155.52 | $226.00 | $134.00 | $172.00 | $194.00 | $218.00 | $294.00 |
| 55 | $50.93 | $61.55 | $69.92 | $78.22 | $120.99 | $110.00 | $133.95 | $150.94 | $161.31 | $236.00 | $140.00 | $174.00 | $200.00 | $224.00 | $302.00 |
| 56 | $53.77 | $65.47 | $76.47 | $84.81 | $130.59 | $114.00 | $141.12 | $159.76 | $173.01 | $246.00 | $144.00 | $182.00 | $212.00 | $236.00 | $314.00 |
| 57 | $57.69 | $70.62 | $78.74 | $89.71 | $139.42 | $117.89 | $145.98 | $167.35 | $180.39 | $264.00 | $152.00 | $192.00 | $222.00 | $248.00 | $332.00 |
| 58 | $59.82 | $74.26 | $86.78 | $97.82 | $149.91 | $122.69 | $150.59 | $176.21 | $191.84 | $282.00 | $160.00 | $204.00 | $234.00 | $262.00 | $350.00 |
| 59 | $68.26 | $80.91 | $91.74 | $102.51 | $159.81 | $133.70 | $162.35 | $185.44 | $199.09 | $302.00 | $170.00 | $214.00 | $248.00 | $277.05 | $372.00 |
| 60 | $70.43 | $87.64 | $98.17 | $109.00 | $171.37 | $138.57 | $168.91 | $194.76 | $210.29 | $322.00 | $180.00 | $226.00 | $262.00 | $283.58 | $394.00 |
| 61 | $77.13 | $92.63 | $109.03 | $118.16 | $184.90 | $147.82 | $179.10 | $206.48 | $221.78 | $339.30 | $189.15 | $234.00 | $274.95 | $297.11 | $409.50 |
| 62 | $82.45 | $102.10 | $112.43 | $126.02 | $201.53 | $157.54 | $192.96 | $221.25 | $234.60 | $353.40 | $193.80 | $245.10 | $283.10 | $313.57 | $425.60 |
| 63 | $90.83 | $107.21 | $122.00 | $135.35 | $209.59 | $166.50 | $201.15 | $233.10 | $252.59 | $366.30 | $199.80 | $251.60 | $292.30 | $326.81 | $438.45 |
| 64 | $97.34 | $116.47 | $134.00 | $144.47 | $228.64 | $172.80 | $216.54 | $250.32 | $264.98 | $383.40 | $207.00 | $262.80 | $306.00 | $342.00 | $457.20 |
| 65 | $106.96 | $125.50 | $141.39 | $156.34 | $242.51 | $180.25 | $231.00 | $262.62 | $283.76 | $399.00 | $213.50 | $274.75 | $316.75 | $355.25 | $474.25 |
| 66 | $115.75 | $135.53 | $156.93 | $171.58 | $262.72 | $190.40 | $239.70 | $278.00 | $304.36 | $418.20 | $222.70 | $282.20 | $329.80 | $370.60 | $494.70 |
| 67 | $127.58 | $151.41 | $172.50 | $188.05 | $287.51 | $196.35 | $249.15 | $292.05 | $326.27 | $437.25 | $231.00 | $292.05 | $339.90 | $382.80 | $511.50 |
| 68 | $139.02 | $168.14 | $188.95 | $205.66 | $308.80 | $204.80 | $260.80 | $302.40 | $342.40 | $457.60 | $238.40 | $302.40 | $353.60 | $396.80 | $531.20 |
| 69 | $151.64 | $183.10 | $209.50 | $227.05 | $330.15 | $217.00 | $272.80 | $320.85 | $362.70 | $483.60 | $249.55 | $316.20 | $370.45 | $416.95 | $554.90 |
| 70 | $165.00 | $205.50 | $232.03 | $253.68 | $357.00 | $232.50 | $294.00 | $345.00 | $388.50 | $516.00 | $264.00 | $336.00 | $393.00 | $442.50 | $589.50 |
| 71 | $178.35 | $224.75 | $259.55 | $285.31 | $388.60 | $247.95 | $319.00 | $371.20 | $417.60 | $556.80 | $281.30 | $361.05 | $420.50 | $474.15 | $630.75 |
| 72 | $194.60 | $243.60 | $281.40 | $313.60 | $422.80 | $270.20 | $343.00 | $400.40 | $452.20 | $602.00 | $302.40 | $385.00 | $450.80 | $508.20 | $676.20 |
| 73 | $211.95 | $264.60 | $306.45 | $340.20 | $459.00 | $291.60 | $369.90 | $433.35 | $487.35 | $649.35 | $324.00 | $413.10 | $483.30 | $542.70 | $723.60 |
| 74 | $231.40 | $288.60 | $334.10 | $371.80 | $500.50 | $314.60 | $398.10 | $468.00 | $527.80 | $702.00 | $347.10 | $442.00 | $517.40 | $582.40 | $776.10 |
| 75 | $251.25 | $315.00 | $365.00 | $406.25 | $546.25 | $337.50 | $430.00 | $503.75 | $568.75 | $755.00 | $370.00 | $472.50 | $552.50 | $623.75 | $828.75 |
| 76 | $273.60 | $344.40 | $399.60 | $445.20 | $598.80 | $362.40 | $463.20 | $544.80 | $614.40 | $816.00 | $393.60 | $504.00 | $591.60 | $667.20 | $888.00 |
| 77 | $304.44 | $385.86 | $449.58 | $502.68 | $673.78 | $397.60 | $510.94 | $602.98 | $683.22 | $905.06 | $428.34 | $551.06 | $650.18 | $735.14 | $973.50 |
| 78 | $344.56 | $436.60 | $509.76 | $571.12 | $764.64 | $442.50 | $571.12 | $673.78 | $765.82 | $1,011.26 | $473.18 | $610.06 | $720.98 | $817.74 | $1,082.06 |
| 79 | $384.68 | $488.52 | $571.12 | $639.56 | $856.68 | $488.52 | $630.12 | $745.76 | $846.06 | $1,118.64 | $518.02 | $669.06 | $791.78 | $897.98 | $1,188.26 |
| 80 | $422.44 | $538.08 | $630.12 | $706.82 | $946.36 | $531.00 | $685.58 | $813.02 | $923.94 | $1,221.30 | $560.50 | $725.70 | $860.22 | $977.04 | $1,290.92 |
| 81 | $459.02 | $585.28 | $685.58 | $769.36 | $1,027.78 | $569.94 | $737.50 | $874.38 | $993.56 | $1,312.16 | $600.62 | $777.62 | $921.58 | $1,046.66 | $1,381.78 |
| 82 | $494.42 | $630.12 | $738.68 | $827.18 | $1,106.84 | $608.88 | $787.06 | $932.20 | $1,057.28 | $1,397.12 | $639.56 | $827.18 | $980.58 | $1,111.56 | $1,469.10 |
| 83 | $531.00 | $674.96 | $791.78 | $887.36 | $1,187.08 | $647.82 | $833.08 | $988.84 | $1,121.00 | $1,482.08 | $678.50 | $875.56 | $1,037.22 | $1,176.46 | $1,556.42 |
| 84 | $569.94 | $725.70 | $849.60 | $953.44 | $1,274.40 | $686.76 | $887.36 | $1,049.02 | $1,190.62 | $1,572.94 | $720.98 | $929.84 | $1,099.76 | $1,246.08 | $1,648.46 |
| 85 | $612.42 | $779.98 | $913.32 | $1,025.42 | $1,371.16 | $730.42 | $942.82 | $1,115.10 | $1,263.78 | $1,673.24 | $763.46 | $985.30 | $1,165.84 | $1,322.78 | $1,748.76 |
| 86 | $660.80 | $840.16 | $985.30 | $1,105.66 | $1,477.36 | $778.80 | $1,003.00 | $1,187.08 | $1,344.02 | $1,779.44 | $811.84 | $1,045.48 | $1,237.82 | $1,403.02 | $1,854.96 |
| 87 | $711.54 | $905.06 | $1,059.64 | $1,189.44 | $1,590.64 | $829.54 | $1,067.90 | $1,261.42 | $1,427.80 | $1,892.72 | $862.58 | $1,110.38 | $1,312.16 | $1,486.80 | $1,968.24 |
| 88 | $765.82 | $973.50 | $1,141.06 | $1,280.30 | $1,712.18 | $883.82 | $1,136.34 | $1,342.84 | $1,518.66 | $2,014.26 | $916.86 | $1,178.82 | $1,393.58 | $1,577.66 | $2,089.78 |
| 89 | $824.82 | $1,049.02 | $1,228.38 | $1,379.42 | $1,843.16 | $942.82 | $1,211.86 | $1,430.16 | $1,617.78 | $2,145.24 | $975.86 | $1,254.34 | $1,480.90 | $1,676.78 | $2,220.76 |
| 90 | $888.54 | $1,131.62 | $1,325.14 | $1,486.80 | $1,988.30 | $1,006.54 | $1,294.46 | $1,526.92 | $1,725.16 | $2,290.38 | $1,039.58 | $1,336.94 | $1,577.66 | $1,784.16 | $2,365.90 |
| 91 | $958.16 | $1,220.12 | $1,427.80 | $1,602.44 | $2,142.88 | $1,076.16 | $1,382.96 | $1,629.58 | $1,840.80 | $2,444.96 | $1,109.20 | $1,425.44 | $1,680.32 | $1,899.80 | $2,520.48 |
| 92 | $1,031.32 | $1,313.34 | $1,537.54 | $1,725.16 | $2,305.72 | $1,149.32 | $1,476.18 | $1,739.32 | $1,963.52 | $2,607.80 | $1,182.36 | $1,518.66 | $1,790.06 | $2,022.52 | $2,683.32 |
| 93 | $1,109.20 | $1,412.46 | $1,655.54 | $1,856.14 | $2,482.72 | $1,227.20 | $1,575.30 | $1,857.32 | $2,094.50 | $2,784.80 | $1,260.24 | $1,617.78 | $1,908.06 | $2,153.50 | $2,860.32 |
| 94 | $1,194.16 | $1,521.02 | $1,781.80 | $1,998.92 | $2,672.70 | $1,312.16 | $1,683.86 | $1,983.58 | $2,237.28 | $2,974.78 | $1,345.20 | $1,726.34 | $2,034.32 | $2,296.28 | $3,050.30 |
| 95 | $1,288.56 | $1,640.20 | $1,922.22 | $2,155.86 | $2,882.74 | $1,406.56 | $1,803.04 | $2,124.00 | $2,394.22 | $3,184.82 | $1,439.60 | $1,845.52 | $2,174.74 | $2,453.22 | $3,260.34 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $87.40 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $37.76 | $47.20 | $56.64 | $63.72 | $89.98 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $39.19 | $47.20 | $56.64 | $63.72 | $95.12 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $39.19 | $47.20 | $57.77 | $63.72 | $100.26 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $41.64 | $48.53 | $57.77 | $63.72 | $102.83 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $44.09 | $50.96 | $60.28 | $65.98 | $107.97 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $46.53 | $53.39 | $65.30 | $68.52 | $113.11 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $46.53 | $55.81 | $67.81 | $71.06 | $118.25 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $53.10 | $48.98 | $58.24 | $70.32 | $76.13 | $125.97 | $86.00 | $108.00 | $128.00 | $142.00 | $188.00 |
| 40 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $52.74 | $61.96 | $71.03 | $76.88 | $130.58 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 41 | $27.14 | $33.04 | $37.76 | $42.48 | $56.64 | $55.49 | $64.69 | $73.78 | $79.68 | $136.02 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 42 | $29.45 | $33.62 | $37.79 | $42.48 | $56.64 | $55.74 | $67.45 | $76.54 | $85.00 | $141.48 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 43 | $29.66 | $33.84 | $40.42 | $43.63 | $58.97 | $58.52 | $70.23 | $81.81 | $87.86 | $146.98 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 44 | $29.88 | $36.50 | $40.69 | $43.91 | $61.70 | $61.34 | $73.03 | $84.64 | $90.73 | $150.00 | $94.00 | $118.00 | $134.00 | $152.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $46.35 | $64.00 | $65.78 | $75.49 | $87.17 | $94.08 | $157.46 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 46 | $32.63 | $39.13 | $43.40 | $49.11 | $66.73 | $66.07 | $80.84 | $92.52 | $96.94 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 47 | $32.86 | $39.39 | $46.11 | $51.90 | $69.48 | $69.02 | $83.70 | $95.41 | $102.33 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 48 | $33.10 | $42.13 | $48.86 | $52.24 | $72.24 | $71.98 | $86.59 | $100.84 | $107.76 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 49 | $35.90 | $42.41 | $49.19 | $55.09 | $77.60 | $74.00 | $92.00 | $103.78 | $110.71 | $158.00 | $100.00 | $124.00 | $142.00 | $160.00 | $214.00 |
| 50 | $35.77 | $44.75 | $52.98 | $57.33 | $81.05 | $75.20 | $94.34 | $110.60 | $117.42 | $176.00 | $106.00 | $138.00 | $160.00 | $178.00 | $238.00 |
| 51 | $39.79 | $47.39 | $55.69 | $60.06 | $86.15 | $79.88 | $97.07 | $115.97 | $122.82 | $182.00 | $112.00 | $140.00 | $162.00 | $182.00 | $244.00 |
| 52 | $39.81 | $48.91 | $55.74 | $62.67 | $91.26 | $85.16 | $106.30 | $116.82 | $128.15 | $190.00 | $116.00 | $146.00 | $168.00 | $186.00 | $250.00 |
| 53 | $42.49 | $51.63 | $58.50 | $64.30 | $96.38 | $87.99 | $109.79 | $124.24 | $133.63 | $196.00 | $118.00 | $148.00 | $170.00 | $190.00 | $256.00 |
| 54 | $42.54 | $51.79 | $58.73 | $65.61 | $101.52 | $90.67 | $110.69 | $129.73 | $137.23 | $202.00 | $122.00 | $150.00 | $174.00 | $194.00 | $260.00 |
| 55 | $43.85 | $54.55 | $62.93 | $69.84 | $106.66 | $94.00 | $118.19 | $137.22 | $144.62 | $208.00 | $122.00 | $154.00 | $178.00 | $200.00 | $268.00 |
| 56 | $47.96 | $58.50 | $67.97 | $74.91 | $115.90 | $100.00 | $125.44 | $142.44 | $154.40 | $220.00 | $128.00 | $162.00 | $188.00 | $210.00 | $280.00 |
| 57 | $51.92 | $62.14 | $70.45 | $79.89 | $124.83 | $106.10 | $128.70 | $148.33 | $160.35 | $236.00 | $134.00 | $170.00 | $198.00 | $222.00 | $296.00 |
| 58 | $52.86 | $66.01 | $76.98 | $86.48 | $132.18 | $109.27 | $135.72 | $157.46 | $170.12 | $250.00 | $142.00 | $180.00 | $208.00 | $232.00 | $312.00 |
| 59 | $61.00 | $72.54 | $83.40 | $90.04 | $142.05 | $118.42 | $145.55 | $167.08 | $176.19 | $268.00 | $152.00 | $192.00 | $222.00 | $245.16 | $330.00 |
| 60 | $61.98 | $77.74 | $88.49 | $96.58 | $153.59 | $121.72 | $150.75 | $174.93 | $185.96 | $288.00 | $160.00 | $202.00 | $236.00 | $252.71 | $352.00 |
| 61 | $68.56 | $82.81 | $96.29 | $105.65 | $165.43 | $131.19 | $161.01 | $183.34 | $197.09 | $302.25 | $165.75 | $208.65 | $243.75 | $266.83 | $364.65 |
| 62 | $72.33 | $90.59 | $99.93 | $112.02 | $178.40 | $139.00 | $171.32 | $194.49 | $209.19 | $313.50 | $171.00 | $216.60 | $250.80 | $279.77 | $376.20 |
| 63 | $81.75 | $95.77 | $109.23 | $119.84 | $186.85 | $148.00 | $179.79 | $208.37 | $223.77 | $325.60 | $179.45 | $223.85 | $262.70 | $290.09 | $390.35 |
| 64 | $86.86 | $102.09 | $118.15 | $129.04 | $202.32 | $154.80 | $190.13 | $220.36 | $236.65 | $338.40 | $185.40 | $232.20 | $270.00 | $304.20 | $405.00 |
| 65 | $94.74 | $109.82 | $125.84 | $139.44 | $215.03 | $161.00 | $203.00 | $233.20 | $252.23 | $353.50 | $190.75 | $241.50 | $281.75 | $315.00 | $421.75 |
| 66 | $103.57 | $121.11 | $139.66 | $153.15 | $233.71 | $170.00 | $214.20 | $248.20 | $271.46 | $372.30 | $198.90 | $251.60 | $294.10 | $329.80 | $438.60 |
| 67 | $113.57 | $135.08 | $153.50 | $166.52 | $255.02 | $174.90 | $221.10 | $259.05 | $290.02 | $387.75 | $204.60 | $259.05 | $303.60 | $339.90 | $453.75 |
| 68 | $123.40 | $149.96 | $168.28 | $184.08 | $275.20 | $182.40 | $232.00 | $268.80 | $305.60 | $406.40 | $212.80 | $270.40 | $313.60 | $355.20 | $472.00 |
| 69 | $136.17 | $163.59 | $185.89 | $201.19 | $292.95 | $193.75 | $243.35 | $288.75 | $320.85 | $429.35 | $223.20 | $282.10 | $330.15 | $370.45 | $492.90 |
| 70 | $147.00 | $183.00 | $205.77 | $225.01 | $318.00 | $207.00 | $261.00 | $306.00 | $345.00 | $459.00 | $237.00 | $298.50 | $349.50 | $393.00 | $525.00 |
| 71 | $159.50 | $200.10 | $230.55 | $255.20 | $345.10 | $221.85 | $282.75 | $330.60 | $374.10 | $494.45 | $252.30 | $320.45 | $374.10 | $421.95 | $561.15 |
| 72 | $173.60 | $217.00 | $250.60 | $280.00 | $376.60 | $240.80 | $305.20 | $357.00 | $403.20 | $536.20 | $270.20 | $343.00 | $400.40 | $452.20 | $602.00 |
| 73 | $187.65 | $236.25 | $271.35 | $302.40 | $409.05 | $259.20 | $330.75 | $383.40 | $433.35 | $579.15 | $287.55 | $368.55 | $427.95 | $481.95 | $643.95 |
| 74 | $205.40 | $257.40 | $297.70 | $330.20 | $445.90 | $279.50 | $356.20 | $417.30 | $468.00 | $625.30 | $309.40 | $393.90 | $461.50 | $518.70 | $691.60 |
| 75 | $223.75 | $280.00 | $323.75 | $361.25 | $485.00 | $300.00 | $382.50 | $447.50 | $506.25 | $671.25 | $330.00 | $420.00 | $491.25 | $555.00 | $736.25 |
| 76 | $243.60 | $306.00 | $355.20 | $397.20 | $534.00 | $321.60 | $411.60 | $483.60 | $548.40 | $727.20 | $350.40 | $447.60 | $526.80 | $595.20 | $789.60 |
| 77 | $271.40 | $343.38 | $400.02 | $447.22 | $599.44 | $354.00 | $454.30 | $536.90 | $607.70 | $803.58 | $382.32 | $490.88 | $578.20 | $654.90 | $866.12 |
| 78 | $305.62 | $388.22 | $453.12 | $507.40 | $679.68 | $392.94 | $507.40 | $599.44 | $679.68 | $899.16 | $420.08 | $542.80 | $640.74 | $726.88 | $961.70 |
| 79 | $342.20 | $434.24 | $508.58 | $569.94 | $762.28 | $434.24 | $560.50 | $664.34 | $754.02 | $995.92 | $461.38 | $594.72 | $705.64 | $801.22 | $1,057.28 |
| 80 | $376.42 | $477.90 | $560.50 | $628.94 | $841.22 | $473.18 | $608.88 | $723.34 | $821.28 | $1,085.60 | $499.14 | $644.28 | $764.64 | $868.48 | $1,146.96 |
| 81 | $408.28 | $520.38 | $610.06 | $684.40 | $914.50 | $507.40 | $656.08 | $778.80 | $883.82 | $1,167.02 | $534.54 | $691.48 | $821.28 | $931.02 | $1,229.56 |
| 82 | $440.14 | $560.50 | $657.26 | $737.50 | $985.00 | $541.62 | $699.74 | $829.54 | $941.64 | $1,243.72 | $569.94 | $736.32 | $872.02 | $990.02 | $1,308.62 |
| 83 | $472.00 | $600.62 | $704.46 | $790.60 | $1,056.10 | $575.84 | $742.22 | $880.28 | $998.28 | $1,319.24 | $602.98 | $778.80 | $922.76 | $1,047.84 | $1,385.32 |
| 84 | $506.22 | $645.46 | $755.20 | $847.24 | $1,133.98 | $610.06 | $789.42 | $932.20 | $1,058.46 | $1,399.48 | $639.56 | $827.18 | $977.04 | $1,108.02 | $1,466.74 |
| 85 | $545.16 | $693.84 | $813.02 | $913.32 | $1,220.12 | $650.18 | $837.80 | $992.38 | $1,125.72 | $1,489.16 | $680.86 | $877.92 | $1,037.22 | $1,177.64 | $1,557.60 |
| 86 | $587.64 | $748.12 | $876.74 | $984.11 | $1,314.52 | $692.66 | $892.08 | $1,056.10 | $1,196.52 | $1,583.56 | $723.34 | $932.20 | $1,100.94 | $1,248.44 | $1,652.00 |
| 87 | $632.48 | $805.94 | $944.00 | $1,059.64 | $1,414.82 | $737.50 | $949.90 | $1,123.36 | $1,272.04 | $1,683.86 | $768.18 | $990.02 | $1,168.20 | $1,323.96 | $1,752.30 |
| 88 | $680.86 | $866.12 | $1,015.98 | $1,139.88 | $1,523.38 | $785.88 | $1,010.08 | $1,195.34 | $1,352.28 | $1,792.42 | $816.56 | $1,050.20 | $1,240.18 | $1,404.20 | $1,860.86 |
| 89 | $732.78 | $933.38 | $1,093.86 | $1,227.20 | $1,641.38 | $837.80 | $1,077.34 | $1,273.22 | $1,439.60 | $1,910.42 | $868.48 | $1,117.46 | $1,318.06 | $1,491.52 | $1,978.86 |
| 90 | $790.60 | $1,006.54 | $1,180.00 | $1,322.78 | $1,768.82 | $895.62 | $1,150.50 | $1,359.36 | $1,535.18 | $2,037.86 | $926.30 | $1,190.62 | $1,404.20 | $1,587.10 | $2,106.30 |
| 91 | $853.14 | $1,085.60 | $1,270.86 | $1,426.62 | $1,906.88 | $958.16 | $1,229.56 | $1,450.22 | $1,639.02 | $2,175.92 | $988.84 | $1,269.68 | $1,495.06 | $1,690.94 | $2,244.36 |
| 92 | $918.04 | $1,168.20 | $1,367.62 | $1,535.18 | $2,052.02 | $1,023.06 | $1,312.16 | $1,546.98 | $1,747.58 | $2,321.06 | $1,053.74 | $1,352.28 | $1,591.82 | $1,799.50 | $2,389.50 |
| 93 | $987.66 | $1,256.70 | $1,472.64 | $1,652.00 | $2,208.96 | $1,092.68 | $1,400.66 | $1,652.00 | $1,864.40 | $2,478.00 | $1,123.36 | $1,440.78 | $1,696.84 | $1,916.32 | $2,546.44 |
| 94 | $1,063.18 | $1,354.64 | $1,585.92 | $1,779.44 | $2,378.88 | $1,168.20 | $1,498.60 | $1,765.28 | $1,991.84 | $2,647.92 | $1,198.88 | $1,538.72 | $1,810.12 | $2,043.76 | $2,716.36 |
| 95 | $1,146.96 | $1,459.66 | $1,709.82 | $1,918.68 | $2,565.32 | $1,251.98 | $1,603.62 | $1,889.18 | $2,131.08 | $2,834.36 | $1,282.66 | $1,643.74 | $1,934.02 | $2,183.00 | $2,902.80 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 30 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 31 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $80.02 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 32 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $35.40 | $43.66 | $49.56 | $56.64 | $82.37 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 33 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $36.74 | $43.66 | $49.56 | $56.64 | $87.08 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 34 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $36.74 | $43.66 | $50.55 | $56.64 | $91.79 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 35 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $39.03 | $44.89 | $50.55 | $56.64 | $94.14 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 36 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $41.33 | $47.14 | $52.74 | $58.65 | $98.85 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 37 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $43.63 | $49.38 | $57.14 | $60.91 | $103.55 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 38 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $43.63 | $51.63 | $59.34 | $63.16 | $108.26 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 39 | $23.60 | $28.32 | $31.86 | $36.58 | $49.56 | $45.92 | $53.87 | $61.53 | $67.67 | $115.32 | $80.00 | $100.00 | $114.00 | $130.00 | $174.00 |
| 40 | $23.60 | $30.68 | $34.22 | $37.76 | $51.92 | $46.71 | $57.63 | $63.92 | $70.01 | $120.13 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 41 | $23.60 | $30.68 | $34.22 | $37.76 | $51.92 | $49.15 | $60.18 | $66.40 | $72.56 | $125.14 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 42 | $25.61 | $31.22 | $34.25 | $37.76 | $51.92 | $49.37 | $62.75 | $68.89 | $77.41 | $130.17 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 43 | $25.79 | $31.42 | $36.63 | $38.78 | $54.06 | $51.84 | $65.33 | $73.63 | $80.01 | $135.22 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 44 | $25.98 | $33.89 | $36.88 | $39.03 | $56.55 | $54.33 | $67.94 | $76.17 | $82.63 | $138.00 | $84.00 | $106.00 | $122.00 | $136.00 | $184.00 |
| 45 | $27.41 | $32.80 | $39.31 | $42.69 | $58.98 | $60.45 | $67.28 | $78.94 | $87.70 | $145.50 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 46 | $29.91 | $35.22 | $39.57 | $45.23 | $61.50 | $60.71 | $72.06 | $83.79 | $90.37 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 47 | $30.12 | $35.45 | $42.05 | $47.81 | $64.03 | $63.42 | $74.61 | $86.41 | $95.39 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 48 | $30.34 | $37.92 | $44.55 | $48.12 | $66.58 | $66.15 | $77.18 | $91.33 | $100.45 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 49 | $32.91 | $38.17 | $44.85 | $50.74 | $71.52 | $68.00 | $82.00 | $93.99 | $103.20 | $146.00 | $90.00 | $112.00 | $130.00 | $146.00 | $196.00 |
| 50 | $34.39 | $40.68 | $48.80 | $51.87 | $73.94 | $71.44 | $85.09 | $103.10 | $106.74 | $162.00 | $102.00 | $124.00 | $144.00 | $162.00 | $216.00 |
| 51 | $36.95 | $43.21 | $51.41 | $55.87 | $78.85 | $76.07 | $87.92 | $106.46 | $111.98 | $168.00 | $104.00 | $128.00 | $148.00 | $166.00 | $222.00 |
| 52 | $35.69 | $43.48 | $50.30 | $57.10 | $82.28 | $77.41 | $94.91 | $105.69 | $115.52 | $172.00 | $104.00 | $130.00 | $152.00 | $168.00 | $226.00 |
| 53 | $38.24 | $46.05 | $52.92 | $58.83 | $87.20 | $80.17 | $98.23 | $112.77 | $122.65 | $176.00 | $106.00 | $134.00 | $154.00 | $174.00 | $232.00 |
| 54 | $38.42 | $47.70 | $53.26 | $60.14 | $93.71 | $81.02 | $103.05 | $118.11 | $126.25 | $184.00 | $110.00 | $138.00 | $158.00 | $178.00 | $240.00 |
| 55 | $41.02 | $50.36 | $57.33 | $62.85 | $97.11 | $88.00 | $108.34 | $123.49 | $131.64 | $188.00 | $112.00 | $142.00 | $164.00 | $182.00 | $244.00 |
| 56 | $45.05 | $51.54 | $60.89 | $67.84 | $106.10 | $92.00 | $111.72 | $128.97 | $137.66 | $200.00 | $118.00 | $146.00 | $170.00 | $190.00 | $256.00 |
| 57 | $46.15 | $57.91 | $64.92 | $72.89 | $113.48 | $94.31 | $119.09 | $136.92 | $145.77 | $214.00 | $122.00 | $156.00 | $180.00 | $200.00 | $270.00 |
| 58 | $48.69 | $59.13 | $69.98 | $77.97 | $120.90 | $99.68 | $120.84 | $142.46 | $153.83 | $228.00 | $130.00 | $162.00 | $190.00 | $212.00 | $284.00 |
| 59 | $53.74 | $65.57 | $75.06 | $83.11 | $130.75 | $106.96 | $132.49 | $150.56 | $160.33 | $246.00 | $136.00 | $174.00 | $202.00 | $225.23 | $302.00 |
| 60 | $56.35 | $70.67 | $80.19 | $88.30 | $140.66 | $112.36 | $136.22 | $158.70 | $170.32 | $264.00 | $144.00 | $184.00 | $214.00 | $229.56 | $320.00 |
| 61 | $61.42 | $75.79 | $87.79 | $95.92 | $150.84 | $118.26 | $146.54 | $167.32 | $180.03 | $274.95 | $150.15 | $191.10 | $222.30 | $242.23 | $331.50 |
| 62 | $66.54 | $81.97 | $90.22 | $102.22 | $163.54 | $126.03 | $155.09 | $176.64 | $190.40 | $286.90 | $157.70 | $197.60 | $228.00 | $253.49 | $343.90 |
| 63 | $74.18 | $87.19 | $99.30 | $108.56 | $170.60 | $135.05 | $163.77 | $188.95 | $203.43 | $296.00 | $160.95 | $203.50 | $238.65 | $262.55 | $357.05 |
| 64 | $79.37 | $93.47 | $108.06 | $116.42 | $184.23 | $142.20 | $172.52 | $202.73 | $214.98 | $309.60 | $169.20 | $212.40 | $246.60 | $277.20 | $369.00 |
| 65 | $87.10 | $101.26 | $114.53 | $126.76 | $197.25 | $147.00 | $185.50 | $212.52 | $230.66 | $323.75 | $175.00 | $220.50 | $255.50 | $287.00 | $385.00 |
| 66 | $92.90 | $111.02 | $126.70 | $138.97 | $212.76 | $153.00 | $193.80 | $226.10 | $246.78 | $338.30 | $180.20 | $231.20 | $266.90 | $299.20 | $399.50 |
| 67 | $102.68 | $123.20 | $138.88 | $152.16 | $232.28 | $160.05 | $202.95 | $235.95 | $263.66 | $353.10 | $186.45 | $235.95 | $273.90 | $310.20 | $412.50 |
| 68 | $112.46 | $136.33 | $153.52 | $166.83 | $249.60 | $166.40 | $211.20 | $246.40 | $278.40 | $369.60 | $192.00 | $244.80 | $286.40 | $323.20 | $428.80 |
| 69 | $122.24 | $148.58 | $169.66 | $183.94 | $266.60 | $175.15 | $221.65 | $260.40 | $292.95 | $390.60 | $201.50 | $255.75 | $300.70 | $337.90 | $449.50 |
| 70 | $132.00 | $166.50 | $186.80 | $206.38 | $289.50 | $186.00 | $238.50 | $277.50 | $315.00 | $418.50 | $213.00 | $273.00 | $316.50 | $360.00 | $477.00 |
| 71 | $145.00 | $181.25 | $210.25 | $232.26 | $314.65 | $201.55 | $258.65 | $301.60 | $339.30 | $450.95 | $229.10 | $291.45 | $340.75 | $384.25 | $510.40 |
| 72 | $156.80 | $197.40 | $228.20 | $253.40 | $341.60 | $217.00 | $278.60 | $324.80 | $365.40 | $487.20 | $245.00 | $312.20 | $365.40 | $410.20 | $546.00 |
| 73 | $172.80 | $214.65 | $248.40 | $276.75 | $371.25 | $237.60 | $299.70 | $352.35 | $395.55 | $525.15 | $263.25 | $334.80 | $391.50 | $441.45 | $585.90 |
| 74 | $187.20 | $234.00 | $269.10 | $300.30 | $405.60 | $254.80 | $323.70 | $377.00 | $426.40 | $568.10 | $280.80 | $358.80 | $417.30 | $471.90 | $629.20 |
| 75 | $202.50 | $255.00 | $295.00 | $328.75 | $442.50 | $272.50 | $348.75 | $407.50 | $460.00 | $612.50 | $298.75 | $382.50 | $447.50 | $505.00 | $671.25 |
| 76 | $220.80 | $278.40 | $322.80 | $361.20 | $486.00 | $292.80 | $374.40 | $440.40 | $498.00 | $661.20 | $318.00 | $408.00 | $478.80 | $541.20 | $720.00 |
| 77 | $247.80 | $312.70 | $364.62 | $407.10 | $545.16 | $323.32 | $414.18 | $488.52 | $553.42 | $731.60 | $348.10 | $447.22 | $527.46 | $595.90 | $788.24 |
| 78 | $278.48 | $352.82 | $413.00 | $462.56 | $618.32 | $358.72 | $461.38 | $546.34 | $619.50 | $817.74 | $382.32 | $493.24 | $584.10 | $661.98 | $875.56 |
| 79 | $311.52 | $395.30 | $462.56 | $518.02 | $693.84 | $395.30 | $509.76 | $604.16 | $685.58 | $906.24 | $420.08 | $541.62 | $640.74 | $728.06 | $962.88 |
| 80 | $342.20 | $435.42 | $510.94 | $572.30 | $765.82 | $429.52 | $554.60 | $659.62 | $748.12 | $988.84 | $453.12 | $586.46 | $696.20 | $790.60 | $1,044.30 |
| 81 | $371.70 | $473.18 | $554.60 | $623.04 | $823.00 | $462.56 | $597.08 | $708.00 | $804.76 | $1,063.18 | $486.16 | $628.94 | $745.76 | $847.24 | $1,119.82 |
| 82 | $400.02 | $509.76 | $598.26 | $671.42 | $896.80 | $492.06 | $636.02 | $755.20 | $856.68 | $1,131.62 | $516.84 | $669.06 | $794.14 | $901.52 | $1,190.62 |
| 83 | $429.52 | $546.34 | $640.74 | $718.62 | $961.70 | $523.92 | $674.96 | $800.04 | $907.42 | $1,200.06 | $548.70 | $709.18 | $840.16 | $953.44 | $1,260.24 |
| 84 | $461.38 | $586.46 | $687.94 | $771.72 | $1,031.32 | $556.96 | $717.44 | $849.60 | $962.88 | $1,273.22 | $582.92 | $750.48 | $890.90 | $1,008.90 | $1,334.58 |
| 85 | $496.78 | $632.48 | $739.86 | $830.72 | $1,110.38 | $593.54 | $763.46 | $902.70 | $1,024.24 | $1,354.64 | $620.68 | $798.86 | $944.00 | $1,070.26 | $1,417.18 |
| 86 | $534.54 | $680.86 | $797.68 | $894.44 | $1,196.52 | $631.30 | $811.84 | $960.52 | $1,087.96 | $1,440.78 | $658.44 | $847.24 | $1,001.82 | $1,133.98 | $1,503.32 |
| 87 | $575.84 | $732.78 | $859.04 | $964.06 | $1,287.38 | $672.60 | $863.76 | $1,021.88 | $1,157.58 | $1,531.64 | $699.74 | $899.16 | $1,063.18 | $1,203.60 | $1,594.18 |
| 88 | $619.50 | $789.42 | $925.12 | $1,037.22 | $1,386.50 | $716.26 | $920.40 | $1,087.96 | $1,230.74 | $1,630.76 | $743.40 | $955.80 | $1,129.26 | $1,276.76 | $1,693.30 |
| 89 | $666.70 | $849.60 | $994.74 | $1,118.28 | $1,493.88 | $763.46 | $980.58 | $1,157.58 | $1,309.80 | $1,738.14 | $790.60 | $1,015.98 | $1,198.88 | $1,355.82 | $1,800.68 |
| 90 | $719.80 | $915.68 | $1,073.80 | $1,203.60 | $1,609.52 | $816.56 | $1,046.66 | $1,236.64 | $1,397.12 | $1,853.78 | $843.70 | $1,082.06 | $1,277.94 | $1,443.14 | $1,916.32 |
| 91 | $775.26 | $987.66 | $1,156.40 | $1,298.00 | $1,735.78 | $872.02 | $1,118.64 | $1,319.24 | $1,491.52 | $1,980.04 | $899.16 | $1,154.04 | $1,360.54 | $1,537.54 | $2,042.58 |
| 92 | $834.26 | $1,063.18 | $1,244.90 | $1,397.12 | $1,867.94 | $931.02 | $1,194.16 | $1,407.74 | $1,590.64 | $2,112.20 | $958.16 | $1,229.56 | $1,449.04 | $1,636.66 | $2,174.74 |
| 93 | $899.16 | $1,144.60 | $1,340.48 | $1,503.32 | $2,009.54 | $995.92 | $1,275.58 | $1,503.32 | $1,696.84 | $2,253.80 | $1,023.06 | $1,310.98 | $1,544.62 | $1,742.86 | $2,316.34 |
| 94 | $967.60 | $1,231.92 | $1,443.14 | $1,618.96 | $2,164.12 | $1,064.36 | $1,362.90 | $1,605.98 | $1,812.48 | $2,408.38 | $1,091.50 | $1,398.30 | $1,647.28 | $1,858.50 | $2,470.92 |
| 95 | $1,043.12 | $1,327.50 | $1,556.42 | $1,746.40 | $2,334.04 | $1,139.88 | $1,458.48 | $1,719.26 | $1,939.92 | $2,578.30 | $1,167.02 | $1,493.88 | $1,760.56 | $1,985.94 | $2,640.84 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6063-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2703 | | | | | With 5% Compound Inflation Rider 2704 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 30 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 31 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $72.63 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 32 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $31.86 | $40.12 | $47.20 | $51.92 | $74.77 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 33 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $33.06 | $40.12 | $47.20 | $51.92 | $79.04 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 34 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $33.06 | $40.12 | $48.14 | $51.92 | $83.31 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 35 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $35.13 | $41.25 | $48.14 | $51.92 | $85.45 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 36 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $37.20 | $43.32 | $50.23 | $53.76 | $89.72 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 37 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $39.26 | $45.38 | $54.42 | $55.83 | $93.99 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 38 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $39.26 | $47.44 | $56.51 | $57.90 | $98.27 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 39 | $21.24 | $25.96 | $30.68 | $33.04 | $44.84 | $41.33 | $49.51 | $58.60 | $62.03 | $104.68 | $74.00 | $92.00 | $108.00 | $118.00 | $160.00 |
| 40 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $43.70 | $53.31 | $59.66 | $64.52 | $111.43 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 41 | $22.42 | $28.32 | $31.86 | $35.40 | $48.38 | $45.98 | $55.67 | $61.97 | $66.87 | $116.07 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 42 | $24.33 | $28.81 | $31.89 | $35.40 | $48.38 | $46.18 | $58.04 | $64.30 | $71.34 | $120.73 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 43 | $24.51 | $29.00 | $34.11 | $36.36 | $50.37 | $48.49 | $60.43 | $68.72 | $73.74 | $125.42 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 44 | $24.68 | $31.28 | $34.33 | $36.59 | $52.70 | $50.82 | $62.84 | $71.09 | $76.15 | $128.00 | $78.00 | $100.00 | $114.00 | $126.00 | $170.00 |
| 45 | $24.92 | $31.59 | $36.77 | $37.81 | $53.96 | $53.34 | $65.64 | $74.01 | $78.13 | $133.54 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 46 | $27.19 | $33.92 | $37.02 | $40.06 | $56.26 | $53.57 | $70.30 | $78.56 | $80.51 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 47 | $27.39 | $34.14 | $39.33 | $42.34 | $58.58 | $55.96 | $72.79 | $81.01 | $84.98 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 48 | $27.58 | $36.51 | $41.68 | $42.62 | $60.91 | $58.37 | $75.29 | $85.62 | $89.49 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 49 | $29.92 | $36.76 | $41.96 | $44.94 | $65.43 | $60.00 | $80.00 | $88.12 | $91.94 | $134.00 | $82.00 | $106.00 | $120.00 | $134.00 | $180.00 |
| 50 | $30.26 | $37.97 | $43.22 | $49.14 | $68.25 | $63.92 | $79.54 | $91.85 | $99.63 | $148.00 | $90.00 | $116.00 | $132.00 | $150.00 | $200.00 |
| 51 | $32.68 | $40.42 | $47.13 | $51.68 | $71.55 | $66.56 | $82.42 | $98.86 | $104.76 | $152.00 | $94.00 | $120.00 | $138.00 | $154.00 | $204.00 |
| 52 | $32.94 | $40.76 | $46.22 | $52.92 | $76.30 | $71.61 | $87.32 | $98.27 | $106.49 | $158.00 | $96.00 | $122.00 | $140.00 | $158.00 | $210.00 |
| 53 | $35.41 | $43.26 | $50.14 | $53.36 | $81.08 | $74.31 | $92.45 | $107.04 | $111.67 | $164.00 | $100.00 | $124.00 | $146.00 | $160.00 | $214.00 |
| 54 | $35.68 | $43.61 | $50.53 | $56.04 | $84.34 | $77.17 | $93.51 | $110.37 | $117.10 | $168.00 | $102.00 | $128.00 | $148.00 | $166.00 | $218.00 |
| 55 | $36.78 | $46.16 | $51.74 | $58.66 | $89.15 | $80.00 | $100.46 | $111.73 | $122.37 | $174.00 | $102.00 | $130.00 | $148.00 | $170.00 | $224.00 |
| 56 | $40.69 | $48.75 | $56.64 | $62.19 | $97.94 | $84.00 | $105.84 | $119.34 | $128.36 | $184.00 | $108.00 | $136.00 | $158.00 | $174.00 | $236.00 |
| 57 | $43.27 | $52.26 | $59.40 | $67.28 | $105.38 | $88.42 | $109.49 | $125.51 | $134.84 | $198.00 | $112.00 | $142.00 | $166.00 | $186.00 | $250.00 |
| 58 | $44.52 | $55.01 | $64.39 | $72.30 | $111.23 | $92.01 | $111.55 | $133.09 | $142.97 | $212.00 | $118.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 59 | $49.38 | $59.99 | $68.11 | $76.19 | $121.07 | $97.41 | $121.29 | $137.70 | $149.76 | $228.00 | $124.00 | $160.00 | $184.00 | $207.29 | $280.00 |
| 60 | $50.71 | $65.02 | $73.28 | $81.40 | $129.34 | $101.12 | $127.14 | $144.27 | $156.41 | $242.00 | $130.00 | $170.00 | $196.00 | $212.20 | $296.00 |
| 61 | $55.71 | $70.17 | $80.71 | $88.97 | $139.48 | $109.02 | $137.49 | $154.86 | $167.19 | $253.50 | $136.50 | $177.45 | $204.75 | $223.31 | $308.10 |
| 62 | $60.76 | $76.21 | $83.28 | $93.81 | $150.32 | $114.91 | $144.27 | $164.15 | $176.80 | $264.10 | $142.50 | $182.40 | $210.90 | $234.71 | $319.20 |
| 63 | $68.12 | $81.48 | $92.21 | $101.51 | $157.60 | $123.95 | $153.09 | $174.82 | $188.17 | $275.65 | $148.00 | $192.40 | $220.15 | $246.03 | $331.15 |
| 64 | $71.88 | $86.28 | $100.86 | $108.00 | $171.07 | $129.60 | $160.20 | $188.62 | $199.98 | $286.20 | $153.00 | $196.20 | $230.40 | $255.60 | $343.80 |
| 65 | $79.46 | $92.70 | $107.46 | $116.90 | $182.69 | $134.75 | $171.50 | $198.70 | $212.41 | $301.00 | $159.25 | $203.00 | $239.75 | $266.00 | $357.00 |
| 66 | $85.29 | $102.37 | $118.06 | $129.04 | $196.64 | $139.40 | $180.20 | $210.00 | $228.68 | $314.50 | $164.90 | $212.50 | $248.20 | $278.80 | $370.60 |
| 67 | $94.91 | $114.30 | $128.65 | $142.12 | $216.04 | $146.85 | $188.10 | $217.80 | $247.18 | $328.35 | $171.60 | $221.10 | $254.10 | $288.75 | $384.45 |
| 68 | $103.09 | $127.24 | $141.71 | $155.32 | $232.00 | $152.00 | $196.80 | $228.80 | $259.20 | $344.00 | $176.00 | $230.40 | $265.60 | $300.80 | $400.00 |
| 69 | $111.41 | $139.57 | $156.39 | $171.01 | $248.00 | $159.65 | $209.25 | $240.25 | $272.80 | $362.70 | $184.45 | $240.25 | $277.45 | $313.10 | $418.50 |
| 70 | $123.00 | $156.00 | $173.66 | $190.61 | $268.50 | $172.50 | $222.00 | $259.50 | $291.00 | $388.50 | $196.50 | $253.50 | $295.50 | $333.00 | $442.50 |
| 71 | $133.40 | $168.20 | $194.30 | $215.06 | $291.45 | $187.05 | $237.80 | $279.85 | $314.65 | $419.05 | $210.25 | $271.15 | $316.10 | $356.70 | $474.15 |
| 72 | $145.60 | $184.80 | $211.40 | $236.60 | $317.80 | $201.60 | $260.40 | $302.40 | $341.60 | $452.20 | $225.40 | $292.60 | $338.80 | $383.60 | $509.60 |
| 73 | $156.60 | $201.15 | $230.85 | $256.50 | $346.95 | $214.65 | $282.15 | $326.70 | $367.20 | $490.05 | $240.30 | $313.20 | $364.50 | $410.40 | $546.75 |
| 74 | $171.60 | $218.40 | $252.20 | $280.80 | $377.00 | $234.00 | $303.90 | $352.30 | $397.80 | $527.80 | $257.40 | $335.40 | $390.00 | $440.70 | $585.00 |
| 75 | $187.50 | $238.75 | $275.00 | $306.25 | $412.50 | $251.25 | $326.25 | $380.00 | $430.00 | $571.25 | $276.25 | $358.75 | $417.50 | $471.25 | $626.25 |
| 76 | $204.00 | $261.60 | $301.20 | $337.20 | $452.40 | $270.00 | $352.80 | $410.40 | $464.40 | $616.80 | $292.80 | $382.80 | $447.60 | $505.20 | $670.80 |
| 77 | $226.56 | $292.64 | $338.66 | $378.78 | $508.58 | $296.10 | $388.22 | $455.48 | $515.66 | $683.22 | $318.60 | $418.90 | $489.70 | $555.78 | $736.32 |
| 78 | $256.06 | $331.58 | $384.68 | $430.70 | $577.02 | $329.22 | $434.24 | $508.58 | $577.02 | $763.46 | $352.82 | $463.74 | $543.98 | $617.14 | $816.56 |
| 79 | $285.56 | $370.52 | $430.70 | $482.62 | $645.46 | $362.26 | $477.90 | $562.86 | $639.56 | $843.70 | $384.68 | $507.40 | $598.26 | $678.50 | $896.80 |
| 80 | $313.88 | $408.28 | $475.54 | $532.18 | $712.72 | $394.12 | $520.38 | $613.60 | $696.20 | $920.40 | $417.72 | $551.06 | $649.00 | $736.32 | $973.50 |
| 81 | $341.02 | $443.68 | $516.84 | $579.38 | $774.00 | $424.80 | $560.50 | $660.80 | $749.30 | $988.84 | $446.04 | $590.00 | $695.02 | $789.42 | $1,041.94 |
| 82 | $368.16 | $477.90 | $555.78 | $624.22 | $834.26 | $453.12 | $597.08 | $702.10 | $797.68 | $1,053.74 | $476.72 | $628.94 | $738.68 | $838.98 | $1,109.20 |
| 83 | $394.12 | $512.12 | $597.08 | $669.06 | $894.44 | $480.26 | $633.66 | $745.76 | $846.06 | $1,118.64 | $505.04 | $665.52 | $783.52 | $887.36 | $1,174.10 |
| 84 | $423.62 | $549.88 | $639.56 | $718.62 | $959.34 | $510.94 | $672.60 | $790.60 | $896.80 | $1,184.72 | $535.72 | $705.64 | $828.36 | $940.46 | $1,243.72 |
| 85 | $455.48 | $592.36 | $689.12 | $772.90 | $1,033.68 | $543.98 | $716.26 | $841.34 | $953.44 | $1,262.60 | $568.76 | $749.30 | $880.28 | $997.10 | $1,320.42 |
| 86 | $492.06 | $638.38 | $742.22 | $833.00 | $1,113.92 | $580.56 | $762.28 | $894.44 | $1,013.62 | $1,342.84 | $605.34 | $795.32 | $933.38 | $1,057.28 | $1,400.66 |
| 87 | $528.64 | $685.58 | $798.86 | $896.80 | $1,198.88 | $617.14 | $809.48 | $951.08 | $1,077.34 | $1,427.80 | $641.92 | $842.52 | $990.02 | $1,121.00 | $1,485.62 |
| 88 | $568.76 | $738.68 | $860.22 | $965.24 | $1,289.74 | $657.26 | $862.58 | $1,012.44 | $1,145.78 | $1,518.66 | $682.04 | $895.62 | $1,051.38 | $1,189.44 | $1,576.48 |
| 89 | $612.42 | $795.32 | $926.34 | $1,039.58 | $1,388.86 | $700.92 | $919.22 | $1,078.52 | $1,220.12 | $1,617.78 | $725.70 | $952.26 | $1,117.46 | $1,263.78 | $1,675.60 |
| 90 | $660.80 | $857.86 | $999.46 | $1,119.82 | $1,498.60 | $749.30 | $981.76 | $1,151.68 | $1,300.36 | $1,727.52 | $774.08 | $1,014.80 | $1,190.62 | $1,344.02 | $1,785.34 |
| 91 | $712.72 | $925.12 | $1,076.16 | $1,207.14 | $1,615.42 | $801.22 | $1,049.02 | $1,228.38 | $1,387.68 | $1,844.34 | $826.00 | $1,082.06 | $1,267.32 | $1,431.34 | $1,902.16 |
| 92 | $765.82 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 | $854.32 | $1,118.64 | $1,310.98 | $1,480.90 | $1,967.06 | $879.10 | $1,151.68 | $1,349.92 | $1,524.56 | $2,024.88 |
| 93 | $826.00 | $1,071.44 | $1,247.26 | $1,399.48 | $1,870.30 | $914.50 | $1,195.34 | $1,399.48 | $1,580.02 | $2,099.22 | $939.28 | $1,228.38 | $1,438.42 | $1,623.68 | $2,157.04 |
| 94 | $888.54 | $1,154.04 | $1,342.84 | $1,506.86 | $2,015.44 | $977.04 | $1,277.94 | $1,495.06 | $1,687.40 | $2,244.36 | $1,001.82 | $1,310.98 | $1,534.00 | $1,731.06 | $2,302.18 |
| 95 | $958.16 | $1,243.72 | $1,447.86 | $1,624.86 | $2,172.38 | $1,046.66 | $1,367.62 | $1,600.08 | $1,805.40 | $2,401.30 | $1,071.44 | $1,400.66 | $1,639.02 | $1,849.06 | $2,459.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 30 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 31 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $140.34 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 32 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $61.36 | $76.70 | $89.68 | $100.30 | $144.47 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 33 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $63.68 | $76.70 | $89.68 | $100.30 | $152.72 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 34 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $63.68 | $76.70 | $91.46 | $100.30 | $160.98 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 35 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $67.66 | $78.87 | $91.46 | $100.30 | $165.11 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 36 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $71.64 | $82.81 | $95.44 | $103.86 | $173.36 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 37 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $75.62 | $86.76 | $103.39 | $107.85 | $181.62 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 38 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $75.62 | $90.70 | $107.37 | $111.85 | $189.87 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 39 | $40.12 | $49.56 | $56.64 | $63.72 | $86.14 | $79.60 | $94.64 | $111.35 | $119.84 | $202.25 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 40 | $41.30 | $53.10 | $61.36 | $67.26 | $90.86 | $81.37 | $99.42 | $115.06 | $123.55 | $208.93 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 41 | $41.30 | $53.10 | $61.36 | $67.26 | $90.86 | $85.62 | $103.81 | $119.52 | $128.06 | $217.63 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 42 | $44.82 | $54.03 | $61.41 | $67.26 | $90.86 | $85.99 | $108.24 | $124.00 | $136.61 | $226.38 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 43 | $45.14 | $54.38 | $65.69 | $69.08 | $94.60 | $90.29 | $112.70 | $132.54 | $141.20 | $235.16 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 44 | $45.46 | $58.65 | $66.12 | $69.53 | $98.97 | $94.63 | $117.19 | $137.11 | $145.82 | $240.00 | $144.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 45 | $46.10 | $57.10 | $69.74 | $75.63 | $101.64 | $101.34 | $118.15 | $141.44 | $154.67 | $251.14 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 46 | $50.30 | $61.31 | $70.20 | $80.13 | $105.99 | $101.79 | $126.54 | $150.13 | $159.38 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 47 | $50.66 | $61.71 | $74.60 | $84.68 | $110.35 | $106.32 | $131.01 | $154.81 | $168.24 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 48 | $51.03 | $66.01 | $79.05 | $85.24 | $114.74 | $110.90 | $135.53 | $163.62 | $177.16 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 49 | $55.35 | $66.44 | $79.57 | $89.88 | $123.25 | $114.00 | $144.00 | $168.40 | $182.01 | $252.00 | $154.00 | $196.00 | $228.00 | $260.00 | $342.00 |
| 50 | $57.77 | $71.87 | $85.05 | $92.82 | $129.40 | $120.33 | $151.69 | $178.08 | $190.36 | $284.00 | $172.00 | $220.00 | $256.00 | $288.00 | $382.00 |
| 51 | $61.11 | $75.27 | $89.97 | $97.76 | $138.72 | $125.52 | $153.85 | $186.31 | $198.68 | $296.00 | $176.00 | $222.00 | $260.00 | $294.00 | $392.00 |
| 52 | $61.77 | $76.09 | $88.37 | $101.66 | $146.62 | $131.60 | $165.15 | $187.28 | $205.76 | $304.00 | $180.00 | $228.00 | $266.00 | $302.00 | $400.00 |
| 53 | $65.15 | $80.94 | $93.31 | $102.61 | $154.52 | $136.88 | $171.43 | $198.79 | $216.01 | $314.00 | $184.00 | $234.00 | $272.00 | $308.00 | $408.00 |
| 54 | $64.50 | $83.13 | $94.24 | $106.62 | $163.99 | $138.90 | $177.48 | $209.12 | $223.22 | $324.00 | $186.00 | $240.00 | $278.00 | $316.00 | $422.00 |
| 55 | $70.73 | $86.72 | $100.68 | $111.74 | $171.94 | $150.00 | $187.14 | $219.55 | $231.77 | $334.00 | $194.00 | $246.00 | $288.00 | $320.00 | $430.00 |
| 56 | $77.03 | $91.93 | $107.62 | $121.56 | $186.09 | $158.00 | $197.97 | $225.21 | $247.42 | $352.00 | $202.00 | $256.00 | $298.00 | $340.00 | $448.00 |
| 57 | $80.77 | $98.86 | $111.89 | $127.55 | $197.78 | $167.02 | $203.61 | $237.71 | $256.92 | $374.00 | $212.00 | $268.00 | $314.00 | $354.00 | $470.00 |
| 58 | $84.86 | $104.51 | $123.17 | $140.35 | $212.78 | $174.44 | $213.80 | $251.19 | $275.08 | $402.00 | $226.00 | $284.00 | $332.00 | $376.00 | $500.00 |
| 59 | $94.41 | $113.00 | $132.05 | $146.83 | $229.22 | $185.27 | $227.66 | $262.56 | $285.42 | $432.00 | $238.00 | $300.00 | $352.00 | $398.64 | $528.00 |
| 60 | $97.20 | $122.97 | $139.64 | $155.90 | $245.74 | $192.88 | $237.93 | $275.91 | $302.40 | $460.00 | $250.00 | $320.00 | $374.00 | $407.04 | $562.00 |
| 61 | $105.70 | $131.93 | $154.35 | $169.60 | $264.37 | $203.25 | $255.08 | $293.70 | $319.02 | $481.65 | $257.40 | $333.45 | $388.05 | $425.79 | $581.10 |
| 62 | $114.28 | $143.80 | $161.00 | $182.03 | $287.43 | $218.70 | $272.31 | $315.82 | $338.30 | $501.60 | $269.80 | $343.90 | $402.80 | $450.64 | $604.20 |
| 63 | $128.68 | $152.95 | $174.49 | $195.98 | $300.58 | $234.95 | $286.60 | $331.99 | $361.78 | $523.55 | $279.35 | $357.05 | $416.25 | $470.02 | $625.30 |
| 64 | $136.28 | $163.93 | $191.63 | $208.99 | $327.33 | $243.00 | $302.80 | $356.09 | $381.63 | $547.20 | $288.00 | $369.00 | $433.80 | $491.40 | $651.60 |
| 65 | $149.75 | $176.85 | $203.60 | $226.76 | $349.22 | $252.00 | $325.50 | $376.66 | $409.88 | $572.25 | $299.25 | $385.00 | $449.75 | $511.00 | $679.00 |
| 66 | $162.96 | $193.21 | $224.60 | $248.15 | $375.55 | $266.90 | $340.00 | $399.50 | $437.63 | $596.70 | $312.80 | $399.50 | $469.20 | $532.10 | $702.10 |
| 67 | $177.36 | $213.75 | $245.60 | $271.31 | $409.33 | $273.90 | $349.80 | $411.15 | $469.64 | $620.40 | $320.10 | $410.85 | $483.45 | $549.45 | $726.00 |
| 68 | $193.69 | $237.82 | $270.13 | $296.26 | $438.40 | $286.40 | $368.00 | $432.00 | $491.20 | $648.00 | $331.20 | $425.60 | $502.40 | $569.60 | $752.00 |
| 69 | $210.44 | $259.64 | $296.54 | $324.77 | $466.55 | $299.15 | $387.50 | $454.15 | $517.70 | $682.00 | $345.65 | $444.85 | $525.45 | $595.20 | $785.85 |
| 70 | $228.00 | $289.50 | $326.89 | $361.17 | $505.50 | $321.00 | $414.00 | $486.00 | $553.50 | $730.50 | $366.00 | $471.00 | $553.50 | $630.00 | $832.50 |
| 71 | $247.95 | $314.65 | $365.40 | $407.18 | $548.10 | $345.10 | $445.15 | $523.45 | $597.40 | $785.90 | $391.50 | $504.60 | $591.60 | $675.70 | $888.85 |
| 72 | $270.20 | $340.20 | $397.60 | $446.60 | $596.40 | $373.80 | $478.90 | $565.60 | $644.00 | $848.40 | $420.00 | $539.00 | $634.20 | $722.40 | $953.40 |
| 73 | $292.95 | $371.25 | $432.00 | $486.00 | $648.00 | $402.30 | $518.40 | $610.20 | $695.25 | $916.65 | $449.55 | $577.80 | $680.40 | $773.55 | $1,020.60 |
| 74 | $318.50 | $403.00 | $470.60 | $527.80 | $704.60 | $432.90 | $557.70 | $659.10 | $747.50 | $988.00 | $478.40 | $617.50 | $728.00 | $826.80 | $1,092.00 |
| 75 | $345.00 | $438.75 | $512.50 | $576.25 | $770.00 | $463.75 | $600.00 | $708.75 | $807.50 | $1,063.75 | $508.75 | $657.50 | $777.50 | $883.75 | $1,167.50 |
| 76 | $376.80 | $478.80 | $561.60 | $632.40 | $842.40 | $498.00 | $644.40 | $764.40 | $871.20 | $1,147.20 | $542.40 | $700.80 | $830.40 | $946.80 | $1,246.80 |
| 77 | $418.90 | $535.72 | $630.12 | $710.36 | $945.18 | $536.34 | $709.18 | $844.88 | $965.24 | $1,267.32 | $588.82 | $765.82 | $909.78 | $1,038.40 | $1,364.08 |
| 78 | $470.82 | $605.34 | $713.90 | $805.94 | $1,071.44 | $605.34 | $789.42 | $944.00 | $1,078.52 | $1,416.00 | $647.82 | $846.06 | $1,008.90 | $1,152.86 | $1,512.76 |
| 79 | $526.28 | $674.96 | $798.86 | $903.88 | $1,197.70 | $667.68 | $869.66 | $1,041.94 | $1,192.98 | $1,562.32 | $708.00 | $923.94 | $1,106.84 | $1,267.32 | $1,659.08 |
| 80 | $578.20 | $743.40 | $881.46 | $997.10 | $1,321.60 | $724.52 | $947.54 | $1,136.34 | $1,300.36 | $1,702.74 | $767.00 | $1,000.64 | $1,200.06 | $1,373.52 | $1,799.50 |
| 81 | $626.58 | $808.30 | $956.98 | $1,082.06 | $1,436.05 | $778.80 | $1,018.34 | $1,218.94 | $1,395.94 | $1,829.00 | $818.92 | $1,072.62 | $1,283.84 | $1,470.28 | $1,926.94 |
| 82 | $676.14 | $870.84 | $1,030.14 | $1,167.02 | $1,545.80 | $830.72 | $1,085.60 | $1,299.18 | $1,487.98 | $1,948.18 | $873.20 | $1,142.24 | $1,365.26 | $1,564.68 | $2,048.48 |
| 83 | $725.70 | $934.56 | $1,105.66 | $1,250.80 | $1,659.08 | $883.82 | $1,152.86 | $1,378.24 | $1,577.66 | $2,069.72 | $927.48 | $1,209.50 | $1,446.68 | $1,655.54 | $2,172.38 |
| 84 | $778.80 | $1,001.82 | $1,185.90 | $1,341.66 | $1,779.44 | $938.10 | $1,223.66 | $1,462.02 | $1,673.24 | $2,194.80 | $982.94 | $1,282.66 | $1,532.82 | $1,752.30 | $2,298.64 |
| 85 | $838.98 | $1,078.52 | $1,276.76 | $1,444.22 | $1,916.32 | $999.46 | $1,301.54 | $1,556.42 | $1,778.26 | $2,335.22 | $1,045.48 | $1,361.72 | $1,627.22 | $1,859.68 | $2,442.60 |
| 86 | $903.88 | $1,163.48 | $1,375.88 | $1,557.60 | $2,065.00 | $1,064.36 | $1,386.50 | $1,655.54 | $1,891.54 | $2,483.90 | $1,110.38 | $1,446.68 | $1,726.34 | $1,972.96 | $2,591.28 |
| 87 | $972.32 | $1,250.80 | $1,482.08 | $1,675.60 | $2,221.94 | $1,132.80 | $1,473.82 | $1,761.74 | $2,009.54 | $2,640.84 | $1,178.82 | $1,534.00 | $1,832.54 | $2,090.96 | $2,748.22 |
| 88 | $1,046.66 | $1,347.56 | $1,595.36 | $1,804.22 | $2,391.86 | $1,207.14 | $1,570.58 | $1,875.02 | $2,138.16 | $2,810.76 | $1,253.16 | $1,630.76 | $1,945.82 | $2,219.58 | $2,918.14 |
| 89 | $1,126.90 | $1,451.40 | $1,716.90 | $1,943.46 | $2,577.12 | $1,287.38 | $1,674.42 | $1,996.56 | $2,277.40 | $2,996.02 | $1,333.40 | $1,734.60 | $2,067.36 | $2,358.82 | $3,103.40 |
| 90 | $1,215.40 | $1,564.68 | $1,852.60 | $2,094.50 | $2,777.72 | $1,375.88 | $1,787.70 | $2,132.26 | $2,428.44 | $3,196.62 | $1,421.90 | $1,847.88 | $2,203.06 | $2,509.86 | $3,304.00 |
| 91 | $1,309.80 | $1,686.22 | $1,996.56 | $2,258.52 | $2,993.66 | $1,470.28 | $1,909.24 | $2,276.22 | $2,592.46 | $3,412.56 | $1,516.30 | $1,969.42 | $2,347.02 | $2,673.88 | $3,519.94 |
| 92 | $1,410.10 | $1,814.84 | $2,148.78 | $2,429.62 | $3,222.58 | $1,570.58 | $2,037.86 | $2,428.44 | $2,763.56 | $3,641.48 | $1,616.60 | $2,098.04 | $2,499.24 | $2,844.98 | $3,748.86 |
| 93 | $1,517.48 | $1,954.08 | $2,311.62 | $2,616.06 | $3,468.02 | $1,677.96 | $2,177.10 | $2,591.28 | $2,950.00 | $3,886.92 | $1,723.98 | $2,237.28 | $2,662.08 | $3,031.42 | $3,994.30 |
| 94 | $1,634.30 | $2,103.94 | $2,490.98 | $2,816.66 | $3,735.88 | $1,794.78 | $2,326.96 | $2,770.64 | $3,150.60 | $4,154.78 | $1,840.80 | $2,387.14 | $2,841.44 | $3,232.02 | $4,262.16 |
| 95 | $1,761.74 | $2,269.14 | $2,685.68 | $3,037.32 | $4,027.34 | $1,922.22 | $2,492.16 | $2,965.34 | $3,371.26 | $4,446.24 | $1,968.24 | $2,552.34 | $3,036.14 | $3,452.68 | $4,553.62 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Under Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 30 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 31 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $124.34 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 32 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $53.10 | $68.44 | $79.06 | $89.68 | $127.99 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 33 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $55.11 | $68.44 | $79.06 | $89.68 | $135.31 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 34 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $55.11 | $68.44 | $80.63 | $89.68 | $142.62 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 35 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $58.55 | $70.38 | $80.63 | $89.68 | $146.28 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 36 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $62.00 | $73.89 | $84.14 | $92.86 | $153.59 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 37 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $65.44 | $77.41 | $91.15 | $96.43 | $160.91 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 38 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $65.44 | $80.93 | $94.65 | $100.01 | $168.22 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 39 | $35.40 | $43.66 | $50.74 | $56.64 | $76.70 | $68.88 | $84.45 | $98.16 | $107.15 | $179.19 | $124.00 | $156.00 | $180.00 | $204.00 | $274.00 |
| 40 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $73.83 | $89.33 | $100.86 | $112.57 | $188.03 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 41 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $77.69 | $93.28 | $104.76 | $116.67 | $195.87 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 42 | $40.98 | $48.02 | $54.33 | $61.36 | $81.42 | $78.03 | $97.26 | $108.69 | $124.47 | $203.74 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 43 | $41.27 | $48.34 | $58.11 | $63.02 | $84.77 | $81.93 | $101.27 | $116.18 | $128.65 | $211.64 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 44 | $41.57 | $52.14 | $58.49 | $63.43 | $88.69 | $85.87 | $105.30 | $120.18 | $132.86 | $216.00 | $130.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 45 | $42.36 | $51.02 | $60.86 | $65.87 | $91.60 | $92.45 | $106.67 | $124.99 | $135.53 | $227.22 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 46 | $46.22 | $54.79 | $61.27 | $69.79 | $95.52 | $92.86 | $114.23 | $132.67 | $139.67 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 47 | $46.56 | $55.15 | $65.10 | $73.76 | $99.45 | $97.00 | $118.28 | $136.81 | $147.42 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 48 | $46.89 | $58.98 | $68.99 | $74.24 | $103.41 | $101.17 | $122.35 | $144.60 | $155.24 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 49 | $50.86 | $59.37 | $69.45 | $78.29 | $111.08 | $104.00 | $130.00 | $148.82 | $159.49 | $228.00 | $138.00 | $174.00 | $202.00 | $230.00 | $306.00 |
| 50 | $50.90 | $62.38 | $75.29 | $83.26 | $115.18 | $107.17 | $131.34 | $157.46 | $169.01 | $252.00 | $154.00 | $194.00 | $226.00 | $256.00 | $340.00 |
| 51 | $55.42 | $66.90 | $79.97 | $87.99 | $122.66 | $114.11 | $135.54 | $165.40 | $177.00 | $260.00 | $158.00 | $200.00 | $234.00 | $262.00 | $348.00 |
| 52 | $54.90 | $69.29 | $78.85 | $90.52 | $130.16 | $118.06 | $149.96 | $166.88 | $182.30 | $270.00 | $162.00 | $206.00 | $238.00 | $268.00 | $356.00 |
| 53 | $58.07 | $72.56 | $82.17 | $91.67 | $137.69 | $123.19 | $154.09 | $175.85 | $190.38 | $280.00 | $164.00 | $210.00 | $242.00 | $274.00 | $364.00 |
| 54 | $59.01 | $73.59 | $84.68 | $94.31 | $143.69 | $125.39 | $158.40 | $185.88 | $197.60 | $286.00 | $168.00 | $214.00 | $250.00 | $282.00 | $372.00 |
| 55 | $62.24 | $76.93 | $89.50 | $100.56 | $152.83 | $134.00 | $167.44 | $194.06 | $207.66 | $298.00 | $172.00 | $218.00 | $254.00 | $288.00 | $382.00 |
| 56 | $66.86 | $80.79 | $96.29 | $107.42 | $164.87 | $140.00 | $174.44 | $200.19 | $219.51 | $312.00 | $178.00 | $226.00 | $266.00 | $300.00 | $398.00 |
| 57 | $72.11 | $88.98 | $100.84 | $113.53 | $176.71 | $147.37 | $184.40 | $212.99 | $227.76 | $334.00 | $188.00 | $240.00 | $280.00 | $316.00 | $420.00 |
| 58 | $75.12 | $92.14 | $109.17 | $124.76 | $190.21 | $153.36 | $187.77 | $223.07 | $244.32 | $360.00 | $198.00 | $252.00 | $294.00 | $334.00 | $446.00 |
| 59 | $82.79 | $101.84 | $116.76 | $131.59 | $205.01 | $164.26 | $203.40 | $235.01 | $257.23 | $384.00 | $208.00 | $270.00 | $314.00 | $354.79 | $472.00 |
| 60 | $87.34 | $110.25 | $124.44 | $139.35 | $218.26 | $172.28 | $212.50 | $245.26 | $269.38 | $408.00 | $224.00 | $286.00 | $332.00 | $362.67 | $498.00 |
| 61 | $94.27 | $117.89 | $137.36 | $151.53 | $235.17 | $181.08 | $227.95 | $261.66 | $283.19 | $429.00 | $232.05 | $296.40 | $345.15 | $380.38 | $518.70 |
| 62 | $101.26 | $127.98 | $142.96 | $162.42 | $254.39 | $192.75 | $241.65 | $280.13 | $302.60 | $444.60 | $237.50 | $307.80 | $359.10 | $401.82 | $537.70 |
| 63 | $113.54 | $135.80 | $156.05 | $173.42 | $268.09 | $205.35 | $254.56 | $296.67 | $322.09 | $466.20 | $246.05 | $318.20 | $371.85 | $418.61 | $556.85 |
| 64 | $121.30 | $146.67 | $170.02 | $185.14 | $291.14 | $217.80 | $271.11 | $317.31 | $339.07 | $487.80 | $257.40 | $329.40 | $387.00 | $435.60 | $577.80 |
| 65 | $134.47 | $156.88 | $180.98 | $201.41 | $308.80 | $227.50 | $288.75 | $335.19 | $363.42 | $507.50 | $267.75 | $343.00 | $402.50 | $453.25 | $600.25 |
| 66 | $144.69 | $173.02 | $200.13 | $219.79 | $335.25 | $236.30 | $302.60 | $355.00 | $388.27 | $533.80 | $277.10 | $357.00 | $418.20 | $470.90 | $627.30 |
| 67 | $158.69 | $191.49 | $219.28 | $241.17 | $363.85 | $244.20 | $315.15 | $369.60 | $418.55 | $551.10 | $287.10 | $367.95 | $430.65 | $488.40 | $645.15 |
| 68 | $171.82 | $212.07 | $240.61 | $263.18 | $390.40 | $252.80 | $326.40 | $384.00 | $436.80 | $577.60 | $294.40 | $379.20 | $448.00 | $505.60 | $668.80 |
| 69 | $187.23 | $229.62 | $264.09 | $288.85 | $415.40 | $268.15 | $342.55 | $406.50 | $460.35 | $606.05 | $306.90 | $395.25 | $466.55 | $530.10 | $699.05 |
| 70 | $202.50 | $256.50 | $291.87 | $321.04 | $448.50 | $285.00 | $367.50 | $433.50 | $490.50 | $648.00 | $324.00 | $418.50 | $495.00 | $561.00 | $741.00 |
| 71 | $220.40 | $279.85 | $324.80 | $362.73 | $488.65 | $305.95 | $395.25 | $465.45 | $530.70 | $698.90 | $348.00 | $449.50 | $527.80 | $600.30 | $791.70 |
| 72 | $239.40 | $303.80 | $354.20 | $397.60 | $532.00 | $331.80 | $427.00 | $504.00 | $572.60 | $757.40 | $372.40 | $478.80 | $565.60 | $642.60 | $849.80 |
| 73 | $260.55 | $329.40 | $384.75 | $432.00 | $576.45 | $359.10 | $460.35 | $544.05 | $618.30 | $815.40 | $398.25 | $513.00 | $606.15 | $688.50 | $908.55 |
| 74 | $283.40 | $358.80 | $418.60 | $470.60 | $627.90 | $386.10 | $496.60 | $586.30 | $666.90 | $880.10 | $426.40 | $548.60 | $648.70 | $737.10 | $972.40 |
| 75 | $307.50 | $390.00 | $456.25 | $512.50 | $685.00 | $413.75 | $532.50 | $631.25 | $717.50 | $947.50 | $453.75 | $585.00 | $691.25 | $786.25 | $1,038.75 |
| 76 | $334.80 | $426.00 | $500.40 | $562.80 | $750.00 | $442.80 | $572.40 | $681.60 | $775.20 | $1,021.20 | $481.20 | $624.00 | $740.40 | $842.40 | $1,108.80 |
| 77 | $372.88 | $476.72 | $560.50 | $632.48 | $841.34 | $486.16 | $631.30 | $751.66 | $857.86 | $1,128.08 | $523.92 | $680.86 | $809.48 | $925.12 | $1,215.40 |
| 78 | $418.90 | $539.26 | $634.84 | $717.44 | $952.26 | $538.08 | $704.46 | $838.98 | $960.52 | $1,259.06 | $575.84 | $751.66 | $896.80 | $1,025.42 | $1,344.02 |
| 79 | $467.28 | $600.62 | $711.54 | $803.58 | $1,065.54 | $593.54 | $774.08 | $928.66 | $1,062.00 | $1,390.04 | $630.12 | $822.46 | $985.30 | $1,126.90 | $1,476.18 |
| 80 | $514.48 | $661.98 | $783.52 | $886.18 | $1,176.46 | $645.46 | $842.52 | $1,008.90 | $1,156.40 | $1,515.12 | $682.04 | $890.90 | $1,066.72 | $1,222.48 | $1,601.26 |
| 81 | $558.14 | $718.62 | $851.96 | $964.06 | $1,276.75 | $692.66 | $905.06 | $1,085.60 | $1,243.72 | $1,627.22 | $729.24 | $953.44 | $1,144.60 | $1,309.80 | $1,714.54 |
| 82 | $600.62 | $775.26 | $918.04 | $1,038.40 | $1,375.88 | $738.68 | $966.42 | $1,156.40 | $1,323.96 | $1,734.60 | $776.44 | $1,017.16 | $1,216.58 | $1,392.40 | $1,824.28 |
| 83 | $645.46 | $830.72 | $984.12 | $1,113.92 | $1,475.18 | $785.88 | $1,025.42 | $1,227.20 | $1,404.20 | $1,840.80 | $824.82 | $1,076.16 | $1,287.38 | $1,473.82 | $1,931.66 |
| 84 | $692.66 | $892.08 | $1,054.92 | $1,194.16 | $1,583.56 | $835.44 | $1,089.14 | $1,301.54 | $1,489.16 | $1,954.08 | $874.38 | $1,141.06 | $1,362.90 | $1,558.78 | $2,046.12 |
| 85 | $746.94 | $960.52 | $1,137.52 | $1,286.20 | $1,703.92 | $890.90 | $1,158.76 | $1,386.50 | $1,583.56 | $2,076.80 | $929.84 | $1,211.86 | $1,449.04 | $1,654.36 | $2,171.20 |
| 86 | $803.58 | $1,034.86 | $1,224.84 | $1,386.50 | $1,838.44 | $947.54 | $1,233.10 | $1,473.82 | $1,683.86 | $2,211.32 | $986.48 | $1,286.20 | $1,536.36 | $1,754.66 | $2,305.72 |
| 87 | $866.12 | $1,113.92 | $1,319.24 | $1,491.52 | $1,977.68 | $1,010.08 | $1,312.16 | $1,568.22 | $1,788.88 | $2,350.56 | $1,049.02 | $1,365.26 | $1,630.76 | $1,859.68 | $2,444.96 |
| 88 | $931.02 | $1,198.88 | $1,418.36 | $1,605.98 | $2,128.72 | $1,074.98 | $1,397.12 | $1,667.34 | $1,903.34 | $2,501.60 | $1,113.92 | $1,450.22 | $1,729.88 | $1,974.14 | $2,596.00 |
| 89 | $1,003.00 | $1,292.10 | $1,529.28 | $1,728.70 | $2,292.74 | $1,146.96 | $1,490.34 | $1,778.26 | $2,026.06 | $2,665.62 | $1,185.90 | $1,543.44 | $1,840.80 | $2,096.86 | $2,760.02 |
| 90 | $1,080.88 | $1,392.40 | $1,648.46 | $1,864.40 | $2,473.28 | $1,224.84 | $1,590.64 | $1,897.44 | $2,161.76 | $2,846.16 | $1,263.78 | $1,643.74 | $1,959.98 | $2,232.56 | $2,940.56 |
| 91 | $1,165.84 | $1,500.96 | $1,777.08 | $2,009.54 | $2,664.44 | $1,309.80 | $1,699.20 | $2,026.06 | $2,306.90 | $3,037.32 | $1,348.74 | $1,752.30 | $2,088.60 | $2,377.70 | $3,131.72 |
| 92 | $1,255.52 | $1,616.60 | $1,911.60 | $2,164.12 | $2,868.58 | $1,399.48 | $1,814.84 | $2,160.58 | $2,461.48 | $3,241.46 | $1,438.42 | $1,867.94 | $2,223.12 | $2,532.28 | $3,335.86 |
| 93 | $1,349.92 | $1,739.32 | $2,057.92 | $2,328.14 | $3,086.88 | $1,493.88 | $1,937.56 | $2,306.90 | $2,625.50 | $3,459.76 | $1,532.82 | $1,990.66 | $2,369.44 | $2,696.30 | $3,554.16 |
| 94 | $1,453.76 | $1,872.66 | $2,217.22 | $2,507.50 | $3,324.06 | $1,597.72 | $2,070.90 | $2,466.20 | $2,804.86 | $3,696.94 | $1,636.66 | $2,124.00 | $2,528.74 | $2,875.66 | $3,791.34 |
| 95 | $1,568.22 | $2,018.98 | $2,389.50 | $2,703.38 | $3,584.84 | $1,712.18 | $2,217.22 | $2,638.48 | $3,000.74 | $3,957.72 | $1,751.12 | $2,270.32 | $2,701.02 | $3,071.54 | $4,052.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nelson Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 30 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 31 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $113.26 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 32 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $49.56 | $62.54 | $73.16 | $81.42 | $116.59 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 33 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $51.43 | $62.54 | $73.16 | $81.42 | $123.25 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 34 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $51.43 | $62.54 | $74.61 | $81.42 | $129.91 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 35 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $54.65 | $64.31 | $74.61 | $81.42 | $133.24 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 36 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $57.86 | $67.52 | $77.86 | $84.31 | $139.91 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 37 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $61.08 | $70.74 | $84.35 | $87.55 | $146.57 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 38 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $61.08 | $73.95 | $87.59 | $90.80 | $153.23 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 39 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $64.29 | $77.17 | $90.83 | $97.28 | $163.22 | $114.00 | $140.00 | $166.00 | $188.00 | $248.00 |
| 40 | $34.22 | $42.48 | $49.56 | $54.28 | $74.34 | $66.30 | $80.69 | $92.34 | $98.84 | $170.62 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 41 | $34.22 | $42.48 | $49.56 | $54.28 | $74.34 | $69.76 | $84.25 | $95.91 | $102.44 | $177.73 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 42 | $37.14 | $43.22 | $49.60 | $54.28 | $74.34 | $70.07 | $87.85 | $99.51 | $109.29 | $184.87 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 43 | $37.40 | $43.51 | $53.05 | $55.75 | $77.40 | $73.57 | $91.47 | $106.36 | $112.96 | $192.05 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 44 | $37.67 | $46.92 | $53.41 | $56.11 | $80.98 | $77.11 | $95.11 | $110.03 | $116.66 | $196.00 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 45 | $38.63 | $47.38 | $55.79 | $60.99 | $82.82 | $85.34 | $98.46 | $111.84 | $125.97 | $205.30 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 46 | $42.15 | $50.87 | $56.16 | $64.62 | $86.36 | $85.71 | $105.45 | $118.71 | $129.81 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 47 | $42.45 | $51.21 | $59.68 | $68.29 | $89.92 | $89.53 | $109.18 | $122.41 | $137.02 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 48 | $42.75 | $54.77 | $63.24 | $68.74 | $93.49 | $93.39 | $112.94 | $129.38 | $144.28 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 49 | $46.37 | $55.13 | $63.66 | $72.49 | $100.43 | $96.00 | $120.00 | $133.15 | $148.24 | $206.00 | $126.00 | $162.00 | $184.00 | $210.00 | $278.00 |
| 50 | $46.77 | $58.31 | $69.72 | $75.07 | $105.22 | $97.77 | $122.09 | $146.21 | $153.00 | $230.00 | $140.00 | $178.00 | $208.00 | $234.00 | $310.00 |
| 51 | $49.74 | $61.33 | $72.83 | $79.61 | $110.97 | $102.70 | $124.55 | $152.09 | $160.75 | $236.00 | $142.00 | $180.00 | $212.00 | $238.00 | $318.00 |
| 52 | $49.41 | $61.14 | $72.05 | $82.17 | $118.19 | $106.44 | $130.98 | $152.05 | $166.05 | $246.00 | $144.00 | $184.00 | $216.00 | $244.00 | $326.00 |
| 53 | $52.41 | $65.59 | $75.21 | $83.46 | $123.92 | $111.46 | $138.68 | $160.56 | $173.91 | $252.00 | $148.00 | $188.00 | $220.00 | $250.00 | $330.00 |
| 54 | $53.52 | $65.42 | $76.48 | $86.11 | $132.75 | $113.82 | $141.22 | $168.45 | $179.31 | $262.00 | $152.00 | $192.00 | $226.00 | $256.00 | $340.00 |
| 55 | $56.58 | $71.34 | $81.11 | $90.79 | $138.51 | $122.00 | $151.68 | $176.42 | $187.27 | $268.00 | $154.00 | $198.00 | $230.00 | $262.00 | $346.00 |
| 56 | $62.50 | $73.82 | $87.80 | $97.53 | $150.17 | $130.00 | $160.72 | $182.86 | $200.91 | $286.00 | $164.00 | $208.00 | $242.00 | $272.00 | $362.00 |
| 57 | $64.90 | $80.50 | $91.17 | $103.72 | $160.50 | $133.61 | $167.11 | $192.07 | $209.54 | $304.00 | $170.00 | $218.00 | $256.00 | $286.00 | $380.00 |
| 58 | $66.77 | $85.26 | $100.78 | $113.42 | $172.48 | $138.02 | $174.76 | $204.32 | $222.60 | $326.00 | $180.00 | $232.00 | $272.00 | $306.00 | $404.00 |
| 59 | $76.98 | $92.07 | $107.03 | $119.13 | $184.02 | $148.98 | $184.74 | $214.82 | $232.57 | $346.00 | $192.00 | $244.00 | $286.00 | $322.90 | $426.00 |
| 60 | $78.88 | $98.94 | $114.76 | $126.93 | $198.86 | $157.30 | $190.70 | $225.42 | $243.31 | $374.00 | $202.00 | $256.00 | $304.00 | $329.87 | $456.00 |
| 61 | $87.13 | $106.67 | $124.61 | $137.63 | $214.09 | $168.15 | $208.05 | $236.74 | $259.31 | $390.00 | $210.60 | $269.10 | $315.90 | $346.31 | $471.90 |
| 62 | $92.58 | $116.48 | $130.47 | $148.42 | $232.91 | $176.07 | $220.01 | $253.37 | $275.40 | $408.50 | $218.50 | $279.30 | $326.80 | $366.15 | $490.20 |
| 63 | $102.94 | $124.36 | $141.86 | $157.91 | $243.71 | $186.85 | $233.20 | $270.18 | $291.27 | $423.65 | $225.70 | $288.60 | $338.55 | $380.06 | $506.90 |
| 64 | $110.82 | $132.29 | $155.61 | $168.31 | $264.82 | $198.00 | $244.70 | $289.11 | $308.31 | $442.80 | $234.00 | $298.80 | $352.80 | $396.00 | $527.40 |
| 65 | $120.72 | $142.62 | $165.43 | $183.10 | $282.93 | $206.50 | $262.50 | $304.09 | $330.23 | $463.75 | $241.50 | $311.50 | $365.75 | $413.00 | $549.50 |
| 66 | $130.98 | $157.16 | $182.85 | $199.94 | $304.63 | $215.90 | $275.40 | $324.70 | $353.72 | $484.50 | $253.30 | $323.00 | $380.80 | $428.40 | $569.50 |
| 67 | $143.14 | $173.67 | $198.82 | $219.63 | $332.99 | $221.10 | $285.45 | $339.95 | $380.65 | $503.25 | $259.05 | $333.30 | $391.05 | $445.50 | $589.05 |
| 68 | $156.20 | $192.37 | $216.99 | $238.73 | $355.20 | $230.40 | $296.00 | $347.20 | $398.40 | $524.80 | $267.20 | $344.00 | $404.80 | $460.80 | $608.00 |
| 69 | $170.21 | $210.11 | $240.48 | $262.98 | $378.20 | $241.80 | $313.10 | $368.90 | $418.50 | $551.80 | $279.00 | $359.60 | $424.70 | $482.05 | $635.50 |
| 70 | $184.50 | $234.00 | $265.60 | $293.80 | $409.50 | $261.00 | $334.50 | $393.00 | $450.00 | $591.00 | $297.00 | $381.00 | $450.00 | $511.50 | $675.00 |
| 71 | $201.55 | $253.75 | $297.25 | $329.75 | $445.15 | $281.30 | $359.60 | $424.85 | $482.85 | $636.55 | $317.55 | $407.45 | $481.40 | $545.20 | $720.65 |
| 72 | $217.00 | $275.80 | $322.00 | $362.60 | $483.00 | $299.60 | $387.90 | $459.20 | $520.80 | $687.40 | $338.80 | $435.40 | $515.20 | $586.60 | $772.80 |
| 73 | $237.60 | $299.70 | $351.00 | $394.20 | $523.80 | $326.70 | $418.50 | $496.80 | $562.95 | $741.15 | $364.50 | $467.10 | $553.50 | $627.75 | $824.85 |
| 74 | $257.40 | $326.30 | $380.90 | $427.70 | $572.00 | $351.00 | $452.40 | $534.30 | $607.10 | $800.80 | $387.40 | $499.20 | $590.20 | $670.80 | $885.30 |
| 75 | $280.00 | $356.25 | $415.00 | $467.50 | $622.50 | $376.25 | $487.50 | $575.00 | $655.00 | $860.00 | $412.50 | $533.75 | $630.00 | $716.25 | $943.75 |
| 76 | $304.80 | $387.60 | $456.00 | $512.40 | $682.80 | $404.40 | $520.80 | $621.60 | $706.80 | $930.00 | $438.00 | $567.60 | $674.40 | $766.80 | $1,010.40 |
| 77 | $338.66 | $433.06 | $509.76 | $574.66 | $765.82 | $441.32 | $573.48 | $683.22 | $781.16 | $1,026.60 | $476.72 | $618.32 | $737.50 | $841.34 | $1,105.66 |
| 78 | $381.14 | $490.88 | $578.20 | $652.54 | $867.30 | $489.70 | $640.74 | $763.46 | $873.20 | $1,146.96 | $523.92 | $684.40 | $815.38 | $933.38 | $1,224.84 |
| 79 | $425.98 | $547.52 | $646.64 | $730.42 | $969.96 | $540.44 | $705.64 | $843.70 | $965.24 | $1,264.96 | $573.48 | $749.30 | $895.62 | $1,024.24 | $1,342.84 |
| 80 | $468.46 | $601.80 | $713.90 | $807.12 | $1,069.08 | $587.64 | $767.00 | $919.22 | $1,052.56 | $1,378.24 | $620.68 | $810.66 | $972.32 | $1,112.74 | $1,456.12 |
| 81 | $508.58 | $653.72 | $775.26 | $877.92 | $1,163.48 | $630.12 | $823.64 | $987.66 | $1,132.80 | $1,482.08 | $664.34 | $868.48 | $1,039.58 | $1,191.80 | $1,562.32 |
| 82 | $547.52 | $704.46 | $834.26 | $945.18 | $1,253.16 | $673.78 | $877.92 | $1,052.56 | $1,204.78 | $1,578.84 | $706.82 | $923.94 | $1,105.66 | $1,267.32 | $1,660.26 |
| 83 | $586.46 | $756.38 | $895.62 | $1,013.62 | $1,344.02 | $713.90 | $933.38 | $1,116.28 | $1,277.94 | $1,676.78 | $749.30 | $979.40 | $1,171.74 | $1,341.66 | $1,759.38 |
| 84 | $631.30 | $811.84 | $960.52 | $1,086.78 | $1,440.78 | $761.10 | $991.20 | $1,184.72 | $1,354.64 | $1,777.08 | $796.50 | $1,039.58 | $1,241.36 | $1,419.54 | $1,860.86 |
| 85 | $678.50 | $873.20 | $1,034.86 | $1,169.18 | $1,551.70 | $809.48 | $1,054.92 | $1,260.24 | $1,439.60 | $1,891.54 | $846.06 | $1,103.30 | $1,318.06 | $1,505.68 | $1,977.68 |
| 86 | $731.60 | $942.82 | $1,115.10 | $1,261.42 | $1,672.06 | $862.58 | $1,124.54 | $1,340.48 | $1,531.64 | $2,011.90 | $899.16 | $1,172.92 | $1,398.30 | $1,597.72 | $2,098.04 |
| 87 | $788.24 | $1,013.62 | $1,201.24 | $1,358.18 | $1,800.68 | $919.22 | $1,195.34 | $1,426.62 | $1,628.40 | $2,140.52 | $955.80 | $1,243.72 | $1,484.44 | $1,694.48 | $2,226.66 |
| 88 | $847.24 | $1,091.50 | $1,292.10 | $1,462.02 | $1,937.56 | $978.22 | $1,273.22 | $1,517.48 | $1,732.24 | $2,277.40 | $1,014.80 | $1,321.60 | $1,575.30 | $1,798.32 | $2,363.54 |
| 89 | $912.14 | $1,175.28 | $1,391.22 | $1,572.94 | $2,086.24 | $1,043.12 | $1,357.00 | $1,616.60 | $1,843.16 | $2,426.08 | $1,079.70 | $1,405.38 | $1,674.42 | $1,909.24 | $2,512.22 |
| 90 | $984.12 | $1,267.32 | $1,499.78 | $1,696.84 | $2,249.08 | $1,115.10 | $1,449.04 | $1,725.16 | $1,967.06 | $2,588.92 | $1,151.68 | $1,497.42 | $1,782.98 | $2,033.14 | $2,675.06 |
| 91 | $1,060.82 | $1,365.26 | $1,616.60 | $1,829.00 | $2,424.90 | $1,191.80 | $1,546.98 | $1,841.98 | $2,099.22 | $2,764.74 | $1,228.38 | $1,595.36 | $1,899.80 | $2,165.30 | $2,850.88 |
| 92 | $1,142.24 | $1,470.28 | $1,740.50 | $1,969.42 | $2,610.16 | $1,273.22 | $1,652.00 | $1,965.88 | $2,239.64 | $2,950.00 | $1,309.80 | $1,700.38 | $2,023.70 | $2,305.72 | $3,036.14 |
| 93 | $1,229.56 | $1,582.38 | $1,872.66 | $2,118.10 | $2,808.40 | $1,360.54 | $1,764.10 | $2,098.04 | $2,388.32 | $3,148.24 | $1,397.12 | $1,812.48 | $2,155.86 | $2,454.40 | $3,234.38 |
| 94 | $1,323.96 | $1,703.92 | $2,016.62 | $2,282.12 | $3,025.52 | $1,454.94 | $1,885.64 | $2,242.00 | $2,552.34 | $3,365.36 | $1,491.52 | $1,934.02 | $2,299.82 | $2,618.42 | $3,451.50 |
| 95 | $1,426.62 | $1,838.44 | $2,174.74 | $2,460.30 | $3,261.52 | $1,557.60 | $2,020.16 | $2,400.12 | $2,730.52 | $3,601.36 | $1,594.18 | $2,068.54 | $2,457.94 | $2,796.60 | $3,687.50 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 30 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 31 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $103.41 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 32 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $43.66 | $57.82 | $66.08 | $75.52 | $106.45 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 33 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $45.31 | $57.82 | $66.08 | $75.52 | $112.53 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 34 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $45.31 | $57.82 | $67.39 | $75.52 | $118.62 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 35 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $48.14 | $59.45 | $67.39 | $75.52 | $121.66 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 36 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $50.97 | $62.43 | $70.32 | $78.20 | $127.74 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 37 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $53.81 | $65.40 | $76.18 | $81.21 | $133.82 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 38 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $53.81 | $68.37 | $79.11 | $84.22 | $139.91 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 39 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $56.64 | $71.35 | $82.04 | $90.23 | $149.03 | $100.00 | $130.00 | $152.00 | $172.00 | $226.00 |
| 40 | $30.68 | $38.94 | $46.02 | $50.74 | $67.26 | $60.27 | $74.93 | $85.23 | $91.98 | $154.95 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 41 | $30.68 | $38.94 | $46.02 | $50.74 | $67.26 | $63.42 | $78.24 | $88.53 | $95.33 | $161.41 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 42 | $33.29 | $39.62 | $46.06 | $50.74 | $67.26 | $63.70 | $81.57 | $91.85 | $101.70 | $167.90 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 43 | $33.53 | $39.88 | $49.26 | $52.11 | $70.03 | $66.89 | $84.93 | $98.18 | $105.11 | $174.41 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 44 | $33.77 | $43.01 | $49.59 | $52.45 | $73.26 | $70.10 | $88.32 | $101.56 | $108.56 | $178.00 | $108.00 | $138.00 | $162.00 | $182.00 | $242.00 |
| 45 | $34.89 | $42.52 | $51.99 | $54.89 | $76.55 | $74.67 | $88.61 | $105.26 | $113.21 | $189.35 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 46 | $38.07 | $45.66 | $52.33 | $58.16 | $79.82 | $75.00 | $94.90 | $111.72 | $116.66 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 47 | $38.34 | $45.96 | $55.61 | $61.46 | $83.10 | $78.34 | $98.26 | $115.21 | $123.14 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 48 | $38.62 | $49.15 | $58.93 | $61.87 | $86.41 | $81.71 | $101.65 | $121.77 | $129.67 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 49 | $41.88 | $49.48 | $59.32 | $65.24 | $92.82 | $84.00 | $108.00 | $125.32 | $133.23 | $190.00 | $116.00 | $148.00 | $172.00 | $192.00 | $256.00 |
| 50 | $42.64 | $54.24 | $62.74 | $69.61 | $96.69 | $90.25 | $112.84 | $131.22 | $142.32 | $210.00 | $126.00 | $166.00 | $190.00 | $214.00 | $286.00 |
| 51 | $45.47 | $57.15 | $67.12 | $74.02 | $102.21 | $93.19 | $115.39 | $138.78 | $149.91 | $218.00 | $130.00 | $168.00 | $196.00 | $220.00 | $292.00 |
| 52 | $45.30 | $57.06 | $65.26 | $75.20 | $109.21 | $98.70 | $123.39 | $137.21 | $153.42 | $228.00 | $132.00 | $172.00 | $198.00 | $224.00 | $300.00 |
| 53 | $48.16 | $60.01 | $69.64 | $76.62 | $114.74 | $101.68 | $127.12 | $149.09 | $161.09 | $234.00 | $136.00 | $174.00 | $204.00 | $230.00 | $306.00 |
| 54 | $48.03 | $61.33 | $71.02 | $79.28 | $120.26 | $104.17 | $131.68 | $156.84 | $166.50 | $240.00 | $138.00 | $180.00 | $210.00 | $234.00 | $310.00 |
| 55 | $50.93 | $64.34 | $74.11 | $82.41 | $127.36 | $110.00 | $137.89 | $162.70 | $172.43 | $248.00 | $140.00 | $182.00 | $212.00 | $240.00 | $318.00 |
| 56 | $56.68 | $69.64 | $80.72 | $90.46 | $138.75 | $118.00 | $148.96 | $169.39 | $184.17 | $262.00 | $148.00 | $192.00 | $224.00 | $254.00 | $336.00 |
| 57 | $59.13 | $74.85 | $84.26 | $95.31 | $147.53 | $121.82 | $155.59 | $176.86 | $191.32 | $278.00 | $154.00 | $202.00 | $234.00 | $266.00 | $352.00 |
| 58 | $61.21 | $77.01 | $90.98 | $104.91 | $157.97 | $126.52 | $158.03 | $185.58 | $206.31 | $300.00 | $162.00 | $212.00 | $246.00 | $282.00 | $372.00 |
| 59 | $68.26 | $85.10 | $97.30 | $109.43 | $171.11 | $133.70 | $171.68 | $194.62 | $213.19 | $322.00 | $174.00 | $226.00 | $264.00 | $294.99 | $394.00 |
| 60 | $71.84 | $91.88 | $105.08 | $117.27 | $182.69 | $140.45 | $177.99 | $207.39 | $225.93 | $342.00 | $184.00 | $238.00 | $280.00 | $304.79 | $418.00 |
| 61 | $78.56 | $98.24 | $114.70 | $126.51 | $196.25 | $149.67 | $189.95 | $218.94 | $237.18 | $358.80 | $191.10 | $247.65 | $290.55 | $317.93 | $432.90 |
| 62 | $83.90 | $107.85 | $119.37 | $135.82 | $214.74 | $161.25 | $201.98 | $233.74 | $253.30 | $374.30 | $197.60 | $258.40 | $300.20 | $337.98 | $452.20 |
| 63 | $95.37 | $114.35 | $130.51 | $145.22 | $225.84 | $173.90 | $215.40 | $247.22 | $261.54 | $392.20 | $205.35 | $268.25 | $310.80 | $350.68 | $468.05 |
| 64 | $100.34 | $123.66 | $142.64 | $155.69 | $245.09 | $180.00 | $228.86 | $266.19 | $288.64 | $408.60 | $214.20 | $277.20 | $324.00 | $369.00 | $487.80 |
| 65 | $111.55 | $131.21 | $152.70 | $170.42 | $260.30 | $187.25 | $241.50 | $281.63 | $308.66 | $428.75 | $222.25 | $287.00 | $339.50 | $385.00 | $507.50 |
| 66 | $118.80 | $144.18 | $168.45 | $185.76 | $282.06 | $193.80 | $255.00 | $299.20 | $327.40 | $447.10 | $227.80 | $299.20 | $351.90 | $397.80 | $527.00 |
| 67 | $132.24 | $160.31 | $182.73 | $202.41 | $305.37 | $204.60 | $264.00 | $300.55 | $350.99 | $462.00 | $235.95 | $308.55 | $361.35 | $410.85 | $542.85 |
| 68 | $142.14 | $178.74 | $200.76 | $221.48 | $328.00 | $209.60 | $275.20 | $321.50 | $368.00 | $484.80 | $244.80 | $321.60 | $374.40 | $425.60 | $561.60 |
| 69 | $154.74 | $193.60 | $221.30 | $242.86 | $350.30 | $221.65 | $288.30 | $339.45 | $385.95 | $513.05 | $254.20 | $333.25 | $390.60 | $446.40 | $589.00 |
| 70 | $166.50 | $216.00 | $243.71 | $270.87 | $378.00 | $234.00 | $300.00 | $363.00 | $414.00 | $546.00 | $268.50 | $352.50 | $414.00 | $474.00 | $624.00 |
| 71 | $181.25 | $236.35 | $274.05 | $303.95 | $411.80 | $253.75 | $334.95 | $391.50 | $446.60 | $590.15 | $287.10 | $378.45 | $445.15 | $504.60 | $667.00 |
| 72 | $198.80 | $256.20 | $296.80 | $334.60 | $446.60 | $275.80 | $361.20 | $422.80 | $483.00 | $635.60 | $308.00 | $406.00 | $476.00 | $540.40 | $714.00 |
| 73 | $216.00 | $279.45 | $324.00 | $364.50 | $486.00 | $295.65 | $391.50 | $457.65 | $522.45 | $688.50 | $330.75 | $436.05 | $511.65 | $581.85 | $766.80 |
| 74 | $234.00 | $302.90 | $353.60 | $396.50 | $529.10 | $318.50 | $419.90 | $495.30 | $562.90 | $742.30 | $352.30 | $464.10 | $548.60 | $622.70 | $820.30 |
| 75 | $256.25 | $331.25 | $385.00 | $433.75 | $577.50 | $343.75 | $452.50 | $532.50 | $607.50 | $798.75 | $377.50 | $496.25 | $585.00 | $666.25 | $876.25 |
| 76 | $278.40 | $361.20 | $421.20 | $475.20 | $632.40 | $368.40 | $487.20 | $574.80 | $656.40 | $861.60 | $399.60 | $529.20 | $624.00 | $712.80 | $936.00 |
| 77 | $310.34 | $403.56 | $472.00 | $533.36 | $710.36 | $404.74 | $534.54 | $634.84 | $725.70 | $953.44 | $436.60 | $577.02 | $682.04 | $781.16 | $1,026.60 |
| 78 | $349.28 | $455.48 | $535.72 | $605.34 | $803.58 | $449.58 | $595.90 | $708.00 | $810.66 | $1,063.18 | $480.26 | $637.20 | $757.56 | $866.12 | $1,136.34 |
| 79 | $388.22 | $508.58 | $599.44 | $677.32 | $899.16 | $493.24 | $656.08 | $782.34 | $895.62 | $1,174.10 | $522.74 | $697.38 | $830.72 | $951.08 | $1,247.26 |
| 80 | $427.16 | $560.50 | $660.80 | $748.12 | $991.20 | $535.72 | $715.08 | $853.14 | $977.04 | $1,277.94 | $566.40 | $755.20 | $901.52 | $1,032.50 | $1,351.10 |
| 81 | $463.74 | $610.06 | $717.44 | $813.02 | $1,077.34 | $577.02 | $769.36 | $914.50 | $1,049.02 | $1,373.52 | $606.52 | $811.84 | $964.06 | $1,106.84 | $1,447.86 |
| 82 | $500.32 | $657.26 | $774.08 | $874.38 | $1,159.94 | $615.96 | $820.10 | $977.04 | $1,117.46 | $1,463.20 | $646.64 | $862.58 | $1,027.78 | $1,174.10 | $1,538.72 |
| 83 | $535.72 | $703.28 | $829.54 | $938.10 | $1,244.90 | $652.54 | $869.66 | $1,036.04 | $1,184.72 | $1,554.06 | $685.58 | $912.14 | $1,086.78 | $1,243.72 | $1,631.94 |
| 84 | $574.66 | $755.20 | $890.90 | $1,007.72 | $1,335.76 | $692.66 | $922.76 | $1,099.76 | $1,256.70 | $1,648.46 | $726.88 | $967.60 | $1,151.68 | $1,316.88 | $1,727.52 |
| 85 | $619.50 | $814.20 | $958.16 | $1,084.42 | $1,437.24 | $738.68 | $984.12 | $1,168.20 | $1,335.76 | $1,752.30 | $772.90 | $1,028.96 | $1,221.30 | $1,397.12 | $1,833.72 |
| 86 | $666.70 | $876.74 | $1,033.68 | $1,168.22 | $1,549.34 | $785.88 | $1,046.66 | $1,243.72 | $1,419.54 | $1,864.40 | $820.10 | $1,091.50 | $1,296.82 | $1,480.90 | $1,945.82 |
| 87 | $717.44 | $944.00 | $1,112.74 | $1,257.88 | $1,668.52 | $836.62 | $1,113.92 | $1,322.78 | $1,509.22 | $1,983.58 | $870.84 | $1,158.76 | $1,375.88 | $1,570.58 | $2,065.00 |
| 88 | $774.08 | $1,015.98 | $1,196.52 | $1,353.46 | $1,794.78 | $893.26 | $1,185.90 | $1,406.56 | $1,604.80 | $2,109.84 | $927.48 | $1,230.74 | $1,459.66 | $1,666.16 | $2,191.26 |
| 89 | $831.90 | $1,093.86 | $1,288.56 | $1,457.30 | $1,932.84 | $951.08 | $1,263.78 | $1,498.60 | $1,708.64 | $2,247.90 | $985.30 | $1,308.62 | $1,551.70 | $1,770.00 | $2,329.32 |
| 90 | $897.98 | $1,180.00 | $1,390.04 | $1,571.76 | $2,085.06 | $1,017.16 | $1,349.92 | $1,600.08 | $1,823.10 | $2,400.12 | $1,051.38 | $1,394.76 | $1,653.18 | $1,884.46 | $2,481.54 |
| 91 | $967.60 | $1,270.86 | $1,497.42 | $1,695.66 | $2,246.72 | $1,086.78 | $1,440.78 | $1,707.46 | $1,947.00 | $2,561.78 | $1,121.00 | $1,485.62 | $1,760.56 | $2,008.36 | $2,643.20 |
| 92 | $1,040.76 | $1,367.62 | $1,611.88 | $1,824.28 | $2,417.82 | $1,159.94 | $1,537.54 | $1,821.92 | $2,075.62 | $2,732.88 | $1,194.16 | $1,582.38 | $1,875.02 | $2,136.98 | $2,814.30 |
| 93 | $1,121.00 | $1,473.82 | $1,735.78 | $1,963.52 | $2,603.08 | $1,240.18 | $1,643.74 | $1,945.82 | $2,214.86 | $2,918.14 | $1,274.40 | $1,688.58 | $1,998.92 | $2,276.22 | $2,999.56 |
| 94 | $1,207.14 | $1,585.92 | $1,869.12 | $2,114.56 | $2,802.50 | $1,326.32 | $1,755.84 | $2,079.16 | $2,365.90 | $3,117.56 | $1,360.54 | $1,800.68 | $2,132.26 | $2,427.26 | $3,198.98 |
| 95 | $1,301.54 | $1,711.00 | $2,014.26 | $2,279.76 | $3,021.98 | $1,420.72 | $1,880.92 | $2,224.30 | $2,531.10 | $3,337.04 | $1,454.94 | $1,925.76 | $2,277.40 | $2,592.46 | $3,418.46 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nebraska Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 30 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 31 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $118.18 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 32 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $51.92 | $64.90 | $75.52 | $84.96 | $121.66 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 33 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $53.88 | $64.90 | $75.52 | $84.96 | $128.61 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 34 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $53.88 | $64.90 | $77.02 | $84.96 | $135.56 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 35 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $57.25 | $66.74 | $77.02 | $84.96 | $139.04 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 36 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $60.62 | $70.07 | $80.37 | $87.98 | $145.99 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 37 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $63.98 | $73.41 | $87.07 | $91.36 | $152.94 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 38 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $63.98 | $76.75 | $90.42 | $94.74 | $159.89 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 39 | $34.22 | $41.30 | $48.38 | $54.28 | $73.16 | $67.35 | $80.08 | $93.77 | $101.51 | $170.32 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 40 | $35.40 | $46.02 | $51.92 | $56.64 | $77.88 | $67.81 | $86.45 | $96.60 | $105.71 | $177.59 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 41 | $35.40 | $46.02 | $51.92 | $56.64 | $77.88 | $71.35 | $90.27 | $100.33 | $109.56 | $184.99 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 42 | $38.42 | $46.82 | $51.96 | $56.64 | $77.88 | $71.66 | $94.12 | $104.10 | $116.88 | $192.42 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 43 | $38.69 | $47.13 | $55.58 | $58.17 | $81.09 | $75.25 | $98.00 | $111.27 | $120.80 | $199.89 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 44 | $38.97 | $50.83 | $55.95 | $58.55 | $84.83 | $78.86 | $101.91 | $115.11 | $124.76 | $204.00 | $124.00 | $160.00 | $182.00 | $204.00 | $276.00 |
| 45 | $39.87 | $49.81 | $59.59 | $64.65 | $86.58 | $87.12 | $103.38 | $120.06 | $132.35 | $215.26 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 46 | $43.51 | $53.48 | $59.99 | $68.50 | $90.28 | $87.50 | $110.72 | $127.44 | $136.38 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 47 | $43.82 | $53.84 | $63.75 | $72.39 | $94.00 | $91.40 | $114.64 | $131.41 | $143.95 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 48 | $44.13 | $57.58 | $67.55 | $72.87 | $97.74 | $95.33 | $118.59 | $138.89 | $151.59 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 49 | $47.87 | $57.96 | $68.00 | $76.84 | $104.99 | $98.00 | $126.00 | $142.94 | $155.74 | $216.00 | $132.00 | $168.00 | $196.00 | $222.00 | $292.00 |
| 50 | $48.15 | $61.02 | $72.50 | $79.17 | $110.91 | $101.53 | $127.64 | $151.84 | $161.89 | $242.00 | $144.00 | $186.00 | $218.00 | $246.00 | $326.00 |
| 51 | $51.16 | $64.12 | $75.69 | $82.40 | $116.82 | $106.50 | $130.04 | $157.79 | $167.97 | $250.00 | $150.00 | $188.00 | $220.00 | $250.00 | $332.00 |
| 52 | $53.53 | $63.86 | $74.77 | $86.35 | $125.67 | $114.19 | $138.57 | $159.46 | $173.27 | $260.00 | $156.00 | $194.00 | $226.00 | $256.00 | $342.00 |
| 53 | $56.66 | $69.77 | $79.39 | $87.56 | $131.57 | $119.28 | $146.39 | $170.12 | $183.06 | $266.00 | $160.00 | $202.00 | $232.00 | $262.00 | $348.00 |
| 54 | $56.26 | $70.87 | $80.58 | $90.21 | $139.00 | $121.54 | $152.67 | $178.14 | $188.46 | $274.00 | $162.00 | $206.00 | $236.00 | $268.00 | $358.00 |
| 55 | $59.41 | $74.13 | $85.30 | $94.98 | $144.87 | $128.00 | $161.53 | $186.22 | $198.39 | $284.00 | $166.00 | $210.00 | $244.00 | $272.00 | $362.00 |
| 56 | $65.40 | $78.00 | $92.05 | $103.18 | $158.34 | $134.00 | $168.56 | $190.56 | $212.07 | $300.00 | $172.00 | $218.00 | $254.00 | $290.00 | $382.00 |
| 57 | $67.79 | $83.33 | $95.32 | $109.33 | $166.98 | $139.51 | $172.88 | $201.58 | $218.65 | $316.00 | $178.00 | $226.00 | $268.00 | $302.00 | $400.00 |
| 58 | $72.34 | $89.39 | $104.98 | $120.51 | $180.54 | $147.61 | $182.19 | $215.57 | $235.27 | $342.00 | $192.00 | $242.00 | $282.00 | $322.00 | $424.00 |
| 59 | $79.88 | $96.26 | $111.20 | $124.67 | $195.32 | $158.53 | $192.20 | $222.16 | $241.38 | $368.00 | $202.00 | $256.00 | $298.00 | $336.85 | $448.00 |
| 60 | $81.70 | $104.60 | $118.91 | $133.83 | $210.18 | $162.92 | $201.60 | $234.44 | $257.21 | $392.00 | $210.00 | $272.00 | $318.00 | $349.16 | $478.00 |
| 61 | $89.99 | $110.88 | $130.28 | $143.19 | $225.44 | $173.69 | $217.09 | $247.42 | $269.55 | $411.45 | $220.35 | $282.75 | $329.55 | $361.45 | $497.25 |
| 62 | $96.92 | $122.23 | $136.02 | $154.02 | $242.83 | $185.34 | $230.83 | $267.64 | $287.30 | $425.60 | $228.00 | $292.60 | $340.10 | $383.05 | $511.10 |
| 63 | $109.00 | $128.65 | $148.95 | $166.37 | $255.09 | $197.95 | $242.10 | $282.54 | $300.53 | $445.85 | $236.80 | $301.55 | $355.20 | $398.42 | $530.95 |
| 64 | $116.81 | $139.48 | $162.81 | $178.13 | $277.98 | $207.00 | $258.79 | $303.21 | $324.07 | $464.40 | $246.60 | $315.00 | $367.20 | $419.40 | $554.40 |
| 65 | $128.36 | $151.17 | $172.50 | $191.55 | $297.48 | $217.00 | $278.25 | $319.64 | $346.82 | $488.25 | $257.25 | $327.25 | $383.25 | $432.25 | $577.50 |
| 66 | $137.07 | $164.37 | $191.49 | $211.28 | $319.14 | $224.40 | $289.00 | $340.00 | $373.46 | $506.60 | $265.20 | $340.00 | $399.50 | $452.20 | $596.70 |
| 67 | $150.91 | $181.09 | $209.05 | $231.12 | $349.23 | $232.65 | $297.00 | $351.45 | $398.78 | $529.65 | $272.25 | $348.15 | $412.50 | $466.95 | $618.75 |
| 68 | $165.57 | $202.98 | $228.80 | $251.68 | $372.80 | $244.80 | $313.60 | $366.40 | $417.60 | $550.40 | $281.60 | $361.60 | $425.60 | $484.80 | $638.40 |
| 69 | $179.50 | $219.12 | $253.76 | $274.48 | $396.80 | $254.20 | $328.60 | $387.90 | $437.10 | $579.70 | $294.50 | $376.65 | $447.95 | $503.75 | $668.05 |
| 70 | $193.50 | $246.00 | $277.27 | $308.14 | $429.00 | $273.00 | $351.00 | $412.50 | $471.00 | $621.00 | $310.50 | $400.50 | $469.50 | $537.00 | $706.50 |
| 71 | $210.25 | $266.80 | $311.75 | $345.53 | $465.45 | $292.90 | $378.25 | $445.15 | $507.50 | $668.45 | $333.50 | $427.75 | $504.60 | $572.75 | $755.45 |
| 72 | $229.60 | $289.80 | $337.40 | $380.80 | $506.80 | $317.80 | $408.80 | $480.20 | $548.80 | $721.00 | $355.60 | $459.20 | $539.00 | $614.60 | $810.60 |
| 73 | $248.40 | $315.90 | $367.20 | $413.10 | $550.80 | $341.55 | $440.10 | $518.40 | $591.30 | $778.95 | $380.70 | $491.40 | $577.80 | $658.80 | $866.70 |
| 74 | $271.70 | $343.20 | $400.40 | $448.50 | $599.30 | $369.20 | $474.50 | $560.30 | $635.70 | $839.80 | $408.20 | $526.50 | $618.80 | $703.30 | $928.20 |
| 75 | $292.50 | $372.50 | $436.25 | $490.00 | $655.00 | $392.50 | $508.75 | $603.75 | $686.25 | $905.00 | $431.25 | $558.75 | $661.25 | $751.25 | $993.75 |
| 76 | $319.20 | $408.00 | $476.40 | $537.60 | $715.20 | $422.40 | $548.40 | $649.20 | $740.40 | $974.40 | $459.60 | $596.40 | $704.40 | $804.00 | $1,058.40 |
| 77 | $357.54 | $455.48 | $534.54 | $604.16 | $803.58 | $454.92 | $602.98 | $716.26 | $821.28 | $1,077.34 | $501.50 | $650.18 | $771.72 | $883.82 | $1,161.12 |
| 78 | $401.20 | $514.48 | $607.70 | $685.58 | $909.78 | $515.56 | $671.42 | $802.40 | $918.04 | $1,202.42 | $552.24 | $718.62 | $857.86 | $980.58 | $1,285.02 |
| 79 | $446.04 | $573.48 | $678.50 | $768.18 | $1,019.52 | $566.40 | $739.86 | $885.00 | $1,014.80 | $1,329.86 | $600.62 | $784.70 | $939.28 | $1,077.34 | $1,411.28 |
| 80 | $490.88 | $632.48 | $749.30 | $847.24 | $1,123.86 | $615.96 | $804.76 | $966.42 | $1,105.66 | $1,447.86 | $650.18 | $850.78 | $1,019.52 | $1,168.20 | $1,529.28 |
| 81 | $533.36 | $687.94 | $813.02 | $920.40 | $1,220.12 | $661.98 | $867.30 | $1,036.04 | $1,188.26 | $1,555.24 | $697.38 | $912.14 | $1,090.32 | $1,249.62 | $1,636.66 |
| 82 | $574.66 | $739.86 | $876.74 | $991.20 | $1,313.34 | $705.64 | $921.58 | $1,105.66 | $1,263.78 | $1,655.54 | $742.22 | $971.14 | $1,161.12 | $1,328.68 | $1,740.50 |
| 83 | $617.14 | $794.14 | $939.28 | $1,063.18 | $1,410.10 | $751.66 | $979.40 | $1,171.74 | $1,340.48 | $1,759.38 | $788.24 | $1,027.78 | $1,229.56 | $1,407.74 | $1,846.70 |
| 84 | $661.98 | $851.96 | $1,008.90 | $1,141.06 | $1,512.76 | $798.86 | $1,040.76 | $1,243.72 | $1,423.08 | $1,865.58 | $834.26 | $1,090.32 | $1,303.90 | $1,490.34 | $1,954.08 |
| 85 | $712.72 | $916.86 | $1,085.60 | $1,228.18 | $1,629.58 | $849.60 | $1,106.84 | $1,322.78 | $1,511.58 | $1,987.12 | $888.54 | $1,157.58 | $1,384.14 | $1,581.20 | $2,075.62 |
| 86 | $768.18 | $988.84 | $1,169.38 | $1,323.94 | $1,754.66 | $905.06 | $1,178.82 | $1,406.56 | $1,607.16 | $2,112.20 | $944.00 | $1,229.56 | $1,467.92 | $1,676.78 | $2,200.70 |
| 87 | $827.18 | $1,063.18 | $1,260.24 | $1,424.26 | $1,889.18 | $964.06 | $1,253.16 | $1,497.42 | $1,707.46 | $2,246.72 | $1,003.00 | $1,303.90 | $1,558.78 | $1,777.08 | $2,335.22 |
| 88 | $889.72 | $1,144.60 | $1,357.00 | $1,534.00 | $2,034.32 | $1,026.60 | $1,334.58 | $1,594.18 | $1,817.20 | $2,391.86 | $1,065.54 | $1,385.32 | $1,655.54 | $1,886.82 | $2,480.36 |
| 89 | $958.16 | $1,233.10 | $1,460.84 | $1,650.82 | $2,190.08 | $1,095.04 | $1,423.08 | $1,698.02 | $1,934.02 | $2,547.62 | $1,133.98 | $1,473.82 | $1,759.38 | $2,003.64 | $2,636.12 |
| 90 | $1,033.68 | $1,328.68 | $1,574.12 | $1,780.62 | $2,361.18 | $1,170.56 | $1,518.66 | $1,811.30 | $2,063.82 | $2,718.72 | $1,209.50 | $1,569.40 | $1,872.66 | $2,133.44 | $2,807.22 |
| 91 | $1,113.92 | $1,432.52 | $1,696.84 | $1,919.86 | $2,544.08 | $1,250.80 | $1,622.50 | $1,934.02 | $2,203.06 | $2,901.62 | $1,289.74 | $1,673.24 | $1,995.38 | $2,272.68 | $2,990.12 |
| 92 | $1,197.70 | $1,542.26 | $1,826.64 | $2,065.00 | $2,739.96 | $1,334.58 | $1,732.24 | $2,063.82 | $2,348.20 | $3,097.50 | $1,373.52 | $1,782.98 | $2,125.18 | $2,417.82 | $3,186.00 |
| 93 | $1,289.74 | $1,660.26 | $1,964.70 | $2,223.12 | $2,947.64 | $1,426.62 | $1,850.24 | $2,201.88 | $2,506.32 | $3,305.18 | $1,465.56 | $1,900.98 | $2,263.24 | $2,575.94 | $3,393.68 |
| 94 | $1,388.86 | $1,788.88 | $2,116.92 | $2,395.40 | $3,175.38 | $1,525.74 | $1,978.86 | $2,354.10 | $2,678.60 | $3,532.92 | $1,564.68 | $2,029.60 | $2,415.46 | $2,748.22 | $3,621.42 |
| 95 | $1,496.24 | $1,929.30 | $2,283.30 | $2,581.84 | $3,424.36 | $1,633.12 | $2,119.28 | $2,520.48 | $2,865.04 | $3,781.90 | $1,672.06 | $2,170.02 | $2,581.84 | $2,934.66 | $3,870.40 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nelson Review Pending

## Appendix B

**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 30 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 31 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $105.87 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 32 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $44.84 | $59.00 | $67.26 | $75.52 | $108.98 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 33 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $46.53 | $59.00 | $67.26 | $75.52 | $115.21 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 34 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $46.53 | $59.00 | $68.60 | $75.52 | $121.44 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 35 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $49.44 | $60.67 | $68.60 | $75.52 | $124.55 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 36 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $52.35 | $63.70 | $71.58 | $78.20 | $130.78 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 37 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $55.26 | $66.74 | $77.54 | $81.21 | $137.01 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 38 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $55.26 | $69.77 | $80.53 | $84.22 | $143.24 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 39 | $29.50 | $37.76 | $42.48 | $48.38 | $64.90 | $58.17 | $72.80 | $83.51 | $90.23 | $152.58 | $106.00 | $132.00 | $154.00 | $174.00 | $232.00 |
| 40 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $63.29 | $76.37 | $88.07 | $94.72 | $160.18 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 41 | $33.04 | $40.12 | $47.20 | $51.92 | $69.62 | $66.59 | $79.74 | $91.48 | $98.18 | $166.85 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 42 | $35.86 | $40.82 | $47.24 | $51.92 | $69.62 | $66.88 | $83.14 | $94.92 | $104.73 | $173.55 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 43 | $36.11 | $41.09 | $50.53 | $53.32 | $72.49 | $70.23 | $86.57 | $101.45 | $108.25 | $180.29 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 44 | $36.37 | $44.32 | $50.86 | $53.67 | $75.83 | $73.60 | $90.02 | $104.95 | $111.80 | $184.00 | $114.00 | $140.00 | $166.00 | $184.00 | $248.00 |
| 45 | $36.13 | $42.52 | $51.99 | $56.11 | $77.80 | $78.23 | $90.26 | $105.26 | $114.81 | $191.35 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 46 | $39.43 | $45.66 | $52.33 | $59.45 | $81.12 | $78.57 | $96.66 | $111.72 | $118.30 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 47 | $39.71 | $45.96 | $55.61 | $62.83 | $84.47 | $82.07 | $100.08 | $115.21 | $124.88 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 48 | $39.99 | $49.15 | $58.93 | $63.24 | $87.82 | $85.60 | $103.53 | $121.77 | $131.50 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 49 | $43.38 | $49.48 | $59.32 | $66.69 | $94.34 | $88.00 | $110.00 | $125.32 | $135.10 | $192.00 | $118.00 | $148.00 | $172.00 | $196.00 | $260.00 |
| 50 | $44.02 | $54.24 | $64.14 | $70.98 | $98.11 | $92.13 | $114.69 | $133.09 | $144.10 | $216.00 | $132.00 | $166.00 | $194.00 | $218.00 | $290.00 |
| 51 | $46.90 | $57.15 | $67.12 | $74.02 | $105.13 | $96.99 | $115.39 | $138.78 | $149.91 | $224.00 | $134.00 | $170.00 | $198.00 | $222.00 | $298.00 |
| 52 | $46.67 | $58.42 | $67.98 | $76.60 | $110.71 | $100.64 | $125.29 | $144.63 | $155.22 | $230.00 | $136.00 | $174.00 | $204.00 | $228.00 | $304.00 |
| 53 | $48.16 | $61.40 | $71.03 | $77.99 | $117.80 | $103.64 | $129.05 | $152.91 | $162.92 | $238.00 | $136.00 | $178.00 | $208.00 | $232.00 | $310.00 |
| 54 | $49.40 | $62.69 | $72.38 | $80.64 | $121.82 | $106.10 | $133.59 | $158.77 | $168.33 | $242.00 | $140.00 | $182.00 | $212.00 | $240.00 | $314.00 |
| 55 | $52.34 | $65.74 | $75.51 | $85.20 | $128.95 | $114.00 | $141.83 | $164.66 | $176.14 | $252.00 | $144.00 | $186.00 | $214.00 | $244.00 | $322.00 |
| 56 | $58.14 | $69.64 | $82.13 | $91.87 | $140.38 | $122.00 | $148.96 | $171.31 | $186.03 | $266.00 | $152.00 | $194.00 | $226.00 | $256.00 | $340.00 |
| 57 | $60.58 | $74.85 | $85.65 | $96.71 | $149.15 | $125.75 | $157.51 | $180.66 | $193.14 | $284.00 | $158.00 | $202.00 | $238.00 | $270.00 | $356.00 |
| 58 | $63.99 | $78.39 | $92.38 | $106.33 | $161.20 | $130.35 | $159.88 | $187.45 | $209.93 | $306.00 | $170.00 | $216.00 | $250.00 | $284.00 | $378.00 |
| 59 | $69.72 | $86.49 | $100.08 | $110.82 | $174.34 | $137.52 | $173.54 | $200.13 | $216.71 | $326.00 | $178.00 | $230.00 | $268.00 | $298.98 | $400.00 |
| 60 | $73.25 | $93.29 | $106.46 | $118.65 | $187.54 | $144.19 | $179.81 | $210.99 | $227.67 | $350.00 | $188.00 | $242.00 | $284.00 | $308.65 | $426.00 |
| 61 | $79.99 | $101.05 | $117.53 | $127.90 | $199.49 | $155.21 | $193.57 | $222.50 | $238.84 | $364.65 | $196.95 | $253.50 | $294.45 | $321.71 | $440.70 |
| 62 | $85.35 | $109.29 | $122.14 | $137.22 | $216.40 | $163.10 | $207.39 | $239.09 | $255.70 | $378.10 | $201.40 | $262.20 | $305.90 | $341.74 | $456.00 |
| 63 | $96.89 | $114.35 | $133.35 | $148.04 | $229.09 | $175.75 | $215.40 | $254.29 | $274.62 | $397.75 | $210.90 | $270.10 | $318.20 | $356.19 | $475.45 |
| 64 | $103.33 | $125.10 | $144.08 | $157.09 | $248.38 | $185.40 | $230.62 | $269.72 | $288.31 | $414.00 | $219.60 | $280.80 | $329.40 | $370.80 | $491.40 |
| 65 | $114.60 | $134.06 | $154.11 | $171.83 | $263.53 | $192.50 | $245.00 | $285.08 | $310.31 | $434.00 | $227.50 | $292.25 | $341.25 | $385.00 | $511.00 |
| 66 | $121.84 | $147.07 | $169.89 | $187.18 | $285.29 | $198.90 | $258.40 | $300.00 | $330.69 | $453.90 | $234.60 | $304.30 | $353.60 | $399.50 | $532.10 |
| 67 | $135.36 | $161.80 | $187.12 | $205.28 | $308.62 | $209.55 | $267.30 | $315.15 | $355.93 | $468.60 | $244.20 | $310.20 | $367.95 | $415.80 | $547.80 |
| 68 | $146.83 | $180.26 | $205.18 | $222.91 | $332.80 | $216.00 | $276.80 | $328.00 | $371.20 | $491.20 | $251.20 | $323.20 | $380.80 | $428.80 | $568.00 |
| 69 | $159.38 | $195.10 | $225.73 | $247.17 | $353.40 | $227.85 | $291.40 | $345.85 | $392.15 | $516.15 | $261.95 | $336.35 | $396.80 | $452.60 | $593.65 |
| 70 | $174.00 | $217.50 | $249.55 | $272.31 | $381.00 | $244.50 | $312.00 | $370.50 | $417.00 | $550.50 | $277.50 | $354.00 | $421.50 | $477.00 | $628.50 |
| 71 | $187.05 | $237.80 | $275.50 | $309.68 | $414.70 | $261.00 | $336.40 | $395.85 | $453.85 | $593.05 | $295.80 | $381.35 | $448.05 | $510.40 | $672.80 |
| 72 | $203.00 | $257.60 | $302.40 | $337.40 | $450.80 | $281.40 | $362.60 | $428.40 | $487.20 | $641.20 | $315.00 | $407.40 | $481.60 | $546.00 | $721.00 |
| 73 | $221.40 | $280.80 | $326.70 | $367.20 | $490.05 | $305.10 | $392.85 | $461.70 | $525.15 | $693.90 | $338.85 | $437.40 | $515.70 | $585.90 | $772.20 |
| 74 | $240.50 | $304.20 | $356.20 | $400.40 | $533.00 | $327.60 | $421.20 | $497.90 | $566.80 | $747.50 | $362.70 | $465.40 | $552.50 | $626.60 | $826.80 |
| 75 | $261.25 | $331.25 | $387.50 | $436.25 | $581.25 | $351.25 | $452.50 | $536.25 | $611.25 | $803.75 | $385.00 | $497.50 | $587.50 | $668.75 | $881.25 |
| 76 | $285.60 | $363.60 | $424.80 | $477.60 | $637.20 | $378.00 | $487.20 | $578.40 | $658.80 | $866.40 | $409.20 | $532.80 | $630.00 | $715.20 | $942.00 |
| 77 | $316.24 | $404.74 | $476.72 | $536.90 | $715.08 | $411.82 | $535.72 | $639.56 | $729.24 | $959.34 | $444.86 | $577.02 | $687.94 | $784.70 | $1,033.68 |
| 78 | $357.54 | $457.84 | $540.44 | $610.06 | $809.48 | $459.02 | $598.26 | $712.72 | $816.56 | $1,070.26 | $490.88 | $638.38 | $763.46 | $870.84 | $1,143.42 |
| 79 | $397.66 | $510.94 | $605.34 | $683.22 | $906.24 | $503.66 | $658.44 | $789.42 | $902.70 | $1,182.36 | $535.72 | $699.74 | $837.80 | $958.16 | $1,255.52 |
| 80 | $437.78 | $562.86 | $665.52 | $754.02 | $999.46 | $549.88 | $716.26 | $857.86 | $984.12 | $1,287.38 | $580.56 | $757.56 | $906.24 | $1,039.58 | $1,360.54 |
| 81 | $475.54 | $611.24 | $724.52 | $820.10 | $1,085.60 | $590.00 | $769.36 | $922.76 | $1,057.28 | $1,384.14 | $620.68 | $810.66 | $972.32 | $1,113.92 | $1,457.30 |
| 82 | $510.94 | $658.44 | $779.98 | $882.64 | $1,169.38 | $627.76 | $821.28 | $982.94 | $1,125.72 | $1,475.00 | $660.80 | $863.76 | $1,034.86 | $1,183.54 | $1,549.34 |
| 83 | $547.52 | $705.64 | $835.44 | $946.36 | $1,254.34 | $666.70 | $872.02 | $1,041.94 | $1,192.98 | $1,564.68 | $699.74 | $914.50 | $1,093.86 | $1,251.98 | $1,641.38 |
| 84 | $588.82 | $757.56 | $896.80 | $1,014.80 | $1,346.38 | $710.36 | $925.12 | $1,106.84 | $1,264.96 | $1,660.26 | $743.40 | $968.78 | $1,157.58 | $1,325.14 | $1,739.32 |
| 85 | $634.84 | $816.56 | $967.60 | $1,092.68 | $1,449.04 | $756.38 | $985.30 | $1,178.82 | $1,346.38 | $1,765.28 | $790.60 | $1,031.32 | $1,231.92 | $1,405.38 | $1,846.70 |
| 86 | $683.22 | $879.10 | $1,040.76 | $1,178.82 | $1,562.32 | $804.76 | $1,047.84 | $1,251.98 | $1,432.52 | $1,878.56 | $838.98 | $1,093.86 | $1,305.08 | $1,491.52 | $1,959.98 |
| 87 | $736.32 | $946.36 | $1,121.00 | $1,268.50 | $1,681.50 | $857.86 | $1,115.10 | $1,332.22 | $1,522.20 | $1,997.74 | $892.08 | $1,161.12 | $1,385.32 | $1,581.20 | $2,079.16 |
| 88 | $790.60 | $1,019.52 | $1,205.96 | $1,364.08 | $1,808.94 | $912.14 | $1,188.26 | $1,417.18 | $1,617.78 | $2,125.18 | $946.36 | $1,234.28 | $1,470.28 | $1,676.78 | $2,206.60 |
| 89 | $853.14 | $1,098.58 | $1,299.16 | $1,469.10 | $1,948.18 | $974.68 | $1,267.32 | $1,510.40 | $1,722.80 | $2,264.42 | $1,008.90 | $1,313.34 | $1,563.50 | $1,781.80 | $2,345.84 |
| 90 | $919.22 | $1,183.54 | $1,401.84 | $1,584.74 | $2,101.58 | $1,040.76 | $1,352.28 | $1,613.06 | $1,838.44 | $2,417.82 | $1,074.98 | $1,398.30 | $1,666.16 | $1,897.44 | $2,499.24 |
| 91 | $990.02 | $1,275.58 | $1,510.40 | $1,708.64 | $2,265.60 | $1,111.56 | $1,444.32 | $1,721.62 | $1,962.34 | $2,581.84 | $1,145.78 | $1,490.34 | $1,774.72 | $2,021.34 | $2,663.26 |
| 92 | $1,066.72 | $1,373.52 | $1,624.86 | $1,839.62 | $2,439.06 | $1,188.26 | $1,542.26 | $1,836.08 | $2,093.32 | $2,755.30 | $1,222.48 | $1,588.28 | $1,889.18 | $2,152.32 | $2,836.72 |
| 93 | $1,146.96 | $1,478.54 | $1,748.76 | $1,980.04 | $2,623.14 | $1,268.50 | $1,647.28 | $1,959.98 | $2,233.74 | $2,939.38 | $1,302.72 | $1,693.30 | $2,013.08 | $2,292.74 | $3,020.80 |
| 94 | $1,235.46 | $1,593.00 | $1,884.46 | $2,131.08 | $2,826.10 | $1,357.00 | $1,761.74 | $2,095.68 | $2,384.78 | $3,142.34 | $1,391.22 | $1,807.76 | $2,148.78 | $2,443.78 | $3,223.76 |
| 95 | $1,333.40 | $1,715.72 | $2,031.96 | $2,298.64 | $3,047.94 | $1,454.94 | $1,884.46 | $2,243.18 | $2,552.34 | $3,364.18 | $1,489.16 | $1,930.48 | $2,296.28 | $2,611.34 | $3,445.60 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 30 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 31 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $98.48 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 32 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $41.30 | $51.92 | $62.54 | $69.62 | $101.38 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 33 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $42.86 | $51.92 | $62.54 | $69.62 | $107.17 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 34 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $42.86 | $51.92 | $63.78 | $69.62 | $112.97 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 35 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $45.54 | $53.39 | $63.78 | $69.62 | $115.86 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 36 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $48.22 | $56.06 | $66.56 | $72.09 | $121.66 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 37 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $50.90 | $58.73 | $72.10 | $74.86 | $127.45 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 38 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $50.90 | $61.40 | $74.88 | $77.64 | $133.24 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 39 | $27.14 | $34.22 | $40.12 | $43.66 | $60.18 | $53.58 | $64.07 | $77.65 | $83.18 | $141.93 | $94.00 | $120.00 | $140.00 | $158.00 | $212.00 |
| 40 | $28.32 | $36.58 | $41.30 | $47.20 | $62.54 | $55.75 | $69.16 | $78.13 | $85.11 | $144.51 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 41 | $28.32 | $36.58 | $41.30 | $47.20 | $62.54 | $58.66 | $72.22 | $81.15 | $88.22 | $150.53 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 42 | $30.73 | $37.22 | $41.34 | $47.20 | $62.54 | $58.92 | $75.30 | $84.20 | $94.11 | $156.58 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 43 | $30.95 | $37.46 | $44.21 | $48.47 | $65.11 | $61.87 | $78.40 | $90.00 | $97.27 | $162.65 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 44 | $31.18 | $40.41 | $44.51 | $48.79 | $68.12 | $64.84 | $81.53 | $93.10 | $100.45 | $166.00 | $100.00 | $130.00 | $150.00 | $168.00 | $222.00 |
| 45 | $32.40 | $40.09 | $46.91 | $51.23 | $70.27 | $71.12 | $83.69 | $95.39 | $105.24 | $175.40 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 46 | $35.35 | $43.05 | $47.23 | $54.28 | $73.27 | $71.43 | $89.63 | $101.25 | $108.45 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 47 | $35.60 | $43.33 | $50.18 | $57.37 | $76.29 | $74.61 | $92.80 | $104.41 | $114.47 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 48 | $35.86 | $46.34 | $53.18 | $57.74 | $79.32 | $77.82 | $96.00 | $110.35 | $120.54 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 49 | $38.89 | $46.65 | $53.53 | $60.89 | $85.21 | $80.00 | $102.00 | $113.57 | $123.84 | $176.00 | $108.00 | $136.00 | $156.00 | $178.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $64.15 | $89.58 | $82.72 | $103.59 | $121.84 | $129.87 | $194.00 | $120.00 | $152.00 | $176.00 | $200.00 | $264.00 |
| 51 | $42.63 | $51.57 | $61.41 | $67.04 | $94.91 | $85.58 | $106.23 | $127.38 | $137.27 | $200.00 | $122.00 | $154.00 | $180.00 | $202.00 | $270.00 |
| 52 | $42.55 | $52.99 | $61.18 | $71.03 | $100.24 | $89.03 | $113.90 | $127.94 | $144.39 | $208.00 | $124.00 | $160.00 | $184.00 | $208.00 | $278.00 |
| 53 | $45.33 | $57.21 | $64.07 | $71.14 | $105.56 | $95.82 | $121.35 | $135.71 | $148.28 | $216.00 | $128.00 | $164.00 | $186.00 | $212.00 | $282.00 |
| 54 | $45.29 | $55.88 | $64.19 | $72.44 | $112.45 | $96.46 | $120.23 | $141.35 | $151.86 | $224.00 | $130.00 | $164.00 | $190.00 | $216.00 | $288.00 |
| 55 | $48.10 | $60.15 | $69.92 | $76.82 | $117.81 | $104.00 | $128.04 | $152.90 | $159.46 | $230.00 | $132.00 | $168.00 | $196.00 | $222.00 | $294.00 |
| 56 | $52.32 | $62.68 | $75.05 | $83.39 | $127.32 | $110.00 | $135.24 | $157.84 | $171.15 | $242.00 | $138.00 | $176.00 | $208.00 | $232.00 | $308.00 |
| 57 | $56.25 | $67.79 | $77.36 | $88.30 | $137.80 | $115.93 | $140.22 | $163.55 | $176.74 | $260.00 | $146.00 | $184.00 | $218.00 | $244.00 | $326.00 |
| 58 | $57.04 | $72.89 | $85.38 | $96.40 | $145.08 | $118.85 | $150.59 | $174.33 | $188.22 | $274.00 | $152.00 | $198.00 | $230.00 | $260.00 | $340.00 |
| 59 | $65.36 | $78.12 | $91.74 | $101.12 | $156.58 | $127.97 | $158.61 | $183.61 | $199.09 | $296.00 | $162.00 | $206.00 | $244.00 | $275.06 | $364.00 |
| 60 | $66.21 | $86.22 | $96.78 | $107.62 | $169.76 | $131.08 | $165.28 | $189.35 | $206.81 | $318.00 | $172.00 | $222.00 | $258.00 | $279.72 | $388.00 |
| 61 | $74.28 | $91.23 | $106.20 | $118.16 | $181.65 | $142.28 | $177.29 | $202.92 | $221.78 | $331.50 | $181.35 | $230.10 | $269.10 | $297.11 | $401.70 |
| 62 | $78.11 | $99.22 | $109.65 | $126.02 | $198.22 | $148.27 | $185.75 | $214.11 | $232.90 | $347.70 | $184.30 | $237.50 | $275.50 | $311.70 | $416.10 |
| 63 | $87.80 | $105.78 | $120.58 | $135.35 | $207.97 | $160.95 | $197.59 | $229.56 | $250.89 | $360.75 | $192.40 | $246.05 | $286.75 | $323.14 | $432.90 |
| 64 | $94.34 | $112.16 | $131.12 | $143.06 | $223.70 | $169.20 | $209.49 | $243.27 | $261.64 | $374.40 | $198.00 | $253.80 | $298.80 | $336.60 | $446.40 |
| 65 | $102.38 | $121.22 | $139.98 | $156.34 | $240.90 | $173.25 | $224.00 | $259.17 | $280.45 | $393.75 | $204.75 | $264.25 | $309.75 | $350.00 | $467.25 |
| 66 | $111.18 | $132.65 | $155.49 | $170.16 | $259.50 | $181.90 | $232.90 | $275.00 | $301.07 | $411.40 | $214.20 | $273.70 | $324.70 | $365.50 | $484.50 |
| 67 | $121.35 | $146.95 | $169.58 | $186.62 | $282.63 | $186.45 | $240.90 | $285.45 | $322.98 | $427.35 | $219.45 | $282.15 | $333.30 | $377.85 | $499.95 |
| 68 | $132.77 | $163.59 | $184.52 | $202.78 | $302.40 | $195.20 | $252.80 | $294.40 | $337.60 | $446.40 | $227.20 | $292.80 | $344.00 | $390.40 | $516.80 |
| 69 | $145.45 | $178.60 | $205.07 | $222.74 | $322.40 | $207.70 | $266.60 | $314.65 | $354.95 | $471.20 | $237.15 | $305.35 | $362.70 | $409.20 | $540.95 |
| 70 | $157.50 | $199.50 | $224.74 | $249.38 | $348.00 | $222.00 | $285.00 | $333.00 | $381.00 | $502.50 | $253.50 | $325.50 | $381.00 | $435.00 | $574.50 |
| 71 | $171.10 | $216.05 | $252.30 | $281.01 | $378.45 | $239.25 | $305.95 | $361.05 | $411.80 | $540.85 | $269.70 | $346.55 | $408.90 | $464.00 | $613.35 |
| 72 | $184.80 | $233.80 | $274.40 | $308.00 | $411.60 | $256.20 | $328.00 | $392.00 | $443.80 | $585.20 | $288.40 | $369.60 | $438.20 | $497.00 | $658.00 |
| 73 | $202.50 | $255.15 | $298.35 | $334.80 | $445.50 | $278.10 | $356.40 | $421.20 | $479.25 | $629.10 | $309.15 | $398.25 | $471.15 | $531.90 | $702.00 |
| 74 | $218.40 | $276.90 | $323.70 | $362.70 | $486.20 | $297.70 | $384.80 | $453.70 | $514.80 | $681.20 | $328.90 | $423.80 | $500.50 | $570.70 | $752.70 |
| 75 | $237.50 | $302.50 | $353.75 | $397.50 | $530.00 | $320.00 | $413.75 | $490.00 | $557.50 | $732.50 | $350.00 | $453.75 | $536.25 | $608.75 | $803.75 |
| 76 | $259.20 | $330.00 | $386.40 | $435.60 | $579.60 | $343.20 | $444.00 | $526.80 | $601.20 | $789.60 | $373.20 | $483.60 | $571.20 | $651.60 | $858.00 |
| 77 | $287.92 | $368.16 | $433.06 | $489.70 | $651.36 | $375.24 | $487.34 | $580.56 | $665.52 | $873.20 | $404.74 | $526.28 | $626.58 | $715.08 | $940.46 |
| 78 | $324.50 | $416.54 | $490.88 | $555.78 | $737.50 | $416.54 | $543.98 | $649.00 | $744.58 | $974.68 | $446.04 | $581.74 | $693.84 | $794.14 | $1,040.76 |
| 79 | $362.26 | $466.10 | $548.70 | $621.86 | $824.82 | $460.20 | $600.62 | $716.26 | $821.28 | $1,074.98 | $488.52 | $637.20 | $759.92 | $870.84 | $1,141.06 |
| 80 | $398.84 | $510.94 | $607.70 | $686.76 | $908.60 | $500.32 | $651.36 | $781.16 | $895.62 | $1,170.56 | $527.46 | $689.12 | $827.18 | $946.36 | $1,236.64 |
| 81 | $431.88 | $555.78 | $658.44 | $746.94 | $988.84 | $535.72 | $699.74 | $838.98 | $964.06 | $1,259.06 | $564.04 | $737.50 | $882.64 | $1,014.80 | $1,327.50 |
| 82 | $466.10 | $599.44 | $710.36 | $803.58 | $1,064.36 | $572.30 | $746.94 | $895.62 | $1,024.24 | $1,340.48 | $602.98 | $785.88 | $941.64 | $1,077.34 | $1,411.28 |
| 83 | $497.96 | $644.28 | $762.28 | $861.40 | $1,142.24 | $605.34 | $795.32 | $951.08 | $1,085.60 | $1,425.44 | $636.02 | $834.26 | $997.10 | $1,141.06 | $1,495.06 |
| 84 | $535.72 | $689.12 | $816.56 | $922.76 | $1,224.84 | $646.64 | $841.34 | $1,007.72 | $1,150.50 | $1,510.40 | $676.14 | $882.64 | $1,054.92 | $1,205.96 | $1,582.38 |
| 85 | $578.20 | $742.22 | $879.10 | $994.76 | $1,319.24 | $690.30 | $896.80 | $1,071.44 | $1,224.84 | $1,608.34 | $720.98 | $936.92 | $1,119.82 | $1,280.30 | $1,681.50 |
| 86 | $621.86 | $801.22 | $947.54 | $1,072.62 | $1,421.90 | $733.96 | $955.80 | $1,139.88 | $1,302.72 | $1,711.00 | $764.64 | $995.92 | $1,188.26 | $1,358.18 | $1,784.16 |
| 87 | $670.24 | $861.40 | $1,020.70 | $1,154.04 | $1,530.46 | $782.34 | $1,015.98 | $1,213.04 | $1,384.14 | $1,819.56 | $813.02 | $1,056.10 | $1,261.42 | $1,439.60 | $1,892.72 |
| 88 | $720.98 | $928.66 | $1,098.58 | $1,242.54 | $1,647.28 | $833.08 | $1,083.24 | $1,290.92 | $1,472.64 | $1,936.38 | $863.76 | $1,123.36 | $1,339.30 | $1,528.10 | $2,009.54 |
| 89 | $776.44 | $998.28 | $1,182.36 | $1,336.94 | $1,773.54 | $888.54 | $1,152.86 | $1,374.70 | $1,567.04 | $2,062.64 | $919.22 | $1,192.98 | $1,423.08 | $1,622.50 | $2,135.80 |
| 90 | $835.44 | $1,077.34 | $1,274.40 | $1,441.96 | $1,911.60 | $947.54 | $1,231.92 | $1,466.74 | $1,672.06 | $2,200.70 | $978.22 | $1,272.04 | $1,515.12 | $1,727.52 | $2,273.86 |
| 91 | $900.34 | $1,159.94 | $1,373.52 | $1,555.24 | $2,061.46 | $1,012.44 | $1,314.52 | $1,565.86 | $1,785.34 | $2,350.56 | $1,043.12 | $1,354.64 | $1,614.24 | $1,840.80 | $2,423.72 |
| 92 | $971.14 | $1,249.62 | $1,479.72 | $1,673.24 | $2,218.40 | $1,083.24 | $1,404.20 | $1,672.06 | $1,903.34 | $2,507.50 | $1,113.92 | $1,444.32 | $1,720.44 | $1,958.80 | $2,580.66 |
| 93 | $1,045.48 | $1,345.20 | $1,593.00 | $1,800.68 | $2,387.14 | $1,157.58 | $1,499.78 | $1,785.34 | $2,030.78 | $2,676.24 | $1,188.26 | $1,539.90 | $1,833.72 | $2,086.24 | $2,749.40 |
| 94 | $1,125.72 | $1,449.04 | $1,714.54 | $1,938.74 | $2,571.22 | $1,237.82 | $1,603.62 | $1,906.88 | $2,168.84 | $2,860.32 | $1,268.50 | $1,643.74 | $1,955.26 | $2,224.30 | $2,933.48 |
| 95 | $1,211.86 | $1,562.32 | $1,847.88 | $2,090.96 | $2,773.00 | $1,323.96 | $1,716.90 | $2,040.22 | $2,321.06 | $3,062.10 | $1,354.64 | $1,757.02 | $2,088.60 | $2,376.52 | $3,135.26 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 30 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 31 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $87.40 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 32 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $37.76 | $48.38 | $56.64 | $63.72 | $89.98 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 33 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $48.38 | $56.64 | $63.72 | $95.12 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 34 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $39.19 | $48.38 | $57.77 | $63.72 | $100.26 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 35 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $41.64 | $49.75 | $57.77 | $63.72 | $102.83 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 36 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $44.09 | $52.24 | $60.28 | $65.98 | $107.97 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 37 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $54.72 | $65.30 | $68.52 | $113.11 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 38 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $46.53 | $57.21 | $67.81 | $71.06 | $118.25 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 39 | $24.78 | $30.68 | $36.58 | $40.12 | $54.28 | $48.98 | $59.70 | $70.32 | $76.13 | $125.97 | $86.00 | $110.00 | $130.00 | $146.00 | $194.00 |
| 40 | $25.96 | $34.22 | $38.94 | $42.48 | $56.64 | $51.23 | $63.40 | $72.45 | $78.25 | $132.32 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 41 | $25.96 | $34.22 | $38.94 | $42.48 | $56.64 | $53.91 | $66.20 | $75.25 | $81.10 | $137.83 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 42 | $28.17 | $34.82 | $38.97 | $42.48 | $56.64 | $54.14 | $69.02 | $78.08 | $86.52 | $143.37 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 43 | $28.37 | $35.05 | $41.69 | $43.63 | $58.97 | $56.85 | $71.87 | $83.45 | $89.43 | $148.93 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 44 | $28.58 | $37.80 | $41.96 | $43.91 | $61.70 | $59.58 | $74.73 | $86.33 | $92.35 | $152.00 | $90.00 | $120.00 | $136.00 | $154.00 | $204.00 |
| 45 | $28.66 | $36.45 | $43.11 | $47.57 | $65.25 | $62.23 | $73.85 | $88.81 | $97.27 | $161.45 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 46 | $31.27 | $39.13 | $43.40 | $50.40 | $68.04 | $62.50 | $79.08 | $94.27 | $100.23 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 47 | $31.49 | $39.39 | $46.11 | $53.27 | $70.84 | $65.29 | $81.88 | $97.21 | $105.80 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 48 | $31.72 | $42.13 | $48.86 | $53.62 | $73.66 | $68.09 | $84.70 | $102.74 | $111.41 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 49 | $34.40 | $42.41 | $49.19 | $56.54 | $79.13 | $70.00 | $90.00 | $105.74 | $114.46 | $162.00 | $96.00 | $126.00 | $146.00 | $164.00 | $218.00 |
| 50 | $35.77 | $46.11 | $54.38 | $58.69 | $82.47 | $75.20 | $96.19 | $114.35 | $119.20 | $180.00 | $110.00 | $140.00 | $162.00 | $180.00 | $244.00 |
| 51 | $39.79 | $47.39 | $58.55 | $62.85 | $86.15 | $79.88 | $97.07 | $119.77 | $126.43 | $184.00 | $114.00 | $140.00 | $168.00 | $186.00 | $248.00 |
| 52 | $39.81 | $47.55 | $55.74 | $64.06 | $92.76 | $85.16 | $104.40 | $116.82 | $129.96 | $192.00 | $116.00 | $144.00 | $168.00 | $192.00 | $256.00 |
| 53 | $41.08 | $50.24 | $58.50 | $64.30 | $97.91 | $86.04 | $107.86 | $124.24 | $137.30 | $198.00 | $116.00 | $146.00 | $172.00 | $196.00 | $260.00 |
| 54 | $41.17 | $53.15 | $60.09 | $68.34 | $103.08 | $86.81 | $114.50 | $131.67 | $144.54 | $204.00 | $118.00 | $156.00 | $178.00 | $202.00 | $264.00 |
| 55 | $43.85 | $55.95 | $62.93 | $71.23 | $108.26 | $92.00 | $120.16 | $137.22 | $148.33 | $210.00 | $120.00 | $158.00 | $180.00 | $206.00 | $270.00 |
| 56 | $47.96 | $58.50 | $67.97 | $76.33 | $117.53 | $100.00 | $125.44 | $142.44 | $156.26 | $224.00 | $126.00 | $164.00 | $190.00 | $214.00 | $284.00 |
| 57 | $49.04 | $63.56 | $71.83 | $81.30 | $126.45 | $102.17 | $130.62 | $152.13 | $163.99 | $238.00 | $130.00 | $172.00 | $198.00 | $226.00 | $300.00 |
| 58 | $51.47 | $64.63 | $76.98 | $89.32 | $135.41 | $107.35 | $132.00 | $157.46 | $175.55 | $256.00 | $138.00 | $178.00 | $210.00 | $240.00 | $318.00 |
| 59 | $59.55 | $72.54 | $82.01 | $92.81 | $145.28 | $116.51 | $145.55 | $165.24 | $179.71 | $274.00 | $150.00 | $192.00 | $224.00 | $251.14 | $336.00 |
| 60 | $60.57 | $77.74 | $88.49 | $99.34 | $156.82 | $119.85 | $150.75 | $174.93 | $189.43 | $294.00 | $154.00 | $202.00 | $236.00 | $260.43 | $356.00 |
| 61 | $67.14 | $82.81 | $97.71 | $108.43 | $167.05 | $127.49 | $161.01 | $185.12 | $203.01 | $304.20 | $161.85 | $208.65 | $247.65 | $272.51 | $368.55 |
| 62 | $72.33 | $92.03 | $101.32 | $116.22 | $181.71 | $137.15 | $173.13 | $199.84 | $215.90 | $317.30 | $171.00 | $220.40 | $254.60 | $287.29 | $381.90 |
| 63 | $80.24 | $97.20 | $110.65 | $124.07 | $191.72 | $146.15 | $181.57 | $210.14 | $221.85 | $333.00 | $173.90 | $227.55 | $264.55 | $299.27 | $397.75 |
| 64 | $85.36 | $104.97 | $122.47 | $133.25 | $208.90 | $154.80 | $193.65 | $227.41 | $244.08 | $347.40 | $181.80 | $235.80 | $277.20 | $313.20 | $414.00 |
| 65 | $94.74 | $111.24 | $128.66 | $145.07 | $219.88 | $159.25 | $206.50 | $238.43 | $262.19 | $360.50 | $187.25 | $245.00 | $287.00 | $327.25 | $428.75 |
| 66 | $100.52 | $122.56 | $142.54 | $157.40 | $240.16 | $164.90 | $215.90 | $255.00 | $278.04 | $380.80 | $192.10 | $255.00 | $299.20 | $338.30 | $450.50 |
| 67 | $112.02 | $135.08 | $156.42 | $172.26 | $259.89 | $173.25 | $222.75 | $261.00 | $298.26 | $392.70 | $201.30 | $260.70 | $306.90 | $348.15 | $462.00 |
| 68 | $121.84 | $151.48 | $171.23 | $188.40 | $278.40 | $179.20 | $233.60 | $273.50 | $313.60 | $412.80 | $209.60 | $272.00 | $320.00 | $363.20 | $476.80 |
| 69 | $131.53 | $163.59 | $188.84 | $206.94 | $296.05 | $187.55 | $243.35 | $289.85 | $328.60 | $434.00 | $215.45 | $282.10 | $333.25 | $379.75 | $499.10 |
| 70 | $142.50 | $183.00 | $207.23 | $230.74 | $322.50 | $201.00 | $262.50 | $309.00 | $352.50 | $466.50 | $228.00 | $298.50 | $351.00 | $403.50 | $532.50 |
| 71 | $155.15 | $201.55 | $233.45 | $258.07 | $349.45 | $216.05 | $285.65 | $333.50 | $378.45 | $501.70 | $245.05 | $323.35 | $378.45 | $429.20 | $566.95 |
| 72 | $169.40 | $217.00 | $252.00 | $282.80 | $380.80 | $235.20 | $306.60 | $359.80 | $408.80 | $543.20 | $261.80 | $343.00 | $404.60 | $457.80 | $609.00 |
| 73 | $182.25 | $237.60 | $275.40 | $309.15 | $413.10 | $251.10 | $332.10 | $390.15 | $442.80 | $585.90 | $279.45 | $369.90 | $434.70 | $492.75 | $652.05 |
| 74 | $198.90 | $257.40 | $300.30 | $336.70 | $451.10 | $270.40 | $357.50 | $419.90 | $478.40 | $633.10 | $300.30 | $395.20 | $466.70 | $527.80 | $698.10 |
| 75 | $217.50 | $282.50 | $327.50 | $368.75 | $491.25 | $291.25 | $386.25 | $452.50 | $516.25 | $680.00 | $321.25 | $422.50 | $496.25 | $566.25 | $743.75 |
| 76 | $236.40 | $307.20 | $357.60 | $404.40 | $537.60 | $313.20 | $414.00 | $488.40 | $558.00 | $733.20 | $339.60 | $450.00 | $530.40 | $606.00 | $796.80 |
| 77 | $263.14 | $342.20 | $401.20 | $453.12 | $604.16 | $343.38 | $454.30 | $539.26 | $617.14 | $810.66 | $369.34 | $489.70 | $580.56 | $663.16 | $873.20 |
| 78 | $297.36 | $387.04 | $455.48 | $514.48 | $683.22 | $382.32 | $506.22 | $601.80 | $687.94 | $903.88 | $409.46 | $541.62 | $644.28 | $736.32 | $966.42 |
| 79 | $329.22 | $431.88 | $509.76 | $575.84 | $764.64 | $418.90 | $558.14 | $665.52 | $761.10 | $998.28 | $443.68 | $591.18 | $705.64 | $808.30 | $1,060.82 |
| 80 | $363.44 | $476.72 | $561.68 | $636.02 | $842.52 | $455.48 | $607.70 | $725.70 | $830.72 | $1,086.78 | $481.44 | $643.10 | $765.82 | $877.92 | $1,148.14 |
| 81 | $392.94 | $519.20 | $610.06 | $690.30 | $916.86 | $488.52 | $656.08 | $777.62 | $892.08 | $1,168.20 | $514.48 | $690.30 | $820.10 | $939.28 | $1,230.74 |
| 82 | $424.80 | $558.14 | $658.44 | $743.40 | $986.48 | $523.92 | $696.20 | $830.72 | $949.90 | $1,244.90 | $549.88 | $731.60 | $874.38 | $998.28 | $1,308.62 |
| 83 | $455.48 | $598.26 | $704.46 | $798.86 | $1,058.46 | $555.78 | $739.86 | $880.28 | $1,008.90 | $1,320.42 | $582.92 | $776.44 | $922.76 | $1,058.46 | $1,386.50 |
| 84 | $489.70 | $643.10 | $756.38 | $856.68 | $1,136.34 | $590.00 | $785.88 | $934.56 | $1,067.90 | $1,403.02 | $618.32 | $823.64 | $978.22 | $1,118.64 | $1,470.28 |
| 85 | $526.28 | $691.48 | $814.20 | $921.56 | $1,221.30 | $627.76 | $835.44 | $993.56 | $1,136.34 | $1,490.34 | $656.08 | $873.20 | $1,038.40 | $1,188.26 | $1,557.60 |
| 86 | $567.58 | $744.58 | $879.10 | $998.56 | $1,318.06 | $669.06 | $888.54 | $1,058.46 | $1,208.32 | $1,587.10 | $697.38 | $926.30 | $1,103.30 | $1,260.24 | $1,654.36 |
| 87 | $610.06 | $802.40 | $945.18 | $1,069.08 | $1,417.18 | $711.54 | $946.36 | $1,124.54 | $1,283.84 | $1,686.22 | $739.86 | $984.12 | $1,169.38 | $1,335.76 | $1,753.48 |
| 88 | $658.44 | $864.94 | $1,017.16 | $1,151.68 | $1,526.92 | $759.92 | $1,008.90 | $1,196.52 | $1,366.44 | $1,795.96 | $788.24 | $1,046.66 | $1,241.36 | $1,418.36 | $1,863.22 |
| 89 | $708.00 | $931.02 | $1,095.04 | $1,240.18 | $1,643.74 | $809.48 | $1,074.98 | $1,274.40 | $1,454.94 | $1,912.78 | $837.80 | $1,112.74 | $1,319.24 | $1,506.86 | $1,980.04 |
| 90 | $763.46 | $1,003.00 | $1,181.18 | $1,335.76 | $1,772.36 | $864.94 | $1,146.96 | $1,360.54 | $1,550.52 | $2,041.40 | $893.26 | $1,184.72 | $1,405.38 | $1,602.44 | $2,108.66 |
| 91 | $821.28 | $1,079.70 | $1,273.22 | $1,440.78 | $1,909.24 | $922.76 | $1,223.66 | $1,452.58 | $1,655.54 | $2,178.28 | $951.08 | $1,261.42 | $1,497.42 | $1,707.46 | $2,245.54 |
| 92 | $885.00 | $1,163.48 | $1,371.16 | $1,549.34 | $2,055.56 | $986.48 | $1,307.44 | $1,550.52 | $1,764.10 | $2,324.60 | $1,014.80 | $1,345.20 | $1,595.36 | $1,816.02 | $2,391.86 |
| 93 | $952.26 | $1,253.16 | $1,475.00 | $1,669.70 | $2,211.32 | $1,053.74 | $1,397.12 | $1,654.36 | $1,884.46 | $2,480.36 | $1,082.06 | $1,434.88 | $1,699.20 | $1,936.38 | $2,547.62 |
| 94 | $1,026.60 | $1,348.74 | $1,588.28 | $1,798.32 | $2,382.42 | $1,128.08 | $1,492.70 | $1,767.64 | $2,013.08 | $2,651.46 | $1,156.40 | $1,530.46 | $1,812.48 | $2,065.00 | $2,718.72 |
| 95 | $1,106.84 | $1,453.76 | $1,712.18 | $1,937.56 | $2,568.86 | $1,208.32 | $1,597.72 | $1,891.54 | $2,152.32 | $2,837.90 | $1,236.64 | $1,635.48 | $1,936.38 | $2,204.24 | $2,905.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 30 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 31 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $125.57 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 32 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $56.64 | $70.80 | $80.24 | $89.68 | $129.26 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 33 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $58.78 | $70.80 | $80.24 | $89.68 | $136.65 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 34 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $58.78 | $70.80 | $81.84 | $89.68 | $144.03 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 35 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $62.45 | $72.80 | $81.84 | $89.68 | $147.73 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 36 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $66.13 | $76.44 | $85.39 | $92.86 | $155.11 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 37 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $69.80 | $80.08 | $92.51 | $96.43 | $162.50 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 38 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $69.80 | $83.72 | $96.07 | $100.01 | $169.88 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 39 | $36.58 | $46.02 | $51.92 | $56.64 | $77.88 | $73.48 | $87.36 | $99.63 | $107.15 | $180.96 | $128.00 | $162.00 | $184.00 | $204.00 | $278.00 |
| 40 | $38.94 | $48.38 | $55.46 | $61.36 | $82.60 | $76.85 | $90.77 | $103.70 | $112.57 | $191.52 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 41 | $38.94 | $48.38 | $55.46 | $61.36 | $82.60 | $80.86 | $94.79 | $107.71 | $116.67 | $199.50 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 42 | $42.26 | $49.22 | $55.51 | $61.36 | $82.60 | $81.21 | $98.83 | $111.76 | $124.47 | $207.51 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 43 | $42.56 | $49.55 | $59.37 | $63.02 | $86.00 | $85.28 | $102.90 | $119.45 | $128.65 | $215.56 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 44 | $42.87 | $53.44 | $59.77 | $63.43 | $89.97 | $89.38 | $107.00 | $123.57 | $132.86 | $220.00 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 45 | $43.61 | $52.24 | $63.40 | $67.09 | $94.11 | $96.01 | $108.31 | $128.28 | $137.13 | $233.20 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 46 | $47.58 | $56.09 | $63.82 | $71.08 | $98.13 | $96.43 | $115.99 | $136.16 | $141.31 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 47 | $47.93 | $56.46 | $67.81 | $75.12 | $102.18 | $100.73 | $120.10 | $140.41 | $149.16 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 48 | $48.27 | $60.39 | $71.86 | $75.62 | $106.24 | $105.06 | $124.23 | $148.40 | $157.07 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 49 | $52.35 | $60.79 | $72.34 | $79.74 | $114.12 | $108.00 | $132.00 | $152.73 | $161.37 | $234.00 | $142.00 | $178.00 | $208.00 | $232.00 | $312.00 |
| 50 | $53.65 | $65.09 | $76.69 | $84.63 | $118.02 | $112.81 | $136.89 | $161.21 | $172.57 | $258.00 | $160.00 | $200.00 | $232.00 | $260.00 | $346.00 |
| 51 | $58.26 | $69.69 | $81.40 | $89.38 | $125.58 | $117.91 | $142.87 | $169.20 | $180.62 | $266.00 | $166.00 | $206.00 | $236.00 | $264.00 | $354.00 |
| 52 | $57.65 | $70.65 | $80.21 | $91.92 | $131.66 | $123.86 | $151.86 | $170.59 | $185.91 | $276.00 | $168.00 | $210.00 | $242.00 | $270.00 | $360.00 |
| 53 | $60.91 | $73.96 | $84.96 | $93.04 | $139.22 | $127.10 | $157.94 | $181.59 | $195.87 | $284.00 | $172.00 | $214.00 | $248.00 | $276.00 | $372.00 |
| 54 | $60.38 | $74.96 | $86.04 | $95.68 | $148.37 | $129.25 | $162.21 | $189.75 | $201.26 | $294.00 | $174.00 | $220.00 | $254.00 | $284.00 | $382.00 |
| 55 | $65.07 | $79.73 | $90.89 | $101.96 | $156.02 | $140.00 | $173.35 | $196.02 | $211.37 | $304.00 | $180.00 | $226.00 | $260.00 | $292.00 | $390.00 |
| 56 | $69.76 | $84.97 | $97.71 | $108.83 | $168.13 | $146.00 | $182.28 | $204.04 | $223.23 | $318.00 | $186.00 | $236.00 | $272.00 | $304.00 | $406.00 |
| 57 | $75.00 | $91.80 | $102.22 | $116.34 | $179.95 | $153.26 | $190.16 | $216.79 | $233.23 | $340.00 | $196.00 | $248.00 | $286.00 | $322.00 | $428.00 |
| 58 | $77.90 | $94.89 | $111.97 | $126.18 | $193.44 | $161.03 | $193.35 | $228.69 | $246.13 | $356.00 | $206.00 | $262.00 | $304.00 | $338.00 | $454.00 |
| 59 | $88.60 | $104.63 | $119.54 | $132.98 | $208.24 | $173.81 | $209.00 | $240.52 | $259.00 | $392.00 | $222.00 | $278.00 | $322.00 | $360.77 | $482.00 |
| 60 | $91.56 | $113.08 | $127.20 | $140.73 | $223.11 | $179.77 | $217.95 | $250.67 | $271.12 | $420.00 | $234.00 | $294.00 | $340.00 | $368.45 | $512.00 |
| 61 | $98.56 | $120.70 | $140.19 | $152.92 | $238.42 | $188.47 | $233.37 | $267.00 | $286.61 | $436.80 | $241.80 | $304.20 | $354.90 | $386.05 | $528.45 |
| 62 | $107.05 | $130.86 | $145.74 | $163.82 | $259.34 | $203.87 | $247.07 | $285.48 | $305.00 | $456.00 | $250.80 | $315.40 | $366.70 | $407.46 | $549.10 |
| 63 | $118.08 | $138.65 | $157.47 | $174.83 | $271.33 | $216.45 | $261.68 | $300.20 | $325.48 | $473.60 | $259.00 | $325.60 | $379.25 | $422.28 | $567.95 |
| 64 | $125.79 | $150.98 | $172.90 | $186.55 | $294.43 | $225.00 | $279.91 | $324.36 | $343.80 | $495.00 | $268.20 | $342.00 | $394.20 | $441.00 | $590.40 |
| 65 | $137.52 | $161.16 | $183.81 | $202.82 | $315.27 | $232.75 | $297.50 | $340.37 | $366.74 | $519.75 | $276.50 | $353.50 | $411.25 | $460.25 | $614.25 |
| 66 | $149.26 | $175.90 | $203.01 | $221.21 | $340.09 | $244.80 | $311.10 | $362.10 | $393.21 | $542.30 | $289.00 | $367.20 | $426.70 | $477.70 | $639.20 |
| 67 | $166.47 | $195.94 | $223.67 | $242.60 | $371.97 | $255.75 | $323.40 | $377.85 | $421.85 | $564.30 | $300.30 | $377.85 | $440.55 | $495.00 | $661.65 |
| 68 | $181.19 | $218.12 | $245.04 | $266.06 | $400.00 | $267.20 | $337.60 | $392.00 | $443.20 | $592.00 | $310.40 | $392.00 | $457.60 | $513.60 | $686.40 |
| 69 | $196.52 | $237.13 | $271.46 | $294.60 | $426.25 | $280.55 | $353.40 | $416.95 | $469.65 | $624.65 | $322.40 | $409.20 | $478.95 | $540.95 | $717.65 |
| 70 | $213.00 | $265.50 | $300.62 | $328.20 | $462.00 | $300.00 | $379.50 | $445.50 | $502.50 | $669.00 | $342.00 | $433.50 | $508.50 | $573.00 | $762.00 |
| 71 | $232.00 | $290.00 | $334.95 | $368.46 | $503.15 | $323.35 | $411.30 | $479.95 | $540.85 | $720.65 | $365.40 | $465.45 | $543.75 | $611.90 | $816.35 |
| 72 | $252.00 | $316.40 | $364.00 | $406.00 | $547.40 | $348.60 | $443.90 | $518.00 | $585.20 | $778.40 | $392.00 | $499.80 | $582.40 | $656.60 | $875.00 |
| 73 | $275.40 | $342.90 | $396.90 | $441.45 | $594.00 | $378.00 | $479.25 | $561.60 | $631.80 | $841.05 | $421.20 | $534.60 | $625.05 | $704.70 | $936.90 |
| 74 | $299.00 | $373.10 | $431.60 | $481.00 | $647.40 | $406.90 | $518.10 | $604.50 | $682.50 | $907.40 | $449.80 | $572.00 | $669.50 | $754.00 | $1,003.60 |
| 75 | $325.00 | $407.50 | $471.25 | $525.00 | $706.25 | $436.25 | $556.25 | $651.25 | $735.00 | $977.50 | $478.75 | $611.25 | $715.00 | $807.50 | $1,072.50 |
| 76 | $354.00 | $446.40 | $517.20 | $577.20 | $775.20 | $469.20 | $601.20 | $704.40 | $796.80 | $1,056.00 | $510.00 | $654.00 | $765.60 | $865.20 | $1,148.40 |
| 77 | $394.12 | $500.32 | $581.74 | $650.18 | $872.02 | $514.48 | $663.16 | $779.98 | $883.82 | $1,170.56 | $553.42 | $715.08 | $841.34 | $951.08 | $1,260.24 |
| 78 | $444.86 | $565.22 | $659.62 | $738.68 | $988.84 | $572.30 | $738.68 | $872.02 | $990.02 | $1,308.62 | $611.24 | $789.42 | $932.20 | $1,058.46 | $1,399.48 |
| 79 | $496.78 | $632.48 | $738.68 | $828.36 | $1,108.02 | $630.12 | $815.38 | $964.06 | $1,096.22 | $1,446.68 | $669.06 | $866.12 | $1,024.24 | $1,163.48 | $1,536.36 |
| 80 | $546.34 | $696.20 | $815.38 | $915.68 | $1,223.66 | $686.76 | $887.36 | $1,051.38 | $1,196.52 | $1,578.84 | $725.70 | $939.28 | $1,112.74 | $1,264.96 | $1,668.52 |
| 81 | $594.72 | $756.38 | $886.18 | $995.92 | $1,331.04 | $738.68 | $953.44 | $1,130.44 | $1,285.02 | $1,698.02 | $777.62 | $1,005.36 | $1,191.80 | $1,355.82 | $1,788.88 |
| 82 | $639.56 | $815.38 | $955.80 | $1,071.44 | $1,431.34 | $787.06 | $1,018.34 | $1,205.96 | $1,368.80 | $1,806.58 | $828.36 | $1,070.26 | $1,268.50 | $1,438.42 | $1,899.80 |
| 83 | $686.76 | $873.20 | $1,024.24 | $1,149.32 | $1,535.36 | $837.80 | $1,078.52 | $1,279.12 | $1,451.40 | $1,917.50 | $877.92 | $1,132.80 | $1,342.84 | $1,523.38 | $2,014.26 |
| 84 | $737.50 | $938.10 | $1,099.76 | $1,233.10 | $1,648.46 | $889.72 | $1,146.96 | $1,358.18 | $1,539.90 | $2,035.50 | $932.20 | $1,201.24 | $1,423.08 | $1,611.88 | $2,132.26 |
| 85 | $792.96 | $1,010.08 | $1,182.36 | $1,326.12 | $1,774.72 | $946.36 | $1,220.12 | $1,443.14 | $1,635.48 | $2,165.30 | $988.84 | $1,276.76 | $1,509.22 | $1,711.00 | $2,264.42 |
| 86 | $855.50 | $1,087.96 | $1,274.40 | $1,430.14 | $1,911.60 | $1,008.90 | $1,298.00 | $1,535.18 | $1,739.32 | $2,302.18 | $1,051.38 | $1,354.64 | $1,601.26 | $1,814.84 | $2,401.30 |
| 87 | $920.40 | $1,170.56 | $1,372.34 | $1,539.90 | $2,059.10 | $1,073.80 | $1,380.60 | $1,633.12 | $1,849.06 | $2,449.68 | $1,116.28 | $1,437.24 | $1,699.20 | $1,924.58 | $2,548.80 |
| 88 | $990.02 | $1,260.24 | $1,477.36 | $1,657.90 | $2,216.04 | $1,143.42 | $1,470.28 | $1,738.14 | $1,967.06 | $2,606.62 | $1,185.90 | $1,526.92 | $1,804.22 | $2,042.58 | $2,705.74 |
| 89 | $1,066.72 | $1,358.18 | $1,590.64 | $1,785.34 | $2,385.96 | $1,220.12 | $1,568.22 | $1,851.42 | $2,094.50 | $2,776.54 | $1,262.60 | $1,624.86 | $1,917.50 | $2,170.02 | $2,875.66 |
| 90 | $1,150.50 | $1,464.38 | $1,714.54 | $1,923.40 | $2,572.40 | $1,303.90 | $1,674.42 | $1,975.32 | $2,232.56 | $2,962.98 | $1,346.38 | $1,731.06 | $2,041.40 | $2,308.08 | $3,062.10 |
| 91 | $1,240.18 | $1,578.84 | $1,847.88 | $2,074.44 | $2,773.00 | $1,393.58 | $1,788.88 | $2,108.66 | $2,383.60 | $3,163.58 | $1,436.06 | $1,845.52 | $2,174.74 | $2,459.12 | $3,262.70 |
| 92 | $1,334.58 | $1,699.20 | $1,989.48 | $2,232.56 | $2,984.22 | $1,487.98 | $1,909.24 | $2,250.26 | $2,541.72 | $3,374.80 | $1,530.46 | $1,965.88 | $2,316.34 | $2,617.24 | $3,473.92 |
| 93 | $1,436.06 | $1,827.82 | $2,141.70 | $2,402.48 | $3,213.14 | $1,589.46 | $2,037.86 | $2,402.48 | $2,711.64 | $3,603.72 | $1,631.94 | $2,094.50 | $2,468.56 | $2,787.16 | $3,702.84 |
| 94 | $1,545.80 | $1,969.42 | $2,306.90 | $2,586.56 | $3,459.76 | $1,699.20 | $2,179.46 | $2,567.68 | $2,895.72 | $3,850.34 | $1,741.68 | $2,236.10 | $2,633.76 | $2,971.24 | $3,949.46 |
| 95 | $1,668.52 | $2,122.82 | $2,487.44 | $2,789.52 | $3,729.98 | $1,821.92 | $2,332.86 | $2,748.22 | $3,098.68 | $4,120.56 | $1,864.40 | $2,389.50 | $2,814.30 | $3,174.20 | $4,219.68 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Nielsen Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 30 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 31 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $112.03 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 32 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $49.56 | $62.54 | $73.16 | $81.42 | $115.32 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 33 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $51.43 | $62.54 | $73.16 | $81.42 | $121.91 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 34 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $51.43 | $62.54 | $74.61 | $81.42 | $128.50 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 35 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $54.65 | $64.31 | $74.61 | $81.42 | $131.79 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 36 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $57.86 | $67.52 | $77.86 | $84.31 | $138.38 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 37 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $61.08 | $70.74 | $84.35 | $87.55 | $144.97 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 38 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $61.08 | $73.95 | $87.59 | $90.80 | $151.56 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 39 | $33.04 | $40.12 | $47.20 | $51.92 | $68.44 | $64.29 | $77.17 | $90.83 | $97.28 | $161.45 | $114.00 | $140.00 | $166.00 | $184.00 | $244.00 |
| 40 | $35.40 | $42.48 | $49.56 | $54.28 | $74.34 | $67.81 | $80.69 | $92.34 | $98.84 | $170.62 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 41 | $35.40 | $42.48 | $49.56 | $54.28 | $74.34 | $71.35 | $84.25 | $95.91 | $102.44 | $177.73 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 42 | $38.42 | $43.22 | $49.60 | $54.28 | $74.34 | $71.66 | $87.85 | $99.51 | $109.29 | $184.87 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 43 | $38.69 | $43.51 | $53.05 | $55.75 | $77.40 | $75.25 | $91.47 | $106.36 | $112.96 | $192.05 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 44 | $38.97 | $46.92 | $53.41 | $56.11 | $80.98 | $78.86 | $95.11 | $110.03 | $116.66 | $196.00 | $122.00 | $152.00 | $174.00 | $196.00 | $262.00 |
| 45 | $38.63 | $47.38 | $55.79 | $60.99 | $82.82 | $85.34 | $98.46 | $111.84 | $124.37 | $203.30 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 46 | $42.15 | $50.87 | $56.16 | $64.62 | $86.36 | $85.71 | $105.45 | $118.71 | $128.16 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 47 | $42.45 | $51.21 | $59.68 | $68.29 | $89.92 | $89.53 | $109.18 | $122.41 | $135.28 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 48 | $42.75 | $54.77 | $63.24 | $68.74 | $93.49 | $93.39 | $112.94 | $129.38 | $142.46 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 49 | $46.37 | $55.13 | $63.66 | $72.49 | $100.43 | $96.00 | $120.00 | $133.15 | $146.36 | $204.00 | $128.00 | $162.00 | $184.00 | $208.00 | $278.00 |
| 50 | $46.77 | $58.31 | $69.72 | $73.71 | $105.22 | $99.65 | $122.09 | $146.21 | $151.22 | $230.00 | $140.00 | $178.00 | $208.00 | $230.00 | $308.00 |
| 51 | $51.16 | $61.33 | $72.83 | $78.21 | $110.97 | $104.60 | $124.55 | $152.09 | $158.94 | $236.00 | $144.00 | $180.00 | $210.00 | $236.00 | $314.00 |
| 52 | $50.79 | $62.50 | $72.05 | $80.77 | $118.19 | $110.32 | $134.78 | $152.05 | $164.25 | $246.00 | $148.00 | $186.00 | $216.00 | $242.00 | $324.00 |
| 53 | $55.24 | $65.59 | $75.21 | $83.46 | $123.92 | $115.37 | $138.68 | $160.56 | $173.91 | $252.00 | $152.00 | $190.00 | $220.00 | $248.00 | $330.00 |
| 54 | $54.89 | $68.14 | $76.48 | $86.11 | $131.19 | $117.68 | $145.04 | $168.45 | $179.31 | $260.00 | $158.00 | $196.00 | $226.00 | $254.00 | $338.00 |
| 55 | $58.00 | $71.34 | $81.11 | $90.79 | $138.51 | $124.00 | $155.62 | $176.42 | $187.27 | $268.00 | $160.00 | $202.00 | $230.00 | $260.00 | $348.00 |
| 56 | $62.50 | $75.22 | $87.80 | $96.11 | $150.17 | $130.00 | $162.68 | $182.86 | $199.05 | $286.00 | $166.00 | $210.00 | $242.00 | $270.00 | $362.00 |
| 57 | $66.35 | $80.50 | $91.17 | $103.72 | $160.50 | $135.58 | $167.11 | $192.07 | $207.72 | $304.00 | $174.00 | $220.00 | $256.00 | $286.00 | $382.00 |
| 58 | $69.56 | $85.26 | $100.78 | $112.00 | $172.48 | $141.86 | $174.76 | $204.32 | $220.79 | $326.00 | $186.00 | $232.00 | $272.00 | $302.00 | $406.00 |
| 59 | $78.43 | $93.47 | $107.03 | $117.74 | $184.02 | $152.80 | $188.47 | $214.82 | $229.04 | $346.00 | $196.00 | $248.00 | $286.00 | $318.91 | $426.00 |
| 60 | $80.29 | $101.77 | $114.76 | $125.55 | $198.86 | $159.17 | $196.15 | $225.42 | $241.57 | $374.00 | $206.00 | $262.00 | $304.00 | $327.94 | $456.00 |
| 61 | $88.56 | $106.67 | $124.61 | $136.24 | $214.09 | $169.99 | $208.05 | $236.74 | $255.50 | $390.00 | $214.50 | $271.05 | $315.90 | $344.42 | $471.90 |
| 62 | $94.03 | $116.48 | $130.47 | $144.22 | $231.26 | $179.78 | $221.82 | $253.37 | $270.30 | $406.60 | $222.30 | $279.30 | $326.80 | $360.51 | $488.30 |
| 63 | $104.46 | $124.36 | $140.44 | $155.09 | $242.09 | $190.55 | $233.20 | $268.41 | $280.88 | $421.80 | $229.40 | $290.45 | $338.55 | $376.38 | $505.05 |
| 64 | $112.32 | $132.29 | $154.17 | $166.91 | $263.18 | $199.80 | $244.70 | $287.34 | $306.64 | $441.00 | $239.40 | $300.60 | $351.00 | $394.20 | $525.60 |
| 65 | $122.24 | $142.62 | $164.01 | $181.69 | $279.70 | $208.25 | $264.25 | $302.36 | $328.57 | $460.25 | $246.75 | $311.50 | $364.00 | $411.25 | $546.00 |
| 66 | $134.03 | $157.16 | $179.97 | $198.52 | $303.02 | $221.00 | $277.10 | $321.30 | $352.08 | $482.80 | $258.40 | $326.40 | $379.10 | $426.70 | $567.80 |
| 67 | $147.80 | $175.16 | $197.35 | $216.76 | $331.36 | $227.70 | $287.10 | $339.30 | $377.36 | $503.25 | $265.65 | $336.60 | $391.05 | $442.20 | $589.05 |
| 68 | $159.32 | $195.40 | $216.99 | $237.30 | $355.20 | $235.20 | $300.80 | $347.20 | $393.60 | $526.40 | $273.60 | $350.40 | $406.40 | $457.60 | $611.20 |
| 69 | $174.85 | $211.61 | $240.48 | $261.54 | $378.20 | $249.55 | $316.20 | $370.45 | $416.95 | $553.35 | $288.30 | $365.80 | $426.25 | $480.50 | $637.05 |
| 70 | $190.50 | $237.00 | $267.06 | $292.37 | $411.00 | $268.50 | $339.00 | $396.00 | $448.50 | $594.00 | $306.00 | $387.00 | $453.00 | $510.00 | $678.00 |
| 71 | $205.90 | $258.10 | $298.70 | $329.75 | $446.60 | $287.10 | $365.40 | $427.75 | $482.85 | $639.45 | $326.25 | $414.70 | $484.30 | $545.20 | $726.45 |
| 72 | $225.40 | $280.00 | $323.40 | $362.60 | $487.20 | $312.20 | $393.40 | $460.60 | $522.20 | $693.00 | $350.00 | $443.80 | $518.00 | $586.60 | $778.40 |
| 73 | $243.00 | $306.45 | $352.35 | $391.50 | $529.20 | $334.80 | $427.95 | $498.15 | $560.25 | $749.25 | $372.60 | $477.90 | $556.20 | $625.05 | $834.30 |
| 74 | $266.50 | $332.80 | $384.80 | $427.70 | $575.90 | $362.70 | $460.20 | $539.50 | $607.10 | $807.30 | $400.40 | $509.60 | $596.70 | $670.80 | $893.10 |
| 75 | $288.75 | $362.50 | $420.00 | $467.50 | $628.75 | $387.50 | $496.25 | $581.25 | $655.00 | $870.00 | $426.25 | $543.75 | $637.50 | $717.50 | $955.00 |
| 76 | $315.60 | $396.00 | $459.60 | $513.60 | $690.00 | $417.60 | $532.80 | $626.40 | $709.20 | $939.60 | $454.80 | $579.60 | $681.60 | $769.20 | $1,021.20 |
| 77 | $351.64 | $443.68 | $518.02 | $579.38 | $776.44 | $457.84 | $587.64 | $695.02 | $787.06 | $1,040.76 | $494.42 | $634.84 | $749.30 | $848.42 | $1,122.18 |
| 78 | $396.48 | $502.68 | $586.46 | $657.26 | $880.28 | $509.76 | $657.26 | $776.44 | $880.28 | $1,164.66 | $543.98 | $702.10 | $829.54 | $941.64 | $1,244.90 |
| 79 | $442.50 | $561.68 | $658.44 | $737.50 | $986.48 | $561.68 | $725.70 | $860.22 | $974.68 | $1,288.56 | $597.08 | $769.36 | $913.32 | $1,036.04 | $1,367.62 |
| 80 | $487.34 | $619.50 | $725.70 | $814.20 | $1,089.14 | $612.42 | $789.42 | $935.74 | $1,063.18 | $1,404.20 | $645.46 | $835.44 | $988.84 | $1,124.54 | $1,485.62 |
| 81 | $528.64 | $673.78 | $789.42 | $885.00 | $1,183.54 | $657.26 | $849.60 | $1,007.72 | $1,143.42 | $1,510.40 | $692.66 | $895.62 | $1,062.00 | $1,204.78 | $1,590.64 |
| 82 | $569.94 | $725.70 | $850.78 | $954.62 | $1,274.40 | $700.92 | $906.24 | $1,073.80 | $1,218.94 | $1,609.52 | $737.50 | $953.44 | $1,128.08 | $1,281.48 | $1,692.12 |
| 83 | $611.24 | $777.62 | $910.96 | $1,023.06 | $1,365.44 | $744.58 | $960.52 | $1,138.70 | $1,292.10 | $1,706.28 | $781.16 | $1,008.90 | $1,194.16 | $1,357.00 | $1,792.42 |
| 84 | $656.08 | $834.26 | $977.04 | $1,097.40 | $1,466.74 | $790.60 | $1,019.52 | $1,207.14 | $1,369.98 | $1,811.30 | $828.36 | $1,069.08 | $1,263.78 | $1,434.88 | $1,897.44 |
| 85 | $705.64 | $897.98 | $1,052.56 | $1,181.18 | $1,578.84 | $842.52 | $1,084.42 | $1,285.02 | $1,456.12 | $1,926.94 | $881.46 | $1,135.16 | $1,342.84 | $1,522.20 | $2,015.44 |
| 86 | $761.10 | $968.78 | $1,133.98 | $1,273.22 | $1,701.56 | $897.98 | $1,155.22 | $1,366.44 | $1,548.16 | $2,049.66 | $936.92 | $1,205.96 | $1,424.26 | $1,614.24 | $2,138.16 |
| 87 | $818.92 | $1,041.94 | $1,221.30 | $1,371.16 | $1,831.36 | $955.80 | $1,228.38 | $1,453.76 | $1,646.10 | $2,179.46 | $994.74 | $1,279.12 | $1,511.58 | $1,712.18 | $2,267.96 |
| 88 | $881.46 | $1,121.00 | $1,314.52 | $1,475.00 | $1,971.78 | $1,018.34 | $1,307.44 | $1,546.98 | $1,749.94 | $2,319.88 | $1,057.28 | $1,358.18 | $1,604.80 | $1,816.02 | $2,408.38 |
| 89 | $948.72 | $1,208.32 | $1,416.00 | $1,588.28 | $2,124.00 | $1,085.60 | $1,394.76 | $1,648.46 | $1,863.22 | $2,472.10 | $1,124.54 | $1,445.50 | $1,706.28 | $1,929.30 | $2,560.60 |
| 90 | $1,023.06 | $1,302.72 | $1,526.92 | $1,712.18 | $2,289.20 | $1,159.94 | $1,489.16 | $1,759.38 | $1,987.12 | $2,637.30 | $1,198.88 | $1,539.90 | $1,817.20 | $2,053.20 | $2,725.80 |
| 91 | $1,103.30 | $1,404.20 | $1,644.92 | $1,845.52 | $2,467.38 | $1,240.18 | $1,590.64 | $1,877.38 | $2,120.46 | $2,815.48 | $1,279.12 | $1,641.38 | $1,935.20 | $2,186.54 | $2,903.98 |
| 92 | $1,188.26 | $1,512.76 | $1,770.00 | $1,987.12 | $2,656.18 | $1,325.14 | $1,699.20 | $2,002.46 | $2,262.06 | $3,004.28 | $1,364.08 | $1,749.94 | $2,060.28 | $2,328.14 | $3,092.78 |
| 93 | $1,279.12 | $1,626.04 | $1,905.70 | $2,138.16 | $2,857.96 | $1,416.00 | $1,812.48 | $2,138.16 | $2,413.10 | $3,206.06 | $1,454.94 | $1,863.22 | $2,195.98 | $2,479.18 | $3,294.56 |
| 94 | $1,375.88 | $1,752.30 | $2,052.02 | $2,302.18 | $3,078.62 | $1,512.76 | $1,938.74 | $2,284.48 | $2,577.12 | $3,426.72 | $1,551.70 | $1,989.48 | $2,342.30 | $2,643.20 | $3,515.22 |
| 95 | $1,483.26 | $1,889.18 | $2,213.68 | $2,482.72 | $3,320.52 | $1,620.14 | $2,075.62 | $2,446.14 | $2,757.66 | $3,668.62 | $1,659.08 | $2,126.36 | $2,503.96 | $2,823.74 | $3,757.12 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 30 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 31 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $103.41 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 32 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $44.84 | $56.64 | $64.90 | $73.16 | $106.45 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 33 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $46.53 | $56.64 | $64.90 | $73.16 | $112.53 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 34 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $46.53 | $56.64 | $66.19 | $73.16 | $118.62 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 35 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $49.44 | $58.24 | $66.19 | $73.16 | $121.66 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 36 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $52.35 | $61.15 | $69.07 | $75.76 | $127.74 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 37 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $55.26 | $64.07 | $74.82 | $78.67 | $133.82 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 38 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $55.26 | $66.98 | $77.70 | $81.58 | $139.91 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 39 | $29.50 | $36.58 | $41.30 | $47.20 | $63.72 | $58.17 | $69.89 | $80.58 | $87.41 | $149.03 | $102.00 | $128.00 | $148.00 | $168.00 | $224.00 |
| 40 | $30.68 | $38.94 | $43.66 | $49.56 | $67.26 | $60.27 | $73.48 | $82.39 | $90.61 | $154.95 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 41 | $30.68 | $38.94 | $43.66 | $49.56 | $67.26 | $63.42 | $76.73 | $85.58 | $93.91 | $161.41 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 42 | $33.29 | $39.62 | $43.70 | $49.56 | $67.26 | $63.70 | $80.00 | $88.79 | $100.18 | $167.90 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 43 | $33.53 | $39.88 | $46.74 | $50.90 | $70.03 | $66.89 | $83.30 | $94.91 | $103.55 | $174.41 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 44 | $33.77 | $43.01 | $47.05 | $51.23 | $73.26 | $70.10 | $86.62 | $98.18 | $106.94 | $178.00 | $110.00 | $136.00 | $158.00 | $176.00 | $238.00 |
| 45 | $36.13 | $42.52 | $50.72 | $54.89 | $76.55 | $78.23 | $88.61 | $101.97 | $111.62 | $187.36 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 46 | $39.43 | $45.66 | $51.06 | $58.16 | $79.82 | $78.57 | $94.90 | $108.23 | $115.02 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 47 | $39.71 | $45.96 | $54.25 | $61.46 | $83.10 | $82.07 | $98.26 | $111.61 | $121.41 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 48 | $39.99 | $49.15 | $57.49 | $61.87 | $86.41 | $85.60 | $101.65 | $117.96 | $127.85 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 49 | $43.38 | $49.48 | $57.87 | $65.24 | $92.82 | $88.00 | $108.00 | $121.40 | $131.35 | $188.00 | $118.00 | $144.00 | $168.00 | $190.00 | $254.00 |
| 50 | $44.02 | $52.89 | $62.74 | $68.25 | $95.27 | $92.13 | $110.99 | $131.22 | $140.54 | $208.00 | $130.00 | $162.00 | $186.00 | $210.00 | $280.00 |
| 51 | $46.90 | $57.15 | $65.69 | $72.63 | $100.75 | $96.99 | $115.39 | $134.98 | $146.30 | $216.00 | $132.00 | $168.00 | $192.00 | $216.00 | $286.00 |
| 52 | $46.67 | $57.06 | $63.90 | $73.81 | $107.72 | $100.64 | $123.39 | $135.36 | $149.81 | $224.00 | $136.00 | $170.00 | $196.00 | $218.00 | $294.00 |
| 53 | $49.57 | $60.01 | $69.64 | $75.25 | $113.21 | $105.59 | $127.12 | $149.09 | $157.43 | $230.00 | $138.00 | $174.00 | $202.00 | $224.00 | $300.00 |
| 54 | $49.40 | $61.33 | $69.65 | $77.91 | $120.26 | $106.10 | $131.68 | $154.90 | $162.84 | $238.00 | $142.00 | $178.00 | $206.00 | $230.00 | $308.00 |
| 55 | $52.34 | $64.34 | $74.11 | $81.01 | $125.77 | $114.00 | $137.89 | $160.74 | $168.73 | $244.00 | $144.00 | $182.00 | $212.00 | $234.00 | $316.00 |
| 56 | $58.14 | $66.86 | $79.30 | $89.05 | $137.12 | $120.00 | $145.04 | $167.46 | $180.45 | $258.00 | $152.00 | $188.00 | $220.00 | $248.00 | $330.00 |
| 57 | $60.58 | $74.85 | $84.26 | $93.91 | $145.91 | $123.79 | $155.59 | $176.86 | $187.68 | $276.00 | $158.00 | $200.00 | $234.00 | $260.00 | $348.00 |
| 58 | $62.60 | $77.01 | $90.98 | $102.08 | $156.36 | $128.44 | $158.03 | $185.58 | $200.88 | $296.00 | $168.00 | $212.00 | $246.00 | $276.00 | $368.00 |
| 59 | $69.72 | $85.10 | $95.91 | $106.66 | $169.50 | $137.52 | $171.68 | $192.79 | $207.90 | $318.00 | $178.00 | $226.00 | $260.00 | $289.01 | $390.00 |
| 60 | $73.25 | $91.88 | $103.70 | $114.51 | $181.07 | $144.19 | $177.99 | $205.58 | $220.72 | $338.00 | $188.00 | $238.00 | $278.00 | $299.01 | $414.00 |
| 61 | $79.99 | $96.84 | $113.28 | $123.73 | $194.63 | $155.21 | $188.15 | $217.16 | $232.01 | $354.90 | $195.00 | $245.70 | $286.65 | $312.25 | $429.00 |
| 62 | $85.35 | $106.41 | $117.98 | $133.02 | $211.44 | $163.10 | $200.18 | $230.17 | $245.20 | $370.50 | $201.40 | $256.50 | $298.30 | $328.59 | $446.50 |
| 63 | $96.89 | $112.92 | $127.68 | $140.99 | $219.34 | $175.75 | $213.62 | $243.69 | $261.78 | $382.95 | $210.90 | $264.55 | $307.10 | $341.50 | $458.80 |
| 64 | $101.83 | $122.23 | $139.76 | $151.48 | $238.51 | $181.80 | $225.34 | $262.66 | $278.31 | $399.60 | $217.80 | $275.40 | $318.60 | $358.20 | $477.00 |
| 65 | $113.07 | $129.78 | $148.46 | $164.79 | $253.83 | $190.75 | $238.00 | $276.45 | $298.70 | $416.50 | $225.75 | $285.25 | $332.50 | $372.75 | $497.00 |
| 66 | $120.32 | $142.74 | $164.13 | $180.09 | $275.62 | $197.20 | $249.90 | $292.00 | $319.17 | $438.60 | $232.90 | $297.50 | $345.10 | $387.60 | $516.80 |
| 67 | $133.80 | $160.31 | $179.81 | $198.10 | $300.50 | $207.90 | $264.00 | $306.25 | $342.75 | $457.05 | $242.55 | $306.90 | $354.75 | $402.60 | $534.60 |
| 68 | $146.83 | $177.23 | $197.80 | $215.72 | $323.20 | $217.60 | $273.60 | $318.40 | $360.00 | $478.40 | $251.20 | $316.80 | $369.60 | $417.60 | $555.20 |
| 69 | $157.83 | $193.60 | $219.83 | $238.55 | $344.10 | $226.30 | $288.30 | $336.35 | $379.75 | $503.75 | $260.40 | $333.25 | $389.05 | $438.65 | $581.25 |
| 70 | $171.00 | $216.00 | $242.25 | $266.57 | $375.00 | $241.50 | $300.00 | $360.00 | $408.00 | $541.50 | $274.50 | $352.50 | $411.00 | $465.00 | $618.00 |
| 71 | $188.50 | $234.90 | $271.15 | $299.65 | $407.45 | $262.45 | $332.05 | $388.60 | $439.35 | $582.90 | $297.25 | $377.00 | $440.80 | $495.90 | $661.20 |
| 72 | $203.00 | $256.20 | $295.40 | $327.60 | $442.40 | $281.40 | $361.20 | $420.00 | $471.80 | $630.00 | $316.40 | $406.00 | $473.20 | $530.60 | $707.00 |
| 73 | $222.75 | $278.10 | $321.30 | $357.75 | $480.60 | $306.45 | $387.45 | $454.95 | $511.65 | $679.05 | $340.20 | $434.70 | $507.60 | $569.70 | $758.70 |
| 74 | $241.80 | $302.90 | $348.40 | $388.70 | $525.20 | $328.90 | $416.60 | $488.80 | $551.20 | $735.80 | $364.00 | $464.10 | $539.50 | $611.00 | $813.80 |
| 75 | $262.50 | $330.00 | $382.50 | $425.00 | $572.50 | $353.75 | $451.25 | $528.75 | $595.00 | $792.50 | $387.50 | $495.00 | $580.00 | $653.75 | $868.75 |
| 76 | $286.80 | $360.00 | $418.80 | $466.80 | $628.80 | $379.20 | $483.60 | $571.20 | $643.20 | $855.60 | $412.80 | $528.00 | $620.40 | $700.80 | $931.20 |
| 77 | $320.96 | $404.74 | $470.82 | $527.46 | $705.64 | $418.90 | $535.72 | $631.30 | $717.44 | $947.54 | $450.76 | $578.20 | $680.86 | $771.72 | $1,019.52 |
| 78 | $361.08 | $456.66 | $534.54 | $598.26 | $801.22 | $464.92 | $597.08 | $706.82 | $802.40 | $1,059.64 | $495.60 | $638.38 | $755.20 | $856.68 | $1,133.98 |
| 79 | $402.38 | $510.94 | $598.26 | $671.42 | $897.98 | $510.94 | $658.44 | $781.16 | $888.54 | $1,172.92 | $542.80 | $700.92 | $829.54 | $942.82 | $1,246.08 |
| 80 | $442.50 | $562.86 | $660.80 | $741.04 | $990.00 | $555.78 | $717.44 | $853.14 | $968.78 | $1,277.94 | $586.46 | $758.74 | $901.52 | $1,024.24 | $1,351.10 |
| 81 | $481.44 | $612.42 | $717.44 | $805.94 | $1,077.34 | $598.26 | $771.72 | $915.68 | $1,040.76 | $1,374.70 | $628.94 | $814.20 | $965.24 | $1,096.22 | $1,449.04 |
| 82 | $518.02 | $659.62 | $774.08 | $868.48 | $1,159.94 | $637.20 | $823.64 | $977.04 | $1,109.20 | $1,463.20 | $670.24 | $866.12 | $1,027.78 | $1,165.84 | $1,539.90 |
| 83 | $555.78 | $708.00 | $829.54 | $931.02 | $1,244.90 | $677.32 | $874.38 | $1,036.04 | $1,175.28 | $1,554.06 | $710.36 | $918.04 | $1,087.96 | $1,234.28 | $1,631.94 |
| 84 | $597.08 | $759.92 | $890.90 | $998.28 | $1,334.58 | $720.98 | $928.66 | $1,099.76 | $1,246.08 | $1,647.28 | $754.02 | $972.32 | $1,152.86 | $1,306.26 | $1,726.34 |
| 85 | $643.10 | $817.74 | $958.16 | $1,074.18 | $1,437.24 | $768.18 | $987.66 | $1,168.20 | $1,325.14 | $1,753.48 | $802.40 | $1,033.68 | $1,222.48 | $1,385.32 | $1,834.90 |
| 86 | $691.48 | $881.46 | $1,032.50 | $1,157.50 | $1,548.16 | $816.56 | $1,051.38 | $1,242.54 | $1,407.74 | $1,864.40 | $850.78 | $1,097.40 | $1,296.82 | $1,467.92 | $1,945.82 |
| 87 | $744.58 | $948.72 | $1,111.56 | $1,247.26 | $1,666.16 | $869.66 | $1,118.64 | $1,321.60 | $1,497.42 | $1,982.40 | $903.88 | $1,164.66 | $1,375.88 | $1,557.60 | $2,063.82 |
| 88 | $802.40 | $1,021.88 | $1,196.52 | $1,341.66 | $1,793.60 | $927.48 | $1,191.80 | $1,406.56 | $1,591.82 | $2,109.84 | $961.70 | $1,237.82 | $1,460.84 | $1,652.00 | $2,191.26 |
| 89 | $863.76 | $1,099.76 | $1,287.38 | $1,444.32 | $1,932.84 | $988.84 | $1,269.68 | $1,497.42 | $1,694.48 | $2,249.08 | $1,023.06 | $1,315.70 | $1,551.70 | $1,754.66 | $2,330.50 |
| 90 | $932.20 | $1,184.72 | $1,388.86 | $1,557.60 | $2,083.88 | $1,057.28 | $1,354.64 | $1,598.90 | $1,807.76 | $2,400.12 | $1,091.50 | $1,400.66 | $1,653.18 | $1,867.94 | $2,481.54 |
| 91 | $1,003.00 | $1,279.12 | $1,496.24 | $1,679.14 | $2,245.54 | $1,128.08 | $1,449.04 | $1,706.28 | $1,929.30 | $2,561.78 | $1,162.30 | $1,495.06 | $1,760.56 | $1,989.48 | $2,643.20 |
| 92 | $1,079.70 | $1,375.88 | $1,610.70 | $1,807.76 | $2,416.64 | $1,204.78 | $1,545.80 | $1,820.74 | $2,057.92 | $2,732.88 | $1,239.00 | $1,591.82 | $1,875.02 | $2,118.10 | $2,814.30 |
| 93 | $1,163.48 | $1,480.90 | $1,734.60 | $1,945.82 | $2,600.72 | $1,288.56 | $1,650.82 | $1,944.64 | $2,195.98 | $2,916.96 | $1,322.78 | $1,696.84 | $1,998.92 | $2,256.16 | $2,998.38 |
| 94 | $1,253.16 | $1,594.18 | $1,867.94 | $2,094.50 | $2,801.32 | $1,378.24 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,412.46 | $1,810.12 | $2,132.26 | $2,404.84 | $3,198.98 |
| 95 | $1,349.92 | $1,718.08 | $2,014.26 | $2,259.70 | $3,020.80 | $1,475.00 | $1,888.00 | $2,224.30 | $2,509.86 | $3,337.04 | $1,509.22 | $1,934.02 | $2,278.58 | $2,570.04 | $3,418.46 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 30 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 31 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $96.02 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 32 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $41.30 | $51.92 | $61.36 | $67.26 | $98.85 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 33 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $42.86 | $51.92 | $61.36 | $67.26 | $104.49 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 34 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $42.86 | $51.92 | $62.58 | $67.26 | $110.14 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 35 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $45.54 | $53.39 | $62.58 | $67.26 | $112.97 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 36 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $48.22 | $56.06 | $65.30 | $69.65 | $118.62 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 37 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $50.90 | $58.73 | $70.74 | $72.33 | $124.26 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 38 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $50.90 | $61.40 | $73.46 | $75.00 | $129.91 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 39 | $27.14 | $34.22 | $38.94 | $42.48 | $59.00 | $53.58 | $64.07 | $76.18 | $80.36 | $138.38 | $94.00 | $120.00 | $138.00 | $154.00 | $208.00 |
| 40 | $28.32 | $36.58 | $41.30 | $46.02 | $62.54 | $55.75 | $69.16 | $78.13 | $83.74 | $144.51 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 41 | $28.32 | $36.58 | $41.30 | $46.02 | $62.54 | $58.66 | $72.22 | $81.15 | $86.79 | $150.53 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 42 | $30.73 | $37.22 | $41.34 | $46.02 | $62.54 | $58.92 | $75.30 | $84.20 | $92.59 | $156.58 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 43 | $30.95 | $37.46 | $44.21 | $47.26 | $65.11 | $61.87 | $78.40 | $90.00 | $95.70 | $162.65 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 44 | $31.18 | $40.41 | $44.51 | $47.57 | $68.12 | $64.84 | $81.53 | $93.10 | $98.83 | $166.00 | $98.00 | $128.00 | $148.00 | $164.00 | $220.00 |
| 45 | $32.40 | $40.09 | $46.91 | $50.01 | $70.27 | $69.34 | $83.69 | $95.39 | $102.05 | $173.41 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 46 | $35.35 | $43.05 | $47.23 | $52.99 | $73.27 | $69.64 | $89.63 | $101.25 | $105.16 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 47 | $35.60 | $43.33 | $50.18 | $56.00 | $76.29 | $72.75 | $92.80 | $104.41 | $111.00 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 48 | $35.86 | $46.34 | $53.18 | $56.37 | $79.32 | $75.88 | $96.00 | $110.35 | $116.89 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 49 | $38.89 | $46.65 | $53.53 | $59.44 | $85.21 | $78.00 | $102.00 | $113.57 | $120.09 | $174.00 | $108.00 | $136.00 | $156.00 | $174.00 | $234.00 |
| 50 | $39.89 | $48.82 | $57.17 | $62.79 | $88.16 | $82.72 | $103.59 | $119.97 | $128.09 | $192.00 | $110.00 | $150.00 | $172.00 | $194.00 | $258.00 |
| 51 | $42.63 | $51.57 | $61.41 | $65.64 | $93.45 | $85.58 | $106.23 | $127.38 | $135.46 | $198.00 | $122.00 | $154.00 | $178.00 | $198.00 | $264.00 |
| 52 | $42.55 | $52.99 | $59.82 | $69.63 | $98.74 | $92.90 | $113.90 | $126.09 | $140.78 | $204.00 | $124.00 | $158.00 | $180.00 | $206.00 | $270.00 |
| 53 | $45.33 | $55.82 | $64.07 | $69.78 | $104.03 | $95.82 | $119.42 | $135.71 | $146.45 | $210.00 | $128.00 | $162.00 | $186.00 | $208.00 | $276.00 |
| 54 | $45.29 | $57.24 | $64.19 | $72.44 | $109.33 | $98.39 | $122.14 | $141.35 | $151.86 | $218.00 | $130.00 | $168.00 | $190.00 | $214.00 | $284.00 |
| 55 | $48.10 | $60.15 | $67.12 | $75.42 | $116.22 | $104.00 | $130.01 | $145.06 | $157.60 | $226.00 | $132.00 | $170.00 | $192.00 | $218.00 | $292.00 |
| 56 | $52.32 | $62.68 | $73.64 | $80.57 | $127.32 | $110.00 | $135.24 | $155.91 | $165.57 | $240.00 | $138.00 | $176.00 | $206.00 | $226.00 | $306.00 |
| 57 | $56.25 | $67.79 | $75.98 | $86.90 | $136.18 | $115.93 | $140.22 | $161.64 | $174.92 | $256.00 | $146.00 | $184.00 | $214.00 | $240.00 | $324.00 |
| 58 | $58.43 | $71.51 | $82.58 | $93.57 | $143.47 | $120.77 | $145.01 | $170.58 | $184.60 | $272.00 | $154.00 | $196.00 | $226.00 | $254.00 | $338.00 |
| 59 | $63.91 | $78.12 | $88.96 | $99.73 | $156.58 | $126.06 | $158.61 | $178.10 | $195.57 | $296.00 | $160.00 | $208.00 | $240.00 | $271.08 | $362.00 |
| 60 | $66.21 | $86.22 | $94.02 | $106.24 | $166.52 | $131.08 | $167.09 | $185.75 | $205.08 | $314.00 | $172.00 | $224.00 | $252.00 | $277.79 | $382.00 |
| 61 | $72.85 | $91.23 | $104.79 | $115.38 | $180.03 | $140.43 | $177.29 | $201.14 | $216.66 | $327.60 | $179.40 | $230.10 | $265.20 | $289.54 | $399.75 |
| 62 | $78.11 | $97.78 | $108.26 | $121.82 | $194.92 | $148.27 | $185.75 | $214.11 | $227.80 | $342.00 | $184.30 | $235.60 | $273.60 | $304.18 | $412.30 |
| 63 | $87.80 | $105.78 | $119.16 | $132.53 | $203.09 | $160.95 | $197.59 | $226.03 | $243.81 | $355.20 | $190.55 | $249.75 | $284.90 | $319.47 | $427.35 |
| 64 | $94.34 | $112.16 | $129.68 | $140.26 | $220.41 | $169.20 | $209.49 | $241.51 | $258.31 | $370.80 | $199.80 | $255.60 | $297.00 | $333.00 | $442.80 |
| 65 | $102.38 | $121.22 | $138.56 | $152.11 | $236.05 | $173.25 | $224.00 | $257.44 | $275.47 | $388.50 | $206.50 | $266.00 | $309.75 | $344.75 | $462.00 |
| 66 | $111.18 | $132.65 | $152.61 | $167.33 | $254.66 | $181.90 | $232.90 | $272.00 | $297.78 | $406.30 | $214.20 | $275.40 | $321.30 | $362.10 | $479.40 |
| 67 | $122.91 | $148.44 | $166.65 | $183.75 | $279.38 | $189.75 | $244.20 | $287.15 | $319.68 | $425.70 | $221.10 | $287.10 | $330.00 | $372.90 | $498.30 |
| 68 | $134.33 | $165.11 | $183.04 | $201.34 | $299.20 | $196.80 | $256.00 | $296.00 | $334.40 | $443.20 | $228.80 | $297.60 | $342.40 | $388.80 | $515.20 |
| 69 | $145.45 | $180.10 | $203.60 | $221.31 | $320.85 | $207.70 | $269.70 | $313.10 | $353.40 | $469.65 | $240.25 | $310.00 | $361.15 | $406.10 | $540.95 |
| 70 | $159.00 | $201.00 | $224.74 | $246.51 | $346.50 | $223.50 | $286.50 | $334.50 | $376.50 | $501.00 | $255.00 | $328.50 | $382.50 | $432.00 | $573.00 |
| 71 | $172.55 | $218.95 | $252.30 | $278.14 | $378.45 | $240.70 | $310.30 | $362.50 | $407.45 | $542.30 | $271.15 | $350.90 | $410.35 | $461.10 | $614.80 |
| 72 | $187.60 | $239.40 | $274.40 | $306.60 | $411.60 | $260.40 | $336.00 | $392.00 | $442.40 | $585.20 | $291.20 | $378.00 | $439.60 | $495.60 | $659.40 |
| 73 | $203.85 | $260.55 | $298.35 | $332.10 | $448.20 | $279.45 | $364.50 | $421.20 | $476.55 | $634.50 | $311.85 | $406.35 | $471.15 | $530.55 | $706.05 |
| 74 | $222.30 | $283.40 | $326.30 | $362.70 | $487.50 | $302.90 | $392.60 | $456.30 | $514.80 | $683.80 | $334.10 | $435.50 | $505.70 | $570.70 | $756.60 |
| 75 | $242.50 | $310.00 | $356.25 | $396.25 | $533.75 | $325.00 | $422.50 | $492.50 | $556.25 | $738.75 | $356.25 | $465.00 | $540.00 | $610.00 | $810.00 |
| 76 | $264.00 | $338.40 | $390.00 | $435.60 | $584.40 | $350.40 | $456.00 | $531.60 | $601.20 | $796.80 | $379.20 | $495.60 | $578.40 | $654.00 | $866.40 |
| 77 | $293.82 | $378.78 | $438.96 | $490.88 | $658.44 | $383.50 | $502.68 | $590.00 | $667.88 | $883.82 | $413.00 | $542.80 | $634.84 | $719.80 | $953.44 |
| 78 | $331.58 | $428.34 | $496.78 | $556.96 | $746.94 | $435.98 | $560.50 | $657.26 | $746.94 | $988.84 | $456.66 | $599.44 | $703.28 | $798.86 | $1,057.28 |
| 79 | $370.52 | $479.08 | $556.96 | $624.22 | $835.44 | $470.62 | $618.32 | $728.06 | $827.18 | $1,092.68 | $499.14 | $657.26 | $774.08 | $877.92 | $1,159.94 |
| 80 | $405.92 | $528.64 | $614.78 | $689.12 | $922.76 | $509.76 | $673.78 | $794.14 | $900.34 | $1,191.80 | $539.26 | $712.72 | $838.98 | $952.26 | $1,260.24 |
| 81 | $441.32 | $573.48 | $669.06 | $750.48 | $1,001.88 | $548.70 | $724.52 | $854.32 | $969.96 | $1,279.12 | $578.20 | $763.46 | $900.34 | $1,021.88 | $1,348.74 |
| 82 | $476.72 | $618.32 | $718.62 | $807.12 | $1,079.70 | $587.64 | $772.90 | $908.60 | $1,031.32 | $1,364.08 | $617.14 | $813.02 | $954.62 | $1,084.42 | $1,434.88 |
| 83 | $509.76 | $663.16 | $772.90 | $866.12 | $1,157.58 | $621.86 | $820.10 | $965.24 | $1,095.04 | $1,446.68 | $652.54 | $861.40 | $1,014.80 | $1,149.32 | $1,519.84 |
| 84 | $547.52 | $711.54 | $828.36 | $929.84 | $1,242.54 | $660.80 | $869.66 | $1,023.06 | $1,161.12 | $1,535.18 | $692.66 | $913.32 | $1,072.62 | $1,216.58 | $1,609.52 |
| 85 | $588.82 | $765.82 | $892.08 | $999.46 | $1,336.94 | $703.28 | $925.12 | $1,089.14 | $1,233.10 | $1,633.12 | $735.14 | $969.96 | $1,138.70 | $1,289.74 | $1,708.64 |
| 86 | $636.02 | $826.00 | $960.52 | $1,077.34 | $1,440.78 | $750.48 | $985.30 | $1,157.58 | $1,310.98 | $1,736.96 | $782.34 | $1,030.14 | $1,207.14 | $1,367.62 | $1,812.48 |
| 87 | $684.40 | $887.36 | $1,034.86 | $1,159.94 | $1,551.70 | $798.86 | $1,046.66 | $1,231.92 | $1,393.58 | $1,847.88 | $830.72 | $1,091.50 | $1,281.48 | $1,450.22 | $1,923.40 |
| 88 | $736.32 | $955.80 | $1,113.92 | $1,248.44 | $1,669.70 | $850.78 | $1,115.10 | $1,310.98 | $1,482.08 | $1,965.88 | $882.64 | $1,159.94 | $1,360.54 | $1,538.72 | $2,041.40 |
| 89 | $792.96 | $1,028.96 | $1,198.88 | $1,345.20 | $1,798.32 | $907.42 | $1,188.26 | $1,395.94 | $1,578.84 | $2,094.50 | $939.28 | $1,233.10 | $1,445.50 | $1,635.48 | $2,170.02 |
| 90 | $855.50 | $1,110.38 | $1,293.28 | $1,450.22 | $1,938.74 | $969.96 | $1,269.68 | $1,490.34 | $1,683.86 | $2,234.92 | $1,001.82 | $1,314.52 | $1,539.90 | $1,740.50 | $2,310.44 |
| 91 | $921.58 | $1,196.52 | $1,392.40 | $1,562.32 | $2,089.78 | $1,036.04 | $1,355.82 | $1,589.46 | $1,795.96 | $2,385.96 | $1,067.90 | $1,400.66 | $1,639.02 | $1,852.60 | $2,461.48 |
| 92 | $991.20 | $1,287.38 | $1,499.78 | $1,682.68 | $2,249.08 | $1,105.66 | $1,446.68 | $1,696.84 | $1,916.32 | $2,545.26 | $1,137.52 | $1,491.52 | $1,746.40 | $1,972.96 | $2,620.78 |
| 93 | $1,067.90 | $1,386.50 | $1,614.24 | $1,811.30 | $2,421.36 | $1,182.36 | $1,545.80 | $1,811.30 | $2,044.94 | $2,717.54 | $1,214.22 | $1,590.64 | $1,860.86 | $2,101.58 | $2,793.06 |
| 94 | $1,150.50 | $1,492.70 | $1,738.14 | $1,949.36 | $2,607.80 | $1,264.96 | $1,652.00 | $1,935.20 | $2,183.00 | $2,903.98 | $1,296.82 | $1,696.84 | $1,984.76 | $2,239.64 | $2,979.50 |
| 95 | $1,240.18 | $1,609.52 | $1,873.84 | $2,102.76 | $2,811.94 | $1,354.64 | $1,768.82 | $2,070.90 | $2,336.40 | $3,108.12 | $1,386.50 | $1,813.66 | $2,120.46 | $2,393.04 | $3,183.64 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 30 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 31 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $107.10 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 32 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $47.20 | $60.18 | $68.44 | $75.52 | $110.25 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 33 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $48.98 | $60.18 | $68.44 | $75.52 | $116.55 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 34 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $48.98 | $60.18 | $69.80 | $75.52 | $122.85 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 35 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $52.05 | $61.88 | $69.80 | $75.52 | $126.00 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 36 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $55.11 | $64.98 | $72.84 | $78.20 | $132.30 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 37 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $58.17 | $68.07 | $78.90 | $81.21 | $138.60 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 38 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $58.17 | $71.16 | $81.94 | $84.22 | $144.90 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 39 | $30.68 | $38.94 | $43.66 | $48.38 | $66.08 | $61.23 | $74.26 | $84.97 | $90.23 | $154.35 | $110.00 | $136.00 | $156.00 | $174.00 | $236.00 |
| 40 | $34.22 | $40.12 | $48.38 | $51.92 | $69.62 | $66.30 | $76.37 | $89.49 | $94.72 | $161.92 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 41 | $34.22 | $40.12 | $48.38 | $51.92 | $69.62 | $69.76 | $79.74 | $92.96 | $98.18 | $168.66 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 42 | $37.14 | $40.82 | $48.42 | $51.92 | $69.62 | $70.07 | $83.14 | $96.45 | $104.73 | $175.44 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 43 | $37.40 | $41.09 | $51.79 | $53.32 | $72.49 | $73.57 | $86.57 | $103.09 | $108.25 | $182.25 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 44 | $37.67 | $44.32 | $52.14 | $53.67 | $75.83 | $77.11 | $90.02 | $106.64 | $111.80 | $186.00 | $118.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 45 | $37.38 | $43.74 | $53.25 | $57.33 | $80.31 | $80.01 | $91.90 | $106.90 | $116.40 | $197.32 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 46 | $40.79 | $46.96 | $53.61 | $60.74 | $83.74 | $80.36 | $98.42 | $113.47 | $119.95 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 47 | $41.08 | $47.27 | $56.96 | $64.20 | $87.19 | $83.94 | $101.90 | $117.01 | $126.61 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 48 | $41.37 | $50.56 | $60.36 | $64.62 | $90.66 | $87.55 | $105.41 | $123.67 | $133.32 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 49 | $44.88 | $50.89 | $60.77 | $68.14 | $97.39 | $90.00 | $112.00 | $127.28 | $136.98 | $198.00 | $122.00 | $152.00 | $176.00 | $198.00 | $266.00 |
| 50 | $45.39 | $55.60 | $65.53 | $72.34 | $99.54 | $95.89 | $116.54 | $136.84 | $147.66 | $220.00 | $134.00 | $170.00 | $198.00 | $222.00 | $294.00 |
| 51 | $48.32 | $58.54 | $68.55 | $75.42 | $106.59 | $98.89 | $119.05 | $144.49 | $153.52 | $228.00 | $138.00 | $174.00 | $200.00 | $224.00 | $302.00 |
| 52 | $48.04 | $59.78 | $69.34 | $77.99 | $112.21 | $104.51 | $127.18 | $148.34 | $158.83 | $234.00 | $140.00 | $178.00 | $208.00 | $230.00 | $306.00 |
| 53 | $50.99 | $62.80 | $72.42 | $79.35 | $119.33 | $107.55 | $132.90 | $154.83 | $166.58 | $242.00 | $144.00 | $182.00 | $210.00 | $234.00 | $316.00 |
| 54 | $50.78 | $64.05 | $72.38 | $80.64 | $124.94 | $109.96 | $137.40 | $160.71 | $170.16 | $248.00 | $146.00 | $188.00 | $214.00 | $240.00 | $322.00 |
| 55 | $56.58 | $67.14 | $76.91 | $86.60 | $133.73 | $122.00 | $145.77 | $166.62 | $178.00 | $260.00 | $154.00 | $190.00 | $220.00 | $248.00 | $334.00 |
| 56 | $59.59 | $72.43 | $83.55 | $93.29 | $143.65 | $126.00 | $156.80 | $175.16 | $189.75 | $270.00 | $160.00 | $200.00 | $232.00 | $260.00 | $346.00 |
| 57 | $63.46 | $77.68 | $87.03 | $98.11 | $154.01 | $129.68 | $161.35 | $184.46 | $198.61 | $292.00 | $168.00 | $212.00 | $244.00 | $272.00 | $366.00 |
| 58 | $65.38 | $81.14 | $95.18 | $107.75 | $164.42 | $134.19 | $165.46 | $193.08 | $211.74 | $310.00 | $176.00 | $224.00 | $258.00 | $288.00 | $384.00 |
| 59 | $75.53 | $89.28 | $101.47 | $112.20 | $175.95 | $147.07 | $179.14 | $205.64 | $218.47 | $332.00 | $188.00 | $236.00 | $274.00 | $304.96 | $410.00 |
| 60 | $77.48 | $96.12 | $107.84 | $120.03 | $189.16 | $151.68 | $185.26 | $214.60 | $231.14 | $356.00 | $198.00 | $248.00 | $288.00 | $312.51 | $434.00 |
| 61 | $84.28 | $102.45 | $120.36 | $130.68 | $202.74 | $162.60 | $197.19 | $227.84 | $245.66 | $372.45 | $206.70 | $257.40 | $302.25 | $327.39 | $450.45 |
| 62 | $91.13 | $112.16 | $123.53 | $138.62 | $221.35 | $174.22 | $212.80 | $242.66 | $265.40 | $387.60 | $214.70 | $269.80 | $311.60 | $345.49 | $467.40 |
| 63 | $99.92 | $118.64 | $134.77 | $149.45 | $230.72 | $183.15 | $222.52 | $257.82 | $270.01 | $403.30 | $220.15 | $277.50 | $321.90 | $359.86 | $482.85 |
| 64 | $107.82 | $127.98 | $146.97 | $158.49 | $251.66 | $190.80 | $237.66 | $275.00 | $291.64 | $421.20 | $228.60 | $289.80 | $336.60 | $376.20 | $504.00 |
| 65 | $117.66 | $138.34 | $155.53 | $171.83 | $266.77 | $197.75 | $253.75 | $288.54 | $311.97 | $439.25 | $234.50 | $302.75 | $348.25 | $390.25 | $521.50 |
| 66 | $127.93 | $148.51 | $172.77 | $188.60 | $288.51 | $210.80 | $263.50 | $307.00 | $333.98 | $459.00 | $246.50 | $309.40 | $363.80 | $408.00 | $544.00 |
| 67 | $140.02 | $166.25 | $190.04 | $206.71 | $316.74 | $216.15 | $273.90 | $321.75 | $359.23 | $481.80 | $254.10 | $321.75 | $374.55 | $420.75 | $562.65 |
| 68 | $153.08 | $184.80 | $208.14 | $225.79 | $339.20 | $225.60 | $286.40 | $332.80 | $376.00 | $502.40 | $262.40 | $332.80 | $388.80 | $436.80 | $584.00 |
| 69 | $167.12 | $201.11 | $230.15 | $250.05 | $362.70 | $238.70 | $299.15 | $353.40 | $399.90 | $531.65 | $274.35 | $347.20 | $407.65 | $458.80 | $610.70 |
| 70 | $181.50 | $226.50 | $255.38 | $279.47 | $393.00 | $256.50 | $324.00 | $379.50 | $427.50 | $568.50 | $291.00 | $370.50 | $432.00 | $487.50 | $649.50 |
| 71 | $195.75 | $247.95 | $285.65 | $313.98 | $427.75 | $272.60 | $352.25 | $408.90 | $459.65 | $613.35 | $308.85 | $397.30 | $462.55 | $522.00 | $694.55 |
| 72 | $214.20 | $267.40 | $309.40 | $344.40 | $464.80 | $296.80 | $376.60 | $441.00 | $497.00 | $662.20 | $333.20 | $422.80 | $495.60 | $558.60 | $743.40 |
| 73 | $233.55 | $291.60 | $337.50 | $373.95 | $504.90 | $321.30 | $407.70 | $476.55 | $535.95 | $714.15 | $356.40 | $454.95 | $531.90 | $596.70 | $796.50 |
| 74 | $254.80 | $317.20 | $367.90 | $409.50 | $551.20 | $345.80 | $439.40 | $514.80 | $581.10 | $773.50 | $382.20 | $486.20 | $569.40 | $640.90 | $854.10 |
| 75 | $276.25 | $346.25 | $401.25 | $447.50 | $601.25 | $371.25 | $472.50 | $553.75 | $626.25 | $831.25 | $407.50 | $520.00 | $607.50 | $686.25 | $912.50 |
| 76 | $301.20 | $379.20 | $439.20 | $489.60 | $658.80 | $398.40 | $510.00 | $598.80 | $675.60 | $897.60 | $433.20 | $554.40 | $650.40 | $734.40 | $976.80 |
| 77 | $335.12 | $424.80 | $494.42 | $553.42 | $741.04 | $437.78 | $562.86 | $663.16 | $751.66 | $995.92 | $472.00 | $606.52 | $715.08 | $809.48 | $1,070.26 |
| 78 | $378.78 | $480.26 | $560.50 | $627.76 | $841.34 | $496.16 | $627.76 | $741.04 | $842.52 | $1,112.74 | $520.38 | $671.42 | $792.96 | $899.16 | $1,190.62 |
| 79 | $423.62 | $536.90 | $627.76 | $703.28 | $942.82 | $538.08 | $692.66 | $820.10 | $931.02 | $1,230.74 | $569.94 | $735.14 | $870.84 | $987.66 | $1,307.44 |
| 80 | $464.92 | $592.36 | $692.66 | $777.62 | $1,040.76 | $584.10 | $755.20 | $894.44 | $1,015.98 | $1,342.84 | $617.14 | $798.86 | $946.36 | $1,074.98 | $1,419.54 |
| 81 | $505.04 | $644.28 | $754.02 | $846.06 | $1,130.44 | $626.58 | $811.84 | $961.70 | $1,092.68 | $1,443.14 | $660.80 | $855.50 | $1,013.62 | $1,151.68 | $1,519.84 |
| 82 | $543.98 | $692.66 | $813.02 | $909.78 | $1,217.76 | $670.24 | $864.94 | $1,025.42 | $1,163.48 | $1,537.54 | $703.28 | $909.78 | $1,079.70 | $1,222.48 | $1,616.60 |
| 83 | $584.10 | $742.22 | $870.84 | $975.86 | $1,305.26 | $712.72 | $915.68 | $1,087.96 | $1,233.10 | $1,630.76 | $746.94 | $962.88 | $1,141.06 | $1,294.46 | $1,712.18 |
| 84 | $626.58 | $798.86 | $934.56 | $1,049.02 | $1,401.84 | $755.20 | $977.04 | $1,154.04 | $1,309.80 | $1,729.88 | $792.96 | $1,023.06 | $1,209.50 | $1,371.16 | $1,813.66 |
| 85 | $673.78 | $857.86 | $1,004.18 | $1,128.08 | $1,508.04 | $803.58 | $1,037.22 | $1,226.02 | $1,390.04 | $1,840.80 | $840.16 | $1,083.24 | $1,281.48 | $1,454.94 | $1,923.40 |
| 86 | $726.88 | $923.94 | $1,084.42 | $1,216.54 | $1,624.86 | $856.68 | $1,103.30 | $1,306.26 | $1,478.54 | $1,957.62 | $893.26 | $1,149.32 | $1,361.72 | $1,543.44 | $2,040.22 |
| 87 | $782.34 | $995.92 | $1,165.84 | $1,308.62 | $1,749.94 | $912.14 | $1,175.28 | $1,387.68 | $1,570.58 | $2,082.70 | $948.72 | $1,221.30 | $1,443.14 | $1,635.48 | $2,165.30 |
| 88 | $842.52 | $1,071.44 | $1,255.52 | $1,408.92 | $1,883.28 | $972.32 | $1,250.80 | $1,477.36 | $1,670.88 | $2,216.04 | $1,008.90 | $1,296.82 | $1,532.82 | $1,735.78 | $2,298.64 |
| 89 | $907.42 | $1,154.04 | $1,351.10 | $1,517.48 | $2,027.24 | $1,037.22 | $1,333.40 | $1,572.94 | $1,779.44 | $2,360.00 | $1,073.80 | $1,379.42 | $1,628.40 | $1,844.34 | $2,442.60 |
| 90 | $977.04 | $1,244.90 | $1,457.30 | $1,635.48 | $2,187.72 | $1,106.84 | $1,424.26 | $1,679.14 | $1,897.44 | $2,520.48 | $1,143.42 | $1,470.28 | $1,734.60 | $1,962.34 | $2,603.08 |
| 91 | $1,053.74 | $1,341.66 | $1,570.58 | $1,762.92 | $2,357.64 | $1,183.54 | $1,521.02 | $1,792.42 | $2,024.88 | $2,690.40 | $1,220.12 | $1,567.04 | $1,847.88 | $2,089.78 | $2,773.00 |
| 92 | $1,133.98 | $1,444.32 | $1,690.94 | $1,897.44 | $2,535.82 | $1,263.78 | $1,623.68 | $1,912.78 | $2,159.40 | $2,868.58 | $1,300.36 | $1,669.70 | $1,968.24 | $2,224.30 | $2,951.18 |
| 93 | $1,220.12 | $1,554.06 | $1,820.74 | $2,041.40 | $2,730.52 | $1,349.92 | $1,733.42 | $2,042.58 | $2,303.36 | $3,063.28 | $1,386.50 | $1,779.44 | $2,098.04 | $2,368.26 | $3,145.88 |
| 94 | $1,313.34 | $1,673.24 | $1,959.98 | $2,198.34 | $2,940.56 | $1,443.14 | $1,852.60 | $2,181.82 | $2,460.30 | $3,273.32 | $1,479.72 | $1,898.62 | $2,237.28 | $2,525.20 | $3,355.92 |
| 95 | $1,417.18 | $1,804.22 | $2,114.56 | $2,371.80 | $3,170.66 | $1,546.98 | $1,983.58 | $2,336.40 | $2,633.76 | $3,503.42 | $1,583.56 | $2,029.60 | $2,391.86 | $2,698.66 | $3,586.02 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B

**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 30 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 31 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $97.25 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 32 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $41.30 | $51.92 | $62.54 | $69.62 | $100.11 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 33 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $42.86 | $51.92 | $62.54 | $69.62 | $105.83 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 34 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $42.86 | $51.92 | $63.78 | $69.62 | $111.55 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 35 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $45.54 | $53.39 | $63.78 | $69.62 | $114.42 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 36 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $48.22 | $56.06 | $66.56 | $72.09 | $120.14 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 37 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $50.90 | $58.73 | $72.10 | $74.86 | $125.86 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 38 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $50.90 | $61.40 | $74.88 | $77.64 | $131.58 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 39 | $27.14 | $34.22 | $40.12 | $43.66 | $59.00 | $53.58 | $64.07 | $77.65 | $83.18 | $140.16 | $94.00 | $120.00 | $140.00 | $156.00 | $208.00 |
| 40 | $29.50 | $36.58 | $41.30 | $47.20 | $62.54 | $57.26 | $69.16 | $78.13 | $85.11 | $144.51 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 41 | $29.50 | $36.58 | $41.30 | $47.20 | $62.54 | $60.25 | $72.22 | $81.15 | $88.22 | $150.53 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 42 | $32.01 | $37.22 | $41.34 | $47.20 | $62.54 | $60.51 | $75.30 | $84.20 | $94.11 | $156.58 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 43 | $32.24 | $37.46 | $44.21 | $48.47 | $65.11 | $63.54 | $78.40 | $90.00 | $97.27 | $162.65 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 44 | $32.47 | $40.41 | $44.51 | $48.79 | $68.12 | $66.59 | $81.53 | $93.10 | $100.45 | $166.00 | $102.00 | $130.00 | $148.00 | $168.00 | $222.00 |
| 45 | $32.40 | $40.09 | $46.91 | $51.23 | $70.27 | $71.12 | $83.69 | $95.39 | $103.64 | $173.41 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 46 | $35.35 | $43.05 | $47.23 | $54.28 | $73.27 | $71.43 | $89.63 | $101.25 | $106.80 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 47 | $35.60 | $43.33 | $50.18 | $57.37 | $76.29 | $74.61 | $92.80 | $104.41 | $112.73 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 48 | $35.86 | $46.34 | $53.18 | $57.74 | $79.32 | $77.82 | $96.00 | $110.35 | $118.71 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 49 | $38.89 | $46.65 | $53.53 | $60.89 | $85.21 | $80.00 | $102.00 | $113.57 | $121.97 | $174.00 | $110.00 | $136.00 | $156.00 | $176.00 | $236.00 |
| 50 | $39.89 | $48.82 | $58.56 | $62.79 | $89.58 | $82.72 | $103.59 | $121.84 | $128.09 | $194.00 | $120.00 | $152.00 | $176.00 | $196.00 | $262.00 |
| 51 | $44.05 | $51.57 | $61.41 | $65.64 | $94.91 | $87.48 | $106.23 | $127.38 | $135.46 | $200.00 | $124.00 | $154.00 | $178.00 | $200.00 | $268.00 |
| 52 | $43.92 | $54.35 | $61.18 | $69.63 | $100.24 | $94.83 | $117.69 | $127.94 | $142.59 | $208.00 | $128.00 | $162.00 | $184.00 | $206.00 | $274.00 |
| 53 | $46.74 | $57.21 | $64.07 | $71.14 | $105.56 | $97.77 | $121.35 | $135.71 | $148.28 | $216.00 | $130.00 | $164.00 | $186.00 | $210.00 | $282.00 |
| 54 | $46.66 | $57.24 | $64.19 | $72.44 | $112.45 | $100.32 | $122.14 | $141.35 | $151.86 | $224.00 | $134.00 | $166.00 | $190.00 | $214.00 | $288.00 |
| 55 | $48.10 | $60.15 | $69.92 | $76.82 | $117.81 | $104.00 | $130.01 | $152.90 | $159.46 | $230.00 | $134.00 | $170.00 | $196.00 | $220.00 | $296.00 |
| 56 | $52.32 | $64.07 | $75.05 | $81.98 | $127.32 | $110.00 | $137.20 | $157.84 | $169.29 | $242.00 | $140.00 | $178.00 | $208.00 | $230.00 | $308.00 |
| 57 | $57.69 | $67.79 | $77.36 | $88.30 | $137.80 | $117.89 | $140.22 | $163.55 | $176.74 | $260.00 | $148.00 | $186.00 | $218.00 | $244.00 | $326.00 |
| 58 | $58.43 | $72.89 | $85.38 | $94.99 | $145.08 | $120.77 | $150.59 | $174.33 | $186.41 | $274.00 | $156.00 | $198.00 | $230.00 | $256.00 | $342.00 |
| 59 | $66.81 | $79.52 | $91.74 | $99.73 | $156.58 | $129.88 | $160.48 | $183.61 | $195.57 | $296.00 | $166.00 | $210.00 | $244.00 | $271.08 | $364.00 |
| 60 | $67.61 | $86.22 | $96.78 | $106.24 | $169.76 | $132.95 | $167.09 | $191.16 | $205.08 | $318.00 | $176.00 | $224.00 | $258.00 | $277.79 | $388.00 |
| 61 | $75.71 | $91.23 | $106.20 | $116.77 | $181.65 | $144.12 | $177.29 | $202.92 | $218.37 | $331.50 | $183.30 | $230.10 | $269.10 | $295.22 | $401.70 |
| 62 | $79.56 | $99.22 | $109.65 | $123.22 | $196.57 | $153.83 | $187.55 | $214.11 | $229.50 | $345.80 | $188.10 | $237.50 | $275.50 | $307.94 | $414.20 |
| 63 | $89.32 | $105.78 | $120.58 | $132.53 | $206.34 | $162.80 | $197.59 | $229.56 | $241.50 | $358.90 | $196.10 | $246.05 | $290.45 | $319.47 | $431.05 |
| 64 | $95.84 | $112.16 | $129.68 | $141.66 | $222.06 | $171.00 | $209.49 | $241.51 | $253.08 | $372.60 | $205.20 | $255.60 | $297.00 | $334.80 | $444.60 |
| 65 | $103.91 | $121.22 | $138.56 | $153.52 | $236.05 | $176.75 | $224.00 | $257.44 | $277.13 | $388.50 | $210.00 | $266.00 | $309.75 | $346.50 | $463.75 |
| 66 | $114.23 | $132.65 | $154.05 | $168.74 | $257.89 | $187.00 | $234.60 | $273.70 | $299.43 | $409.70 | $219.30 | $275.40 | $324.70 | $363.80 | $482.80 |
| 67 | $124.47 | $148.44 | $169.58 | $183.75 | $281.01 | $191.40 | $242.55 | $285.45 | $319.68 | $427.35 | $224.40 | $285.45 | $334.95 | $374.55 | $499.95 |
| 68 | $135.89 | $165.11 | $184.52 | $202.78 | $302.40 | $201.60 | $256.00 | $294.40 | $336.00 | $446.40 | $233.60 | $297.60 | $344.00 | $390.40 | $518.40 |
| 69 | $150.10 | $180.10 | $205.07 | $221.31 | $322.40 | $213.90 | $268.15 | $316.20 | $353.40 | $472.75 | $246.45 | $310.00 | $364.25 | $407.65 | $542.50 |
| 70 | $162.00 | $201.00 | $226.20 | $247.94 | $349.50 | $228.00 | $286.50 | $336.00 | $379.50 | $504.00 | $261.00 | $328.50 | $384.00 | $433.50 | $577.50 |
| 71 | $175.45 | $220.40 | $253.75 | $281.01 | $379.90 | $243.60 | $311.75 | $363.95 | $411.80 | $543.75 | $276.95 | $352.35 | $411.80 | $464.00 | $617.70 |
| 72 | $190.40 | $239.40 | $275.80 | $308.00 | $414.40 | $264.60 | $336.00 | $393.40 | $443.80 | $589.40 | $296.80 | $378.00 | $441.00 | $497.00 | $662.20 |
| 73 | $206.55 | $260.55 | $298.35 | $332.10 | $449.55 | $284.85 | $364.50 | $421.20 | $476.55 | $637.20 | $315.90 | $406.35 | $471.15 | $529.20 | $707.40 |
| 74 | $226.20 | $283.40 | $327.60 | $362.70 | $490.10 | $308.10 | $392.60 | $458.90 | $514.80 | $687.70 | $340.60 | $434.20 | $508.30 | $570.70 | $760.50 |
| 75 | $246.25 | $307.50 | $356.25 | $397.50 | $533.75 | $330.00 | $420.00 | $492.50 | $557.50 | $738.75 | $363.75 | $461.25 | $540.00 | $611.25 | $810.00 |
| 76 | $267.60 | $337.20 | $391.20 | $436.80 | $588.00 | $354.00 | $453.60 | $532.80 | $603.60 | $800.40 | $385.20 | $493.20 | $579.60 | $655.20 | $868.80 |
| 77 | $298.54 | $377.60 | $440.14 | $492.06 | $659.62 | $389.40 | $499.14 | $591.18 | $669.06 | $883.82 | $420.08 | $540.44 | $636.02 | $720.98 | $953.44 |
| 78 | $336.30 | $427.16 | $497.96 | $558.14 | $748.12 | $431.28 | $558.14 | $658.44 | $748.12 | $990.02 | $462.56 | $597.08 | $704.46 | $800.04 | $1,058.46 |
| 79 | $376.42 | $477.90 | $559.32 | $626.58 | $838.98 | $477.90 | $617.14 | $730.42 | $829.54 | $1,096.22 | $507.40 | $654.90 | $776.44 | $881.46 | $1,163.48 |
| 80 | $414.18 | $526.28 | $617.14 | $691.48 | $925.12 | $520.38 | $670.24 | $796.50 | $902.70 | $1,194.16 | $548.70 | $709.18 | $841.34 | $954.62 | $1,261.42 |
| 81 | $449.58 | $572.30 | $671.42 | $752.84 | $1,006.54 | $558.14 | $722.16 | $856.68 | $972.32 | $1,283.84 | $588.82 | $761.10 | $903.88 | $1,024.24 | $1,353.46 |
| 82 | $483.80 | $617.14 | $723.34 | $811.84 | $1,084.42 | $595.90 | $770.54 | $913.32 | $1,036.04 | $1,368.80 | $626.58 | $810.66 | $959.34 | $1,089.14 | $1,439.60 |
| 83 | $519.20 | $660.80 | $775.26 | $869.66 | $1,162.30 | $633.66 | $816.56 | $968.78 | $1,098.58 | $1,451.40 | $663.16 | $856.68 | $1,015.98 | $1,152.86 | $1,524.56 |
| 84 | $556.96 | $710.36 | $830.72 | $932.20 | $1,247.26 | $671.42 | $868.48 | $1,025.42 | $1,164.66 | $1,539.90 | $703.28 | $909.78 | $1,074.98 | $1,218.94 | $1,613.06 |
| 85 | $599.44 | $763.46 | $894.44 | $1,004.18 | $1,341.66 | $715.08 | $921.58 | $1,091.50 | $1,237.82 | $1,637.84 | $749.30 | $966.42 | $1,141.06 | $1,294.46 | $1,713.36 |
| 86 | $646.64 | $822.46 | $964.06 | $1,082.06 | $1,445.50 | $762.28 | $980.58 | $1,161.12 | $1,315.70 | $1,741.68 | $796.50 | $1,025.42 | $1,210.68 | $1,372.34 | $1,817.20 |
| 87 | $696.20 | $886.18 | $1,038.40 | $1,165.84 | $1,556.42 | $811.84 | $1,044.30 | $1,235.46 | $1,399.48 | $1,852.60 | $846.06 | $1,089.14 | $1,285.02 | $1,456.12 | $1,928.12 |
| 88 | $749.30 | $952.26 | $1,117.46 | $1,254.34 | $1,675.60 | $864.94 | $1,110.38 | $1,314.52 | $1,487.98 | $1,971.78 | $899.16 | $1,155.22 | $1,364.08 | $1,544.62 | $2,047.30 |
| 89 | $805.94 | $1,026.60 | $1,203.60 | $1,349.92 | $1,805.40 | $921.58 | $1,184.72 | $1,400.66 | $1,583.56 | $2,101.58 | $955.80 | $1,229.56 | $1,450.22 | $1,640.20 | $2,177.10 |
| 90 | $869.66 | $1,106.84 | $1,298.00 | $1,454.94 | $1,945.82 | $985.30 | $1,264.96 | $1,495.06 | $1,688.58 | $2,242.00 | $1,019.52 | $1,309.80 | $1,544.62 | $1,745.22 | $2,317.52 |
| 91 | $938.10 | $1,194.16 | $1,398.30 | $1,569.40 | $2,098.04 | $1,053.74 | $1,352.28 | $1,595.36 | $1,803.04 | $2,394.22 | $1,087.96 | $1,397.12 | $1,644.92 | $1,859.68 | $2,469.74 |
| 92 | $1,010.08 | $1,285.02 | $1,504.50 | $1,688.58 | $2,257.34 | $1,125.72 | $1,443.14 | $1,701.56 | $1,922.22 | $2,553.52 | $1,159.94 | $1,487.98 | $1,751.12 | $1,978.86 | $2,629.04 |
| 93 | $1,086.78 | $1,382.96 | $1,620.14 | $1,817.20 | $2,429.62 | $1,202.42 | $1,541.08 | $1,817.20 | $2,050.84 | $2,725.80 | $1,236.64 | $1,585.92 | $1,866.76 | $2,107.48 | $2,801.32 |
| 94 | $1,169.38 | $1,490.34 | $1,744.04 | $1,957.62 | $2,617.24 | $1,285.02 | $1,648.46 | $1,941.10 | $2,191.26 | $2,913.42 | $1,319.24 | $1,693.30 | $1,990.66 | $2,247.90 | $2,988.94 |
| 95 | $1,261.42 | $1,605.98 | $1,880.92 | $2,111.02 | $2,821.38 | $1,377.06 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,411.28 | $1,808.94 | $2,127.54 | $2,401.30 | $3,193.08 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 30 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 31 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $87.40 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 32 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $38.94 | $47.20 | $55.46 | $62.54 | $89.98 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 33 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $40.41 | $47.20 | $55.46 | $62.54 | $95.12 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 34 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $40.41 | $47.20 | $56.56 | $62.54 | $100.26 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 35 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $42.94 | $48.53 | $56.56 | $62.54 | $102.83 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 36 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $45.46 | $50.96 | $59.02 | $64.76 | $107.97 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 37 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $47.99 | $53.39 | $63.94 | $67.25 | $113.11 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 38 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $47.99 | $55.81 | $66.40 | $69.74 | $118.25 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 39 | $25.96 | $30.68 | $35.40 | $40.12 | $54.28 | $50.51 | $58.24 | $68.86 | $74.72 | $125.97 | $88.00 | $110.00 | $126.00 | $142.00 | $192.00 |
| 40 | $25.96 | $34.22 | $37.76 | $41.30 | $56.64 | $51.23 | $63.40 | $71.03 | $76.88 | $132.32 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 41 | $25.96 | $34.22 | $37.76 | $41.30 | $56.64 | $53.91 | $66.20 | $73.78 | $79.68 | $137.83 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 42 | $28.17 | $34.82 | $37.79 | $41.30 | $56.64 | $54.14 | $69.02 | $76.54 | $85.00 | $143.37 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 43 | $28.37 | $35.05 | $40.42 | $42.41 | $58.97 | $56.85 | $71.87 | $81.81 | $87.86 | $148.93 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 44 | $28.58 | $37.80 | $40.69 | $42.69 | $61.70 | $59.58 | $74.73 | $84.64 | $90.73 | $152.00 | $92.00 | $118.00 | $134.00 | $150.00 | $202.00 |
| 45 | $29.90 | $36.45 | $43.11 | $47.57 | $65.25 | $65.78 | $73.85 | $87.17 | $97.27 | $161.45 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 46 | $32.63 | $39.13 | $43.40 | $50.40 | $68.04 | $66.07 | $79.08 | $92.52 | $100.23 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 47 | $32.86 | $39.39 | $46.11 | $53.27 | $70.84 | $69.02 | $81.88 | $95.41 | $105.80 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 48 | $33.10 | $42.13 | $48.86 | $53.62 | $73.66 | $71.98 | $84.70 | $100.84 | $111.41 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 49 | $35.90 | $42.41 | $49.19 | $56.54 | $79.13 | $74.00 | $90.00 | $103.78 | $114.46 | $162.00 | $98.00 | $124.00 | $142.00 | $162.00 | $216.00 |
| 50 | $38.52 | $44.75 | $54.38 | $57.33 | $81.05 | $78.96 | $94.34 | $114.35 | $117.42 | $178.00 | $110.00 | $136.00 | $160.00 | $178.00 | $238.00 |
| 51 | $41.21 | $47.39 | $57.12 | $61.45 | $86.15 | $83.68 | $97.07 | $117.87 | $122.82 | $184.00 | $116.00 | $140.00 | $164.00 | $182.00 | $244.00 |
| 52 | $39.81 | $47.55 | $55.74 | $62.67 | $91.26 | $85.16 | $104.40 | $116.82 | $126.35 | $190.00 | $116.00 | $142.00 | $168.00 | $184.00 | $250.00 |
| 53 | $42.49 | $50.24 | $58.50 | $64.30 | $96.38 | $87.99 | $107.86 | $124.24 | $133.63 | $194.00 | $118.00 | $146.00 | $170.00 | $190.00 | $256.00 |
| 54 | $42.54 | $53.15 | $58.73 | $65.61 | $103.08 | $88.74 | $114.50 | $129.73 | $139.06 | $202.00 | $122.00 | $152.00 | $174.00 | $196.00 | $264.00 |
| 55 | $45.27 | $55.95 | $62.93 | $69.84 | $106.66 | $98.00 | $120.16 | $135.26 | $146.48 | $206.00 | $124.00 | $158.00 | $180.00 | $202.00 | $268.00 |
| 56 | $49.41 | $57.11 | $66.56 | $74.91 | $117.53 | $102.00 | $123.48 | $140.52 | $152.54 | $222.00 | $130.00 | $162.00 | $186.00 | $210.00 | $282.00 |
| 57 | $50.48 | $63.56 | $71.83 | $79.89 | $124.83 | $104.14 | $130.62 | $152.13 | $160.35 | $236.00 | $134.00 | $172.00 | $198.00 | $220.00 | $298.00 |
| 58 | $54.25 | $64.63 | $76.98 | $86.48 | $133.79 | $111.18 | $132.00 | $157.46 | $170.12 | $252.00 | $144.00 | $178.00 | $210.00 | $234.00 | $314.00 |
| 59 | $59.55 | $72.54 | $82.01 | $91.42 | $143.67 | $118.42 | $145.55 | $165.24 | $176.19 | $270.00 | $150.00 | $192.00 | $222.00 | $247.16 | $332.00 |
| 60 | $61.98 | $77.74 | $88.49 | $96.58 | $155.21 | $123.59 | $150.75 | $174.93 | $185.96 | $292.00 | $158.00 | $202.00 | $236.00 | $252.71 | $352.00 |
| 61 | $67.14 | $82.81 | $96.29 | $105.65 | $165.43 | $129.34 | $161.01 | $183.34 | $199.60 | $302.25 | $163.80 | $208.65 | $243.75 | $266.83 | $364.65 |
| 62 | $73.77 | $90.59 | $99.93 | $112.02 | $180.05 | $139.00 | $171.32 | $194.49 | $209.10 | $315.40 | $174.80 | $218.50 | $252.70 | $277.90 | $378.10 |
| 63 | $81.75 | $95.77 | $109.23 | $119.84 | $188.47 | $148.00 | $179.79 | $208.37 | $221.77 | $327.45 | $177.60 | $223.85 | $262.70 | $290.09 | $394.05 |
| 64 | $86.86 | $103.53 | $119.59 | $127.64 | $202.32 | $156.60 | $190.13 | $223.88 | $236.85 | $340.20 | $185.40 | $234.00 | $271.80 | $304.20 | $405.00 |
| 65 | $96.27 | $111.24 | $125.84 | $139.44 | $216.65 | $162.75 | $204.75 | $238.25 | $253.89 | $355.25 | $192.50 | $243.25 | $281.75 | $315.00 | $423.50 |
| 66 | $102.04 | $122.56 | $139.66 | $153.15 | $233.71 | $168.30 | $214.20 | $249.00 | $271.46 | $372.30 | $198.90 | $255.00 | $294.10 | $329.80 | $438.60 |
| 67 | $113.57 | $135.08 | $153.50 | $167.96 | $255.02 | $176.55 | $222.75 | $260.70 | $290.02 | $387.75 | $206.25 | $259.05 | $301.95 | $341.55 | $453.75 |
| 68 | $123.40 | $149.96 | $168.28 | $184.08 | $275.20 | $182.40 | $232.00 | $270.40 | $307.20 | $408.00 | $211.20 | $268.80 | $315.20 | $356.80 | $472.00 |
| 69 | $134.62 | $163.59 | $187.37 | $202.62 | $292.95 | $192.20 | $243.35 | $288.75 | $322.40 | $429.35 | $221.65 | $282.10 | $331.70 | $372.00 | $494.45 |
| 70 | $145.50 | $183.00 | $205.77 | $226.44 | $318.00 | $205.50 | $262.50 | $306.00 | $346.50 | $460.50 | $234.00 | $300.00 | $348.00 | $396.00 | $525.00 |
| 71 | $159.50 | $200.10 | $232.00 | $255.20 | $346.55 | $221.85 | $282.75 | $332.05 | $372.65 | $495.90 | $252.30 | $321.90 | $375.55 | $421.95 | $562.60 |
| 72 | $172.20 | $217.00 | $250.60 | $278.60 | $375.20 | $238.00 | $306.60 | $357.00 | $401.80 | $534.80 | $268.80 | $343.00 | $401.80 | $450.80 | $600.60 |
| 73 | $190.35 | $236.25 | $272.70 | $305.10 | $409.05 | $261.90 | $329.40 | $387.45 | $436.05 | $577.80 | $290.25 | $368.55 | $430.65 | $486.00 | $645.30 |
| 74 | $205.40 | $257.40 | $296.40 | $330.20 | $445.90 | $279.50 | $356.20 | $414.70 | $469.30 | $625.30 | $308.10 | $395.20 | $458.90 | $518.70 | $691.60 |
| 75 | $222.50 | $280.00 | $325.00 | $361.25 | $486.25 | $300.00 | $383.75 | $448.75 | $506.25 | $673.75 | $328.75 | $420.00 | $492.50 | $555.00 | $737.50 |
| 76 | $242.40 | $306.00 | $355.20 | $397.20 | $535.20 | $321.50 | $411.60 | $484.80 | $547.20 | $728.40 | $349.20 | $448.80 | $526.80 | $595.20 | $793.20 |
| 77 | $272.58 | $344.56 | $401.20 | $448.40 | $599.44 | $355.18 | $456.66 | $538.08 | $608.88 | $804.76 | $383.50 | $492.06 | $580.56 | $656.08 | $867.30 |
| 78 | $306.80 | $388.22 | $454.30 | $508.58 | $679.68 | $365.30 | $507.40 | $600.62 | $680.86 | $899.16 | $421.26 | $542.80 | $643.10 | $728.06 | $962.88 |
| 79 | $342.20 | $435.42 | $508.58 | $569.94 | $763.46 | $434.24 | $561.68 | $664.34 | $754.02 | $997.10 | $461.38 | $595.90 | $704.46 | $801.22 | $1,059.64 |
| 80 | $376.42 | $479.08 | $561.68 | $630.12 | $842.52 | $472.00 | $610.06 | $725.70 | $823.64 | $1,087.96 | $497.96 | $645.46 | $765.82 | $870.84 | $1,149.32 |
| 81 | $409.46 | $520.38 | $610.06 | $685.58 | $916.86 | $509.76 | $657.26 | $778.80 | $885.00 | $1,170.56 | $535.72 | $691.48 | $820.10 | $932.20 | $1,231.92 |
| 82 | $440.14 | $560.50 | $658.44 | $738.68 | $986.48 | $541.62 | $699.74 | $830.72 | $942.82 | $1,244.90 | $568.76 | $736.32 | $874.38 | $992.38 | $1,309.80 |
| 83 | $472.00 | $600.62 | $704.46 | $790.60 | $1,058.46 | $575.84 | $742.22 | $880.28 | $998.28 | $1,320.42 | $602.98 | $779.98 | $923.94 | $1,049.02 | $1,386.50 |
| 84 | $507.40 | $645.46 | $756.38 | $848.42 | $1,133.98 | $612.42 | $789.42 | $934.56 | $1,058.46 | $1,400.66 | $640.74 | $826.00 | $979.40 | $1,109.20 | $1,467.92 |
| 85 | $546.34 | $696.20 | $814.20 | $913.32 | $1,221.30 | $652.54 | $840.16 | $993.56 | $1,125.72 | $1,490.34 | $683.22 | $879.10 | $1,038.40 | $1,176.46 | $1,558.78 |
| 86 | $587.64 | $749.30 | $877.92 | $984.12 | $1,315.70 | $693.84 | $893.26 | $1,057.28 | $1,196.52 | $1,584.74 | $724.52 | $932.20 | $1,102.12 | $1,247.26 | $1,653.18 |
| 87 | $633.66 | $805.94 | $945.18 | $1,060.82 | $1,416.00 | $739.86 | $949.90 | $1,124.54 | $1,273.22 | $1,685.04 | $770.54 | $988.84 | $1,169.38 | $1,323.96 | $1,753.48 |
| 88 | $682.04 | $868.48 | $1,017.16 | $1,141.00 | $1,525.74 | $788.24 | $1,012.44 | $1,196.52 | $1,353.46 | $1,794.78 | $818.92 | $1,051.38 | $1,241.36 | $1,404.20 | $1,863.22 |
| 89 | $733.96 | $934.56 | $1,093.86 | $1,228.38 | $1,643.74 | $840.16 | $1,078.52 | $1,273.22 | $1,440.78 | $1,912.78 | $870.84 | $1,117.46 | $1,318.06 | $1,491.52 | $1,981.22 |
| 90 | $791.78 | $1,007.72 | $1,181.18 | $1,323.96 | $1,770.00 | $897.98 | $1,151.68 | $1,360.54 | $1,536.36 | $2,039.04 | $928.66 | $1,190.62 | $1,405.38 | $1,587.10 | $2,107.48 |
| 91 | $853.14 | $1,086.78 | $1,272.04 | $1,427.80 | $1,909.24 | $959.34 | $1,230.74 | $1,451.40 | $1,640.20 | $2,178.28 | $990.02 | $1,269.68 | $1,496.24 | $1,690.94 | $2,246.72 |
| 92 | $918.04 | $1,169.38 | $1,369.98 | $1,536.36 | $2,054.38 | $1,024.24 | $1,313.34 | $1,549.34 | $1,748.76 | $2,323.42 | $1,054.92 | $1,352.28 | $1,594.18 | $1,799.50 | $2,391.86 |
| 93 | $988.84 | $1,259.06 | $1,475.00 | $1,653.18 | $2,210.14 | $1,095.04 | $1,403.02 | $1,654.36 | $1,865.58 | $2,479.18 | $1,125.72 | $1,441.96 | $1,699.20 | $1,916.32 | $2,547.62 |
| 94 | $1,064.36 | $1,354.64 | $1,587.10 | $1,780.62 | $2,380.06 | $1,170.56 | $1,498.60 | $1,766.46 | $1,993.02 | $2,649.10 | $1,201.24 | $1,537.54 | $1,811.30 | $2,043.76 | $2,717.54 |
| 95 | $1,146.96 | $1,460.84 | $1,712.18 | $1,921.04 | $2,567.68 | $1,253.16 | $1,604.80 | $1,891.54 | $2,133.44 | $2,836.72 | $1,283.84 | $1,643.74 | $1,936.38 | $2,184.18 | $2,905.16 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## Appendix B
**Union Security Insurance Company**
**6073-MI**

**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | Base | | | | | With 5% Simple Inflation Rider 2713 | | | | | With 5% Compound Inflation Rider 2714 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 30 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 31 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $80.02 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 32 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $35.40 | $43.66 | $51.92 | $57.82 | $82.37 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 33 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $36.74 | $43.66 | $51.92 | $57.82 | $87.08 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 34 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $36.74 | $43.66 | $52.95 | $57.82 | $91.79 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 35 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $39.03 | $44.89 | $52.95 | $57.82 | $94.14 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 36 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $41.33 | $47.14 | $55.25 | $59.87 | $98.85 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 37 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $43.63 | $49.38 | $59.86 | $62.17 | $103.55 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 38 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $43.63 | $51.63 | $62.16 | $64.48 | $108.26 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 39 | $23.60 | $28.32 | $34.22 | $36.58 | $49.56 | $45.92 | $53.87 | $64.46 | $69.08 | $115.32 | $82.00 | $100.00 | $120.00 | $130.00 | $176.00 |
| 40 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $48.22 | $57.63 | $66.77 | $71.39 | $121.87 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 41 | $24.78 | $30.68 | $35.40 | $38.94 | $53.10 | $50.74 | $60.18 | $69.35 | $73.99 | $126.95 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 42 | $26.89 | $31.22 | $35.43 | $38.94 | $53.10 | $50.96 | $62.75 | $71.95 | $78.93 | $132.05 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 43 | $27.08 | $31.42 | $37.90 | $39.99 | $55.29 | $53.51 | $65.33 | $76.91 | $81.58 | $137.18 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 44 | $27.28 | $33.89 | $38.15 | $40.25 | $57.84 | $56.08 | $67.94 | $79.56 | $84.25 | $140.00 | $86.00 | $110.00 | $126.00 | $138.00 | $186.00 |
| 45 | $27.41 | $35.23 | $40.57 | $41.47 | $58.98 | $58.67 | $72.20 | $82.23 | $86.10 | $145.50 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 46 | $29.91 | $37.83 | $40.84 | $43.94 | $61.50 | $58.93 | $77.33 | $87.28 | $88.73 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 47 | $30.12 | $38.08 | $43.40 | $46.44 | $64.03 | $61.55 | $80.06 | $90.01 | $93.66 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 48 | $30.34 | $40.73 | $45.99 | $46.74 | $66.58 | $64.20 | $82.82 | $95.13 | $98.62 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 49 | $32.91 | $41.00 | $46.30 | $49.29 | $71.52 | $66.00 | $88.00 | $97.91 | $101.33 | $146.00 | $90.00 | $118.00 | $132.00 | $148.00 | $198.00 |
| 50 | $33.01 | $42.04 | $47.41 | $54.60 | $75.36 | $69.56 | $88.79 | $101.22 | $110.30 | $164.00 | $98.00 | $128.00 | $146.00 | $166.00 | $220.00 |
| 51 | $35.53 | $44.60 | $51.41 | $57.26 | $78.85 | $72.27 | $91.58 | $108.36 | $115.59 | $168.00 | $102.00 | $132.00 | $152.00 | $170.00 | $224.00 |
| 52 | $35.69 | $44.84 | $50.30 | $58.49 | $83.78 | $77.41 | $96.81 | $107.55 | $117.32 | $174.00 | $104.00 | $134.00 | $154.00 | $174.00 | $230.00 |
| 53 | $39.66 | $47.45 | $55.71 | $58.83 | $88.73 | $82.13 | $102.09 | $118.51 | $122.65 | $180.00 | $112.00 | $136.00 | $162.00 | $176.00 | $234.00 |
| 54 | $39.80 | $47.70 | $55.99 | $61.51 | $92.15 | $84.88 | $103.05 | $121.98 | $128.08 | $184.00 | $114.00 | $140.00 | $164.00 | $182.00 | $240.00 |
| 55 | $41.02 | $50.36 | $57.33 | $64.25 | $98.70 | $88.00 | $110.31 | $123.49 | $133.50 | $192.00 | $114.00 | $142.00 | $164.00 | $186.00 | $248.00 |
| 56 | $45.05 | $54.32 | $62.31 | $67.84 | $107.73 | $92.00 | $117.60 | $130.89 | $141.38 | $202.00 | $120.00 | $150.00 | $174.00 | $190.00 | $260.00 |
| 57 | $47.60 | $57.91 | $64.92 | $74.29 | $116.72 | $98.24 | $121.01 | $136.92 | $149.41 | $218.00 | $124.00 | $156.00 | $182.00 | $206.00 | $276.00 |
| 58 | $48.69 | $60.51 | $71.38 | $79.39 | $122.51 | $101.60 | $122.70 | $148.09 | $157.45 | $234.00 | $130.00 | $168.00 | $194.00 | $216.00 | $288.00 |
| 59 | $53.74 | $65.57 | $75.06 | $84.50 | $133.98 | $106.96 | $132.49 | $152.39 | $165.62 | $252.00 | $136.00 | $176.00 | $202.00 | $229.22 | $310.00 |
| 60 | $56.35 | $72.09 | $80.19 | $89.68 | $142.27 | $112.36 | $139.85 | $158.70 | $172.06 | $266.00 | $144.00 | $188.00 | $216.00 | $233.42 | $326.00 |
| 61 | $61.42 | $77.19 | $89.21 | $97.31 | $154.08 | $120.10 | $151.96 | $170.88 | $182.54 | $278.85 | $150.15 | $195.00 | $226.20 | $244.12 | $339.30 |
| 62 | $66.54 | $83.40 | $91.61 | $103.62 | $165.19 | $126.03 | $158.70 | $180.21 | $195.50 | $290.70 | $155.80 | $199.50 | $231.80 | $259.12 | $351.50 |
| 63 | $75.69 | $90.05 | $102.14 | $111.38 | $173.85 | $136.90 | $169.11 | $192.48 | $206.82 | $303.40 | $164.65 | $212.75 | $242.35 | $269.89 | $364.45 |
| 64 | $79.37 | $94.90 | $110.94 | $119.22 | $187.52 | $142.20 | $176.05 | $208.02 | $219.08 | $315.00 | $169.20 | $216.00 | $253.80 | $282.60 | $378.00 |
| 65 | $87.10 | $102.68 | $118.77 | $128.17 | $200.48 | $148.75 | $189.00 | $219.43 | $233.98 | $330.75 | $175.00 | $224.00 | $264.25 | $292.25 | $392.00 |
| 66 | $94.43 | $112.46 | $129.58 | $141.80 | $215.98 | $154.70 | $198.90 | $231.20 | $251.72 | $345.10 | $181.90 | $232.90 | $272.00 | $306.00 | $408.00 |
| 67 | $104.24 | $126.17 | $141.80 | $156.47 | $237.15 | $161.70 | $207.90 | $230.25 | $271.89 | $361.35 | $188.10 | $244.20 | $280.50 | $318.45 | $422.40 |
| 68 | $114.03 | $139.36 | $156.47 | $171.14 | $256.00 | $168.00 | $216.00 | $252.90 | $284.80 | $379.20 | $193.60 | $252.80 | $292.80 | $331.20 | $441.60 |
| 69 | $122.24 | $153.08 | $172.62 | $188.25 | $272.80 | $175.15 | $229.40 | $265.05 | $300.70 | $398.35 | $203.05 | $263.50 | $305.35 | $344.10 | $460.35 |
| 70 | $135.00 | $171.00 | $191.17 | $209.25 | $295.50 | $189.00 | $243.00 | $285.00 | $319.50 | $427.50 | $216.00 | $279.00 | $325.50 | $366.00 | $487.50 |
| 71 | $146.45 | $185.60 | $213.15 | $236.56 | $320.45 | $205.90 | $262.25 | $307.40 | $346.55 | $461.10 | $230.55 | $298.70 | $346.55 | $392.95 | $522.00 |
| 72 | $159.60 | $203.00 | $232.40 | $260.40 | $350.00 | $221.20 | $285.60 | $333.20 | $376.60 | $498.40 | $247.80 | $322.00 | $372.40 | $422.80 | $561.40 |
| 73 | $172.80 | $221.40 | $253.80 | $282.15 | $382.05 | $236.25 | $310.50 | $359.10 | $403.65 | $540.00 | $264.60 | $344.25 | $400.95 | $450.90 | $602.10 |
| 74 | $188.50 | $240.50 | $276.90 | $309.40 | $414.70 | $257.40 | $334.10 | $387.40 | $438.10 | $581.10 | $283.40 | $369.20 | $429.00 | $484.90 | $643.50 |
| 75 | $206.25 | $262.50 | $302.50 | $337.50 | $453.75 | $276.25 | $358.75 | $417.50 | $473.75 | $628.75 | $303.75 | $395.00 | $458.75 | $518.75 | $688.75 |
| 76 | $224.40 | $288.00 | $331.20 | $370.80 | $498.00 | $297.60 | $388.80 | $451.20 | $511.20 | $679.20 | $321.60 | $421.20 | $492.00 | $555.60 | $738.00 |
| 77 | $248.98 | $322.14 | $372.88 | $416.54 | $559.32 | $325.68 | $427.16 | $501.50 | $567.58 | $751.66 | $350.46 | $461.38 | $539.26 | $611.24 | $809.48 |
| 78 | $282.02 | $364.62 | $423.62 | $474.36 | $634.84 | $362.26 | $477.90 | $560.50 | $634.84 | $840.16 | $388.22 | $509.76 | $599.44 | $679.68 | $897.98 |
| 79 | $313.88 | $407.10 | $474.36 | $531.00 | $710.36 | $398.84 | $525.10 | $619.50 | $703.28 | $928.66 | $422.44 | $558.14 | $658.44 | $746.94 | $986.48 |
| 80 | $345.74 | $449.58 | $522.74 | $585.28 | $783.52 | $434.24 | $573.48 | $674.96 | $765.82 | $1,012.44 | $460.20 | $606.52 | $713.90 | $809.48 | $1,070.26 |
| 81 | $375.24 | $488.52 | $568.76 | $637.20 | $854.96 | $467.28 | $617.14 | $726.88 | $823.64 | $1,087.96 | $490.88 | $649.00 | $764.64 | $868.48 | $1,146.96 |
| 82 | $404.74 | $526.28 | $611.24 | $686.76 | $918.04 | $497.96 | $657.26 | $771.72 | $877.92 | $1,159.94 | $523.92 | $692.66 | $813.02 | $922.76 | $1,220.12 |
| 83 | $433.06 | $562.86 | $657.26 | $736.32 | $984.12 | $527.46 | $696.20 | $821.28 | $931.02 | $1,230.74 | $554.60 | $731.60 | $862.58 | $977.04 | $1,292.10 |
| 84 | $466.10 | $605.34 | $703.28 | $790.60 | $1,054.92 | $561.68 | $739.86 | $869.66 | $986.48 | $1,302.72 | $590.00 | $776.44 | $910.96 | $1,034.86 | $1,367.62 |
| 85 | $501.50 | $651.36 | $757.56 | $850.76 | $1,137.52 | $599.44 | $788.24 | $925.12 | $1,049.02 | $1,388.86 | $626.58 | $823.64 | $967.60 | $1,097.40 | $1,452.58 |
| 86 | $541.62 | $702.10 | $816.56 | $916.88 | $1,224.84 | $639.56 | $838.98 | $984.12 | $1,115.10 | $1,476.18 | $666.70 | $874.38 | $1,026.60 | $1,163.48 | $1,539.90 |
| 87 | $581.74 | $754.02 | $879.10 | $986.48 | $1,319.24 | $679.68 | $890.90 | $1,046.66 | $1,184.72 | $1,570.58 | $706.82 | $926.30 | $1,089.14 | $1,233.10 | $1,634.30 |
| 88 | $625.40 | $813.02 | $946.36 | $1,062.00 | $1,418.36 | $723.34 | $949.90 | $1,113.92 | $1,260.24 | $1,669.70 | $750.48 | $985.30 | $1,156.40 | $1,308.62 | $1,733.42 |
| 89 | $673.78 | $874.38 | $1,019.52 | $1,143.42 | $1,528.10 | $771.72 | $1,011.26 | $1,187.08 | $1,341.66 | $1,779.44 | $798.86 | $1,046.66 | $1,229.56 | $1,390.04 | $1,843.16 |
| 90 | $726.88 | $944.00 | $1,099.76 | $1,231.92 | $1,648.46 | $824.82 | $1,080.88 | $1,267.32 | $1,430.16 | $1,899.80 | $851.96 | $1,116.28 | $1,309.80 | $1,478.54 | $1,963.52 |
| 91 | $783.52 | $1,017.16 | $1,183.54 | $1,327.50 | $1,777.08 | $881.46 | $1,154.04 | $1,351.10 | $1,525.74 | $2,028.42 | $908.60 | $1,189.44 | $1,393.58 | $1,574.12 | $2,092.14 |
| 92 | $842.52 | $1,093.86 | $1,274.40 | $1,430.16 | $1,911.60 | $940.46 | $1,230.74 | $1,441.96 | $1,628.40 | $2,162.94 | $967.60 | $1,266.14 | $1,484.44 | $1,676.78 | $2,226.66 |
| 93 | $908.60 | $1,178.82 | $1,372.34 | $1,539.90 | $2,057.92 | $1,006.54 | $1,315.70 | $1,539.90 | $1,738.14 | $2,309.26 | $1,033.68 | $1,351.10 | $1,582.38 | $1,786.52 | $2,372.98 |
| 94 | $977.04 | $1,269.68 | $1,477.36 | $1,657.90 | $2,217.22 | $1,074.98 | $1,406.56 | $1,644.92 | $1,856.14 | $2,468.56 | $1,102.12 | $1,441.96 | $1,687.40 | $1,904.52 | $2,532.28 |
| 95 | $1,053.74 | $1,367.62 | $1,593.00 | $1,787.70 | $2,389.50 | $1,151.68 | $1,504.50 | $1,760.56 | $1,985.94 | $2,640.84 | $1,178.82 | $1,539.90 | $1,803.04 | $2,034.32 | $2,704.56 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 30 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 31 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 32 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 33 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 34 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 35 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 36 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 37 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 38 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 39 | $36.58 | $44.84 | $51.92 | $60.18 | $77.88 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 40 | $37.76 | $48.38 | $55.46 | $62.54 | $83.78 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 41 | $37.76 | $48.38 | $55.46 | $62.54 | $83.78 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 42 | $37.76 | $48.38 | $55.46 | $62.54 | $83.78 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 43 | $37.76 | $48.38 | $55.46 | $62.54 | $83.78 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 44 | $37.76 | $48.38 | $55.46 | $62.54 | $83.78 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 45 | $41.30 | $49.56 | $59.00 | $67.26 | $87.32 | $54.28 | $64.90 | $75.52 | $86.14 | $113.28 |
| 46 | $41.30 | $49.56 | $59.00 | $67.26 | $87.32 | $54.28 | $64.90 | $75.52 | $86.14 | $113.28 |
| 47 | $41.30 | $49.56 | $59.00 | $67.26 | $87.32 | $54.28 | $64.90 | $75.52 | $86.14 | $113.28 |
| 48 | $41.30 | $49.56 | $59.00 | $67.26 | $87.32 | $54.28 | $64.90 | $75.52 | $86.14 | $113.28 |
| 49 | $41.30 | $49.56 | $59.00 | $67.26 | $87.32 | $54.28 | $64.90 | $75.52 | $86.14 | $113.28 |
| 50 | $46.02 | $55.46 | $66.08 | $74.34 | $99.12 | $59.00 | $71.98 | $84.96 | $95.58 | $127.44 |
| 51 | $47.20 | $59.00 | $69.62 | $79.06 | $103.84 | $61.36 | $75.52 | $88.50 | $101.48 | $133.34 |
| 52 | $50.74 | $61.36 | $73.16 | $83.78 | $109.74 | $64.90 | $79.06 | $93.22 | $105.02 | $139.24 |
| 53 | $53.10 | $64.90 | $76.70 | $87.32 | $115.64 | $67.26 | $82.60 | $96.76 | $109.74 | $145.14 |
| 54 | $56.64 | $68.44 | $80.24 | $92.04 | $120.36 | $70.80 | $86.14 | $100.30 | $115.64 | $151.04 |
| 55 | $59.00 | $71.98 | $83.78 | $96.76 | $126.26 | $73.16 | $89.68 | $105.02 | $119.18 | $156.94 |
| 56 | $61.36 | $75.52 | $89.68 | $102.66 | $134.52 | $76.70 | $93.22 | $109.74 | $126.26 | $166.38 |
| 57 | $66.08 | $80.24 | $95.58 | $108.56 | $141.60 | $81.42 | $99.12 | $116.82 | $133.34 | $174.64 |
| 58 | $70.80 | $86.14 | $101.48 | $114.46 | $151.04 | $86.14 | $105.02 | $123.90 | $140.42 | $184.08 |
| 59 | $74.34 | $92.04 | $107.38 | $122.72 | $161.66 | $92.04 | $112.10 | $130.98 | $148.68 | $197.06 |
| 60 | $79.06 | $96.76 | $114.46 | $130.98 | $172.28 | $96.76 | $118.00 | $139.24 | $159.30 | $208.86 |
| 61 | $84.96 | $103.84 | $122.72 | $140.42 | $184.08 | $103.84 | $126.26 | $149.86 | $169.92 | $224.20 |
| 62 | $90.86 | $112.10 | $130.98 | $149.86 | $197.06 | $110.92 | $135.70 | $159.30 | $181.72 | $238.36 |
| 63 | $97.94 | $119.18 | $140.42 | $160.48 | $210.04 | $119.18 | $145.14 | $171.10 | $194.70 | $256.06 |
| 64 | $105.02 | $128.62 | $152.22 | $172.28 | $227.74 | $128.62 | $156.94 | $184.08 | $208.86 | $276.12 |
| 65 | $113.28 | $139.24 | $164.02 | $186.44 | $246.62 | $138.06 | $168.74 | $198.24 | $225.38 | $298.54 |
| 66 | $125.08 | $152.22 | $179.36 | $205.32 | $270.02 | $151.04 | $184.08 | $215.94 | $245.44 | $324.50 |
| 67 | $136.88 | $167.56 | $198.24 | $225.38 | $295.18 | $164.02 | $200.60 | $236.00 | $267.86 | $354.00 |
| 68 | $149.86 | $184.08 | $217.12 | $246.62 | $324.50 | $178.18 | $218.30 | $257.24 | $291.46 | $384.68 |
| 69 | $164.02 | $200.60 | $238.36 | $270.22 | $356.36 | $193.52 | $237.18 | $279.66 | $317.42 | $418.90 |
| 70 | $180.54 | $220.66 | $260.78 | $296.18 | $390.58 | $210.04 | $257.24 | $304.44 | $345.74 | $455.48 |
| 71 | $198.24 | $241.90 | $285.56 | $324.50 | $427.16 | $228.92 | $279.66 | $330.40 | $375.24 | $494.42 |
| 72 | $214.76 | $263.14 | $310.34 | $352.82 | $466.10 | $247.80 | $303.26 | $356.36 | $404.74 | $535.72 |
| 73 | $234.82 | $287.92 | $338.66 | $383.50 | $507.40 | $267.86 | $328.04 | $384.68 | $436.60 | $578.20 |
| 74 | $258.42 | $315.06 | $370.52 | $420.08 | $555.78 | $292.64 | $356.36 | $418.90 | $473.18 | $627.76 |
| 75 | $285.56 | $348.10 | $409.46 | $463.74 | $613.60 | $319.78 | $389.40 | $459.02 | $518.02 | $686.76 |
| 76 | $317.42 | $387.04 | $456.66 | $516.84 | $685.58 | $351.64 | $429.52 | $506.22 | $573.48 | $759.92 |
| 77 | $354.00 | $433.06 | $510.94 | $579.38 | $767.00 | $389.40 | $476.72 | $561.68 | $637.20 | $843.70 |
| 78 | $394.12 | $482.62 | $571.12 | $646.64 | $855.50 | $429.52 | $526.28 | $623.04 | $705.64 | $933.38 |
| 79 | $433.06 | $531.00 | $628.94 | $713.90 | $944.00 | $468.46 | $575.84 | $682.04 | $774.08 | $1,023.06 |
| 80 | $470.82 | $577.02 | $684.40 | $776.44 | $1,026.60 | $507.40 | $621.86 | $737.50 | $836.62 | $1,106.84 |
| 81 | $502.68 | $617.14 | $730.42 | $829.54 | $1,096.22 | $539.26 | $661.98 | $783.52 | $889.72 | $1,176.46 |
| 82 | $534.54 | $654.90 | $776.44 | $880.28 | $1,163.48 | $571.12 | $699.74 | $829.54 | $940.46 | $1,243.72 |
| 83 | $567.58 | $695.02 | $822.46 | $931.02 | $1,233.10 | $604.16 | $739.86 | $875.56 | $991.20 | $1,313.34 |
| 84 | $601.80 | $737.50 | $872.02 | $987.66 | $1,307.44 | $638.38 | $782.34 | $925.12 | $1,047.84 | $1,387.68 |
| 85 | $641.92 | $784.70 | $927.48 | $1,050.20 | $1,391.22 | $678.50 | $829.54 | $980.58 | $1,110.38 | $1,471.46 |
| 86 | $684.40 | $836.62 | $988.84 | $1,118.64 | $1,483.26 | $720.98 | $881.46 | $1,041.94 | $1,178.82 | $1,563.50 |
| 87 | $731.60 | $893.26 | $1,054.92 | $1,194.16 | $1,583.56 | $768.18 | $938.10 | $1,108.02 | $1,254.34 | $1,663.80 |
| 88 | $781.16 | $953.44 | $1,125.72 | $1,273.22 | $1,688.58 | $817.74 | $998.28 | $1,178.82 | $1,333.40 | $1,768.82 |
| 89 | $834.26 | $1,017.16 | $1,201.24 | $1,357.00 | $1,800.68 | $870.84 | $1,062.00 | $1,254.34 | $1,417.18 | $1,880.92 |
| 90 | $889.72 | $1,084.42 | $1,279.12 | $1,445.50 | $1,919.86 | $926.30 | $1,129.26 | $1,332.22 | $1,505.68 | $2,000.10 |
| 91 | $946.36 | $1,154.04 | $1,360.54 | $1,537.54 | $2,041.40 | $982.94 | $1,198.88 | $1,413.64 | $1,597.72 | $2,121.64 |
| 92 | $1,005.36 | $1,226.02 | $1,445.50 | $1,631.94 | $2,167.66 | $1,041.94 | $1,270.86 | $1,498.60 | $1,692.12 | $2,247.90 |
| 93 | $1,067.90 | $1,301.54 | $1,534.00 | $1,731.06 | $2,301.00 | $1,104.48 | $1,346.38 | $1,587.10 | $1,791.24 | $2,381.24 |
| 94 | $1,135.16 | $1,382.96 | $1,629.58 | $1,838.44 | $2,444.96 | $1,171.74 | $1,427.80 | $1,682.68 | $1,898.62 | $2,525.20 |
| 95 | $1,208.32 | $1,471.46 | $1,733.42 | $1,955.26 | $2,600.72 | $1,244.90 | $1,516.30 | $1,786.52 | $2,015.44 | $2,680.96 |

Michigan Review Pending

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 30 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 31 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 32 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 33 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 34 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 35 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 36 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 37 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 38 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 39 | $31.86 | $40.12 | $47.20 | $53.10 | $69.62 | $42.48 | $51.92 | $60.18 | $68.44 | $90.86 |
| 40 | $34.22 | $42.48 | $49.56 | $56.64 | $75.52 | $44.84 | $54.28 | $64.90 | $73.16 | $96.76 |
| 41 | $34.22 | $42.48 | $49.56 | $56.64 | $75.52 | $44.84 | $54.28 | $64.90 | $73.16 | $96.76 |
| 42 | $34.22 | $42.48 | $49.56 | $56.64 | $75.52 | $44.84 | $54.28 | $64.90 | $73.16 | $96.76 |
| 43 | $34.22 | $42.48 | $49.56 | $56.64 | $75.52 | $44.84 | $54.28 | $64.90 | $73.16 | $96.76 |
| 44 | $34.22 | $42.48 | $49.56 | $56.64 | $75.52 | $44.84 | $54.28 | $64.90 | $73.16 | $96.76 |
| 45 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $77.88 | $102.66 |
| 46 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $77.88 | $102.66 |
| 47 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $77.88 | $102.66 |
| 48 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $77.88 | $102.66 |
| 49 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $77.88 | $102.66 |
| 50 | $41.30 | $49.56 | $57.82 | $66.08 | $87.32 | $53.10 | $64.90 | $75.52 | $86.14 | $113.28 |
| 51 | $43.66 | $51.92 | $61.36 | $70.80 | $93.22 | $55.46 | $67.26 | $79.06 | $89.68 | $119.18 |
| 52 | $44.84 | $55.46 | $64.90 | $74.34 | $97.94 | $57.82 | $70.80 | $82.60 | $93.22 | $123.90 |
| 53 | $47.20 | $59.00 | $68.44 | $79.06 | $103.84 | $60.18 | $74.34 | $86.14 | $99.12 | $129.80 |
| 54 | $50.74 | $61.36 | $71.98 | $82.60 | $107.38 | $63.72 | $76.70 | $90.86 | $102.66 | $134.52 |
| 55 | $51.92 | $63.72 | $74.34 | $86.14 | $113.28 | $64.90 | $80.24 | $93.22 | $107.38 | $140.42 |
| 56 | $55.46 | $67.26 | $79.06 | $90.86 | $119.18 | $68.44 | $83.78 | $97.94 | $112.10 | $147.50 |
| 57 | $59.00 | $71.98 | $83.78 | $96.76 | $126.26 | $71.98 | $88.50 | $103.84 | $119.18 | $155.76 |
| 58 | $61.36 | $76.70 | $89.68 | $102.66 | $135.70 | $75.52 | $93.22 | $109.74 | $125.08 | $165.20 |
| 59 | $66.08 | $81.42 | $95.58 | $109.74 | $143.96 | $81.42 | $99.12 | $116.82 | $133.34 | $174.64 |
| 60 | $70.80 | $86.14 | $102.66 | $116.82 | $153.40 | $86.14 | $105.02 | $125.08 | $141.60 | $186.44 |
| 61 | $76.70 | $93.22 | $109.74 | $125.08 | $164.02 | $92.04 | $113.28 | $133.34 | $151.04 | $199.42 |
| 62 | $81.42 | $99.12 | $118.00 | $133.34 | $175.82 | $99.12 | $120.36 | $142.78 | $161.66 | $213.58 |
| 63 | $87.32 | $106.20 | $126.26 | $142.78 | $187.62 | $106.20 | $129.80 | $152.22 | $173.46 | $227.74 |
| 64 | $94.40 | $115.64 | $135.70 | $153.40 | $202.96 | $114.46 | $140.42 | $164.02 | $185.26 | $245.44 |
| 65 | $102.66 | $123.90 | $147.50 | $167.56 | $220.66 | $123.90 | $151.04 | $178.18 | $200.60 | $265.50 |
| 66 | $110.92 | $135.70 | $160.48 | $182.90 | $240.62 | $133.34 | $164.02 | $193.52 | $218.30 | $289.10 |
| 67 | $122.72 | $149.86 | $175.82 | $199.42 | $264.32 | $146.32 | $178.18 | $210.04 | $238.36 | $315.06 |
| 68 | $133.34 | $164.02 | $192.34 | $219.48 | $290.28 | $158.12 | $194.70 | $227.74 | $259.60 | $343.38 |
| 69 | $146.32 | $179.36 | $211.22 | $241.90 | $317.42 | $172.28 | $211.22 | $248.98 | $283.20 | $372.88 |
| 70 | $160.48 | $197.06 | $232.46 | $264.32 | $349.28 | $187.62 | $230.10 | $271.40 | $307.98 | $407.10 |
| 71 | $175.82 | $215.94 | $253.70 | $289.10 | $381.14 | $204.14 | $248.98 | $293.82 | $333.94 | $440.14 |
| 72 | $192.34 | $234.82 | $276.12 | $312.70 | $414.18 | $220.66 | $269.04 | $316.24 | $358.72 | $475.54 |
| 73 | $210.04 | $256.06 | $300.90 | $341.02 | $451.94 | $239.54 | $291.46 | $342.20 | $388.22 | $514.48 |
| 74 | $231.28 | $280.84 | $330.40 | $372.88 | $495.60 | $260.78 | $317.42 | $372.88 | $420.08 | $559.32 |
| 75 | $253.70 | $310.34 | $363.44 | $411.82 | $546.34 | $284.38 | $346.92 | $407.10 | $460.20 | $611.24 |
| 76 | $282.02 | $344.56 | $404.74 | $459.02 | $608.88 | $312.70 | $382.32 | $449.58 | $508.58 | $674.96 |
| 77 | $315.06 | $384.68 | $454.30 | $514.48 | $680.86 | $346.92 | $423.62 | $499.14 | $565.22 | $748.12 |
| 78 | $349.28 | $427.16 | $506.22 | $573.48 | $758.74 | $381.14 | $466.10 | $551.06 | $625.40 | $828.36 |
| 79 | $384.68 | $470.82 | $556.96 | $632.48 | $835.44 | $416.54 | $509.76 | $604.16 | $685.58 | $906.24 |
| 80 | $417.72 | $512.12 | $606.52 | $686.76 | $907.42 | $449.58 | $551.06 | $653.72 | $739.86 | $978.22 |
| 81 | $446.04 | $547.52 | $647.82 | $733.96 | $969.96 | $477.90 | $586.46 | $695.02 | $787.06 | $1,040.76 |
| 82 | $474.36 | $581.74 | $687.94 | $778.80 | $1,030.14 | $506.22 | $620.68 | $735.14 | $831.90 | $1,100.94 |
| 83 | $503.86 | $615.96 | $728.06 | $823.64 | $1,091.50 | $535.72 | $654.90 | $775.26 | $876.74 | $1,162.30 |
| 84 | $534.54 | $653.72 | $771.72 | $873.20 | $1,157.58 | $566.40 | $692.66 | $818.92 | $926.30 | $1,228.38 |
| 85 | $569.94 | $696.20 | $821.28 | $928.66 | $1,230.74 | $601.80 | $735.14 | $868.48 | $981.76 | $1,301.54 |
| 86 | $607.70 | $743.40 | $876.74 | $990.02 | $1,313.34 | $639.56 | $782.34 | $923.94 | $1,043.12 | $1,384.14 |
| 87 | $649.00 | $792.96 | $934.56 | $1,056.10 | $1,401.84 | $680.86 | $831.90 | $981.76 | $1,109.20 | $1,472.64 |
| 88 | $693.84 | $846.06 | $998.28 | $1,126.90 | $1,495.06 | $725.70 | $885.00 | $1,045.48 | $1,180.00 | $1,565.86 |
| 89 | $739.86 | $902.70 | $1,064.36 | $1,201.24 | $1,595.36 | $771.72 | $941.64 | $1,111.56 | $1,254.34 | $1,666.16 |
| 90 | $789.42 | $962.88 | $1,133.98 | $1,279.12 | $1,699.20 | $821.28 | $1,001.82 | $1,181.18 | $1,332.22 | $1,770.00 |
| 91 | $840.16 | $1,024.24 | $1,205.96 | $1,360.54 | $1,807.76 | $872.02 | $1,063.18 | $1,253.16 | $1,413.64 | $1,878.56 |
| 92 | $893.26 | $1,087.96 | $1,280.30 | $1,444.32 | $1,919.86 | $925.12 | $1,126.90 | $1,327.50 | $1,497.42 | $1,990.66 |
| 93 | $948.72 | $1,155.22 | $1,359.36 | $1,532.82 | $2,037.86 | $980.58 | $1,194.16 | $1,406.56 | $1,585.92 | $2,108.66 |
| 94 | $1,007.72 | $1,227.20 | $1,444.32 | $1,627.22 | $2,165.30 | $1,039.58 | $1,266.14 | $1,491.52 | $1,680.32 | $2,236.10 |
| 95 | $1,072.62 | $1,306.26 | $1,536.36 | $1,731.06 | $2,303.36 | $1,104.48 | $1,345.20 | $1,583.56 | $1,784.16 | $2,374.16 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 30 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 31 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 32 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 33 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 34 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 35 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 36 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 37 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 38 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 39 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $54.28 | $62.54 | $81.42 |
| 40 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $64.90 | $87.32 |
| 41 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $64.90 | $87.32 |
| 42 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $64.90 | $87.32 |
| 43 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $64.90 | $87.32 |
| 44 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $64.90 | $87.32 |
| 45 | $31.86 | $40.12 | $48.38 | $54.28 | $70.80 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 46 | $31.86 | $40.12 | $48.38 | $54.28 | $70.80 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 47 | $31.86 | $40.12 | $48.38 | $54.28 | $70.80 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 48 | $31.86 | $40.12 | $48.38 | $54.28 | $70.80 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 49 | $31.86 | $40.12 | $48.38 | $54.28 | $70.80 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 50 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $76.70 | $101.48 |
| 51 | $38.94 | $47.20 | $55.46 | $63.72 | $82.60 | $49.56 | $61.36 | $70.80 | $81.42 | $106.20 |
| 52 | $41.30 | $49.56 | $59.00 | $67.26 | $88.50 | $51.92 | $62.54 | $74.34 | $84.96 | $112.10 |
| 53 | $42.48 | $53.10 | $61.36 | $70.80 | $92.04 | $54.28 | $66.08 | $76.70 | $88.50 | $115.64 |
| 54 | $44.84 | $55.46 | $64.90 | $73.16 | $97.94 | $56.64 | $68.44 | $81.42 | $90.86 | $121.54 |
| 55 | $47.20 | $56.64 | $67.26 | $76.70 | $101.48 | $57.82 | $70.80 | $83.78 | $95.58 | $125.08 |
| 56 | $49.56 | $60.18 | $71.98 | $81.42 | $107.38 | $61.36 | $74.34 | $88.50 | $100.30 | $132.16 |
| 57 | $53.10 | $64.90 | $76.70 | $86.14 | $113.28 | $64.90 | $79.06 | $93.22 | $105.02 | $139.24 |
| 58 | $55.46 | $68.44 | $80.24 | $92.04 | $121.54 | $68.44 | $83.78 | $97.94 | $112.10 | $147.50 |
| 59 | $59.00 | $71.98 | $84.96 | $97.94 | $128.62 | $71.98 | $88.50 | $103.84 | $119.18 | $156.94 |
| 60 | $62.54 | $76.70 | $92.04 | $105.02 | $136.88 | $75.52 | $94.40 | $110.92 | $127.44 | $166.38 |
| 61 | $67.26 | $83.78 | $99.12 | $112.10 | $147.50 | $81.42 | $101.48 | $119.18 | $135.70 | $178.18 |
| 62 | $73.16 | $89.68 | $105.02 | $120.36 | $158.12 | $88.50 | $108.56 | $127.44 | $145.14 | $191.16 |
| 63 | $77.88 | $95.58 | $113.28 | $128.62 | $168.74 | $94.40 | $115.64 | $136.88 | $154.58 | $204.14 |
| 64 | $83.78 | $102.66 | $120.36 | $138.06 | $181.72 | $101.48 | $125.08 | $146.32 | $166.38 | $220.66 |
| 65 | $92.04 | $110.92 | $132.16 | $149.86 | $197.06 | $110.92 | $134.52 | $159.30 | $180.54 | $238.36 |
| 66 | $100.30 | $121.54 | $143.96 | $164.02 | $215.94 | $120.36 | $146.32 | $172.28 | $195.88 | $258.42 |
| 67 | $108.56 | $133.34 | $158.12 | $179.36 | $236.00 | $129.80 | $159.30 | $187.62 | $212.40 | $280.84 |
| 68 | $119.18 | $146.32 | $172.28 | $197.06 | $259.60 | $141.60 | $173.46 | $204.14 | $232.46 | $306.80 |
| 69 | $130.98 | $160.48 | $189.98 | $215.94 | $284.38 | $153.40 | $188.80 | $223.02 | $253.70 | $333.94 |
| 70 | $142.78 | $175.82 | $207.68 | $236.00 | $311.52 | $166.38 | $205.32 | $241.90 | $274.94 | $362.26 |
| 71 | $156.94 | $192.34 | $227.74 | $257.24 | $339.84 | $181.72 | $223.02 | $261.96 | $297.36 | $392.94 |
| 72 | $171.10 | $210.04 | $246.62 | $279.66 | $370.52 | $195.88 | $240.72 | $283.20 | $320.96 | $424.80 |
| 73 | $186.44 | $228.92 | $270.22 | $304.44 | $403.56 | $212.40 | $260.78 | $306.80 | $346.92 | $459.02 |
| 74 | $206.50 | $251.34 | $295.00 | $333.94 | $441.32 | $232.46 | $283.20 | $332.76 | $376.42 | $497.96 |
| 75 | $226.56 | $276.12 | $324.50 | $366.98 | $487.34 | $252.52 | $309.16 | $363.44 | $410.64 | $545.16 |
| 76 | $252.52 | $307.98 | $361.08 | $409.46 | $542.80 | $278.48 | $341.02 | $401.20 | $453.12 | $600.62 |
| 77 | $279.66 | $343.38 | $404.74 | $459.02 | $606.52 | $307.98 | $377.60 | $444.86 | $503.86 | $666.70 |
| 78 | $311.52 | $381.14 | $449.58 | $510.94 | $674.96 | $339.84 | $415.36 | $490.88 | $556.96 | $736.32 |
| 79 | $341.02 | $418.90 | $495.60 | $562.86 | $744.58 | $369.34 | $454.30 | $536.90 | $610.06 | $805.94 |
| 80 | $370.52 | $455.48 | $538.08 | $610.06 | $808.30 | $398.84 | $489.70 | $580.56 | $658.44 | $870.84 |
| 81 | $396.48 | $487.34 | $574.66 | $651.36 | $863.76 | $424.80 | $521.56 | $617.14 | $699.74 | $926.30 |
| 82 | $421.26 | $518.02 | $611.24 | $691.48 | $916.86 | $449.58 | $552.24 | $653.72 | $739.86 | $979.40 |
| 83 | $447.22 | $548.70 | $646.64 | $732.78 | $971.14 | $475.54 | $582.92 | $689.12 | $781.16 | $1,033.68 |
| 84 | $475.54 | $581.74 | $686.76 | $776.44 | $1,030.14 | $503.86 | $615.96 | $729.24 | $824.82 | $1,092.68 |
| 85 | $506.22 | $619.50 | $730.42 | $826.00 | $1,096.22 | $534.54 | $653.72 | $772.90 | $874.38 | $1,158.76 |
| 86 | $540.44 | $660.80 | $778.80 | $880.28 | $1,169.38 | $568.76 | $695.02 | $821.28 | $928.66 | $1,231.92 |
| 87 | $577.02 | $705.64 | $830.72 | $939.28 | $1,247.26 | $605.34 | $739.86 | $873.20 | $987.66 | $1,309.80 |
| 88 | $617.14 | $754.02 | $887.36 | $1,001.82 | $1,331.04 | $645.46 | $788.24 | $929.84 | $1,050.20 | $1,393.58 |
| 89 | $658.44 | $803.58 | $946.36 | $1,067.90 | $1,419.54 | $686.76 | $837.80 | $988.84 | $1,116.28 | $1,482.08 |
| 90 | $702.10 | $856.68 | $1,007.72 | $1,137.52 | $1,512.76 | $730.42 | $890.90 | $1,050.20 | $1,185.90 | $1,575.30 |
| 91 | $746.94 | $912.14 | $1,072.62 | $1,209.50 | $1,609.52 | $775.26 | $946.36 | $1,115.10 | $1,257.88 | $1,672.06 |
| 92 | $794.14 | $968.78 | $1,138.70 | $1,283.84 | $1,708.64 | $822.46 | $1,003.00 | $1,181.18 | $1,332.22 | $1,771.18 |
| 93 | $843.70 | $1,027.78 | $1,209.50 | $1,362.90 | $1,814.84 | $872.02 | $1,062.00 | $1,251.98 | $1,411.28 | $1,877.38 |
| 94 | $896.80 | $1,092.68 | $1,285.02 | $1,447.86 | $1,926.94 | $925.12 | $1,126.90 | $1,327.50 | $1,496.24 | $1,989.48 |
| 95 | $954.62 | $1,162.30 | $1,366.44 | $1,539.90 | $2,050.84 | $982.94 | $1,196.52 | $1,408.92 | $1,588.28 | $2,113.38 |

Discounts Available:
1) 15% on policies cover

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 30 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 31 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 32 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 33 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 34 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 35 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 36 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 37 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 38 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 39 | $28.32 | $33.04 | $38.94 | $44.84 | $59.00 | $35.40 | $42.48 | $49.56 | $56.64 | $75.52 |
| 40 | $28.32 | $35.40 | $42.48 | $48.38 | $63.72 | $36.58 | $46.02 | $54.28 | $61.36 | $81.42 |
| 41 | $28.32 | $35.40 | $42.48 | $48.38 | $63.72 | $36.58 | $46.02 | $54.28 | $61.36 | $81.42 |
| 42 | $28.32 | $35.40 | $42.48 | $48.38 | $63.72 | $36.58 | $46.02 | $54.28 | $61.36 | $81.42 |
| 43 | $28.32 | $35.40 | $42.48 | $48.38 | $63.72 | $36.58 | $46.02 | $54.28 | $61.36 | $81.42 |
| 44 | $28.32 | $35.40 | $42.48 | $48.38 | $63.72 | $36.58 | $46.02 | $54.28 | $61.36 | $81.42 |
| 45 | $30.68 | $37.76 | $43.66 | $50.74 | $66.08 | $38.94 | $48.38 | $56.64 | $64.90 | $84.96 |
| 46 | $30.68 | $37.76 | $43.66 | $50.74 | $66.08 | $38.94 | $48.38 | $56.64 | $64.90 | $84.96 |
| 47 | $30.68 | $37.76 | $43.66 | $50.74 | $66.08 | $38.94 | $48.38 | $56.64 | $64.90 | $84.96 |
| 48 | $30.68 | $37.76 | $43.66 | $50.74 | $66.08 | $38.94 | $48.38 | $56.64 | $64.90 | $84.96 |
| 49 | $30.68 | $37.76 | $43.66 | $50.74 | $66.08 | $38.94 | $48.38 | $56.64 | $64.90 | $84.96 |
| 50 | $34.22 | $41.30 | $48.38 | $56.64 | $73.16 | $43.66 | $54.28 | $62.54 | $71.98 | $94.40 |
| 51 | $35.40 | $43.66 | $51.92 | $60.18 | $76.70 | $46.02 | $55.46 | $66.08 | $75.52 | $97.94 |
| 52 | $37.76 | $46.02 | $54.28 | $62.54 | $82.60 | $47.20 | $57.82 | $68.44 | $77.88 | $103.84 |
| 53 | $38.94 | $49.56 | $57.82 | $66.08 | $86.14 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 54 | $41.30 | $50.74 | $59.00 | $68.44 | $89.68 | $51.92 | $63.72 | $74.34 | $84.96 | $112.10 |
| 55 | $42.48 | $53.10 | $62.54 | $70.80 | $93.22 | $53.10 | $66.08 | $77.88 | $88.50 | $115.64 |
| 56 | $46.02 | $56.64 | $66.08 | $75.52 | $100.30 | $56.64 | $69.62 | $81.42 | $93.22 | $122.72 |
| 57 | $48.38 | $59.00 | $70.80 | $80.24 | $106.20 | $60.18 | $73.16 | $86.14 | $97.94 | $129.80 |
| 58 | $51.92 | $63.72 | $75.52 | $84.96 | $112.10 | $63.72 | $77.88 | $90.86 | $102.66 | $135.70 |
| 59 | $55.46 | $68.44 | $79.06 | $90.86 | $119.18 | $67.26 | $82.60 | $96.76 | $109.74 | $145.14 |
| 60 | $59.00 | $71.98 | $84.96 | $96.76 | $127.44 | $70.80 | $87.32 | $102.66 | $116.82 | $154.58 |
| 61 | $63.72 | $76.70 | $92.04 | $103.84 | $136.88 | $76.70 | $93.22 | $110.92 | $125.08 | $165.20 |
| 62 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 | $81.42 | $100.30 | $118.00 | $133.34 | $177.00 |
| 63 | $73.16 | $88.50 | $103.84 | $119.18 | $155.76 | $87.32 | $107.38 | $125.08 | $143.96 | $188.80 |
| 64 | $77.88 | $95.58 | $112.10 | $128.62 | $168.74 | $94.40 | $115.64 | $135.70 | $154.58 | $204.14 |
| 65 | $84.96 | $103.84 | $121.54 | $139.24 | $182.90 | $101.48 | $125.08 | $146.32 | $166.38 | $219.48 |
| 66 | $93.22 | $113.28 | $133.34 | $151.04 | $199.42 | $110.92 | $135.70 | $159.30 | $180.54 | $238.36 |
| 67 | $101.48 | $123.90 | $146.32 | $166.38 | $219.48 | $120.36 | $147.50 | $173.46 | $197.06 | $260.78 |
| 68 | $110.92 | $135.70 | $159.30 | $182.90 | $239.54 | $130.98 | $160.48 | $188.80 | $214.76 | $283.20 |
| 69 | $120.36 | $147.50 | $175.82 | $199.42 | $263.14 | $141.60 | $173.46 | $205.32 | $233.64 | $307.98 |
| 70 | $132.16 | $161.66 | $192.34 | $218.30 | $287.92 | $153.40 | $188.80 | $223.02 | $253.70 | $335.12 |
| 71 | $145.14 | $177.00 | $210.04 | $238.36 | $313.88 | $167.56 | $205.32 | $241.90 | $274.94 | $362.26 |
| 72 | $158.12 | $193.52 | $227.74 | $259.60 | $342.20 | $180.54 | $221.84 | $260.78 | $296.18 | $391.76 |
| 73 | $173.46 | $212.40 | $248.98 | $283.02 | $372.88 | $197.06 | $240.72 | $283.20 | $320.96 | $423.62 |
| 74 | $189.98 | $231.28 | $272.58 | $307.98 | $408.28 | $213.58 | $260.78 | $306.80 | $346.92 | $460.20 |
| 75 | $210.04 | $254.88 | $299.72 | $338.66 | $449.58 | $234.82 | $285.56 | $335.12 | $378.78 | $502.68 |
| 76 | $232.46 | $283.20 | $333.94 | $377.60 | $501.50 | $257.24 | $313.88 | $369.34 | $417.72 | $555.78 |
| 77 | $259.60 | $317.42 | $374.06 | $422.44 | $559.32 | $284.38 | $348.10 | $410.64 | $463.74 | $613.60 |
| 78 | $286.74 | $351.64 | $415.36 | $469.64 | $621.86 | $312.70 | $383.50 | $453.12 | $512.12 | $678.50 |
| 79 | $315.06 | $385.86 | $456.66 | $518.02 | $684.40 | $339.84 | $417.72 | $494.42 | $560.50 | $741.04 |
| 80 | $342.20 | $418.90 | $495.60 | $561.68 | $743.40 | $368.16 | $451.94 | $534.54 | $605.34 | $801.22 |
| 81 | $365.80 | $448.40 | $528.64 | $599.44 | $794.14 | $391.76 | $481.44 | $567.58 | $643.10 | $851.96 |
| 82 | $388.22 | $475.54 | $561.68 | $637.20 | $843.70 | $414.18 | $508.58 | $600.62 | $680.86 | $901.52 |
| 83 | $411.82 | $505.04 | $595.90 | $673.78 | $894.44 | $437.78 | $538.08 | $634.84 | $717.44 | $952.26 |
| 84 | $437.78 | $535.72 | $631.30 | $715.08 | $947.54 | $463.74 | $568.76 | $670.24 | $758.74 | $1,005.36 |
| 85 | $466.10 | $569.94 | $672.60 | $759.92 | $1,008.90 | $492.06 | $602.98 | $711.54 | $803.58 | $1,066.72 |
| 86 | $497.96 | $608.88 | $717.44 | $810.66 | $1,076.16 | $523.92 | $641.92 | $756.38 | $854.32 | $1,133.98 |
| 87 | $532.18 | $650.18 | $765.82 | $864.94 | $1,148.14 | $558.14 | $683.22 | $804.76 | $908.60 | $1,205.96 |
| 88 | $568.76 | $693.84 | $816.56 | $922.76 | $1,226.02 | $594.72 | $726.88 | $855.50 | $966.42 | $1,283.84 |
| 89 | $606.52 | $739.86 | $870.84 | $982.94 | $1,307.44 | $632.48 | $772.90 | $909.78 | $1,026.60 | $1,365.26 |
| 90 | $646.64 | $789.42 | $928.66 | $1,047.84 | $1,393.58 | $672.60 | $822.46 | $967.60 | $1,091.50 | $1,451.40 |
| 91 | $689.12 | $840.16 | $987.66 | $1,113.92 | $1,482.08 | $715.08 | $873.20 | $1,026.60 | $1,157.58 | $1,539.90 |
| 92 | $731.60 | $892.08 | $1,049.02 | $1,182.36 | $1,574.12 | $757.56 | $925.12 | $1,087.96 | $1,226.02 | $1,631.94 |
| 93 | $777.62 | $947.54 | $1,113.92 | $1,255.52 | $1,670.88 | $803.58 | $980.58 | $1,152.86 | $1,299.18 | $1,728.70 |
| 94 | $827.18 | $1,006.54 | $1,183.54 | $1,333.40 | $1,774.72 | $853.14 | $1,039.58 | $1,222.48 | $1,377.06 | $1,832.54 |
| 95 | $880.28 | $1,071.44 | $1,259.06 | $1,417.18 | $1,888.00 | $906.24 | $1,104.48 | $1,298.00 | $1,460.84 | $1,945.82 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

## Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 30 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 31 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 32 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 33 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 34 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 35 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 36 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 37 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 38 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 39 | $30.68 | $38.94 | $43.66 | $50.74 | $66.08 | $40.12 | $49.56 | $57.82 | $66.08 | $86.14 |
| 40 | $31.86 | $41.30 | $47.20 | $53.10 | $71.98 | $42.48 | $51.92 | $61.36 | $68.44 | $92.04 |
| 41 | $31.86 | $41.30 | $47.20 | $53.10 | $71.98 | $42.48 | $51.92 | $61.36 | $68.44 | $92.04 |
| 42 | $31.86 | $41.30 | $47.20 | $53.10 | $71.98 | $42.48 | $51.92 | $61.36 | $68.44 | $92.04 |
| 43 | $31.86 | $41.30 | $47.20 | $53.10 | $71.98 | $42.48 | $51.92 | $61.36 | $68.44 | $92.04 |
| 44 | $31.86 | $41.30 | $47.20 | $53.10 | $71.98 | $42.48 | $51.92 | $61.36 | $68.44 | $92.04 |
| 45 | $35.40 | $42.48 | $50.74 | $57.82 | $74.34 | $46.02 | $55.46 | $64.90 | $73.16 | $95.58 |
| 46 | $35.40 | $42.48 | $50.74 | $57.82 | $74.34 | $46.02 | $55.46 | $64.90 | $73.16 | $95.58 |
| 47 | $35.40 | $42.48 | $50.74 | $57.82 | $74.34 | $46.02 | $55.46 | $64.90 | $73.16 | $95.58 |
| 48 | $35.40 | $42.48 | $50.74 | $57.82 | $74.34 | $46.02 | $55.46 | $64.90 | $73.16 | $95.58 |
| 49 | $35.40 | $42.48 | $50.74 | $57.82 | $74.34 | $46.02 | $55.46 | $64.90 | $73.16 | $95.58 |
| 50 | $38.94 | $47.20 | $56.64 | $62.54 | $83.78 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 |
| 51 | $40.12 | $49.56 | $60.18 | $67.26 | $88.50 | $51.92 | $63.72 | $75.52 | $86.14 | $113.28 |
| 52 | $43.66 | $51.92 | $61.36 | $71.98 | $93.22 | $55.46 | $67.26 | $79.06 | $89.68 | $118.00 |
| 53 | $44.84 | $55.46 | $64.90 | $74.34 | $97.94 | $57.82 | $70.80 | $82.60 | $93.22 | $123.90 |
| 54 | $48.38 | $59.00 | $68.44 | $79.06 | $102.66 | $61.36 | $73.16 | $86.14 | $99.12 | $128.62 |
| 55 | $49.56 | $61.36 | $70.80 | $82.60 | $107.38 | $61.36 | $75.52 | $88.50 | $101.48 | $133.34 |
| 56 | $51.92 | $63.72 | $76.70 | $87.32 | $114.46 | $64.90 | $79.06 | $93.22 | $107.38 | $141.60 |
| 57 | $56.64 | $68.44 | $81.42 | $92.04 | $120.36 | $69.62 | $84.96 | $99.12 | $113.28 | $148.68 |
| 58 | $60.18 | $73.16 | $86.14 | $97.94 | $128.62 | $73.16 | $89.68 | $106.20 | $119.18 | $156.94 |
| 59 | $63.72 | $77.88 | $90.86 | $103.84 | $138.06 | $79.06 | $94.40 | $110.92 | $126.26 | $167.56 |
| 60 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 | $81.42 | $100.30 | $119.18 | $134.52 | $178.18 |
| 61 | $71.98 | $88.50 | $105.02 | $119.18 | $156.94 | $88.50 | $107.38 | $127.44 | $143.96 | $191.16 |
| 62 | $76.70 | $95.58 | $110.92 | $127.44 | $167.56 | $94.40 | $115.64 | $135.70 | $154.58 | $202.96 |
| 63 | $83.78 | $101.48 | $119.18 | $136.88 | $179.36 | $101.48 | $122.72 | $145.14 | $165.20 | $218.30 |
| 64 | $89.68 | $108.56 | $129.80 | $146.32 | $193.52 | $109.74 | $133.34 | $156.94 | $177.00 | $234.82 |
| 65 | $96.76 | $116.82 | $140.42 | $158.12 | $210.04 | $116.82 | $142.78 | $168.74 | $191.16 | $253.70 |
| 66 | $106.20 | $128.62 | $152.22 | $174.64 | $230.40 | $127.44 | $155.76 | $182.90 | $208.86 | $276.12 |
| 67 | $115.64 | $142.78 | $168.74 | $191.16 | $251.34 | $139.24 | $171.10 | $201.78 | $227.74 | $300.90 |
| 68 | $127.44 | $155.76 | $185.26 | $208.86 | $276.12 | $151.04 | $185.26 | $219.48 | $247.80 | $326.86 |
| 69 | $139.24 | $171.10 | $202.96 | $228.92 | $303.26 | $165.20 | $201.78 | $238.36 | $269.04 | $356.36 |
| 70 | $153.40 | $187.62 | $221.84 | $252.52 | $331.58 | $179.36 | $219.48 | $259.60 | $293.82 | $388.22 |
| 71 | $168.74 | $206.50 | $243.08 | $276.12 | $363.44 | $194.70 | $238.36 | $280.84 | $318.60 | $421.26 |
| 72 | $182.90 | $223.02 | $264.32 | $299.72 | $396.48 | $211.22 | $257.24 | $303.26 | $343.38 | $455.48 |
| 73 | $199.42 | $245.44 | $287.92 | $325.68 | $431.88 | $227.74 | $278.48 | $326.86 | $371.70 | $492.06 |
| 74 | $219.48 | $267.86 | $315.06 | $356.36 | $472.00 | $248.98 | $303.26 | $356.36 | $402.38 | $533.36 |
| 75 | $243.08 | $295.00 | $348.10 | $395.30 | $521.56 | $272.58 | $330.40 | $390.58 | $441.32 | $584.10 |
| 76 | $269.04 | $329.22 | $388.22 | $440.14 | $582.92 | $298.54 | $364.62 | $430.70 | $487.34 | $645.46 |
| 77 | $300.90 | $368.16 | $434.24 | $492.06 | $651.36 | $330.40 | $404.74 | $477.90 | $541.62 | $716.26 |
| 78 | $335.12 | $409.46 | $484.98 | $549.88 | $728.06 | $365.80 | $447.22 | $528.64 | $600.62 | $794.14 |
| 79 | $368.16 | $451.94 | $534.54 | $606.52 | $802.40 | $397.66 | $489.70 | $580.56 | $658.44 | $869.66 |
| 80 | $400.02 | $490.88 | $581.74 | $659.62 | $873.20 | $431.88 | $528.64 | $626.58 | $711.54 | $940.46 |
| 81 | $427.16 | $523.92 | $620.68 | $704.46 | $932.20 | $459.02 | $561.68 | $665.52 | $756.38 | $999.46 |
| 82 | $454.30 | $556.96 | $660.80 | $748.12 | $990.02 | $486.16 | $594.72 | $705.64 | $800.04 | $1,057.28 |
| 83 | $481.44 | $591.18 | $699.74 | $790.60 | $1,049.02 | $513.30 | $628.94 | $744.58 | $842.52 | $1,116.28 |
| 84 | $510.94 | $626.58 | $741.04 | $838.98 | $1,111.56 | $542.80 | $664.34 | $785.88 | $890.90 | $1,178.82 |
| 85 | $545.16 | $666.70 | $788.24 | $892.08 | $1,183.54 | $577.02 | $704.46 | $833.08 | $944.00 | $1,250.80 |
| 86 | $581.74 | $711.54 | $841.34 | $949.90 | $1,261.42 | $613.60 | $749.30 | $886.18 | $1,001.82 | $1,328.68 |
| 87 | $621.86 | $758.74 | $896.80 | $1,014.80 | $1,346.38 | $653.72 | $796.50 | $941.64 | $1,066.72 | $1,413.64 |
| 88 | $663.16 | $810.66 | $956.98 | $1,082.06 | $1,436.06 | $695.02 | $848.42 | $1,001.82 | $1,133.98 | $1,503.32 |
| 89 | $709.18 | $864.94 | $1,021.88 | $1,152.86 | $1,531.64 | $741.04 | $902.70 | $1,066.72 | $1,204.78 | $1,598.90 |
| 90 | $755.20 | $921.58 | $1,087.96 | $1,228.38 | $1,631.94 | $787.06 | $959.34 | $1,132.80 | $1,280.30 | $1,699.20 |
| 91 | $803.58 | $980.58 | $1,156.40 | $1,306.26 | $1,735.78 | $835.44 | $1,018.34 | $1,201.24 | $1,358.18 | $1,803.04 |
| 92 | $854.32 | $1,041.94 | $1,229.56 | $1,386.50 | $1,843.16 | $886.18 | $1,079.70 | $1,274.40 | $1,438.42 | $1,910.42 |
| 93 | $907.42 | $1,105.66 | $1,303.90 | $1,471.46 | $1,956.44 | $939.28 | $1,143.42 | $1,348.74 | $1,523.38 | $2,023.70 |
| 94 | $964.06 | $1,175.28 | $1,385.32 | $1,562.32 | $2,079.16 | $995.92 | $1,213.04 | $1,430.16 | $1,614.24 | $2,146.42 |
| 95 | $1,026.60 | $1,250.80 | $1,473.82 | $1,661.44 | $2,211.32 | $1,058.46 | $1,288.56 | $1,518.66 | $1,713.36 | $2,278.58 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 30 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 31 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 32 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 33 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 34 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 35 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 36 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 37 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 38 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 39 | $27.14 | $34.22 | $40.12 | $44.84 | $60.18 | $35.40 | $44.84 | $50.74 | $57.82 | $77.88 |
| 40 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $55.46 | $62.54 | $82.60 |
| 41 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $55.46 | $62.54 | $82.60 |
| 42 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $55.46 | $62.54 | $82.60 |
| 43 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $55.46 | $62.54 | $82.60 |
| 44 | $28.32 | $36.58 | $42.48 | $48.38 | $63.72 | $37.76 | $46.02 | $55.46 | $62.54 | $82.60 |
| 45 | $30.68 | $38.94 | $43.66 | $50.74 | $67.26 | $40.12 | $49.56 | $57.82 | $66.08 | $87.32 |
| 46 | $30.68 | $38.94 | $43.66 | $50.74 | $67.26 | $40.12 | $49.56 | $57.82 | $66.08 | $87.32 |
| 47 | $30.68 | $38.94 | $43.66 | $50.74 | $67.26 | $40.12 | $49.56 | $57.82 | $66.08 | $87.32 |
| 48 | $30.68 | $38.94 | $43.66 | $50.74 | $67.26 | $40.12 | $49.56 | $57.82 | $66.08 | $87.32 |
| 49 | $30.68 | $38.94 | $43.66 | $50.74 | $67.26 | $40.12 | $49.56 | $57.82 | $66.08 | $87.32 |
| 50 | $35.40 | $42.48 | $49.56 | $56.64 | $74.34 | $46.02 | $55.46 | $64.90 | $73.16 | $95.58 |
| 51 | $37.76 | $43.66 | $51.92 | $60.18 | $79.06 | $47.20 | $57.82 | $67.26 | $76.70 | $101.48 |
| 52 | $37.76 | $47.20 | $55.46 | $62.54 | $82.60 | $48.38 | $60.18 | $70.80 | $79.06 | $105.02 |
| 53 | $40.12 | $49.56 | $59.00 | $67.26 | $88.50 | $50.74 | $62.54 | $73.16 | $84.96 | $110.92 |
| 54 | $43.66 | $51.92 | $61.36 | $70.80 | $92.04 | $54.28 | $64.90 | $76.70 | $87.32 | $114.46 |
| 55 | $44.84 | $54.28 | $62.54 | $73.16 | $95.58 | $55.46 | $68.44 | $79.06 | $90.86 | $119.18 |
| 56 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 | $59.00 | $71.98 | $83.78 | $95.58 | $126.26 |
| 57 | $49.56 | $61.36 | $70.80 | $82.60 | $107.38 | $61.36 | $75.52 | $88.50 | $101.48 | $132.16 |
| 58 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $64.90 | $79.06 | $93.22 | $107.38 | $140.42 |
| 59 | $55.46 | $68.44 | $81.42 | $93.22 | $122.72 | $68.44 | $83.78 | $99.12 | $113.28 | $148.68 |
| 60 | $60.18 | $73.16 | $86.14 | $97.94 | $129.80 | $73.16 | $89.68 | $105.02 | $119.18 | $158.12 |
| 61 | $66.08 | $79.06 | $93.22 | $106.20 | $139.24 | $79.06 | $95.58 | $113.28 | $128.62 | $168.74 |
| 62 | $69.62 | $84.96 | $100.30 | $113.28 | $148.68 | $83.78 | $102.66 | $121.54 | $136.88 | $180.54 |
| 63 | $74.34 | $89.68 | $107.38 | $121.54 | $160.48 | $89.86 | $109.74 | $129.80 | $147.50 | $194.70 |
| 64 | $80.24 | $97.94 | $115.64 | $130.98 | $172.28 | $96.76 | $119.18 | $139.24 | $158.12 | $207.68 |
| 65 | $86.14 | $106.20 | $125.08 | $141.60 | $187.62 | $105.02 | $128.62 | $151.04 | $169.92 | $225.38 |
| 66 | $94.40 | $115.64 | $136.88 | $155.76 | $204.44 | $114.46 | $140.42 | $165.20 | $185.26 | $245.44 |
| 67 | $105.02 | $127.44 | $148.68 | $169.92 | $224.20 | $125.08 | $151.04 | $178.18 | $202.96 | $267.86 |
| 68 | $113.28 | $139.24 | $164.02 | $186.44 | $247.30 | $133.34 | $165.20 | $193.52 | $220.66 | $292.64 |
| 69 | $123.90 | $153.40 | $179.36 | $206.50 | $270.22 | $146.32 | $180.54 | $211.22 | $240.72 | $317.42 |
| 70 | $136.88 | $167.56 | $197.06 | $224.20 | $297.36 | $159.30 | $195.88 | $230.10 | $260.78 | $345.74 |
| 71 | $148.68 | $184.08 | $215.94 | $245.44 | $324.50 | $173.46 | $211.22 | $250.16 | $284.38 | $374.06 |
| 72 | $164.02 | $199.42 | $234.82 | $266.68 | $351.64 | $187.62 | $228.92 | $269.04 | $305.62 | $403.56 |
| 73 | $179.36 | $218.30 | $256.06 | $290.28 | $383.50 | $204.14 | $247.80 | $291.46 | $330.40 | $436.60 |
| 74 | $195.88 | $238.36 | $280.84 | $316.24 | $421.26 | $220.66 | $270.22 | $317.42 | $356.36 | $475.54 |
| 75 | $215.94 | $264.32 | $309.16 | $349.28 | $463.74 | $241.90 | $295.00 | $345.74 | $390.58 | $519.20 |
| 76 | $239.54 | $292.64 | $344.56 | $390.58 | $518.02 | $266.68 | $324.50 | $382.32 | $431.88 | $574.66 |
| 77 | $267.86 | $326.86 | $385.86 | $437.78 | $579.38 | $295.00 | $361.08 | $423.62 | $480.26 | $636.02 |
| 78 | $297.36 | $363.44 | $430.70 | $487.34 | $645.46 | $324.50 | $396.48 | $468.46 | $532.18 | $704.46 |
| 79 | $326.86 | $400.02 | $473.18 | $538.08 | $710.36 | $354.00 | $433.06 | $513.30 | $582.92 | $770.54 |
| 80 | $355.18 | $435.42 | $515.66 | $584.10 | $771.72 | $382.32 | $468.46 | $555.78 | $628.94 | $831.90 |
| 81 | $379.96 | $466.10 | $551.06 | $624.22 | $824.82 | $407.10 | $499.14 | $591.18 | $669.06 | $885.00 |
| 82 | $403.56 | $494.42 | $585.28 | $661.98 | $875.56 | $430.70 | $527.46 | $625.40 | $706.82 | $935.74 |
| 83 | $428.34 | $523.92 | $619.50 | $699.74 | $927.48 | $455.48 | $556.96 | $659.62 | $744.58 | $987.66 |
| 84 | $454.30 | $555.78 | $656.08 | $742.22 | $984.12 | $481.44 | $588.82 | $696.20 | $787.06 | $1,044.30 |
| 85 | $484.98 | $592.36 | $698.56 | $789.42 | $1,046.66 | $512.12 | $625.40 | $738.68 | $834.26 | $1,106.84 |
| 86 | $516.84 | $632.48 | $745.76 | $841.34 | $1,116.28 | $543.98 | $665.52 | $785.88 | $886.18 | $1,176.46 |
| 87 | $552.24 | $673.78 | $794.14 | $897.98 | $1,191.80 | $579.38 | $706.82 | $834.26 | $942.82 | $1,251.98 |
| 88 | $590.00 | $719.80 | $848.42 | $958.16 | $1,270.86 | $617.14 | $752.84 | $888.54 | $1,003.00 | $1,331.04 |
| 89 | $628.94 | $767.00 | $905.06 | $1,020.70 | $1,355.82 | $656.08 | $800.04 | $945.18 | $1,065.54 | $1,416.00 |
| 90 | $671.42 | $818.92 | $964.06 | $1,086.78 | $1,444.32 | $698.56 | $851.96 | $1,004.18 | $1,131.62 | $1,504.50 |
| 91 | $713.90 | $870.84 | $1,025.42 | $1,156.40 | $1,536.36 | $741.04 | $903.88 | $1,065.54 | $1,201.24 | $1,596.54 |
| 92 | $759.92 | $925.12 | $1,087.96 | $1,227.20 | $1,631.94 | $787.06 | $958.16 | $1,128.08 | $1,272.04 | $1,692.12 |
| 93 | $807.12 | $981.76 | $1,155.22 | $1,302.72 | $1,732.24 | $834.26 | $1,014.80 | $1,195.34 | $1,347.56 | $1,792.42 |
| 94 | $856.68 | $1,043.12 | $1,228.38 | $1,382.96 | $1,840.80 | $883.82 | $1,076.16 | $1,268.50 | $1,427.80 | $1,900.98 |
| 95 | $912.14 | $1,110.38 | $1,306.26 | $1,471.46 | $1,957.62 | $939.28 | $1,143.42 | $1,346.38 | $1,516.30 | $2,017.80 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 30 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 31 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 32 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 33 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 34 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 35 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 36 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 37 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 38 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 39 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $38.94 | $46.02 | $53.10 | $69.62 |
| 40 | $27.14 | $31.86 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 |
| 41 | $27.14 | $31.86 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 |
| 42 | $27.14 | $31.86 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 |
| 43 | $27.14 | $31.86 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 |
| 44 | $27.14 | $31.86 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $55.46 | $74.34 |
| 45 | $27.14 | $34.22 | $41.30 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 46 | $27.14 | $34.22 | $41.30 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 47 | $27.14 | $34.22 | $41.30 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 48 | $27.14 | $34.22 | $41.30 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 49 | $27.14 | $34.22 | $41.30 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 50 | $30.68 | $38.94 | $43.66 | $50.74 | $67.26 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 51 | $33.04 | $40.12 | $47.20 | $54.28 | $70.80 | $42.48 | $51.92 | $60.18 | $69.62 | $90.86 |
| 52 | $35.40 | $42.48 | $49.56 | $57.82 | $75.52 | $44.84 | $53.10 | $62.54 | $71.98 | $95.58 |
| 53 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $47.20 | $56.64 | $64.90 | $74.34 | $99.12 |
| 54 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $47.20 | $59.00 | $69.62 | $76.70 | $102.66 |
| 55 | $40.12 | $48.38 | $57.82 | $64.90 | $86.14 | $48.38 | $61.36 | $71.98 | $81.42 | $106.20 |
| 56 | $42.48 | $50.74 | $61.36 | $69.62 | $90.86 | $51.92 | $62.54 | $74.34 | $86.14 | $112.10 |
| 57 | $46.02 | $55.46 | $64.90 | $73.16 | $96.76 | $55.46 | $67.26 | $79.06 | $89.68 | $118.00 |
| 58 | $47.20 | $57.82 | $67.26 | $79.06 | $102.66 | $57.82 | $70.80 | $82.60 | $95.58 | $125.08 |
| 59 | $49.56 | $61.36 | $71.98 | $83.78 | $108.56 | $61.36 | $75.52 | $88.50 | $101.48 | $133.34 |
| 60 | $53.10 | $66.08 | $77.88 | $88.50 | $116.82 | $64.90 | $80.24 | $94.40 | $107.38 | $141.60 |
| 61 | $56.64 | $70.80 | $84.96 | $95.58 | $126.26 | $68.44 | $86.14 | $101.48 | $115.64 | $152.22 |
| 62 | $62.54 | $76.70 | $88.50 | $102.66 | $134.52 | $75.52 | $93.22 | $108.56 | $122.72 | $162.84 |
| 63 | $66.08 | $81.42 | $96.76 | $109.74 | $143.96 | $80.24 | $97.94 | $116.82 | $132.16 | $173.46 |
| 64 | $70.80 | $87.32 | $102.66 | $118.00 | $154.58 | $86.14 | $106.20 | $123.90 | $141.60 | $187.62 |
| 65 | $77.88 | $95.58 | $112.10 | $127.44 | $168.74 | $93.22 | $114.46 | $134.52 | $153.40 | $202.96 |
| 66 | $84.96 | $103.84 | $122.72 | $140.42 | $184.08 | $101.48 | $125.08 | $146.32 | $167.56 | $219.48 |
| 67 | $93.22 | $113.28 | $134.52 | $152.22 | $200.60 | $110.92 | $135.70 | $159.30 | $180.54 | $238.36 |
| 68 | $101.48 | $125.08 | $146.32 | $167.56 | $220.66 | $120.36 | $147.50 | $173.46 | $198.24 | $260.78 |
| 69 | $112.10 | $135.70 | $161.66 | $184.08 | $241.90 | $130.98 | $160.48 | $189.98 | $215.94 | $284.38 |
| 70 | $120.36 | $149.86 | $177.00 | $200.60 | $264.32 | $140.42 | $174.64 | $205.32 | $233.64 | $307.98 |
| 71 | $133.34 | $164.02 | $193.52 | $219.48 | $289.10 | $154.58 | $189.98 | $223.02 | $253.70 | $333.94 |
| 72 | $145.14 | $178.18 | $210.04 | $237.18 | $315.06 | $166.38 | $204.14 | $240.72 | $272.58 | $361.08 |
| 73 | $159.30 | $194.70 | $230.10 | $258.42 | $343.38 | $180.54 | $221.84 | $260.78 | $295.00 | $390.58 |
| 74 | $175.82 | $213.58 | $251.34 | $284.38 | $375.24 | $198.24 | $240.72 | $283.20 | $319.78 | $423.62 |
| 75 | $192.34 | $234.82 | $276.42 | $311.52 | $414.18 | $214.76 | $263.14 | $309.16 | $349.28 | $463.74 |
| 76 | $214.76 | $261.96 | $306.80 | $348.10 | $461.38 | $237.18 | $290.28 | $341.02 | $385.86 | $510.94 |
| 77 | $237.18 | $292.64 | $344.56 | $389.40 | $515.66 | $260.78 | $320.96 | $377.60 | $428.34 | $567.58 |
| 78 | $265.50 | $323.32 | $382.32 | $434.24 | $573.48 | $289.10 | $352.82 | $417.72 | $474.36 | $625.40 |
| 79 | $289.10 | $356.36 | $421.26 | $479.08 | $632.48 | $313.88 | $385.86 | $456.66 | $519.20 | $684.40 |
| 80 | $315.06 | $387.04 | $457.84 | $518.02 | $687.94 | $338.66 | $416.54 | $493.24 | $559.32 | $741.04 |
| 81 | $337.48 | $414.18 | $488.52 | $553.42 | $735.14 | $361.08 | $443.68 | $523.92 | $594.72 | $788.24 |
| 82 | $357.54 | $440.14 | $520.38 | $587.64 | $779.98 | $381.14 | $469.64 | $555.78 | $628.94 | $833.08 |
| 83 | $379.96 | $466.10 | $549.88 | $623.04 | $826.00 | $403.56 | $495.60 | $585.28 | $664.34 | $879.10 |
| 84 | $404.74 | $494.42 | $584.10 | $659.62 | $876.74 | $428.34 | $523.92 | $619.50 | $700.92 | $929.84 |
| 85 | $430.70 | $526.28 | $620.68 | $702.10 | $932.20 | $454.30 | $555.78 | $656.08 | $743.40 | $985.30 |
| 86 | $459.02 | $561.68 | $661.98 | $748.12 | $994.74 | $482.62 | $591.18 | $697.38 | $789.42 | $1,047.84 |
| 87 | $490.88 | $599.44 | $706.82 | $797.68 | $1,060.82 | $514.48 | $628.94 | $742.22 | $838.98 | $1,113.92 |
| 88 | $525.10 | $640.74 | $754.02 | $850.78 | $1,131.62 | $548.70 | $670.24 | $789.42 | $892.08 | $1,184.72 |
| 89 | $559.32 | $683.22 | $804.76 | $907.42 | $1,207.14 | $582.92 | $712.72 | $840.16 | $948.72 | $1,260.24 |
| 90 | $597.08 | $728.06 | $856.68 | $966.42 | $1,286.20 | $620.68 | $757.56 | $892.08 | $1,007.72 | $1,339.30 |
| 91 | $634.84 | $775.26 | $912.14 | $1,027.78 | $1,368.80 | $658.44 | $804.76 | $947.54 | $1,069.08 | $1,421.90 |
| 92 | $674.96 | $823.64 | $968.78 | $1,091.50 | $1,452.58 | $698.56 | $853.14 | $1,004.18 | $1,132.80 | $1,505.68 |
| 93 | $717.44 | $873.20 | $1,028.96 | $1,158.76 | $1,543.44 | $741.04 | $902.70 | $1,064.36 | $1,200.06 | $1,596.54 |
| 94 | $762.28 | $928.66 | $1,092.68 | $1,230.74 | $1,639.02 | $785.88 | $958.16 | $1,128.08 | $1,272.04 | $1,692.12 |
| 95 | $811.84 | $987.66 | $1,162.30 | $1,308.62 | $1,744.04 | $835.44 | $1,017.16 | $1,197.70 | $1,349.92 | $1,797.14 |

Michigan Review Pending

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 30 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 31 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 32 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 33 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 34 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 35 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 36 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 37 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 38 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 39 | $24.78 | $27.14 | $33.04 | $38.94 | $49.56 | $30.68 | $35.40 | $42.48 | $48.38 | $63.72 |
| 40 | $24.78 | $29.50 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $69.62 |
| 41 | $24.78 | $29.50 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $69.62 |
| 42 | $24.78 | $29.50 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $69.62 |
| 43 | $24.78 | $29.50 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $69.62 |
| 44 | $24.78 | $29.50 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $69.62 |
| 45 | $27.14 | $31.86 | $37.76 | $42.48 | $56.64 | $33.04 | $41.30 | $48.38 | $55.46 | $71.98 |
| 46 | $27.14 | $31.86 | $37.76 | $42.48 | $56.64 | $33.04 | $41.30 | $48.38 | $55.46 | $71.98 |
| 47 | $27.14 | $31.86 | $37.76 | $42.48 | $56.64 | $33.04 | $41.30 | $48.38 | $55.46 | $71.98 |
| 48 | $27.14 | $31.86 | $37.76 | $42.48 | $56.64 | $33.04 | $41.30 | $48.38 | $55.46 | $71.98 |
| 49 | $27.14 | $31.86 | $37.76 | $42.48 | $56.64 | $33.04 | $41.30 | $48.38 | $55.46 | $71.98 |
| 50 | $28.32 | $35.40 | $41.30 | $48.38 | $61.36 | $36.58 | $46.02 | $53.10 | $61.36 | $80.24 |
| 51 | $29.50 | $37.76 | $43.66 | $50.74 | $64.90 | $38.94 | $47.20 | $56.64 | $63.72 | $83.78 |
| 52 | $31.86 | $38.94 | $46.02 | $53.10 | $70.80 | $40.12 | $48.38 | $59.00 | $66.08 | $88.50 |
| 53 | $33.04 | $42.48 | $49.56 | $56.64 | $73.16 | $42.48 | $51.92 | $61.36 | $69.62 | $90.86 |
| 54 | $35.40 | $43.66 | $49.56 | $59.00 | $76.70 | $44.84 | $54.28 | $62.54 | $73.16 | $95.58 |
| 55 | $36.58 | $44.84 | $53.10 | $60.18 | $80.24 | $46.02 | $56.64 | $66.08 | $74.34 | $99.12 |
| 56 | $38.94 | $48.38 | $56.64 | $63.72 | $84.96 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 |
| 57 | $41.30 | $49.56 | $60.18 | $68.44 | $89.68 | $50.74 | $62.54 | $73.16 | $83.78 | $109.74 |
| 58 | $44.84 | $54.28 | $64.90 | $71.98 | $95.58 | $54.28 | $66.08 | $77.88 | $87.32 | $115.64 |
| 59 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 | $56.64 | $69.62 | $81.42 | $94.40 | $122.72 |
| 60 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 | $60.18 | $74.34 | $87.32 | $99.12 | $130.98 |
| 61 | $54.28 | $66.08 | $77.88 | $87.32 | $116.82 | $66.08 | $80.24 | $94.40 | $106.20 | $140.42 |
| 62 | $56.64 | $69.62 | $83.78 | $94.40 | $125.08 | $68.44 | $84.96 | $100.30 | $113.28 | $151.04 |
| 63 | $62.54 | $75.52 | $87.32 | $101.48 | $132.16 | $74.34 | $92.04 | $106.20 | $121.54 | $160.48 |
| 64 | $66.08 | $81.42 | $95.58 | $109.74 | $143.96 | $80.24 | $97.94 | $115.64 | $132.16 | $173.46 |
| 65 | $71.98 | $87.32 | $102.66 | $118.00 | $155.76 | $86.14 | $105.02 | $123.90 | $141.60 | $186.44 |
| 66 | $79.06 | $95.58 | $113.28 | $128.62 | $168.04 | $94.40 | $114.46 | $135.70 | $154.58 | $201.78 |
| 67 | $86.14 | $106.20 | $125.08 | $141.60 | $187.62 | $101.48 | $126.26 | $147.50 | $167.56 | $221.84 |
| 68 | $94.40 | $114.46 | $135.70 | $155.76 | $204.14 | $110.92 | $135.70 | $161.66 | $182.90 | $240.72 |
| 69 | $102.66 | $125.08 | $149.86 | $169.92 | $224.20 | $121.54 | $147.50 | $174.64 | $198.24 | $261.96 |
| 70 | $112.10 | $136.88 | $162.84 | $185.26 | $245.44 | $129.80 | $160.48 | $188.80 | $214.76 | $284.38 |
| 71 | $123.90 | $149.86 | $179.36 | $201.78 | $266.68 | $142.78 | $174.64 | $206.50 | $233.64 | $307.98 |
| 72 | $134.52 | $165.20 | $193.52 | $220.66 | $291.46 | $153.40 | $188.80 | $221.84 | $251.34 | $333.94 |
| 73 | $147.50 | $180.54 | $212.40 | $239.54 | $316.24 | $167.56 | $205.32 | $241.90 | $272.58 | $359.90 |
| 74 | $161.66 | $197.06 | $231.28 | $261.96 | $346.92 | $181.72 | $221.84 | $260.78 | $295.00 | $391.76 |
| 75 | $178.18 | $217.12 | $254.88 | $287.92 | $382.32 | $199.42 | $243.08 | $284.38 | $322.14 | $427.16 |
| 76 | $197.06 | $240.72 | $283.20 | $320.96 | $425.98 | $218.30 | $266.68 | $313.88 | $355.18 | $472.00 |
| 77 | $220.66 | $270.22 | $317.42 | $359.90 | $475.54 | $241.90 | $296.18 | $349.28 | $394.12 | $521.56 |
| 78 | $243.08 | $298.54 | $352.82 | $400.02 | $528.64 | $265.50 | $325.68 | $384.68 | $435.42 | $577.02 |
| 79 | $267.86 | $328.04 | $388.22 | $440.14 | $581.74 | $289.10 | $355.18 | $420.08 | $476.72 | $630.12 |
| 80 | $291.46 | $355.18 | $421.26 | $477.90 | $631.30 | $312.70 | $383.50 | $454.30 | $514.48 | $680.86 |
| 81 | $311.52 | $381.14 | $449.58 | $509.76 | $674.96 | $332.76 | $409.46 | $482.62 | $546.34 | $724.52 |
| 82 | $330.40 | $403.56 | $477.90 | $541.62 | $716.26 | $351.64 | $431.88 | $510.94 | $578.20 | $765.82 |
| 83 | $350.46 | $428.34 | $506.22 | $573.48 | $759.92 | $371.70 | $456.66 | $539.26 | $610.06 | $809.48 |
| 84 | $372.88 | $455.48 | $536.90 | $608.88 | $804.76 | $394.12 | $483.80 | $569.94 | $645.46 | $854.32 |
| 85 | $396.48 | $483.80 | $572.30 | $646.64 | $856.68 | $417.72 | $512.12 | $605.34 | $683.22 | $906.24 |
| 86 | $423.62 | $516.84 | $610.06 | $689.12 | $914.50 | $444.86 | $545.16 | $643.10 | $725.70 | $964.06 |
| 87 | $453.12 | $552.24 | $651.36 | $736.32 | $975.86 | $474.36 | $580.56 | $684.40 | $772.90 | $1,025.42 |
| 88 | $483.80 | $588.82 | $693.84 | $784.70 | $1,041.94 | $505.04 | $617.14 | $726.88 | $821.28 | $1,091.50 |
| 89 | $515.66 | $628.94 | $739.86 | $836.62 | $1,110.38 | $536.90 | $657.26 | $772.90 | $873.20 | $1,159.94 |
| 90 | $549.88 | $670.24 | $789.42 | $890.90 | $1,184.72 | $571.12 | $698.56 | $822.46 | $927.48 | $1,234.28 |
| 91 | $586.46 | $713.90 | $840.16 | $947.54 | $1,259.06 | $607.70 | $742.22 | $873.20 | $984.12 | $1,308.62 |
| 92 | $621.86 | $757.56 | $892.08 | $1,005.36 | $1,338.12 | $643.10 | $785.88 | $925.12 | $1,041.94 | $1,387.68 |
| 93 | $660.80 | $804.76 | $946.36 | $1,067.90 | $1,419.54 | $682.04 | $833.08 | $979.40 | $1,104.48 | $1,469.10 |
| 94 | $703.28 | $855.50 | $1,006.54 | $1,133.98 | $1,508.04 | $724.52 | $883.82 | $1,039.58 | $1,170.56 | $1,557.60 |
| 95 | $748.12 | $909.78 | $1,070.26 | $1,204.78 | $1,604.80 | $769.36 | $938.10 | $1,103.30 | $1,241.36 | $1,654.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 30 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 31 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 32 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 33 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 34 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 35 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 36 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 37 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 38 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 39 | $33.04 | $40.12 | $47.20 | $54.28 | $71.98 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 |
| 40 | $35.40 | $42.48 | $50.74 | $56.64 | $75.52 | $46.02 | $55.46 | $64.90 | $73.16 | $97.94 |
| 41 | $35.40 | $42.48 | $50.74 | $56.64 | $75.52 | $46.02 | $55.46 | $64.90 | $73.16 | $97.94 |
| 42 | $35.40 | $42.48 | $50.74 | $56.64 | $75.52 | $46.02 | $55.46 | $64.90 | $73.16 | $97.94 |
| 43 | $35.40 | $42.48 | $50.74 | $56.64 | $75.52 | $46.02 | $55.46 | $64.90 | $73.16 | $97.94 |
| 44 | $35.40 | $42.48 | $50.74 | $56.64 | $75.52 | $46.02 | $55.46 | $64.90 | $73.16 | $97.94 |
| 45 | $37.76 | $46.02 | $54.28 | $60.18 | $80.24 | $48.38 | $59.00 | $69.62 | $77.88 | $103.84 |
| 46 | $37.76 | $46.02 | $54.28 | $60.18 | $80.24 | $48.38 | $59.00 | $69.62 | $77.88 | $103.84 |
| 47 | $37.76 | $46.02 | $54.28 | $60.18 | $80.24 | $48.38 | $59.00 | $69.62 | $77.88 | $103.84 |
| 48 | $37.76 | $46.02 | $54.28 | $60.18 | $80.24 | $48.38 | $59.00 | $69.62 | $77.88 | $103.84 |
| 49 | $37.76 | $46.02 | $54.28 | $60.18 | $80.24 | $48.38 | $59.00 | $69.62 | $77.88 | $103.84 |
| 50 | $41.30 | $50.74 | $60.18 | $68.44 | $89.68 | $54.28 | $64.90 | $77.88 | $87.32 | $115.64 |
| 51 | $43.66 | $53.10 | $62.54 | $71.98 | $94.40 | $56.64 | $68.44 | $80.24 | $92.04 | $121.54 |
| 52 | $46.02 | $55.46 | $66.08 | $75.52 | $100.30 | $59.00 | $70.80 | $83.78 | $95.58 | $127.44 |
| 53 | $48.38 | $59.00 | $69.62 | $79.06 | $103.84 | $61.36 | $74.34 | $87.32 | $100.30 | $130.98 |
| 54 | $50.74 | $62.54 | $73.16 | $83.78 | $109.74 | $63.72 | $79.06 | $92.04 | $103.84 | $136.88 |
| 55 | $53.10 | $64.90 | $76.70 | $87.32 | $114.46 | $66.08 | $81.42 | $95.58 | $108.56 | $142.78 |
| 56 | $55.46 | $69.62 | $81.42 | $93.22 | $121.54 | $69.62 | $86.14 | $100.30 | $114.46 | $149.86 |
| 57 | $60.18 | $71.98 | $86.14 | $97.94 | $128.62 | $74.34 | $89.68 | $106.20 | $120.36 | $158.12 |
| 58 | $63.72 | $77.88 | $92.04 | $105.02 | $138.06 | $77.88 | $95.58 | $112.10 | $128.62 | $168.74 |
| 59 | $68.44 | $82.60 | $97.94 | $110.92 | $146.32 | $82.60 | $101.48 | $119.18 | $135.70 | $179.36 |
| 60 | $73.16 | $88.50 | $105.02 | $118.00 | $156.94 | $88.50 | $107.38 | $127.44 | $143.96 | $191.16 |
| 61 | $77.88 | $95.58 | $112.10 | $127.44 | $167.56 | $94.40 | $115.64 | $135.70 | $154.58 | $204.14 |
| 62 | $82.60 | $101.48 | $119.18 | $135.70 | $178.18 | $100.30 | $122.72 | $145.14 | $164.02 | $217.12 |
| 63 | $89.68 | $108.56 | $127.44 | $145.14 | $192.34 | $108.56 | $132.16 | $155.76 | $177.00 | $233.64 |
| 64 | $96.76 | $116.82 | $138.06 | $156.94 | $206.50 | $116.82 | $141.60 | $166.38 | $189.98 | $251.34 |
| 65 | $103.84 | $126.26 | $149.86 | $169.92 | $224.20 | $125.08 | $153.40 | $180.54 | $205.32 | $271.40 |
| 66 | $113.28 | $138.06 | $162.84 | $186.44 | $245.44 | $136.88 | $166.38 | $195.88 | $224.20 | $295.00 |
| 67 | $125.08 | $152.22 | $179.36 | $204.14 | $269.04 | $148.68 | $181.72 | $214.76 | $243.08 | $322.14 |
| 68 | $135.70 | $166.38 | $195.88 | $224.20 | $295.18 | $161.66 | $197.06 | $232.46 | $265.50 | $350.46 |
| 69 | $149.86 | $182.90 | $217.12 | $245.44 | $324.60 | $177.00 | $215.94 | $254.88 | $289.10 | $381.14 |
| 70 | $162.84 | $200.60 | $238.36 | $270.22 | $356.36 | $191.16 | $234.82 | $277.30 | $315.06 | $415.36 |
| 71 | $179.36 | $219.48 | $259.60 | $295.00 | $389.40 | $207.68 | $254.88 | $299.72 | $341.02 | $450.76 |
| 72 | $195.88 | $239.54 | $283.20 | $319.78 | $423.62 | $225.38 | $276.12 | $324.50 | $366.98 | $486.16 |
| 73 | $213.58 | $261.96 | $307.98 | $348.10 | $461.38 | $244.26 | $298.54 | $350.46 | $396.48 | $526.28 |
| 74 | $234.82 | $286.74 | $336.30 | $381.14 | $506.22 | $265.50 | $324.50 | $379.96 | $430.70 | $571.12 |
| 75 | $259.60 | $316.24 | $372.88 | $421.26 | $556.96 | $290.28 | $354.00 | $416.54 | $470.82 | $624.22 |
| 76 | $289.10 | $352.82 | $415.86 | $469.64 | $621.86 | $319.78 | $391.76 | $460.20 | $520.38 | $690.30 |
| 77 | $322.14 | $394.12 | $464.92 | $527.46 | $697.38 | $354.00 | $434.24 | $510.94 | $579.38 | $767.00 |
| 78 | $357.54 | $438.96 | $518.02 | $587.64 | $776.44 | $390.58 | $479.08 | $565.22 | $641.92 | $848.42 |
| 79 | $394.12 | $482.62 | $571.12 | $649.00 | $857.86 | $427.16 | $523.92 | $619.50 | $704.46 | $929.84 |
| 80 | $428.34 | $525.10 | $621.86 | $705.64 | $932.20 | $461.38 | $566.40 | $670.24 | $761.10 | $1,005.36 |
| 81 | $457.84 | $560.50 | $664.34 | $754.02 | $995.92 | $490.88 | $601.80 | $712.72 | $809.48 | $1,069.08 |
| 82 | $486.16 | $595.90 | $705.64 | $800.04 | $1,057.28 | $519.20 | $637.20 | $754.02 | $855.50 | $1,130.44 |
| 83 | $515.66 | $631.30 | $746.94 | $847.24 | $1,121.00 | $548.70 | $672.60 | $795.32 | $902.70 | $1,194.16 |
| 84 | $547.52 | $670.24 | $792.96 | $897.98 | $1,188.26 | $580.56 | $711.54 | $841.34 | $953.44 | $1,261.42 |
| 85 | $582.92 | $712.72 | $842.52 | $954.62 | $1,263.78 | $615.96 | $754.02 | $890.90 | $1,010.08 | $1,336.94 |
| 86 | $623.04 | $761.10 | $899.16 | $1,017.16 | $1,348.74 | $656.08 | $802.40 | $947.54 | $1,072.62 | $1,421.90 |
| 87 | $665.52 | $811.84 | $959.34 | $1,085.60 | $1,438.42 | $698.56 | $853.14 | $1,007.72 | $1,141.06 | $1,511.58 |
| 88 | $710.36 | $867.30 | $1,024.24 | $1,157.58 | $1,535.18 | $743.40 | $908.60 | $1,072.62 | $1,213.04 | $1,608.34 |
| 89 | $757.56 | $925.12 | $1,091.50 | $1,234.28 | $1,636.66 | $790.60 | $966.42 | $1,139.88 | $1,289.74 | $1,709.82 |
| 90 | $808.30 | $986.48 | $1,163.48 | $1,314.52 | $1,744.04 | $841.34 | $1,027.78 | $1,211.86 | $1,369.98 | $1,817.20 |
| 91 | $860.22 | $1,049.02 | $1,237.82 | $1,397.12 | $1,854.96 | $893.26 | $1,090.32 | $1,286.20 | $1,452.58 | $1,928.12 |
| 92 | $914.50 | $1,115.10 | $1,314.52 | $1,483.26 | $1,970.60 | $947.54 | $1,156.40 | $1,362.90 | $1,538.72 | $2,043.76 |
| 93 | $971.14 | $1,183.54 | $1,394.76 | $1,574.12 | $2,092.14 | $1,004.18 | $1,224.84 | $1,443.14 | $1,629.58 | $2,165.30 |
| 94 | $1,032.50 | $1,257.88 | $1,482.08 | $1,672.06 | $2,221.94 | $1,065.54 | $1,299.18 | $1,530.46 | $1,727.52 | $2,295.10 |
| 95 | $1,098.58 | $1,338.12 | $1,576.48 | $1,778.26 | $2,363.54 | $1,131.62 | $1,379.42 | $1,624.86 | $1,833.72 | $2,436.70 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 30 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 31 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 32 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 33 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 34 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 35 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 36 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 37 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 38 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 39 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $66.08 | $87.32 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $66.08 | $87.32 |
| 42 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $66.08 | $87.32 |
| 43 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $66.08 | $87.32 |
| 44 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $41.30 | $49.56 | $57.82 | $66.08 | $87.32 |
| 45 | $34.22 | $40.12 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $62.54 | $70.80 | $93.22 |
| 46 | $34.22 | $40.12 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $62.54 | $70.80 | $93.22 |
| 47 | $34.22 | $40.12 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $62.54 | $70.80 | $93.22 |
| 48 | $34.22 | $40.12 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $62.54 | $70.80 | $93.22 |
| 49 | $34.22 | $40.12 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $62.54 | $70.80 | $93.22 |
| 50 | $37.76 | $46.02 | $54.28 | $60.18 | $79.06 | $48.38 | $59.00 | $69.62 | $77.88 | $102.66 |
| 51 | $38.94 | $48.38 | $56.64 | $63.72 | $84.96 | $50.74 | $61.36 | $71.98 | $81.42 | $108.56 |
| 52 | $41.30 | $49.56 | $59.00 | $67.26 | $88.50 | $53.10 | $63.72 | $75.52 | $86.14 | $112.10 |
| 53 | $43.66 | $53.10 | $61.36 | $71.98 | $94.40 | $54.28 | $67.26 | $77.88 | $89.68 | $118.00 |
| 54 | $44.84 | $55.46 | $64.90 | $75.52 | $97.94 | $56.64 | $69.62 | $81.42 | $93.22 | $122.72 |
| 55 | $47.20 | $59.00 | $68.44 | $79.06 | $102.66 | $59.00 | $73.16 | $84.96 | $96.76 | $127.44 |
| 56 | $50.74 | $61.36 | $71.98 | $83.78 | $109.74 | $62.54 | $76.70 | $89.68 | $102.66 | $134.52 |
| 57 | $53.10 | $64.90 | $76.70 | $88.50 | $115.64 | $66.08 | $80.24 | $94.40 | $107.38 | $141.60 |
| 58 | $56.64 | $69.62 | $82.60 | $94.40 | $122.72 | $69.62 | $84.96 | $100.30 | $114.46 | $149.86 |
| 59 | $60.18 | $74.34 | $87.32 | $100.30 | $130.98 | $74.34 | $89.68 | $106.20 | $121.54 | $159.30 |
| 60 | $63.72 | $79.06 | $92.04 | $107.38 | $139.24 | $77.88 | $95.58 | $112.10 | $129.80 | $168.74 |
| 61 | $69.62 | $83.78 | $99.12 | $114.46 | $149.86 | $83.78 | $102.66 | $120.36 | $138.06 | $181.72 |
| 62 | $74.34 | $89.68 | $107.38 | $121.54 | $159.30 | $90.86 | $109.74 | $129.80 | $146.32 | $193.52 |
| 63 | $79.06 | $97.94 | $113.28 | $129.80 | $171.10 | $95.58 | $118.00 | $138.06 | $156.94 | $207.68 |
| 64 | $86.14 | $105.02 | $122.72 | $140.42 | $184.08 | $103.84 | $127.44 | $148.68 | $169.92 | $224.20 |
| 65 | $92.04 | $113.28 | $133.34 | $152.22 | $200.60 | $112.10 | $136.88 | $160.48 | $184.08 | $241.90 |
| 66 | $102.66 | $123.90 | $146.32 | $166.38 | $219.48 | $122.72 | $148.68 | $175.82 | $199.42 | $263.14 |
| 67 | $110.92 | $135.70 | $160.48 | $181.72 | $240.72 | $132.16 | $161.66 | $191.16 | $215.94 | $286.74 |
| 68 | $121.54 | $148.68 | $175.82 | $199.42 | $263.14 | $143.96 | $175.82 | $207.68 | $236.00 | $311.52 |
| 69 | $132.16 | $164.02 | $192.34 | $218.30 | $289.10 | $155.76 | $192.34 | $225.38 | $257.24 | $339.84 |
| 70 | $145.14 | $179.36 | $211.22 | $239.54 | $317.42 | $169.92 | $208.86 | $246.62 | $279.66 | $370.52 |
| 71 | $160.48 | $195.88 | $231.28 | $263.14 | $345.74 | $185.26 | $226.56 | $267.86 | $303.26 | $400.02 |
| 72 | $174.64 | $212.40 | $252.52 | $285.56 | $377.60 | $200.60 | $244.26 | $289.10 | $326.86 | $433.06 |
| 73 | $191.16 | $232.46 | $273.76 | $310.34 | $410.64 | $217.12 | $265.50 | $311.52 | $352.82 | $467.28 |
| 74 | $210.04 | $254.88 | $299.72 | $339.84 | $449.58 | $237.18 | $289.10 | $338.66 | $382.32 | $507.40 |
| 75 | $231.28 | $282.02 | $331.58 | $374.06 | $496.78 | $258.42 | $315.06 | $370.52 | $418.90 | $555.78 |
| 76 | $257.24 | $312.70 | $368.16 | $417.72 | $553.42 | $284.38 | $346.92 | $408.28 | $462.56 | $613.60 |
| 77 | $286.74 | $350.46 | $411.82 | $467.28 | $619.50 | $315.06 | $385.86 | $453.12 | $513.30 | $680.86 |
| 78 | $318.60 | $389.40 | $459.02 | $520.38 | $690.30 | $346.92 | $424.80 | $501.50 | $567.58 | $752.84 |
| 79 | $349.28 | $428.34 | $507.40 | $574.66 | $759.92 | $378.78 | $464.92 | $549.88 | $621.86 | $823.64 |
| 80 | $379.96 | $466.10 | $551.06 | $624.22 | $826.00 | $408.28 | $501.50 | $593.54 | $673.78 | $889.72 |
| 81 | $405.92 | $497.96 | $588.82 | $666.70 | $882.64 | $434.24 | $533.36 | $631.30 | $716.26 | $946.36 |
| 82 | $431.88 | $528.64 | $624.22 | $706.82 | $936.92 | $460.20 | $564.04 | $666.70 | $756.38 | $1,000.64 |
| 83 | $457.84 | $560.50 | $661.98 | $749.30 | $992.38 | $486.16 | $595.90 | $704.46 | $798.86 | $1,056.10 |
| 84 | $486.16 | $594.72 | $702.10 | $792.96 | $1,052.56 | $514.48 | $630.12 | $744.58 | $842.52 | $1,116.28 |
| 85 | $518.02 | $632.48 | $746.94 | $843.70 | $1,119.82 | $546.34 | $667.88 | $789.42 | $893.26 | $1,183.54 |
| 86 | $553.42 | $674.96 | $796.50 | $899.16 | $1,194.16 | $581.74 | $710.36 | $838.98 | $948.72 | $1,257.88 |
| 87 | $591.18 | $720.98 | $849.60 | $959.34 | $1,274.40 | $619.50 | $756.38 | $892.08 | $1,008.90 | $1,338.12 |
| 88 | $631.30 | $769.36 | $906.24 | $1,023.06 | $1,360.54 | $659.62 | $804.76 | $948.72 | $1,072.62 | $1,424.26 |
| 89 | $673.78 | $821.28 | $967.60 | $1,091.50 | $1,450.22 | $702.10 | $856.68 | $1,010.08 | $1,141.06 | $1,513.94 |
| 90 | $717.44 | $875.56 | $1,030.14 | $1,162.30 | $1,545.80 | $745.76 | $910.96 | $1,072.62 | $1,211.86 | $1,609.52 |
| 91 | $764.64 | $931.02 | $1,096.22 | $1,236.64 | $1,643.74 | $792.96 | $966.42 | $1,138.70 | $1,286.20 | $1,707.46 |
| 92 | $811.84 | $988.84 | $1,163.48 | $1,312.16 | $1,746.40 | $840.16 | $1,024.24 | $1,205.96 | $1,361.72 | $1,810.12 |
| 93 | $862.58 | $1,050.20 | $1,235.46 | $1,392.40 | $1,853.78 | $890.90 | $1,085.60 | $1,277.94 | $1,441.96 | $1,917.50 |
| 94 | $916.86 | $1,116.28 | $1,312.16 | $1,478.54 | $1,969.42 | $945.18 | $1,151.68 | $1,354.64 | $1,528.10 | $2,033.14 |
| 95 | $975.86 | $1,187.08 | $1,395.94 | $1,572.94 | $2,094.50 | $1,004.18 | $1,222.48 | $1,438.42 | $1,622.50 | $2,158.22 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 30 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 31 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 32 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 33 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 34 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 35 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 36 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 37 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 38 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 39 | $25.96 | $33.04 | $38.94 | $44.84 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 40 | $28.32 | $34.22 | $40.12 | $46.02 | $61.36 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 |
| 41 | $28.32 | $34.22 | $40.12 | $46.02 | $61.36 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 |
| 42 | $28.32 | $34.22 | $40.12 | $46.02 | $61.36 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 |
| 43 | $28.32 | $34.22 | $40.12 | $46.02 | $61.36 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 |
| 44 | $28.32 | $34.22 | $40.12 | $46.02 | $61.36 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 |
| 45 | $30.68 | $36.58 | $42.48 | $48.38 | $64.90 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 |
| 46 | $30.68 | $36.58 | $42.48 | $48.38 | $64.90 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 |
| 47 | $30.68 | $36.58 | $42.48 | $48.38 | $64.90 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 |
| 48 | $30.68 | $36.58 | $42.48 | $48.38 | $64.90 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 |
| 49 | $30.68 | $36.58 | $42.48 | $48.38 | $64.90 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 |
| 50 | $34.22 | $40.12 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $61.36 | $69.62 | $92.04 |
| 51 | $35.40 | $43.66 | $50.74 | $57.82 | $75.52 | $44.84 | $55.46 | $63.72 | $73.16 | $96.76 |
| 52 | $37.76 | $46.02 | $53.10 | $61.36 | $80.24 | $47.20 | $57.82 | $67.26 | $77.88 | $101.48 |
| 53 | $38.94 | $47.20 | $55.46 | $63.72 | $83.78 | $49.56 | $60.18 | $69.62 | $80.24 | $106.20 |
| 54 | $41.30 | $49.56 | $59.00 | $67.26 | $88.50 | $50.74 | $62.54 | $73.16 | $83.78 | $109.74 |
| 55 | $42.48 | $53.10 | $61.36 | $70.80 | $92.04 | $53.10 | $64.90 | $75.52 | $87.32 | $114.46 |
| 56 | $44.84 | $54.28 | $66.08 | $74.34 | $97.94 | $55.46 | $67.26 | $80.24 | $90.86 | $120.36 |
| 57 | $47.20 | $59.00 | $68.44 | $79.06 | $103.84 | $59.00 | $71.98 | $84.96 | $95.58 | $127.44 |
| 58 | $50.74 | $62.54 | $73.16 | $83.78 | $109.74 | $61.36 | $75.52 | $89.68 | $101.48 | $134.52 |
| 59 | $53.10 | $66.08 | $77.88 | $89.68 | $118.00 | $64.90 | $81.42 | $94.40 | $108.56 | $142.78 |
| 60 | $56.64 | $69.62 | $82.60 | $94.40 | $125.08 | $69.62 | $84.96 | $100.30 | $114.46 | $151.04 |
| 61 | $61.36 | $75.52 | $89.68 | $101.48 | $133.34 | $75.52 | $90.86 | $108.56 | $122.72 | $161.66 |
| 62 | $66.08 | $81.42 | $95.58 | $109.74 | $142.78 | $80.24 | $97.94 | $115.64 | $132.16 | $173.46 |
| 63 | $70.80 | $86.14 | $101.48 | $115.64 | $153.40 | $86.14 | $105.02 | $123.90 | $140.42 | $185.26 |
| 64 | $76.70 | $93.22 | $109.74 | $125.08 | $165.20 | $92.04 | $113.28 | $132.16 | $151.04 | $200.60 |
| 65 | $82.60 | $101.48 | $119.18 | $135.70 | $179.36 | $100.30 | $122.72 | $143.96 | $164.02 | $215.94 |
| 66 | $90.86 | $110.92 | $130.98 | $149.86 | $197.06 | $109.74 | $133.34 | $156.94 | $178.18 | $234.82 |
| 67 | $99.12 | $121.54 | $142.78 | $162.84 | $214.76 | $118.00 | $145.14 | $169.92 | $193.52 | $256.06 |
| 68 | $107.38 | $133.34 | $156.94 | $179.36 | $236.00 | $127.44 | $158.12 | $185.26 | $211.22 | $278.48 |
| 69 | $118.00 | $146.32 | $172.28 | $197.06 | $258.42 | $139.24 | $171.10 | $201.78 | $230.10 | $303.26 |
| 70 | $129.80 | $159.30 | $188.80 | $214.76 | $283.20 | $152.22 | $186.44 | $219.48 | $250.16 | $330.40 |
| 71 | $141.60 | $174.64 | $206.50 | $234.82 | $309.16 | $164.02 | $201.78 | $238.36 | $271.40 | $357.54 |
| 72 | $155.76 | $191.16 | $224.20 | $254.88 | $337.48 | $179.36 | $218.30 | $257.24 | $291.46 | $387.04 |
| 73 | $169.92 | $207.68 | $245.44 | $277.30 | $366.98 | $193.52 | $236.00 | $278.48 | $315.06 | $416.54 |
| 74 | $187.62 | $228.92 | $267.86 | $303.26 | $402.38 | $211.22 | $258.42 | $302.08 | $342.20 | $453.12 |
| 75 | $206.50 | $252.52 | $296.00 | $333.94 | $443.68 | $230.10 | $282.02 | $330.40 | $374.06 | $495.60 |
| 76 | $228.92 | $279.66 | $329.22 | $371.70 | $493.24 | $253.70 | $309.16 | $364.62 | $411.82 | $546.34 |
| 77 | $254.88 | $311.52 | $368.16 | $416.54 | $552.24 | $280.84 | $342.20 | $403.56 | $457.84 | $606.52 |
| 78 | $283.20 | $346.92 | $409.46 | $463.74 | $613.60 | $307.98 | $377.60 | $446.04 | $506.22 | $669.06 |
| 79 | $310.34 | $381.14 | $450.76 | $510.94 | $676.14 | $336.30 | $413.00 | $488.52 | $553.42 | $732.78 |
| 80 | $337.48 | $414.18 | $489.70 | $554.60 | $735.14 | $362.26 | $446.04 | $527.46 | $598.26 | $791.78 |
| 81 | $361.08 | $442.50 | $523.92 | $592.36 | $784.70 | $385.86 | $474.36 | $561.68 | $636.02 | $841.34 |
| 82 | $383.50 | $470.82 | $555.78 | $628.94 | $833.08 | $408.28 | $502.68 | $593.54 | $672.60 | $889.72 |
| 83 | $407.10 | $499.14 | $588.82 | $665.52 | $882.64 | $431.88 | $531.00 | $626.58 | $709.18 | $939.28 |
| 84 | $431.88 | $528.64 | $624.22 | $705.64 | $935.74 | $456.66 | $560.50 | $661.98 | $749.30 | $992.38 |
| 85 | $460.20 | $562.86 | $664.34 | $750.48 | $995.92 | $484.98 | $594.72 | $702.10 | $794.14 | $1,052.56 |
| 86 | $492.06 | $600.62 | $709.18 | $800.04 | $1,063.18 | $516.84 | $632.48 | $746.94 | $843.70 | $1,119.82 |
| 87 | $525.10 | $641.92 | $756.38 | $854.32 | $1,133.98 | $549.88 | $673.78 | $794.14 | $897.98 | $1,190.62 |
| 88 | $560.50 | $685.58 | $807.12 | $910.96 | $1,210.68 | $585.28 | $717.44 | $844.88 | $954.62 | $1,267.32 |
| 89 | $598.26 | $730.42 | $861.40 | $971.14 | $1,290.92 | $623.04 | $762.28 | $899.16 | $1,014.80 | $1,347.56 |
| 90 | $638.38 | $778.80 | $916.86 | $1,034.86 | $1,375.88 | $663.16 | $810.66 | $954.62 | $1,078.52 | $1,432.52 |
| 91 | $679.68 | $829.54 | $975.86 | $1,099.76 | $1,463.20 | $704.46 | $861.40 | $1,013.62 | $1,143.42 | $1,519.84 |
| 92 | $722.16 | $880.28 | $1,036.04 | $1,168.20 | $1,554.06 | $746.94 | $912.14 | $1,073.80 | $1,211.86 | $1,610.70 |
| 93 | $767.00 | $934.56 | $1,099.76 | $1,239.00 | $1,649.64 | $791.78 | $966.42 | $1,137.52 | $1,282.66 | $1,706.28 |
| 94 | $815.38 | $993.56 | $1,168.20 | $1,315.70 | $1,752.30 | $840.16 | $1,025.42 | $1,205.96 | $1,359.36 | $1,808.94 |
| 95 | $868.48 | $1,057.28 | $1,243.72 | $1,400.66 | $1,864.40 | $893.26 | $1,089.14 | $1,281.48 | $1,444.32 | $1,921.04 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 30 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 31 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 32 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 33 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 34 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 35 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 36 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 37 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 38 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 39 | $24.78 | $30.68 | $36.58 | $41.30 | $54.28 | $31.86 | $38.94 | $46.02 | $51.92 | $68.44 |
| 40 | $25.96 | $31.86 | $37.76 | $42.48 | $57.82 | $34.22 | $41.30 | $49.56 | $55.46 | $73.16 |
| 41 | $25.96 | $31.86 | $37.76 | $42.48 | $57.82 | $34.22 | $41.30 | $49.56 | $55.46 | $73.16 |
| 42 | $25.96 | $31.86 | $37.76 | $42.48 | $57.82 | $34.22 | $41.30 | $49.56 | $55.46 | $73.16 |
| 43 | $25.96 | $31.86 | $37.76 | $42.48 | $57.82 | $34.22 | $41.30 | $49.56 | $55.46 | $73.16 |
| 44 | $25.96 | $31.86 | $37.76 | $42.48 | $57.82 | $34.22 | $41.30 | $49.56 | $55.46 | $73.16 |
| 45 | $28.32 | $34.22 | $40.12 | $46.02 | $60.18 | $36.58 | $43.66 | $51.92 | $59.00 | $76.70 |
| 46 | $28.32 | $34.22 | $40.12 | $46.02 | $60.18 | $36.58 | $43.66 | $51.92 | $59.00 | $76.70 |
| 47 | $28.32 | $34.22 | $40.12 | $46.02 | $60.18 | $36.58 | $43.66 | $51.92 | $59.00 | $76.70 |
| 48 | $28.32 | $34.22 | $40.12 | $46.02 | $60.18 | $36.58 | $43.66 | $51.92 | $59.00 | $76.70 |
| 49 | $28.32 | $34.22 | $40.12 | $46.02 | $60.18 | $36.58 | $43.66 | $51.92 | $59.00 | $76.70 |
| 50 | $30.68 | $37.76 | $44.84 | $50.74 | $67.26 | $38.94 | $48.38 | $56.64 | $64.90 | $86.14 |
| 51 | $31.86 | $40.12 | $47.20 | $54.28 | $70.80 | $41.30 | $50.74 | $60.18 | $68.44 | $89.68 |
| 52 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 | $43.66 | $53.10 | $62.54 | $70.80 | $94.40 |
| 53 | $35.40 | $43.66 | $51.92 | $60.18 | $77.88 | $44.84 | $55.46 | $64.90 | $74.34 | $97.94 |
| 54 | $37.76 | $46.02 | $55.46 | $62.54 | $82.60 | $47.20 | $57.82 | $68.44 | $77.88 | $101.48 |
| 55 | $38.94 | $48.38 | $56.64 | $64.90 | $86.14 | $48.38 | $60.18 | $70.80 | $80.24 | $106.20 |
| 56 | $42.48 | $50.74 | $60.18 | $68.44 | $90.86 | $51.92 | $62.54 | $74.34 | $83.78 | $110.92 |
| 57 | $43.66 | $54.28 | $64.90 | $73.16 | $96.76 | $54.28 | $66.08 | $79.06 | $88.50 | $118.00 |
| 58 | $47.20 | $57.82 | $67.26 | $77.88 | $102.66 | $56.64 | $70.80 | $82.60 | $94.40 | $123.90 |
| 59 | $49.56 | $61.36 | $71.98 | $82.60 | $108.56 | $60.18 | $74.34 | $87.32 | $99.12 | $132.16 |
| 60 | $53.10 | $64.90 | $76.70 | $87.32 | $115.64 | $64.90 | $79.06 | $93.22 | $106.20 | $139.24 |
| 61 | $56.64 | $69.62 | $82.60 | $94.40 | $123.90 | $68.44 | $84.96 | $100.30 | $113.28 | $149.86 |
| 62 | $61.36 | $75.52 | $88.50 | $100.30 | $132.16 | $74.34 | $90.86 | $107.38 | $121.54 | $159.30 |
| 63 | $66.08 | $80.24 | $94.40 | $108.56 | $141.60 | $79.06 | $97.94 | $114.46 | $129.80 | $171.10 |
| 64 | $70.80 | $86.14 | $101.48 | $115.64 | $153.40 | $86.14 | $105.02 | $122.72 | $139.24 | $184.08 |
| 65 | $76.70 | $94.40 | $109.74 | $126.26 | $166.38 | $93.22 | $114.46 | $132.16 | $151.04 | $199.42 |
| 66 | $83.78 | $102.66 | $120.36 | $138.06 | $181.12 | $100.30 | $123.90 | $143.96 | $165.20 | $217.12 |
| 67 | $92.04 | $113.28 | $132.16 | $151.04 | $198.24 | $109.74 | $134.52 | $156.94 | $179.36 | $236.00 |
| 68 | $100.30 | $122.72 | $145.14 | $165.20 | $216.30 | $119.18 | $145.14 | $171.10 | $194.70 | $257.24 |
| 69 | $109.74 | $135.70 | $159.30 | $180.54 | $236.86 | $128.62 | $158.12 | $186.44 | $211.22 | $279.66 |
| 70 | $120.36 | $147.50 | $174.64 | $198.24 | $260.78 | $139.24 | $171.10 | $202.96 | $230.10 | $304.44 |
| 71 | $132.16 | $161.66 | $191.16 | $217.12 | $286.74 | $152.22 | $187.62 | $220.66 | $250.16 | $330.40 |
| 72 | $143.96 | $177.00 | $207.68 | $234.82 | $311.52 | $165.20 | $202.96 | $237.18 | $269.04 | $356.36 |
| 73 | $156.94 | $192.34 | $226.56 | $256.06 | $339.84 | $178.18 | $218.30 | $257.24 | $290.28 | $385.86 |
| 74 | $172.28 | $211.22 | $247.80 | $279.66 | $371.70 | $194.70 | $237.18 | $278.48 | $315.06 | $418.90 |
| 75 | $189.98 | $232.46 | $272.58 | $307.98 | $409.46 | $212.40 | $259.60 | $304.44 | $344.56 | $456.66 |
| 76 | $211.22 | $258.42 | $304.44 | $342.20 | $455.48 | $233.64 | $285.56 | $336.30 | $379.96 | $505.04 |
| 77 | $234.82 | $287.92 | $339.84 | $383.50 | $508.58 | $258.42 | $316.24 | $372.88 | $421.26 | $559.32 |
| 78 | $260.78 | $319.78 | $377.60 | $427.16 | $565.22 | $283.20 | $349.28 | $410.64 | $466.10 | $615.96 |
| 79 | $286.74 | $351.64 | $415.36 | $470.82 | $623.04 | $309.16 | $381.14 | $449.58 | $509.76 | $673.78 |
| 80 | $310.34 | $381.14 | $451.94 | $510.94 | $676.14 | $333.94 | $410.64 | $486.16 | $549.88 | $728.06 |
| 81 | $332.76 | $408.28 | $482.62 | $546.34 | $722.16 | $356.36 | $437.78 | $516.84 | $585.28 | $774.08 |
| 82 | $352.82 | $433.06 | $512.12 | $579.38 | $767.00 | $376.42 | $462.56 | $546.34 | $618.32 | $818.92 |
| 83 | $375.24 | $459.02 | $542.80 | $613.60 | $813.02 | $398.84 | $488.52 | $577.02 | $652.54 | $864.94 |
| 84 | $397.66 | $487.34 | $575.84 | $650.18 | $861.40 | $421.26 | $516.84 | $610.06 | $689.12 | $913.32 |
| 85 | $423.62 | $519.20 | $612.42 | $691.48 | $916.86 | $447.22 | $548.70 | $646.64 | $730.42 | $968.78 |
| 86 | $453.12 | $553.42 | $652.54 | $737.50 | $978.22 | $476.72 | $582.92 | $686.76 | $776.44 | $1,030.14 |
| 87 | $483.80 | $591.18 | $697.38 | $785.88 | $1,044.30 | $507.40 | $620.68 | $731.60 | $824.82 | $1,096.22 |
| 88 | $516.84 | $631.30 | $743.40 | $838.98 | $1,113.92 | $540.44 | $660.80 | $777.62 | $877.92 | $1,165.84 |
| 89 | $551.06 | $673.78 | $792.96 | $894.44 | $1,188.26 | $574.66 | $703.28 | $827.18 | $933.38 | $1,240.18 |
| 90 | $588.82 | $717.44 | $844.88 | $952.26 | $1,266.14 | $612.42 | $746.94 | $879.10 | $991.20 | $1,318.06 |
| 91 | $626.58 | $763.46 | $899.16 | $1,012.44 | $1,347.56 | $650.18 | $792.96 | $933.38 | $1,051.38 | $1,399.48 |
| 92 | $665.52 | $811.84 | $954.62 | $1,074.98 | $1,430.16 | $689.12 | $841.34 | $988.84 | $1,113.92 | $1,482.08 |
| 93 | $706.82 | $861.40 | $1,013.62 | $1,141.06 | $1,518.66 | $730.42 | $890.90 | $1,047.84 | $1,180.00 | $1,570.58 |
| 94 | $751.66 | $915.68 | $1,076.16 | $1,211.86 | $1,613.06 | $775.26 | $945.18 | $1,110.38 | $1,250.80 | $1,664.98 |
| 95 | $800.04 | $974.68 | $1,145.78 | $1,289.74 | $1,716.90 | $823.64 | $1,004.18 | $1,180.00 | $1,328.68 | $1,768.82 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Minnesota Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 30 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 31 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 32 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 33 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 34 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 35 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 36 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 37 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 38 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 39 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $35.40 | $44.84 | $51.92 | $59.00 | $77.88 |
| 40 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 41 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 42 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 43 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 44 | $29.50 | $36.58 | $42.48 | $48.38 | $63.72 | $38.94 | $47.20 | $55.46 | $62.54 | $82.60 |
| 45 | $31.86 | $38.94 | $46.02 | $50.74 | $68.44 | $41.30 | $49.56 | $59.00 | $66.08 | $88.50 |
| 46 | $31.86 | $38.94 | $46.02 | $50.74 | $68.44 | $41.30 | $49.56 | $59.00 | $66.08 | $88.50 |
| 47 | $31.86 | $38.94 | $46.02 | $50.74 | $68.44 | $41.30 | $49.56 | $59.00 | $66.08 | $88.50 |
| 48 | $31.86 | $38.94 | $46.02 | $50.74 | $68.44 | $41.30 | $49.56 | $59.00 | $66.08 | $88.50 |
| 49 | $31.86 | $38.94 | $46.02 | $50.74 | $68.44 | $41.30 | $49.56 | $59.00 | $66.08 | $88.50 |
| 50 | $35.40 | $42.48 | $50.74 | $59.00 | $76.70 | $46.02 | $55.46 | $66.08 | $74.34 | $97.94 |
| 51 | $37.76 | $44.84 | $53.10 | $60.18 | $80.24 | $48.38 | $59.00 | $68.44 | $77.88 | $103.84 |
| 52 | $38.94 | $47.20 | $56.64 | $63.72 | $84.96 | $49.56 | $60.18 | $70.80 | $81.42 | $108.56 |
| 53 | $41.30 | $49.56 | $60.18 | $67.26 | $88.50 | $51.92 | $62.54 | $74.34 | $84.96 | $110.92 |
| 54 | $43.66 | $53.10 | $61.36 | $71.98 | $93.22 | $54.28 | $67.26 | $77.88 | $88.50 | $115.64 |
| 55 | $44.84 | $55.46 | $64.90 | $74.34 | $96.76 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 56 | $47.20 | $59.00 | $69.62 | $80.24 | $102.66 | $60.18 | $73.16 | $86.14 | $97.94 | $127.44 |
| 57 | $50.74 | $61.36 | $73.16 | $82.60 | $109.74 | $63.72 | $75.52 | $89.68 | $102.66 | $134.52 |
| 58 | $54.28 | $67.26 | $79.06 | $88.50 | $118.00 | $66.08 | $81.42 | $95.58 | $108.56 | $143.96 |
| 59 | $57.82 | $69.62 | $83.78 | $94.40 | $125.08 | $69.62 | $86.14 | $101.48 | $115.64 | $152.22 |
| 60 | $61.36 | $75.52 | $88.50 | $101.48 | $133.34 | $74.34 | $92.04 | $107.38 | $122.72 | $162.84 |
| 61 | $66.08 | $81.42 | $95.58 | $108.56 | $142.78 | $80.24 | $97.94 | $115.64 | $132.16 | $173.46 |
| 62 | $69.62 | $87.32 | $101.48 | $115.64 | $151.04 | $84.96 | $105.02 | $122.72 | $139.24 | $184.08 |
| 63 | $76.70 | $92.04 | $108.56 | $122.72 | $162.84 | $93.22 | $112.10 | $133.34 | $149.86 | $198.24 |
| 64 | $82.60 | $99.12 | $118.00 | $133.34 | $175.82 | $99.12 | $120.36 | $141.60 | $161.66 | $213.58 |
| 65 | $87.32 | $105.02 | $127.44 | $143.96 | $191.16 | $106.20 | $128.62 | $152.22 | $174.64 | $230.10 |
| 66 | $95.58 | $116.82 | $139.24 | $159.30 | $208.86 | $115.64 | $140.42 | $167.56 | $191.16 | $251.34 |
| 67 | $106.20 | $128.62 | $152.22 | $173.46 | $228.92 | $126.26 | $154.58 | $182.90 | $206.50 | $274.94 |
| 68 | $114.46 | $141.60 | $167.56 | $189.98 | $251.34 | $136.88 | $167.56 | $198.24 | $225.38 | $297.36 |
| 69 | $127.44 | $155.76 | $185.26 | $208.86 | $274.94 | $151.04 | $182.90 | $217.12 | $245.44 | $323.32 |
| 70 | $139.24 | $169.92 | $201.78 | $230.10 | $302.08 | $161.66 | $198.24 | $234.82 | $266.68 | $352.82 |
| 71 | $152.22 | $186.44 | $220.66 | $251.34 | $331.58 | $177.00 | $217.12 | $254.88 | $290.28 | $383.50 |
| 72 | $166.38 | $204.14 | $240.72 | $271.40 | $361.08 | $191.16 | $234.82 | $276.12 | $311.52 | $414.18 |
| 73 | $181.72 | $221.84 | $260.78 | $296.18 | $392.94 | $207.68 | $253.70 | $297.36 | $337.48 | $448.40 |
| 74 | $199.42 | $244.26 | $285.56 | $324.50 | $430.70 | $225.38 | $276.12 | $322.14 | $366.98 | $484.98 |
| 75 | $220.66 | $267.86 | $317.42 | $357.54 | $473.18 | $246.62 | $300.90 | $355.18 | $400.02 | $529.82 |
| 76 | $245.44 | $299.72 | $352.82 | $398.84 | $528.64 | $271.40 | $332.76 | $391.76 | $442.50 | $586.46 |
| 77 | $273.76 | $335.12 | $394.12 | $448.40 | $592.36 | $300.90 | $369.34 | $434.24 | $492.06 | $651.36 |
| 78 | $303.26 | $372.88 | $440.14 | $499.14 | $659.62 | $331.58 | $407.10 | $480.26 | $545.16 | $720.98 |
| 79 | $335.12 | $410.64 | $484.98 | $551.06 | $729.24 | $363.44 | $446.04 | $526.28 | $598.26 | $790.60 |
| 80 | $364.62 | $447.22 | $528.64 | $599.44 | $791.78 | $391.76 | $481.44 | $569.94 | $646.64 | $854.32 |
| 81 | $389.40 | $476.72 | $564.04 | $640.74 | $846.06 | $416.54 | $510.94 | $605.34 | $687.94 | $908.60 |
| 82 | $414.18 | $507.40 | $599.44 | $679.68 | $899.16 | $441.32 | $541.62 | $640.74 | $726.88 | $961.70 |
| 83 | $438.96 | $536.90 | $634.84 | $719.80 | $952.26 | $466.10 | $571.12 | $676.14 | $767.00 | $1,014.80 |
| 84 | $466.10 | $569.94 | $673.78 | $763.46 | $1,010.08 | $493.24 | $604.16 | $715.08 | $810.66 | $1,072.62 |
| 85 | $495.60 | $606.52 | $716.26 | $810.66 | $1,073.80 | $522.74 | $640.74 | $757.56 | $857.86 | $1,136.34 |
| 86 | $529.82 | $647.82 | $763.46 | $863.76 | $1,145.78 | $556.96 | $682.04 | $804.76 | $910.96 | $1,208.32 |
| 87 | $566.40 | $690.30 | $815.38 | $922.76 | $1,222.48 | $593.54 | $724.52 | $856.68 | $969.96 | $1,285.02 |
| 88 | $604.16 | $737.50 | $869.66 | $984.12 | $1,305.08 | $631.30 | $771.72 | $910.96 | $1,031.32 | $1,367.62 |
| 89 | $644.28 | $787.06 | $927.48 | $1,049.02 | $1,391.22 | $671.42 | $821.28 | $968.78 | $1,096.22 | $1,453.76 |
| 90 | $687.94 | $838.98 | $988.84 | $1,117.46 | $1,482.08 | $715.08 | $873.20 | $1,030.14 | $1,164.66 | $1,544.62 |
| 91 | $731.60 | $892.08 | $1,051.38 | $1,187.08 | $1,576.48 | $758.74 | $926.30 | $1,092.68 | $1,234.28 | $1,639.02 |
| 92 | $777.62 | $948.72 | $1,117.46 | $1,260.24 | $1,674.42 | $804.76 | $982.94 | $1,158.76 | $1,307.44 | $1,736.96 |
| 93 | $826.00 | $1,006.54 | $1,184.72 | $1,338.12 | $1,778.26 | $853.14 | $1,040.76 | $1,226.02 | $1,385.32 | $1,840.80 |
| 94 | $877.92 | $1,070.26 | $1,259.06 | $1,420.72 | $1,888.00 | $905.06 | $1,104.48 | $1,300.36 | $1,467.92 | $1,950.54 |
| 95 | $934.56 | $1,137.52 | $1,339.30 | $1,511.58 | $2,008.36 | $961.70 | $1,171.74 | $1,380.60 | $1,558.78 | $2,070.90 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 30 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 31 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 32 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 33 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 34 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 35 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 36 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 37 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 38 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 39 | $25.96 | $30.68 | $36.58 | $41.30 | $54.28 | $33.04 | $40.12 | $47.20 | $53.10 | $69.62 |
| 40 | $27.14 | $33.04 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 41 | $27.14 | $33.04 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 42 | $27.14 | $33.04 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 43 | $27.14 | $33.04 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 44 | $27.14 | $33.04 | $38.94 | $42.48 | $57.82 | $34.22 | $42.48 | $49.56 | $56.64 | $74.34 |
| 45 | $28.32 | $34.22 | $41.30 | $46.02 | $60.18 | $36.58 | $44.84 | $53.10 | $60.18 | $79.06 |
| 46 | $28.32 | $34.22 | $41.30 | $46.02 | $60.18 | $36.58 | $44.84 | $53.10 | $60.18 | $79.06 |
| 47 | $28.32 | $34.22 | $41.30 | $46.02 | $60.18 | $36.58 | $44.84 | $53.10 | $60.18 | $79.06 |
| 48 | $28.32 | $34.22 | $41.30 | $46.02 | $60.18 | $36.58 | $44.84 | $53.10 | $60.18 | $79.06 |
| 49 | $28.32 | $34.22 | $41.30 | $46.02 | $60.18 | $36.58 | $44.84 | $53.10 | $60.18 | $79.06 |
| 50 | $31.86 | $38.94 | $46.02 | $50.74 | $67.26 | $41.30 | $49.56 | $59.00 | $66.08 | $87.32 |
| 51 | $33.04 | $41.30 | $48.38 | $54.28 | $71.98 | $43.66 | $51.92 | $61.36 | $69.62 | $92.04 |
| 52 | $35.40 | $42.48 | $49.56 | $57.82 | $75.52 | $46.02 | $54.28 | $63.72 | $73.16 | $95.58 |
| 53 | $37.76 | $44.84 | $51.92 | $60.18 | $80.24 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 |
| 54 | $37.76 | $47.20 | $55.46 | $63.72 | $82.60 | $47.20 | $60.18 | $69.62 | $79.06 | $103.84 |
| 55 | $40.12 | $49.56 | $59.00 | $67.26 | $87.32 | $49.56 | $61.36 | $73.16 | $82.60 | $108.56 |
| 56 | $43.66 | $51.92 | $61.36 | $70.80 | $93.22 | $53.10 | $64.90 | $75.52 | $87.32 | $114.46 |
| 57 | $46.02 | $55.46 | $64.90 | $75.52 | $99.12 | $56.64 | $68.44 | $80.24 | $90.86 | $120.36 |
| 58 | $47.20 | $59.00 | $69.62 | $80.24 | $103.84 | $59.00 | $71.98 | $84.96 | $96.76 | $127.44 |
| 59 | $50.74 | $63.72 | $74.34 | $86.14 | $110.92 | $63.72 | $76.70 | $90.86 | $103.84 | $135.70 |
| 60 | $54.28 | $66.08 | $79.06 | $90.86 | $119.18 | $67.26 | $80.24 | $95.58 | $109.74 | $143.96 |
| 61 | $59.00 | $70.80 | $84.96 | $97.94 | $127.44 | $70.80 | $87.32 | $102.66 | $118.00 | $154.58 |
| 62 | $63.72 | $76.70 | $90.86 | $102.66 | $135.70 | $77.88 | $94.40 | $109.74 | $123.90 | $165.20 |
| 63 | $67.26 | $83.78 | $96.76 | $110.92 | $145.14 | $80.24 | $100.30 | $118.00 | $134.52 | $177.00 |
| 64 | $73.16 | $88.50 | $103.84 | $120.36 | $156.94 | $88.50 | $108.56 | $126.26 | $145.14 | $191.16 |
| 65 | $77.88 | $96.76 | $113.28 | $129.80 | $171.10 | $94.40 | $116.82 | $135.70 | $156.94 | $205.32 |
| 66 | $87.32 | $106.20 | $125.08 | $141.60 | $186.44 | $103.84 | $126.26 | $149.86 | $168.74 | $224.20 |
| 67 | $94.40 | $115.64 | $136.88 | $154.58 | $205.32 | $113.28 | $138.06 | $162.84 | $184.08 | $244.26 |
| 68 | $103.84 | $126.26 | $149.86 | $168.74 | $224.20 | $122.72 | $148.68 | $175.82 | $200.60 | $265.50 |
| 69 | $112.10 | $139.24 | $164.02 | $186.44 | $245.44 | $132.16 | $164.02 | $192.34 | $219.48 | $287.92 |
| 70 | $123.90 | $151.04 | $179.36 | $202.96 | $269.04 | $143.96 | $175.82 | $210.04 | $236.00 | $312.70 |
| 71 | $136.88 | $166.38 | $197.06 | $223.02 | $293.82 | $158.12 | $192.34 | $227.74 | $257.24 | $339.84 |
| 72 | $148.68 | $180.54 | $214.76 | $243.08 | $320.96 | $169.92 | $207.68 | $246.62 | $278.48 | $368.16 |
| 73 | $161.66 | $198.24 | $232.46 | $263.14 | $349.28 | $184.08 | $225.38 | $264.32 | $299.72 | $397.66 |
| 74 | $178.18 | $215.94 | $254.88 | $287.92 | $382.32 | $201.78 | $245.44 | $287.92 | $324.50 | $430.70 |
| 75 | $197.06 | $240.72 | $282.02 | $318.60 | $422.44 | $219.48 | $267.86 | $315.06 | $356.36 | $472.00 |
| 76 | $218.30 | $265.50 | $312.70 | $355.18 | $470.82 | $241.90 | $295.00 | $346.92 | $392.94 | $521.56 |
| 77 | $244.26 | $298.54 | $349.28 | $397.66 | $526.28 | $267.86 | $328.04 | $384.68 | $436.60 | $578.20 |
| 78 | $270.22 | $331.58 | $390.58 | $442.50 | $587.64 | $295.00 | $361.08 | $425.98 | $482.62 | $640.74 |
| 79 | $297.36 | $363.44 | $431.88 | $488.52 | $646.64 | $322.14 | $395.30 | $467.28 | $528.64 | $700.92 |
| 80 | $323.32 | $396.48 | $468.46 | $531.00 | $702.10 | $346.92 | $427.16 | $505.04 | $572.30 | $756.38 |
| 81 | $345.74 | $423.62 | $500.32 | $567.58 | $750.48 | $369.34 | $454.30 | $536.90 | $608.88 | $804.76 |
| 82 | $366.98 | $449.58 | $529.82 | $600.62 | $796.50 | $390.58 | $480.26 | $566.40 | $641.92 | $850.78 |
| 83 | $389.40 | $476.72 | $562.86 | $637.20 | $843.70 | $413.00 | $507.40 | $599.44 | $678.50 | $897.98 |
| 84 | $414.18 | $505.04 | $595.90 | $673.78 | $894.44 | $437.78 | $535.72 | $632.48 | $715.08 | $948.72 |
| 85 | $440.14 | $538.08 | $634.84 | $717.44 | $952.26 | $463.74 | $568.76 | $671.42 | $758.74 | $1,006.54 |
| 86 | $470.82 | $573.48 | $676.14 | $764.64 | $1,014.80 | $494.42 | $604.16 | $712.72 | $805.94 | $1,069.08 |
| 87 | $502.68 | $612.42 | $722.16 | $815.38 | $1,083.24 | $526.28 | $643.10 | $758.74 | $856.68 | $1,137.52 |
| 88 | $536.90 | $653.72 | $770.54 | $869.66 | $1,156.40 | $560.50 | $684.40 | $807.12 | $910.96 | $1,210.68 |
| 89 | $573.48 | $698.56 | $822.46 | $928.66 | $1,233.10 | $597.08 | $729.24 | $859.04 | $969.96 | $1,287.38 |
| 90 | $610.06 | $744.58 | $875.56 | $988.84 | $1,314.52 | $633.66 | $775.26 | $912.14 | $1,030.14 | $1,368.80 |
| 91 | $650.18 | $791.78 | $931.02 | $1,051.38 | $1,397.12 | $673.78 | $822.46 | $967.60 | $1,092.68 | $1,451.40 |
| 92 | $690.30 | $840.16 | $988.84 | $1,115.10 | $1,484.44 | $713.90 | $870.84 | $1,025.42 | $1,156.40 | $1,538.72 |
| 93 | $733.96 | $893.26 | $1,050.20 | $1,183.54 | $1,575.30 | $757.56 | $923.94 | $1,086.78 | $1,224.84 | $1,629.58 |
| 94 | $779.98 | $948.72 | $1,115.10 | $1,256.70 | $1,674.42 | $803.58 | $979.40 | $1,151.68 | $1,298.00 | $1,728.70 |
| 95 | $829.54 | $1,008.90 | $1,185.90 | $1,336.94 | $1,780.62 | $853.14 | $1,039.58 | $1,222.48 | $1,378.24 | $1,834.90 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 30 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 31 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 32 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 33 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 34 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 35 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 36 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 37 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 38 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 39 | $22.42 | $27.14 | $33.04 | $38.94 | $49.56 | $29.50 | $35.40 | $42.48 | $48.38 | $63.72 |
| 40 | $24.78 | $28.32 | $34.22 | $38.94 | $51.92 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 |
| 41 | $24.78 | $28.32 | $34.22 | $38.94 | $51.92 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 |
| 42 | $24.78 | $28.32 | $34.22 | $38.94 | $51.92 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 |
| 43 | $24.78 | $28.32 | $34.22 | $38.94 | $51.92 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 |
| 44 | $24.78 | $28.32 | $34.22 | $38.94 | $51.92 | $31.86 | $37.76 | $44.84 | $50.74 | $67.26 |
| 45 | $27.14 | $30.68 | $36.58 | $41.30 | $55.46 | $33.04 | $40.12 | $47.20 | $53.10 | $70.80 |
| 46 | $27.14 | $30.68 | $36.58 | $41.30 | $55.46 | $33.04 | $40.12 | $47.20 | $53.10 | $70.80 |
| 47 | $27.14 | $30.68 | $36.58 | $41.30 | $55.46 | $33.04 | $40.12 | $47.20 | $53.10 | $70.80 |
| 48 | $27.14 | $30.68 | $36.58 | $41.30 | $55.46 | $33.04 | $40.12 | $47.20 | $53.10 | $70.80 |
| 49 | $27.14 | $30.68 | $36.58 | $41.30 | $55.46 | $33.04 | $40.12 | $47.20 | $53.10 | $70.80 |
| 50 | $28.32 | $34.22 | $41.30 | $46.02 | $60.18 | $36.58 | $44.84 | $51.92 | $59.00 | $77.88 |
| 51 | $29.50 | $37.76 | $42.48 | $49.56 | $63.72 | $37.76 | $47.20 | $54.28 | $62.54 | $82.60 |
| 52 | $31.86 | $38.94 | $44.84 | $51.92 | $68.44 | $40.12 | $48.38 | $57.82 | $66.08 | $86.14 |
| 53 | $33.04 | $40.12 | $47.20 | $54.28 | $70.80 | $42.48 | $50.74 | $60.18 | $68.44 | $89.68 |
| 54 | $35.40 | $42.48 | $49.56 | $57.82 | $75.52 | $43.66 | $53.10 | $61.36 | $71.98 | $93.22 |
| 55 | $36.58 | $44.84 | $51.92 | $60.18 | $79.06 | $46.02 | $55.46 | $63.72 | $73.16 | $97.94 |
| 56 | $37.76 | $46.02 | $56.64 | $62.54 | $82.60 | $47.20 | $57.82 | $68.44 | $76.70 | $102.66 |
| 57 | $40.12 | $49.56 | $57.82 | $67.26 | $88.50 | $49.56 | $61.36 | $71.98 | $81.42 | $108.56 |
| 58 | $43.66 | $53.10 | $62.54 | $70.80 | $93.22 | $51.92 | $64.90 | $76.70 | $86.14 | $114.46 |
| 59 | $46.02 | $55.46 | $67.26 | $76.70 | $100.30 | $55.46 | $68.44 | $80.24 | $93.22 | $121.54 |
| 60 | $47.20 | $59.00 | $69.62 | $81.42 | $106.20 | $59.00 | $71.98 | $84.96 | $97.94 | $128.62 |
| 61 | $51.92 | $64.90 | $76.70 | $87.32 | $113.28 | $64.90 | $77.88 | $93.22 | $105.02 | $138.06 |
| 62 | $55.46 | $68.44 | $81.42 | $93.22 | $121.54 | $67.26 | $82.60 | $97.94 | $112.10 | $147.50 |
| 63 | $60.18 | $73.16 | $87.32 | $99.12 | $129.80 | $73.16 | $89.68 | $106.20 | $120.36 | $156.94 |
| 64 | $66.08 | $79.06 | $93.22 | $106.20 | $140.42 | $79.06 | $95.58 | $112.10 | $128.62 | $169.92 |
| 65 | $70.80 | $86.14 | $101.48 | $115.64 | $152.22 | $84.96 | $103.84 | $121.54 | $139.24 | $181.72 |
| 66 | $76.70 | $94.40 | $110.92 | $127.44 | $167.56 | $93.22 | $113.28 | $133.34 | $152.22 | $200.60 |
| 67 | $83.78 | $103.84 | $121.54 | $139.24 | $182.90 | $100.30 | $123.90 | $143.96 | $165.20 | $217.12 |
| 68 | $92.04 | $113.28 | $133.34 | $152.22 | $200.60 | $108.56 | $134.52 | $158.12 | $179.36 | $237.18 |
| 69 | $100.30 | $123.90 | $146.32 | $167.56 | $219.48 | $119.18 | $145.14 | $171.10 | $194.70 | $258.42 |
| 70 | $109.74 | $135.70 | $160.48 | $182.90 | $240.72 | $127.44 | $156.94 | $186.44 | $212.40 | $280.84 |
| 71 | $120.36 | $148.68 | $175.82 | $200.60 | $263.14 | $139.24 | $172.28 | $202.96 | $231.28 | $304.44 |
| 72 | $132.16 | $162.84 | $189.98 | $217.12 | $286.74 | $152.22 | $185.26 | $218.30 | $247.80 | $329.22 |
| 73 | $143.96 | $177.00 | $208.86 | $236.00 | $311.52 | $164.02 | $200.60 | $237.18 | $267.86 | $354.00 |
| 74 | $159.30 | $194.70 | $227.74 | $258.42 | $342.20 | $179.36 | $219.48 | $257.24 | $291.46 | $384.68 |
| 75 | $174.64 | $214.76 | $251.34 | $283.20 | $377.60 | $194.70 | $239.54 | $280.84 | $317.42 | $421.26 |
| 76 | $194.70 | $237.18 | $279.66 | $316.24 | $418.90 | $215.94 | $261.96 | $310.34 | $349.28 | $463.74 |
| 77 | $217.12 | $265.50 | $313.88 | $354.00 | $469.64 | $239.54 | $291.46 | $343.38 | $388.22 | $515.66 |
| 78 | $240.72 | $295.00 | $348.10 | $394.12 | $521.56 | $261.96 | $320.96 | $378.78 | $430.70 | $568.76 |
| 79 | $264.32 | $324.50 | $382.32 | $434.24 | $574.66 | $286.74 | $351.64 | $415.36 | $470.82 | $623.04 |
| 80 | $286.74 | $351.64 | $416.54 | $472.00 | $625.40 | $307.98 | $378.78 | $448.40 | $508.58 | $672.60 |
| 81 | $306.80 | $375.24 | $444.86 | $503.86 | $667.88 | $328.04 | $402.38 | $476.72 | $540.44 | $715.08 |
| 82 | $326.86 | $400.02 | $472.00 | $534.54 | $709.18 | $348.10 | $427.16 | $503.86 | $571.12 | $756.38 |
| 83 | $346.92 | $423.62 | $500.32 | $566.40 | $750.48 | $368.16 | $450.76 | $532.18 | $602.98 | $797.68 |
| 84 | $366.98 | $448.40 | $531.00 | $600.62 | $796.50 | $388.22 | $475.54 | $562.86 | $637.20 | $843.70 |
| 85 | $391.76 | $477.90 | $565.22 | $638.38 | $847.24 | $413.00 | $505.04 | $597.08 | $674.96 | $894.44 |
| 86 | $418.90 | $509.76 | $602.98 | $680.86 | $903.88 | $440.14 | $536.90 | $634.84 | $717.44 | $951.08 |
| 87 | $447.22 | $545.16 | $643.10 | $726.88 | $964.06 | $468.46 | $572.30 | $674.96 | $763.46 | $1,011.26 |
| 88 | $476.72 | $582.92 | $685.58 | $775.26 | $1,030.14 | $497.96 | $610.06 | $717.44 | $811.84 | $1,077.34 |
| 89 | $508.58 | $620.68 | $732.78 | $826.00 | $1,097.40 | $529.82 | $647.82 | $764.64 | $862.58 | $1,144.60 |
| 90 | $542.80 | $661.98 | $779.98 | $880.28 | $1,170.56 | $564.04 | $689.12 | $811.84 | $916.86 | $1,217.76 |
| 91 | $578.20 | $704.46 | $829.54 | $935.74 | $1,244.90 | $599.44 | $731.60 | $861.40 | $972.32 | $1,292.10 |
| 92 | $613.60 | $748.12 | $880.28 | $993.56 | $1,321.60 | $634.84 | $775.26 | $912.14 | $1,030.14 | $1,368.80 |
| 93 | $652.54 | $794.14 | $934.56 | $1,053.74 | $1,403.02 | $673.78 | $821.28 | $966.42 | $1,090.32 | $1,450.22 |
| 94 | $693.84 | $843.70 | $993.56 | $1,118.64 | $1,490.34 | $715.08 | $870.84 | $1,025.42 | $1,155.22 | $1,537.54 |
| 95 | $738.68 | $897.98 | $1,057.28 | $1,190.62 | $1,585.92 | $759.92 | $925.12 | $1,089.14 | $1,227.20 | $1,633.12 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4060-MI, 4060-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 30 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 31 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 32 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 33 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 34 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 35 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 36 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 37 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 38 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 39 | $21.24 | $27.14 | $30.68 | $35.40 | $46.02 | $27.14 | $33.04 | $38.94 | $44.84 | $59.00 |
| 40 | $22.42 | $27.14 | $31.86 | $36.58 | $49.56 | $29.50 | $34.22 | $42.48 | $47.20 | $62.54 |
| 41 | $22.42 | $27.14 | $31.86 | $36.58 | $49.56 | $29.50 | $34.22 | $42.48 | $47.20 | $62.54 |
| 42 | $22.42 | $27.14 | $31.86 | $36.58 | $49.56 | $29.50 | $34.22 | $42.48 | $47.20 | $62.54 |
| 43 | $22.42 | $27.14 | $31.86 | $36.58 | $49.56 | $29.50 | $34.22 | $42.48 | $47.20 | $62.54 |
| 44 | $22.42 | $27.14 | $31.86 | $36.58 | $49.56 | $29.50 | $34.22 | $42.48 | $47.20 | $62.54 |
| 45 | $24.78 | $28.32 | $34.22 | $38.94 | $50.74 | $31.86 | $36.58 | $44.84 | $49.56 | $64.90 |
| 46 | $24.78 | $28.32 | $34.22 | $38.94 | $50.74 | $31.86 | $36.58 | $44.84 | $49.56 | $64.90 |
| 47 | $24.78 | $28.32 | $34.22 | $38.94 | $50.74 | $31.86 | $36.58 | $44.84 | $49.56 | $64.90 |
| 48 | $24.78 | $28.32 | $34.22 | $38.94 | $50.74 | $31.86 | $36.58 | $44.84 | $49.56 | $64.90 |
| 49 | $24.78 | $28.32 | $34.22 | $38.94 | $50.74 | $31.86 | $36.58 | $44.84 | $49.56 | $64.90 |
| 50 | $27.14 | $31.86 | $38.94 | $42.48 | $57.82 | $33.04 | $41.30 | $48.38 | $55.46 | $73.16 |
| 51 | $27.14 | $34.22 | $40.12 | $46.02 | $60.18 | $34.22 | $43.66 | $50.74 | $59.00 | $75.52 |
| 52 | $28.32 | $36.58 | $42.48 | $48.38 | $62.54 | $36.58 | $46.02 | $53.10 | $60.18 | $80.24 |
| 53 | $29.50 | $37.76 | $43.66 | $50.74 | $66.08 | $37.76 | $47.20 | $55.46 | $62.54 | $83.78 |
| 54 | $31.86 | $38.94 | $47.20 | $53.10 | $70.80 | $40.12 | $48.38 | $59.00 | $66.08 | $87.32 |
| 55 | $33.04 | $41.30 | $48.38 | $55.46 | $73.16 | $41.30 | $50.74 | $60.36 | $68.44 | $89.68 |
| 56 | $36.58 | $43.66 | $50.74 | $59.00 | $77.88 | $44.84 | $53.10 | $62.54 | $71.98 | $94.40 |
| 57 | $36.58 | $46.02 | $55.46 | $62.54 | $82.60 | $46.02 | $56.64 | $67.26 | $75.52 | $100.30 |
| 58 | $40.12 | $48.38 | $56.64 | $66.08 | $87.32 | $48.38 | $60.18 | $69.62 | $80.24 | $106.20 |
| 59 | $42.48 | $51.92 | $61.36 | $69.62 | $92.04 | $51.92 | $63.72 | $74.34 | $83.78 | $112.10 |
| 60 | $44.84 | $55.46 | $64.90 | $74.34 | $99.12 | $54.28 | $67.26 | $79.06 | $88.50 | $119.18 |
| 61 | $48.38 | $59.00 | $69.62 | $80.24 | $106.20 | $57.82 | $71.98 | $84.96 | $95.58 | $127.44 |
| 62 | $51.92 | $64.90 | $75.52 | $86.14 | $112.10 | $63.72 | $77.88 | $92.04 | $103.84 | $135.70 |
| 63 | $55.46 | $68.44 | $80.24 | $92.04 | $120.36 | $67.26 | $82.60 | $96.76 | $109.74 | $145.14 |
| 64 | $60.18 | $73.16 | $87.32 | $99.12 | $129.80 | $73.16 | $89.68 | $105.02 | $119.18 | $155.76 |
| 65 | $64.90 | $80.24 | $94.40 | $107.38 | $141.60 | $77.88 | $96.76 | $112.10 | $128.62 | $168.74 |
| 66 | $71.98 | $87.32 | $102.66 | $118.00 | $154.58 | $84.96 | $105.02 | $122.72 | $140.42 | $185.26 |
| 67 | $77.88 | $95.58 | $112.10 | $127.44 | $167.56 | $93.22 | $114.46 | $133.34 | $152.22 | $200.60 |
| 68 | $84.96 | $105.02 | $123.90 | $140.42 | $183.44 | $101.48 | $123.90 | $146.32 | $165.20 | $219.48 |
| 69 | $93.22 | $114.46 | $134.52 | $153.40 | $202.06 | $108.56 | $134.52 | $158.12 | $179.36 | $238.36 |
| 70 | $101.48 | $125.08 | $148.68 | $168.74 | $221.84 | $118.00 | $145.14 | $172.28 | $195.88 | $257.24 |
| 71 | $112.10 | $138.06 | $162.84 | $184.08 | $244.26 | $129.80 | $160.48 | $187.62 | $212.40 | $280.84 |
| 72 | $122.72 | $149.86 | $177.00 | $199.42 | $264.32 | $140.42 | $172.28 | $201.78 | $228.92 | $302.08 |
| 73 | $133.34 | $162.84 | $193.52 | $217.12 | $287.92 | $151.04 | $185.26 | $219.48 | $246.62 | $328.04 |
| 74 | $146.32 | $180.54 | $210.04 | $238.36 | $316.24 | $165.20 | $201.78 | $236.00 | $267.86 | $356.36 |
| 75 | $161.66 | $197.06 | $232.46 | $261.96 | $348.10 | $180.54 | $220.66 | $259.60 | $293.82 | $388.22 |
| 76 | $179.36 | $219.48 | $258.42 | $291.46 | $387.04 | $198.24 | $241.90 | $285.56 | $323.32 | $429.52 |
| 77 | $199.42 | $244.26 | $289.10 | $325.68 | $431.88 | $219.48 | $269.04 | $316.24 | $357.54 | $475.54 |
| 78 | $221.84 | $271.40 | $320.96 | $363.44 | $481.44 | $240.72 | $296.18 | $349.28 | $396.48 | $523.92 |
| 79 | $244.26 | $299.72 | $352.82 | $400.02 | $529.82 | $263.14 | $324.50 | $382.32 | $433.06 | $572.30 |
| 80 | $264.32 | $323.32 | $384.68 | $434.24 | $574.66 | $284.38 | $349.28 | $414.18 | $467.28 | $619.50 |
| 81 | $283.20 | $346.92 | $410.64 | $464.92 | $613.60 | $303.26 | $372.88 | $440.14 | $497.96 | $658.44 |
| 82 | $300.90 | $368.16 | $435.42 | $492.06 | $651.36 | $320.96 | $394.12 | $464.92 | $525.10 | $696.20 |
| 83 | $319.78 | $389.40 | $461.38 | $521.56 | $691.48 | $339.84 | $415.36 | $490.88 | $554.60 | $736.32 |
| 84 | $338.66 | $414.18 | $489.70 | $552.24 | $731.60 | $358.72 | $440.14 | $519.20 | $585.28 | $776.44 |
| 85 | $361.08 | $441.32 | $520.38 | $587.64 | $778.80 | $381.14 | $467.28 | $549.88 | $620.68 | $823.64 |
| 86 | $385.86 | $469.64 | $554.60 | $626.58 | $831.90 | $405.92 | $495.60 | $584.10 | $659.62 | $876.74 |
| 87 | $411.82 | $502.68 | $592.36 | $667.88 | $887.36 | $431.88 | $528.64 | $621.86 | $700.92 | $932.20 |
| 88 | $440.14 | $536.90 | $632.48 | $712.72 | $946.36 | $460.20 | $562.86 | $661.98 | $745.76 | $991.20 |
| 89 | $468.46 | $572.30 | $673.78 | $759.92 | $1,010.08 | $488.52 | $598.26 | $703.28 | $792.96 | $1,054.92 |
| 90 | $501.50 | $610.06 | $718.62 | $809.48 | $1,076.16 | $521.56 | $636.02 | $748.12 | $842.52 | $1,121.00 |
| 91 | $533.36 | $649.00 | $764.64 | $860.22 | $1,145.78 | $553.42 | $674.96 | $794.14 | $893.26 | $1,190.62 |
| 92 | $566.40 | $690.30 | $811.84 | $913.32 | $1,215.40 | $586.46 | $716.26 | $841.34 | $946.36 | $1,260.24 |
| 93 | $601.80 | $731.60 | $861.40 | $969.96 | $1,290.92 | $621.86 | $757.56 | $890.90 | $1,003.00 | $1,335.76 |
| 94 | $639.56 | $777.62 | $914.50 | $1,030.14 | $1,371.16 | $659.62 | $803.58 | $944.00 | $1,063.18 | $1,416.00 |
| 95 | $680.86 | $828.36 | $973.50 | $1,096.22 | $1,459.66 | $700.92 | $854.32 | $1,003.00 | $1,129.26 | $1,504.50 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4061-MI, 4061-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 30 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 31 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 32 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 33 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 34 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 35 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 36 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 37 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 38 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 39 | $35.40 | $43.66 | $48.38 | $53.10 | $71.98 | $44.84 | $55.46 | $61.36 | $68.44 | $93.22 |
| 40 | $37.76 | $46.02 | $51.92 | $55.46 | $76.70 | $48.38 | $57.82 | $66.08 | $71.98 | $97.94 |
| 41 | $37.76 | $46.02 | $51.92 | $55.46 | $76.70 | $48.38 | $57.82 | $66.08 | $71.98 | $97.94 |
| 42 | $37.76 | $46.02 | $51.92 | $55.46 | $76.70 | $48.38 | $57.82 | $66.08 | $71.98 | $97.94 |
| 43 | $37.76 | $46.02 | $51.92 | $55.46 | $76.70 | $48.38 | $57.82 | $66.08 | $71.98 | $97.94 |
| 44 | $37.76 | $46.02 | $51.92 | $55.46 | $76.70 | $48.38 | $57.82 | $66.08 | $71.98 | $97.94 |
| 45 | $38.94 | $48.38 | $55.46 | $60.18 | $81.42 | $50.74 | $62.54 | $69.62 | $76.70 | $105.02 |
| 46 | $38.94 | $48.38 | $55.46 | $60.18 | $81.42 | $50.74 | $62.54 | $69.62 | $76.70 | $105.02 |
| 47 | $38.94 | $48.38 | $55.46 | $60.18 | $81.42 | $50.74 | $62.54 | $69.62 | $76.70 | $105.02 |
| 48 | $38.94 | $48.38 | $55.46 | $60.18 | $81.42 | $50.74 | $62.54 | $69.62 | $76.70 | $105.02 |
| 49 | $38.94 | $48.38 | $55.46 | $60.18 | $81.42 | $50.74 | $62.54 | $69.62 | $76.70 | $105.02 |
| 50 | $44.84 | $53.10 | $60.18 | $67.26 | $90.86 | $56.64 | $68.44 | $77.88 | $84.96 | $116.82 |
| 51 | $46.02 | $56.64 | $62.54 | $69.62 | $94.40 | $59.00 | $71.98 | $80.24 | $88.50 | $121.54 |
| 52 | $48.38 | $57.82 | $66.08 | $71.98 | $97.94 | $62.54 | $75.52 | $84.96 | $93.22 | $126.26 |
| 53 | $49.56 | $61.36 | $68.44 | $75.52 | $102.66 | $64.90 | $79.06 | $87.32 | $97.94 | $133.34 |
| 54 | $51.92 | $62.54 | $70.80 | $77.88 | $106.20 | $67.26 | $81.42 | $91.04 | $100.30 | $138.06 |
| 55 | $53.10 | $64.90 | $73.16 | $81.42 | $109.74 | $69.62 | $84.96 | $95.58 | $105.02 | $142.78 |
| 56 | $56.64 | $69.62 | $77.88 | $86.14 | $116.82 | $73.16 | $89.68 | $100.30 | $110.92 | $151.04 |
| 57 | $60.18 | $73.16 | $82.60 | $90.86 | $123.90 | $76.70 | $93.22 | $105.02 | $115.64 | $158.12 |
| 58 | $63.72 | $76.70 | $87.32 | $96.76 | $130.98 | $80.24 | $96.76 | $109.74 | $121.54 | $165.20 |
| 59 | $68.44 | $82.60 | $93.22 | $102.66 | $139.24 | $84.96 | $102.66 | $115.64 | $127.44 | $173.46 |
| 60 | $71.98 | $87.32 | $97.94 | $108.56 | $147.50 | $88.50 | $107.38 | $121.54 | $134.52 | $182.90 |
| 61 | $76.70 | $93.22 | $105.02 | $116.82 | $158.12 | $93.22 | $114.46 | $128.62 | $142.78 | $193.52 |
| 62 | $81.42 | $100.30 | $112.10 | $125.08 | $168.74 | $99.12 | $121.54 | $136.88 | $151.04 | $205.32 |
| 63 | $87.32 | $107.38 | $120.36 | $133.34 | $180.54 | $106.20 | $128.62 | $146.32 | $160.48 | $218.30 |
| 64 | $94.40 | $113.28 | $128.62 | $141.60 | $192.34 | $113.28 | $136.88 | $154.58 | $169.92 | $231.28 |
| 65 | $100.30 | $120.36 | $136.88 | $152.22 | $205.32 | $119.18 | $145.14 | $162.84 | $181.72 | $245.44 |
| 66 | $107.38 | $129.80 | $147.50 | $162.84 | $220.66 | $127.44 | $154.58 | $174.64 | $193.52 | $261.96 |
| 67 | $114.46 | $139.24 | $158.12 | $173.46 | $236.00 | $134.52 | $164.02 | $185.26 | $204.14 | $277.30 |
| 68 | $121.54 | $148.68 | $167.56 | $186.44 | $252.52 | $142.78 | $174.64 | $195.88 | $218.30 | $296.18 |
| 69 | $129.80 | $160.48 | $180.54 | $199.42 | $271.40 | $151.04 | $185.26 | $210.04 | $232.46 | $315.06 |
| 70 | $140.42 | $171.10 | $194.70 | $214.76 | $290.28 | $161.66 | $197.06 | $224.20 | $247.80 | $335.12 |
| 71 | $152.22 | $184.08 | $210.04 | $231.28 | $313.88 | $173.46 | $211.22 | $239.54 | $264.32 | $358.72 |
| 72 | $164.02 | $199.42 | $225.38 | $250.16 | $337.48 | $185.26 | $225.38 | $256.06 | $283.20 | $382.32 |
| 73 | $177.00 | $213.58 | $243.08 | $269.04 | $364.62 | $198.24 | $240.72 | $273.76 | $302.08 | $409.46 |
| 74 | $191.16 | $232.46 | $261.96 | $290.28 | $394.12 | $212.40 | $258.42 | $291.46 | $323.32 | $437.78 |
| 75 | $206.50 | $250.16 | $284.38 | $313.88 | $425.98 | $226.56 | $276.12 | $312.70 | $346.92 | $469.64 |
| 76 | $223.02 | $271.40 | $307.98 | $341.02 | $461.38 | $243.08 | $296.18 | $335.12 | $371.70 | $503.86 |
| 77 | $241.90 | $293.82 | $333.94 | $369.34 | $500.32 | $260.78 | $317.42 | $359.90 | $398.84 | $540.44 |
| 78 | $261.96 | $318.60 | $362.26 | $401.20 | $542.80 | $279.66 | $339.84 | $387.04 | $428.34 | $580.56 |
| 79 | $282.02 | $344.56 | $391.76 | $434.24 | $586.46 | $298.54 | $364.62 | $415.36 | $460.20 | $621.86 |
| 80 | $305.62 | $372.88 | $423.62 | $469.64 | $634.84 | $320.96 | $391.76 | $446.04 | $494.42 | $669.06 |
| 81 | $328.04 | $400.02 | $454.30 | $503.86 | $682.04 | $343.38 | $418.90 | $476.72 | $528.64 | $716.26 |
| 82 | $350.46 | $427.16 | $484.98 | $536.90 | $728.06 | $365.80 | $446.04 | $507.40 | $561.68 | $762.28 |
| 83 | $376.42 | $457.84 | $519.20 | $574.66 | $779.98 | $391.76 | $476.72 | $541.62 | $599.44 | $814.20 |
| 84 | $407.10 | $494.42 | $560.50 | $620.68 | $842.52 | $422.44 | $513.30 | $582.92 | $645.46 | $876.74 |
| 85 | $446.04 | $541.62 | $613.60 | $678.50 | $921.58 | $461.38 | $560.50 | $636.02 | $703.28 | $955.80 |
| 86 | $494.42 | $599.44 | $678.50 | $749.30 | $1,018.34 | $509.76 | $618.32 | $700.92 | $774.08 | $1,052.56 |
| 87 | $549.88 | $665.52 | $754.02 | $831.90 | $1,131.62 | $565.22 | $684.40 | $776.44 | $856.68 | $1,165.84 |
| 88 | $611.24 | $739.86 | $836.62 | $922.76 | $1,255.52 | $626.58 | $758.74 | $859.04 | $947.54 | $1,289.74 |
| 89 | $676.14 | $817.74 | $925.12 | $1,019.52 | $1,388.86 | $691.48 | $836.62 | $947.54 | $1,044.30 | $1,423.08 |
| 90 | $743.40 | $899.16 | $1,015.98 | $1,119.82 | $1,525.74 | $758.74 | $918.04 | $1,038.40 | $1,144.60 | $1,559.96 |
| 91 | $810.66 | $980.58 | $1,108.02 | $1,220.12 | $1,662.62 | $826.00 | $999.46 | $1,130.44 | $1,244.90 | $1,696.84 |
| 92 | $880.28 | $1,063.18 | $1,201.24 | $1,322.78 | $1,803.04 | $895.62 | $1,082.06 | $1,223.66 | $1,347.56 | $1,837.26 |
| 93 | $953.44 | $1,150.50 | $1,300.36 | $1,431.34 | $1,951.72 | $968.78 | $1,169.38 | $1,322.78 | $1,456.12 | $1,985.94 |
| 94 | $1,033.68 | $1,248.44 | $1,410.10 | $1,551.70 | $2,115.74 | $1,049.02 | $1,267.32 | $1,432.52 | $1,576.48 | $2,149.96 |
| 95 | $1,125.72 | $1,357.00 | $1,532.82 | $1,686.22 | $2,299.82 | $1,141.06 | $1,375.88 | $1,555.24 | $1,711.00 | $2,334.04 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4061-MI, 4061-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 30 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 31 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 32 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 33 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 34 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 35 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 36 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 37 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 38 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 39 | $28.32 | $35.40 | $40.12 | $42.48 | $59.00 | $36.58 | $44.84 | $50.74 | $54.28 | $75.52 |
| 40 | $29.50 | $37.76 | $42.48 | $44.84 | $62.54 | $37.76 | $48.38 | $54.28 | $56.64 | $80.24 |
| 41 | $29.50 | $37.76 | $42.48 | $44.84 | $62.54 | $37.76 | $48.38 | $54.28 | $56.64 | $80.24 |
| 42 | $29.50 | $37.76 | $42.48 | $44.84 | $62.54 | $37.76 | $48.38 | $54.28 | $56.64 | $80.24 |
| 43 | $29.50 | $37.76 | $42.48 | $44.84 | $62.54 | $37.76 | $48.38 | $54.28 | $56.64 | $80.24 |
| 44 | $29.50 | $37.76 | $42.48 | $44.84 | $62.54 | $37.76 | $48.38 | $54.28 | $56.64 | $80.24 |
| 45 | $31.86 | $40.12 | $44.84 | $48.38 | $67.26 | $40.12 | $50.74 | $57.82 | $61.36 | $84.96 |
| 46 | $31.86 | $40.12 | $44.84 | $48.38 | $67.26 | $40.12 | $50.74 | $57.82 | $61.36 | $84.96 |
| 47 | $31.86 | $40.12 | $44.84 | $48.38 | $67.26 | $40.12 | $50.74 | $57.82 | $61.36 | $84.96 |
| 48 | $31.86 | $40.12 | $44.84 | $48.38 | $67.26 | $40.12 | $50.74 | $57.82 | $61.36 | $84.96 |
| 49 | $31.86 | $40.12 | $44.84 | $48.38 | $67.26 | $40.12 | $50.74 | $57.82 | $61.36 | $84.96 |
| 50 | $35.40 | $43.66 | $49.56 | $53.10 | $74.34 | $44.84 | $55.46 | $63.72 | $68.44 | $95.58 |
| 51 | $36.58 | $46.02 | $53.10 | $55.46 | $77.88 | $47.20 | $59.00 | $67.26 | $70.80 | $99.12 |
| 52 | $38.94 | $48.38 | $54.28 | $56.64 | $81.42 | $49.56 | $61.36 | $69.62 | $73.16 | $103.84 |
| 53 | $40.12 | $49.56 | $56.64 | $60.18 | $84.96 | $51.92 | $64.90 | $73.16 | $77.88 | $108.56 |
| 54 | $42.48 | $51.92 | $57.82 | $62.54 | $87.32 | $54.28 | $67.26 | $75.52 | $80.24 | $113.28 |
| 55 | $43.66 | $53.10 | $61.36 | $63.72 | $90.86 | $56.64 | $69.62 | $79.06 | $82.60 | $118.00 |
| 56 | $46.02 | $56.64 | $64.90 | $67.26 | $96.76 | $59.00 | $73.16 | $82.60 | $87.32 | $123.90 |
| 57 | $48.38 | $60.18 | $68.44 | $71.98 | $101.48 | $61.36 | $76.70 | $86.14 | $92.04 | $129.80 |
| 58 | $50.74 | $63.72 | $71.98 | $76.70 | $108.56 | $63.72 | $80.24 | $90.86 | $95.58 | $135.70 |
| 59 | $54.28 | $67.26 | $76.70 | $81.42 | $115.64 | $67.26 | $83.78 | $95.58 | $101.48 | $142.78 |
| 60 | $57.82 | $71.98 | $81.42 | $86.14 | $122.72 | $70.80 | $86.50 | $100.30 | $106.20 | $149.86 |
| 61 | $62.54 | $76.70 | $87.32 | $93.22 | $130.98 | $75.52 | $94.40 | $106.20 | $113.28 | $159.30 |
| 62 | $66.08 | $82.60 | $92.04 | $99.12 | $139.24 | $79.06 | $99.12 | $112.10 | $119.18 | $168.74 |
| 63 | $70.80 | $87.32 | $99.12 | $106.20 | $148.68 | $84.96 | $105.02 | $119.18 | $127.44 | $179.36 |
| 64 | $75.52 | $93.22 | $106.20 | $113.28 | $159.30 | $89.68 | $112.10 | $126.26 | $135.70 | $191.16 |
| 65 | $80.24 | $99.12 | $113.28 | $121.54 | $169.92 | $95.58 | $118.00 | $134.52 | $143.96 | $202.96 |
| 66 | $86.14 | $107.38 | $122.72 | $129.80 | $181.79 | $102.66 | $126.26 | $143.96 | $153.40 | $214.76 |
| 67 | $92.04 | $114.46 | $129.80 | $138.06 | $194.70 | $108.56 | $134.52 | $152.22 | $162.84 | $228.92 |
| 68 | $97.94 | $121.54 | $138.06 | $148.68 | $208.86 | $114.46 | $141.60 | $161.66 | $173.46 | $243.08 |
| 69 | $105.02 | $130.98 | $149.86 | $158.12 | $224.20 | $121.54 | $152.22 | $173.46 | $184.08 | $259.60 |
| 70 | $113.28 | $140.42 | $160.48 | $171.10 | $240.72 | $129.80 | $161.66 | $184.08 | $197.06 | $276.12 |
| 71 | $122.72 | $152.22 | $173.46 | $185.26 | $259.60 | $139.24 | $173.46 | $197.06 | $211.22 | $296.18 |
| 72 | $132.16 | $164.02 | $186.44 | $198.24 | $279.66 | $148.68 | $185.26 | $211.22 | $225.38 | $316.24 |
| 73 | $142.78 | $177.00 | $201.78 | $214.76 | $302.08 | $159.30 | $198.24 | $225.38 | $240.72 | $338.66 |
| 74 | $154.58 | $189.98 | $217.12 | $231.28 | $325.68 | $171.10 | $211.22 | $241.90 | $257.24 | $362.26 |
| 75 | $167.56 | $206.50 | $236.00 | $251.34 | $352.82 | $184.08 | $227.74 | $259.60 | $276.12 | $388.22 |
| 76 | $180.54 | $224.20 | $254.88 | $272.58 | $382.32 | $197.06 | $244.26 | $278.48 | $296.18 | $417.72 |
| 77 | $195.88 | $241.90 | $276.12 | $296.18 | $415.36 | $211.22 | $260.78 | $297.36 | $318.60 | $447.22 |
| 78 | $212.40 | $261.96 | $298.54 | $319.78 | $448.40 | $225.38 | $279.66 | $319.78 | $342.20 | $479.08 |
| 79 | $228.92 | $283.20 | $324.50 | $345.74 | $486.16 | $241.90 | $299.72 | $343.38 | $366.98 | $515.66 |
| 80 | $247.80 | $305.62 | $350.46 | $374.06 | $526.28 | $259.60 | $320.96 | $368.16 | $394.12 | $553.42 |
| 81 | $265.50 | $328.04 | $376.42 | $401.20 | $564.04 | $277.30 | $343.38 | $394.12 | $421.26 | $591.18 |
| 82 | $284.38 | $351.64 | $402.38 | $428.34 | $602.98 | $296.18 | $366.98 | $420.08 | $448.40 | $630.12 |
| 83 | $305.62 | $376.42 | $430.70 | $459.02 | $645.46 | $317.42 | $391.76 | $448.40 | $479.08 | $672.60 |
| 84 | $330.40 | $407.10 | $464.92 | $495.60 | $697.38 | $342.20 | $422.44 | $482.62 | $515.66 | $724.52 |
| 85 | $362.26 | $444.86 | $508.58 | $541.62 | $763.46 | $374.06 | $460.20 | $526.28 | $561.68 | $790.60 |
| 86 | $401.20 | $493.24 | $562.86 | $598.26 | $843.70 | $413.00 | $508.58 | $580.56 | $618.32 | $870.84 |
| 87 | $446.04 | $547.52 | $625.40 | $664.34 | $938.10 | $457.84 | $562.86 | $643.10 | $684.40 | $965.24 |
| 88 | $495.60 | $608.88 | $693.84 | $736.32 | $1,040.76 | $507.40 | $624.22 | $711.54 | $756.38 | $1,067.90 |
| 89 | $548.70 | $672.60 | $767.00 | $814.20 | $1,150.50 | $560.50 | $687.94 | $784.70 | $834.26 | $1,177.64 |
| 90 | $602.98 | $739.86 | $842.52 | $894.44 | $1,263.78 | $614.78 | $755.20 | $860.22 | $914.50 | $1,290.92 |
| 91 | $658.44 | $805.94 | $918.04 | $974.68 | $1,377.06 | $670.24 | $821.28 | $935.74 | $994.74 | $1,404.20 |
| 92 | $713.90 | $874.38 | $995.92 | $1,056.10 | $1,493.88 | $725.70 | $889.72 | $1,013.62 | $1,076.16 | $1,521.02 |
| 93 | $774.08 | $947.54 | $1,078.52 | $1,143.42 | $1,616.60 | $785.88 | $962.88 | $1,096.22 | $1,163.48 | $1,643.74 |
| 94 | $838.98 | $1,026.60 | $1,168.20 | $1,239.00 | $1,752.30 | $850.78 | $1,041.94 | $1,185.90 | $1,259.06 | $1,779.44 |
| 95 | $913.32 | $1,117.46 | $1,270.86 | $1,346.38 | $1,905.70 | $925.12 | $1,132.80 | $1,288.56 | $1,366.44 | $1,932.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4061-MI, 4061-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 30 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 31 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 32 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 33 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 34 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 35 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 36 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 37 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 38 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 39 | $29.50 | $37.76 | $41.30 | $44.84 | $61.36 | $37.76 | $47.20 | $51.92 | $59.00 | $79.06 |
| 40 | $31.86 | $38.94 | $43.66 | $47.20 | $64.90 | $41.30 | $48.38 | $56.64 | $61.36 | $83.78 |
| 41 | $31.86 | $38.94 | $43.66 | $47.20 | $64.90 | $41.30 | $48.38 | $56.64 | $61.36 | $83.78 |
| 42 | $31.86 | $38.94 | $43.66 | $47.20 | $64.90 | $41.30 | $48.38 | $56.64 | $61.36 | $83.78 |
| 43 | $31.86 | $38.94 | $43.66 | $47.20 | $64.90 | $41.30 | $48.38 | $56.64 | $61.36 | $83.78 |
| 44 | $31.86 | $38.94 | $43.66 | $47.20 | $64.90 | $41.30 | $48.38 | $56.64 | $61.36 | $83.78 |
| 45 | $33.04 | $41.30 | $47.20 | $50.74 | $69.62 | $43.66 | $53.10 | $60.18 | $64.90 | $89.68 |
| 46 | $33.04 | $41.30 | $47.20 | $50.74 | $69.62 | $43.66 | $53.10 | $60.18 | $64.90 | $89.68 |
| 47 | $33.04 | $41.30 | $47.20 | $50.74 | $69.62 | $43.66 | $53.10 | $60.18 | $64.90 | $89.68 |
| 48 | $33.04 | $41.30 | $47.20 | $50.74 | $69.62 | $43.66 | $53.10 | $60.18 | $64.90 | $89.68 |
| 49 | $33.04 | $41.30 | $47.20 | $50.74 | $69.62 | $43.66 | $53.10 | $60.18 | $64.90 | $89.68 |
| 50 | $37.76 | $44.84 | $50.74 | $57.82 | $77.88 | $47.20 | $59.00 | $66.08 | $71.98 | $99.12 |
| 51 | $38.94 | $48.38 | $53.10 | $60.18 | $81.42 | $49.56 | $61.36 | $68.44 | $75.52 | $103.84 |
| 52 | $41.30 | $48.38 | $56.64 | $61.36 | $82.60 | $53.10 | $63.72 | $71.98 | $79.06 | $107.38 |
| 53 | $42.48 | $51.92 | $59.00 | $63.72 | $87.32 | $55.46 | $67.26 | $74.34 | $83.78 | $113.28 |
| 54 | $44.84 | $53.10 | $60.18 | $66.08 | $89.68 | $57.82 | $69.62 | $77.88 | $84.96 | $116.82 |
| 55 | $46.02 | $55.46 | $62.54 | $69.62 | $93.22 | $60.18 | $71.98 | $81.42 | $89.68 | $121.54 |
| 56 | $47.20 | $59.00 | $66.08 | $73.16 | $100.30 | $61.36 | $75.52 | $86.14 | $94.40 | $128.62 |
| 57 | $50.74 | $62.54 | $69.62 | $77.88 | $105.02 | $64.90 | $79.06 | $88.50 | $99.12 | $134.52 |
| 58 | $54.28 | $66.08 | $74.34 | $82.60 | $110.92 | $68.44 | $82.60 | $93.22 | $102.66 | $140.42 |
| 59 | $57.82 | $69.62 | $79.06 | $87.32 | $119.18 | $71.98 | $87.32 | $97.94 | $108.56 | $147.50 |
| 60 | $61.36 | $74.34 | $83.78 | $92.04 | $126.26 | $75.52 | $92.04 | $102.66 | $113.28 | $154.58 |
| 61 | $66.08 | $79.06 | $88.50 | $99.12 | $134.52 | $80.24 | $96.76 | $108.56 | $120.36 | $164.02 |
| 62 | $69.62 | $86.14 | $95.58 | $106.20 | $143.96 | $83.78 | $103.84 | $116.82 | $128.62 | $174.64 |
| 63 | $74.34 | $90.86 | $102.66 | $113.28 | $153.40 | $90.86 | $109.74 | $123.90 | $136.88 | $185.26 |
| 64 | $80.24 | $95.58 | $108.56 | $120.36 | $164.02 | $96.76 | $115.64 | $130.98 | $143.96 | $197.06 |
| 65 | $84.96 | $102.66 | $115.64 | $128.62 | $175.82 | $101.48 | $123.90 | $138.06 | $153.40 | $208.86 |
| 66 | $92.04 | $110.92 | $125.08 | $138.06 | $187.60 | $108.56 | $132.16 | $147.50 | $164.02 | $223.02 |
| 67 | $97.94 | $118.00 | $134.52 | $147.50 | $200.60 | $114.46 | $139.24 | $156.94 | $173.46 | $236.00 |
| 68 | $103.84 | $126.26 | $141.60 | $159.30 | $214.76 | $121.54 | $148.68 | $166.38 | $185.26 | $252.52 |
| 69 | $109.74 | $136.88 | $153.40 | $168.74 | $231.28 | $128.62 | $158.12 | $178.18 | $197.06 | $267.86 |
| 70 | $119.18 | $145.14 | $165.20 | $182.90 | $247.80 | $138.06 | $166.38 | $189.98 | $210.04 | $284.38 |
| 71 | $129.80 | $156.94 | $179.36 | $197.06 | $266.68 | $147.50 | $179.36 | $204.14 | $224.20 | $304.44 |
| 72 | $139.24 | $168.74 | $191.16 | $212.40 | $286.74 | $156.94 | $191.16 | $217.12 | $240.72 | $325.68 |
| 73 | $151.04 | $181.72 | $206.50 | $228.92 | $310.34 | $168.74 | $205.32 | $232.46 | $257.24 | $348.10 |
| 74 | $161.66 | $198.24 | $223.02 | $247.80 | $335.12 | $180.54 | $220.66 | $247.80 | $274.94 | $371.70 |
| 75 | $174.64 | $212.40 | $240.78 | $266.68 | $362.26 | $192.34 | $234.82 | $265.50 | $295.00 | $400.02 |
| 76 | $189.98 | $231.28 | $261.96 | $290.28 | $392.94 | $207.68 | $251.34 | $285.56 | $316.24 | $428.34 |
| 77 | $205.32 | $248.98 | $284.38 | $315.06 | $424.80 | $221.84 | $269.04 | $306.80 | $339.84 | $459.02 |
| 78 | $223.02 | $270.22 | $307.98 | $341.02 | $461.38 | $238.36 | $287.92 | $328.04 | $364.62 | $493.24 |
| 79 | $239.54 | $292.64 | $332.76 | $369.34 | $499.14 | $253.70 | $309.16 | $352.82 | $390.58 | $528.64 |
| 80 | $259.60 | $317.42 | $359.90 | $400.02 | $539.26 | $272.58 | $332.76 | $378.78 | $420.08 | $568.76 |
| 81 | $279.66 | $339.84 | $385.86 | $428.34 | $579.38 | $292.64 | $355.18 | $404.74 | $448.40 | $608.88 |
| 82 | $298.54 | $363.44 | $411.82 | $456.66 | $618.32 | $311.52 | $378.78 | $430.70 | $476.72 | $647.82 |
| 83 | $319.78 | $389.40 | $441.32 | $488.52 | $663.16 | $332.76 | $404.74 | $460.20 | $508.58 | $692.66 |
| 84 | $346.92 | $420.08 | $476.72 | $528.64 | $716.26 | $359.90 | $435.42 | $495.60 | $548.70 | $745.76 |
| 85 | $379.96 | $460.20 | $521.56 | $577.02 | $783.52 | $392.94 | $475.54 | $540.44 | $597.08 | $813.02 |
| 86 | $420.08 | $509.76 | $577.02 | $637.20 | $864.94 | $433.06 | $525.10 | $595.90 | $657.26 | $894.44 |
| 87 | $467.28 | $566.40 | $640.74 | $708.00 | $961.70 | $480.26 | $581.74 | $659.62 | $728.06 | $991.20 |
| 88 | $520.38 | $628.94 | $710.36 | $784.70 | $1,066.72 | $533.36 | $644.28 | $729.24 | $804.76 | $1,096.22 |
| 89 | $574.66 | $695.02 | $785.88 | $867.30 | $1,180.00 | $587.64 | $710.36 | $804.76 | $887.36 | $1,209.50 |
| 90 | $632.48 | $764.64 | $863.76 | $952.26 | $1,296.82 | $645.46 | $779.98 | $882.64 | $972.32 | $1,326.32 |
| 91 | $689.12 | $834.26 | $941.64 | $1,037.22 | $1,412.46 | $702.10 | $849.60 | $960.52 | $1,057.28 | $1,441.96 |
| 92 | $748.12 | $903.88 | $1,020.70 | $1,124.54 | $1,532.82 | $761.10 | $919.22 | $1,039.58 | $1,144.60 | $1,562.32 |
| 93 | $810.66 | $978.22 | $1,104.48 | $1,216.58 | $1,659.08 | $823.64 | $993.56 | $1,123.36 | $1,236.64 | $1,688.58 |
| 94 | $879.10 | $1,062.00 | $1,198.88 | $1,319.24 | $1,798.32 | $892.08 | $1,077.34 | $1,217.76 | $1,339.30 | $1,827.82 |
| 95 | $956.98 | $1,154.04 | $1,302.72 | $1,433.70 | $1,954.08 | $969.96 | $1,169.38 | $1,321.60 | $1,453.76 | $1,983.58 |

Michigan Review Pending

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

# Appendix C

**Time Insurance Company**
**4061-MI, 4061-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 30 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 31 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 32 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 33 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 34 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 35 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 36 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 37 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 38 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 39 | $24.78 | $29.50 | $34.22 | $36.58 | $49.56 | $31.86 | $37.76 | $43.66 | $46.02 | $63.72 |
| 40 | $25.96 | $31.86 | $36.58 | $38.94 | $53.10 | $33.04 | $41.30 | $46.02 | $48.38 | $68.44 |
| 41 | $25.96 | $31.86 | $36.58 | $38.94 | $53.10 | $33.04 | $41.30 | $46.02 | $48.38 | $68.44 |
| 42 | $25.96 | $31.86 | $36.58 | $38.94 | $53.10 | $33.04 | $41.30 | $46.02 | $48.38 | $68.44 |
| 43 | $25.96 | $31.86 | $36.58 | $38.94 | $53.10 | $33.04 | $41.30 | $46.02 | $48.38 | $68.44 |
| 44 | $25.96 | $31.86 | $36.58 | $38.94 | $53.10 | $33.04 | $41.30 | $46.02 | $48.38 | $68.44 |
| 45 | $27.14 | $34.22 | $37.76 | $41.30 | $57.82 | $33.04 | $43.66 | $48.38 | $51.92 | $71.98 |
| 46 | $27.14 | $34.22 | $37.76 | $41.30 | $57.82 | $33.04 | $43.66 | $48.38 | $51.92 | $71.98 |
| 47 | $27.14 | $34.22 | $37.76 | $41.30 | $57.82 | $33.04 | $43.66 | $48.38 | $51.92 | $71.98 |
| 48 | $27.14 | $34.22 | $37.76 | $41.30 | $57.82 | $33.04 | $43.66 | $48.38 | $51.92 | $71.98 |
| 49 | $27.14 | $34.22 | $37.76 | $41.30 | $57.82 | $33.04 | $43.66 | $48.38 | $51.92 | $71.98 |
| 50 | $29.50 | $37.76 | $42.48 | $44.84 | $62.54 | $37.76 | $47.20 | $54.28 | $59.00 | $81.42 |
| 51 | $30.68 | $38.94 | $44.84 | $47.20 | $66.08 | $40.12 | $49.56 | $57.82 | $60.18 | $84.96 |
| 52 | $33.04 | $41.30 | $46.02 | $48.38 | $69.62 | $42.48 | $51.92 | $60.18 | $62.54 | $88.50 |
| 53 | $34.22 | $42.48 | $48.38 | $50.74 | $71.98 | $44.84 | $55.46 | $62.54 | $66.08 | $92.04 |
| 54 | $36.58 | $44.84 | $48.38 | $53.10 | $74.34 | $47.20 | $57.82 | $63.72 | $68.44 | $96.76 |
| 55 | $36.58 | $46.02 | $51.92 | $54.28 | $77.88 | $47.20 | $60.18 | $67.26 | $70.80 | $100.30 |
| 56 | $38.94 | $47.20 | $55.46 | $57.82 | $82.60 | $49.56 | $61.36 | $70.80 | $74.34 | $105.02 |
| 57 | $41.30 | $50.74 | $57.82 | $61.36 | $86.14 | $51.92 | $64.90 | $73.16 | $77.88 | $110.92 |
| 58 | $43.66 | $54.28 | $61.36 | $64.90 | $92.04 | $54.28 | $68.44 | $76.70 | $81.42 | $115.64 |
| 59 | $47.20 | $56.64 | $66.08 | $68.44 | $99.12 | $57.82 | $70.80 | $81.42 | $86.14 | $121.54 |
| 60 | $48.38 | $61.36 | $68.44 | $73.16 | $103.84 | $60.18 | $75.52 | $84.96 | $90.86 | $127.44 |
| 61 | $53.10 | $66.08 | $74.34 | $79.06 | $110.92 | $64.90 | $80.24 | $90.86 | $95.58 | $135.70 |
| 62 | $55.46 | $69.62 | $77.88 | $84.96 | $118.00 | $67.26 | $83.78 | $94.40 | $101.48 | $142.78 |
| 63 | $60.18 | $74.34 | $84.96 | $89.68 | $127.44 | $71.98 | $89.68 | $101.48 | $108.56 | $153.40 |
| 64 | $64.90 | $79.06 | $89.68 | $96.76 | $135.70 | $76.70 | $95.58 | $107.38 | $115.64 | $162.84 |
| 65 | $68.44 | $83.78 | $95.58 | $102.66 | $145.14 | $81.42 | $100.30 | $113.28 | $122.72 | $172.28 |
| 66 | $73.16 | $92.04 | $105.02 | $109.74 | $154.58 | $87.32 | $107.38 | $122.72 | $129.80 | $181.72 |
| 67 | $79.06 | $97.94 | $110.92 | $116.82 | $165.20 | $92.04 | $114.46 | $129.80 | $138.06 | $194.70 |
| 68 | $82.60 | $102.66 | $118.00 | $126.26 | $178.18 | $96.76 | $120.36 | $138.06 | $147.50 | $206.50 |
| 69 | $88.50 | $110.92 | $127.44 | $134.52 | $189.98 | $102.66 | $129.80 | $147.50 | $156.94 | $220.66 |
| 70 | $95.58 | $119.18 | $135.70 | $145.14 | $204.14 | $109.74 | $136.88 | $155.76 | $167.56 | $234.82 |
| 71 | $103.84 | $129.80 | $147.50 | $156.94 | $220.66 | $118.00 | $147.50 | $167.56 | $179.36 | $251.34 |
| 72 | $112.10 | $140.42 | $159.30 | $168.74 | $238.36 | $126.26 | $158.12 | $180.54 | $192.34 | $269.04 |
| 73 | $121.54 | $149.86 | $171.10 | $182.90 | $257.24 | $135.70 | $168.74 | $191.16 | $205.32 | $287.92 |
| 74 | $132.16 | $161.66 | $184.08 | $197.06 | $277.30 | $145.14 | $180.54 | $205.32 | $218.30 | $307.98 |
| 75 | $142.78 | $175.82 | $200.60 | $213.58 | $300.90 | $155.76 | $193.52 | $220.66 | $234.82 | $330.40 |
| 76 | $153.40 | $191.16 | $217.12 | $231.28 | $324.50 | $167.56 | $207.68 | $237.18 | $251.34 | $355.18 |
| 77 | $166.38 | $206.50 | $234.82 | $252.52 | $352.82 | $179.36 | $221.84 | $252.52 | $271.40 | $379.96 |
| 78 | $180.54 | $223.02 | $253.70 | $271.40 | $381.14 | $191.16 | $237.18 | $272.58 | $291.46 | $408.28 |
| 79 | $194.70 | $240.72 | $276.12 | $293.82 | $413.00 | $205.32 | $254.88 | $292.64 | $311.52 | $437.78 |
| 80 | $211.22 | $259.60 | $298.54 | $317.42 | $447.22 | $220.66 | $272.58 | $313.88 | $333.94 | $469.64 |
| 81 | $225.38 | $278.48 | $319.78 | $341.02 | $479.08 | $234.82 | $291.46 | $335.12 | $357.54 | $501.50 |
| 82 | $241.90 | $298.54 | $342.20 | $364.62 | $513.30 | $251.34 | $311.52 | $357.54 | $381.14 | $535.72 |
| 83 | $259.60 | $319.78 | $365.80 | $390.58 | $548.70 | $269.04 | $332.76 | $381.14 | $407.10 | $571.12 |
| 84 | $280.84 | $345.74 | $395.30 | $421.26 | $593.54 | $290.28 | $358.72 | $410.64 | $437.78 | $615.96 |
| 85 | $307.98 | $377.60 | $431.88 | $460.20 | $649.00 | $317.42 | $390.58 | $447.22 | $476.72 | $671.42 |
| 86 | $341.02 | $418.90 | $479.08 | $508.58 | $717.44 | $350.46 | $431.88 | $494.42 | $525.10 | $739.86 |
| 87 | $378.78 | $464.92 | $532.18 | $565.22 | $797.68 | $388.22 | $477.90 | $547.52 | $581.74 | $820.10 |
| 88 | $421.26 | $516.84 | $590.00 | $625.40 | $885.00 | $430.70 | $529.82 | $605.34 | $641.92 | $907.42 |
| 89 | $466.10 | $571.12 | $652.54 | $692.66 | $978.22 | $475.54 | $584.10 | $667.88 | $709.18 | $1,000.64 |
| 90 | $512.12 | $628.94 | $716.26 | $759.92 | $1,074.98 | $521.56 | $641.92 | $731.60 | $776.44 | $1,097.40 |
| 91 | $559.32 | $684.40 | $779.98 | $828.36 | $1,170.56 | $568.76 | $697.38 | $795.32 | $844.88 | $1,192.98 |
| 92 | $606.52 | $743.40 | $847.24 | $897.98 | $1,269.68 | $615.96 | $756.38 | $862.58 | $914.50 | $1,292.10 |
| 93 | $658.44 | $804.76 | $916.86 | $972.32 | $1,374.70 | $667.88 | $817.74 | $932.20 | $988.84 | $1,397.12 |
| 94 | $712.72 | $872.02 | $993.56 | $1,053.74 | $1,489.16 | $722.16 | $885.00 | $1,008.90 | $1,070.26 | $1,511.58 |
| 95 | $776.44 | $949.90 | $1,080.88 | $1,144.60 | $1,620.14 | $785.88 | $962.88 | $1,096.22 | $1,161.12 | $1,642.56 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 30 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 31 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 32 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 33 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 34 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 35 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 36 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 37 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 38 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 39 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 40 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 41 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 42 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 43 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 44 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 45 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 46 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 47 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 48 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 49 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 50 | $59.00 | $73.16 | $84.96 | $96.76 | $128.62 | $77.88 | $96.76 | $112.10 | $127.44 | $168.74 |
| 51 | $61.36 | $76.70 | $88.50 | $100.30 | $133.34 | $80.24 | $100.30 | $116.82 | $132.16 | $175.82 |
| 52 | $62.54 | $79.06 | $92.04 | $103.84 | $136.88 | $82.60 | $103.84 | $120.36 | $136.88 | $180.54 |
| 53 | $64.90 | $81.42 | $94.40 | $107.38 | $142.78 | $84.96 | $107.38 | $123.90 | $141.60 | $187.62 |
| 54 | $66.08 | $83.78 | $97.94 | $110.92 | $146.32 | $87.32 | $109.74 | $128.62 | $146.32 | $192.34 |
| 55 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $89.68 | $114.46 | $132.16 | $148.68 | $199.42 |
| 56 | $73.16 | $92.04 | $107.38 | $120.36 | $160.48 | $94.40 | $119.18 | $138.06 | $156.94 | $208.86 |
| 57 | $76.70 | $97.94 | $113.28 | $129.80 | $171.10 | $97.94 | $120.08 | $145.14 | $165.20 | $219.48 |
| 58 | $81.42 | $105.02 | $121.54 | $138.06 | $182.90 | $103.84 | $132.16 | $154.58 | $174.64 | $231.28 |
| 59 | $88.50 | $110.92 | $130.98 | $147.50 | $195.88 | $109.74 | $139.24 | $162.84 | $184.08 | $244.26 |
| 60 | $93.22 | $119.18 | $139.24 | $158.12 | $210.04 | $115.64 | $147.50 | $172.28 | $194.70 | $258.42 |
| 61 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 | $122.72 | $156.94 | $184.08 | $207.68 | $274.94 |
| 62 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 | $129.80 | $166.38 | $193.52 | $219.48 | $291.46 |
| 63 | $116.82 | $147.50 | $172.28 | $195.88 | $258.42 | $139.24 | $177.00 | $206.50 | $233.64 | $309.16 |
| 64 | $125.08 | $158.12 | $185.26 | $210.04 | $277.30 | $147.50 | $187.62 | $219.48 | $248.98 | $329.22 |
| 65 | $134.52 | $171.10 | $199.42 | $227.74 | $298.54 | $158.12 | $200.60 | $233.64 | $266.68 | $351.64 |
| 66 | $143.96 | $184.08 | $215.94 | $244.26 | $323.32 | $168.74 | $214.76 | $251.34 | $284.38 | $377.60 |
| 67 | $154.58 | $198.24 | $231.28 | $261.96 | $346.92 | $179.36 | $230.10 | $267.86 | $304.44 | $402.38 |
| 68 | $166.38 | $211.22 | $248.98 | $282.02 | $372.88 | $192.34 | $244.26 | $287.92 | $325.68 | $430.70 |
| 69 | $180.54 | $230.10 | $270.22 | $306.80 | $405.92 | $206.50 | $264.32 | $310.34 | $351.64 | $464.92 |
| 70 | $198.24 | $252.52 | $297.36 | $337.48 | $446.04 | $225.38 | $287.92 | $338.66 | $383.50 | $507.40 |
| 71 | $219.48 | $279.66 | $329.22 | $374.00 | $494.42 | $246.62 | $316.24 | $371.70 | $421.26 | $556.96 |
| 72 | $244.26 | $310.34 | $365.80 | $415.96 | $548.70 | $272.58 | $348.10 | $408.28 | $463.74 | $613.60 |
| 73 | $270.22 | $345.74 | $405.92 | $461.38 | $608.88 | $299.72 | $383.50 | $450.76 | $510.94 | $674.96 |
| 74 | $300.90 | $384.68 | $451.94 | $513.30 | $677.32 | $330.40 | $422.44 | $496.78 | $562.86 | $744.58 |
| 75 | $332.76 | $425.98 | $501.50 | $569.94 | $751.66 | $362.26 | $463.74 | $546.34 | $619.50 | $818.92 |
| 76 | $369.34 | $473.18 | $558.14 | $634.84 | $837.80 | $398.84 | $510.94 | $601.80 | $683.22 | $902.70 |
| 77 | $408.28 | $525.10 | $621.86 | $709.18 | $932.20 | $436.60 | $561.68 | $664.34 | $756.38 | $995.92 |
| 78 | $450.76 | $579.38 | $687.94 | $785.88 | $1,032.50 | $476.72 | $614.78 | $728.06 | $831.90 | $1,093.86 |
| 79 | $492.06 | $636.02 | $756.38 | $863.76 | $1,133.98 | $518.02 | $669.06 | $795.32 | $907.42 | $1,191.80 |
| 80 | $534.54 | $689.12 | $821.28 | $938.10 | $1,229.56 | $559.32 | $722.16 | $859.04 | $980.58 | $1,287.38 |
| 81 | $572.30 | $738.68 | $880.28 | $1,005.36 | $1,319.24 | $598.26 | $771.72 | $918.04 | $1,049.02 | $1,377.06 |
| 82 | $610.06 | $788.24 | $936.92 | $1,069.08 | $1,405.38 | $636.02 | $821.28 | $975.86 | $1,112.74 | $1,463.20 |
| 83 | $647.82 | $835.44 | $993.56 | $1,133.98 | $1,490.34 | $673.78 | $869.66 | $1,033.68 | $1,178.82 | $1,550.52 |
| 84 | $687.94 | $887.36 | $1,053.74 | $1,201.24 | $1,581.20 | $715.08 | $922.76 | $1,095.04 | $1,248.44 | $1,642.56 |
| 85 | $732.78 | $944.00 | $1,119.82 | $1,276.76 | $1,681.50 | $761.10 | $979.40 | $1,162.30 | $1,323.96 | $1,744.04 |
| 86 | $779.98 | $1,004.18 | $1,190.62 | $1,357.00 | $1,786.52 | $808.30 | $1,039.58 | $1,233.10 | $1,404.20 | $1,849.06 |
| 87 | $829.54 | $1,067.90 | $1,264.96 | $1,440.78 | $1,897.44 | $857.86 | $1,103.30 | $1,307.44 | $1,487.98 | $1,959.98 |
| 88 | $882.64 | $1,135.16 | $1,344.02 | $1,530.46 | $2,017.80 | $910.96 | $1,170.56 | $1,386.50 | $1,577.66 | $2,080.34 |
| 89 | $941.64 | $1,209.50 | $1,431.34 | $1,628.40 | $2,147.60 | $969.96 | $1,244.90 | $1,473.82 | $1,675.60 | $2,210.14 |
| 90 | $1,005.36 | $1,290.92 | $1,525.74 | $1,735.78 | $2,290.38 | $1,033.68 | $1,326.32 | $1,568.22 | $1,782.98 | $2,352.92 |
| 91 | $1,072.62 | $1,377.06 | $1,628.40 | $1,850.24 | $2,442.60 | $1,100.94 | $1,412.46 | $1,670.88 | $1,897.44 | $2,505.14 |
| 92 | $1,145.78 | $1,469.10 | $1,735.78 | $1,971.78 | $2,605.44 | $1,174.10 | $1,504.50 | $1,778.26 | $2,018.98 | $2,667.98 |
| 93 | $1,222.48 | $1,568.22 | $1,851.42 | $2,102.76 | $2,778.90 | $1,250.80 | $1,603.62 | $1,893.90 | $2,149.96 | $2,841.44 |
| 94 | $1,307.44 | $1,674.42 | $1,977.68 | $2,244.36 | $2,967.70 | $1,335.76 | $1,709.82 | $2,020.16 | $2,291.56 | $3,030.24 |
| 95 | $1,399.48 | $1,792.42 | $2,114.56 | $2,398.94 | $3,174.20 | $1,427.80 | $1,827.82 | $2,157.04 | $2,446.14 | $3,236.74 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 30 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 31 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 32 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 33 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 34 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 35 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 36 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 37 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 38 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 39 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 40 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 41 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 42 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 43 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 44 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 45 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 46 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 47 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 48 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 49 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 50 | $51.92 | $64.90 | $75.52 | $86.14 | $113.28 | $68.44 | $86.14 | $100.30 | $113.28 | $149.86 |
| 51 | $53.10 | $67.26 | $79.06 | $89.68 | $118.00 | $70.80 | $88.50 | $103.84 | $116.82 | $155.76 |
| 52 | $55.46 | $70.80 | $81.42 | $93.22 | $122.72 | $73.16 | $93.22 | $107.38 | $121.54 | $160.48 |
| 53 | $57.82 | $73.16 | $84.96 | $95.58 | $126.26 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 |
| 54 | $59.00 | $74.34 | $87.32 | $99.12 | $130.98 | $77.88 | $97.94 | $113.28 | $128.62 | $172.28 |
| 55 | $61.36 | $77.88 | $89.68 | $102.66 | $135.70 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 56 | $64.90 | $81.42 | $95.58 | $107.38 | $143.96 | $83.78 | $106.20 | $123.90 | $139.24 | $186.44 |
| 57 | $69.62 | $87.32 | $101.48 | $114.46 | $152.22 | $88.50 | $110.92 | $130.98 | $146.32 | $194.70 |
| 58 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 | $92.04 | $118.00 | $138.06 | $155.76 | $205.32 |
| 59 | $77.88 | $100.30 | $115.64 | $132.16 | $174.64 | $96.76 | $125.08 | $145.14 | $164.02 | $218.30 |
| 60 | $82.60 | $107.38 | $123.90 | $140.42 | $187.62 | $102.66 | $132.16 | $153.40 | $173.46 | $231.28 |
| 61 | $89.68 | $114.46 | $133.34 | $152.22 | $200.60 | $109.74 | $139.24 | $162.84 | $185.26 | $244.26 |
| 62 | $96.76 | $121.54 | $142.78 | $161.66 | $214.76 | $116.82 | $147.50 | $173.46 | $195.88 | $259.60 |
| 63 | $103.84 | $130.98 | $153.40 | $173.46 | $230.10 | $123.90 | $156.94 | $182.90 | $207.68 | $274.94 |
| 64 | $110.92 | $141.60 | $165.20 | $186.44 | $247.80 | $130.98 | $167.56 | $195.88 | $220.66 | $293.82 |
| 65 | $119.18 | $152.22 | $177.00 | $201.78 | $266.68 | $139.24 | $178.18 | $208.86 | $236.00 | $313.88 |
| 66 | $128.62 | $164.02 | $192.34 | $218.30 | $287.92 | $149.86 | $192.34 | $224.20 | $253.70 | $336.30 |
| 67 | $138.06 | $174.64 | $205.32 | $233.64 | $307.98 | $159.30 | $204.14 | $238.36 | $271.40 | $357.54 |
| 68 | $147.50 | $188.80 | $220.66 | $251.34 | $332.76 | $171.10 | $218.30 | $256.06 | $289.10 | $383.50 |
| 69 | $160.48 | $204.14 | $240.72 | $272.58 | $359.90 | $184.08 | $234.82 | $276.12 | $312.70 | $413.00 |
| 70 | $177.00 | $225.38 | $264.32 | $300.90 | $396.48 | $200.60 | $256.06 | $300.90 | $342.20 | $450.76 |
| 71 | $195.88 | $248.98 | $293.82 | $332.70 | $438.96 | $219.48 | $280.84 | $330.40 | $374.06 | $495.60 |
| 72 | $217.12 | $277.30 | $324.50 | $369.94 | $487.34 | $243.08 | $309.16 | $363.44 | $411.82 | $545.16 |
| 73 | $240.72 | $306.80 | $362.26 | $410.64 | $542.80 | $266.68 | $341.02 | $401.20 | $454.30 | $600.62 |
| 74 | $267.86 | $341.02 | $401.20 | $456.66 | $602.98 | $293.82 | $375.24 | $441.32 | $500.32 | $661.98 |
| 75 | $296.18 | $378.78 | $447.22 | $507.40 | $670.24 | $322.14 | $413.00 | $486.16 | $551.06 | $729.24 |
| 76 | $328.04 | $421.26 | $496.78 | $565.22 | $745.76 | $354.00 | $454.30 | $535.72 | $607.70 | $803.58 |
| 77 | $364.62 | $468.46 | $553.42 | $630.12 | $830.72 | $389.40 | $500.32 | $591.18 | $672.60 | $886.18 |
| 78 | $401.20 | $516.84 | $612.42 | $699.74 | $919.22 | $424.80 | $547.52 | $649.00 | $739.86 | $973.50 |
| 79 | $438.96 | $565.22 | $672.60 | $768.18 | $1,008.90 | $461.38 | $595.90 | $706.82 | $807.12 | $1,060.82 |
| 80 | $475.54 | $613.60 | $730.42 | $834.26 | $1,095.04 | $497.96 | $643.10 | $764.64 | $872.02 | $1,145.78 |
| 81 | $508.58 | $658.44 | $783.52 | $895.62 | $1,175.28 | $531.00 | $687.94 | $817.74 | $933.38 | $1,226.02 |
| 82 | $542.80 | $700.92 | $834.26 | $952.26 | $1,249.62 | $566.40 | $730.42 | $868.48 | $991.20 | $1,302.72 |
| 83 | $577.02 | $743.40 | $883.82 | $1,008.90 | $1,326.32 | $600.62 | $774.08 | $920.40 | $1,049.02 | $1,380.60 |
| 84 | $612.42 | $789.42 | $936.92 | $1,070.26 | $1,407.74 | $637.20 | $820.10 | $974.68 | $1,111.56 | $1,462.02 |
| 85 | $651.36 | $840.16 | $997.10 | $1,137.52 | $1,495.06 | $676.14 | $872.02 | $1,034.86 | $1,178.82 | $1,551.70 |
| 86 | $693.84 | $893.26 | $1,059.64 | $1,207.14 | $1,589.46 | $718.62 | $925.12 | $1,097.40 | $1,248.44 | $1,646.10 |
| 87 | $737.50 | $949.90 | $1,125.72 | $1,282.66 | $1,688.58 | $762.28 | $981.76 | $1,163.48 | $1,323.96 | $1,745.22 |
| 88 | $785.88 | $1,010.08 | $1,196.52 | $1,362.90 | $1,794.78 | $810.66 | $1,041.94 | $1,234.28 | $1,404.20 | $1,851.42 |
| 89 | $837.80 | $1,076.16 | $1,274.40 | $1,449.04 | $1,910.42 | $862.58 | $1,108.02 | $1,312.16 | $1,490.34 | $1,967.06 |
| 90 | $894.44 | $1,148.14 | $1,358.18 | $1,544.62 | $2,037.86 | $919.22 | $1,180.00 | $1,395.94 | $1,585.92 | $2,094.50 |
| 91 | $954.62 | $1,224.84 | $1,449.04 | $1,647.28 | $2,173.56 | $979.40 | $1,256.70 | $1,486.80 | $1,688.58 | $2,230.20 |
| 92 | $1,019.52 | $1,306.26 | $1,544.62 | $1,754.66 | $2,317.52 | $1,044.30 | $1,338.12 | $1,582.38 | $1,795.96 | $2,374.16 |
| 93 | $1,087.96 | $1,394.76 | $1,648.46 | $1,871.48 | $2,472.10 | $1,112.74 | $1,426.62 | $1,686.22 | $1,912.78 | $2,528.74 |
| 94 | $1,163.48 | $1,490.34 | $1,760.56 | $1,997.74 | $2,639.66 | $1,188.26 | $1,522.20 | $1,798.32 | $2,039.04 | $2,696.30 |
| 95 | $1,244.90 | $1,594.18 | $1,883.28 | $2,135.80 | $2,823.74 | $1,269.68 | $1,626.04 | $1,921.04 | $2,177.10 | $2,880.38 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 30 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 31 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 32 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 33 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 34 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 35 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 36 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 37 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 38 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 39 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 40 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 41 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 42 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 43 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 44 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 45 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 46 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 47 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 48 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 49 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 50 | $48.38 | $60.18 | $69.62 | $77.88 | $103.84 | $62.54 | $79.06 | $92.04 | $102.66 | $136.88 |
| 51 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 | $64.90 | $81.42 | $94.40 | $107.38 | $141.60 |
| 52 | $49.56 | $63.72 | $73.16 | $83.78 | $110.92 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 53 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 | $68.44 | $86.14 | $101.48 | $114.46 | $151.04 |
| 54 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $70.80 | $89.68 | $103.84 | $116.82 | $155.76 |
| 55 | $55.46 | $70.80 | $82.60 | $93.22 | $123.90 | $71.98 | $92.04 | $107.38 | $121.54 | $161.66 |
| 56 | $59.00 | $74.34 | $86.14 | $97.94 | $130.98 | $75.52 | $96.76 | $112.10 | $127.44 | $168.74 |
| 57 | $62.54 | $79.06 | $93.22 | $105.02 | $139.24 | $79.06 | $100.48 | $119.18 | $134.52 | $178.18 |
| 58 | $67.26 | $84.96 | $97.94 | $112.10 | $147.50 | $84.96 | $107.38 | $123.90 | $141.60 | $187.62 |
| 59 | $71.98 | $90.86 | $105.02 | $119.18 | $158.12 | $89.68 | $113.28 | $132.16 | $148.68 | $198.24 |
| 60 | $76.70 | $96.76 | $112.10 | $127.44 | $168.74 | $94.40 | $119.18 | $139.24 | $158.12 | $208.86 |
| 61 | $82.60 | $103.84 | $121.54 | $136.88 | $181.72 | $100.30 | $126.26 | $148.68 | $167.56 | $221.84 |
| 62 | $88.50 | $110.92 | $130.98 | $147.50 | $194.70 | $106.20 | $134.52 | $158.12 | $178.18 | $236.00 |
| 63 | $94.40 | $120.36 | $140.42 | $158.12 | $210.04 | $113.28 | $143.96 | $167.56 | $188.80 | $251.34 |
| 64 | $101.48 | $128.62 | $151.04 | $169.92 | $224.20 | $120.36 | $152.22 | $178.18 | $200.60 | $266.68 |
| 65 | $109.74 | $138.06 | $161.66 | $182.90 | $241.90 | $128.62 | $162.84 | $189.98 | $214.76 | $285.56 |
| 66 | $118.00 | $148.68 | $173.46 | $198.24 | $261.96 | $136.88 | $173.46 | $202.96 | $230.10 | $305.62 |
| 67 | $125.08 | $159.30 | $187.62 | $212.40 | $280.84 | $145.14 | $185.26 | $218.30 | $245.44 | $325.68 |
| 68 | $134.52 | $171.10 | $201.78 | $228.92 | $302.08 | $154.58 | $198.24 | $232.46 | $264.32 | $349.28 |
| 69 | $146.32 | $186.44 | $218.30 | $247.80 | $326.04 | $167.56 | $214.76 | $251.34 | $284.38 | $376.42 |
| 70 | $160.48 | $205.32 | $240.72 | $272.58 | $361.08 | $181.72 | $233.64 | $273.76 | $310.34 | $410.64 |
| 71 | $177.00 | $226.56 | $266.68 | $302.00 | $400.02 | $199.42 | $256.06 | $299.72 | $341.02 | $450.76 |
| 72 | $197.06 | $251.34 | $296.18 | $336.90 | $444.86 | $220.66 | $282.02 | $330.40 | $375.24 | $496.78 |
| 73 | $219.48 | $279.66 | $329.22 | $374.06 | $493.24 | $243.08 | $310.34 | $364.62 | $413.00 | $546.34 |
| 74 | $244.26 | $311.52 | $365.80 | $415.36 | $548.70 | $267.86 | $342.20 | $402.38 | $455.48 | $601.80 |
| 75 | $270.22 | $345.74 | $407.10 | $461.38 | $608.88 | $293.82 | $376.42 | $442.50 | $501.50 | $663.16 |
| 76 | $299.72 | $382.32 | $451.94 | $514.48 | $678.50 | $323.32 | $413.00 | $487.34 | $554.60 | $731.60 |
| 77 | $331.58 | $424.80 | $503.86 | $574.66 | $755.20 | $354.00 | $454.30 | $538.08 | $612.42 | $805.94 |
| 78 | $364.62 | $469.64 | $556.96 | $636.02 | $836.62 | $387.04 | $497.96 | $590.00 | $672.60 | $885.00 |
| 79 | $398.84 | $514.48 | $612.42 | $699.74 | $918.04 | $418.90 | $541.62 | $644.28 | $735.14 | $965.24 |
| 80 | $431.88 | $558.14 | $664.34 | $759.92 | $997.10 | $451.94 | $585.28 | $695.02 | $794.14 | $1,043.12 |
| 81 | $463.74 | $599.44 | $712.72 | $814.20 | $1,069.08 | $483.80 | $625.40 | $743.40 | $849.60 | $1,116.28 |
| 82 | $493.24 | $637.20 | $757.56 | $866.12 | $1,137.52 | $514.48 | $664.34 | $789.42 | $901.52 | $1,184.72 |
| 83 | $525.10 | $676.14 | $804.76 | $918.04 | $1,207.14 | $546.34 | $704.46 | $836.62 | $954.62 | $1,255.52 |
| 84 | $558.14 | $718.62 | $853.14 | $973.50 | $1,280.30 | $579.38 | $746.94 | $886.18 | $1,011.26 | $1,329.86 |
| 85 | $593.54 | $764.64 | $907.42 | $1,034.86 | $1,360.54 | $615.96 | $794.14 | $941.64 | $1,072.62 | $1,411.28 |
| 86 | $632.48 | $813.02 | $964.06 | $1,098.58 | $1,446.68 | $654.90 | $842.52 | $998.28 | $1,136.34 | $1,497.42 |
| 87 | $672.60 | $863.76 | $1,024.24 | $1,165.84 | $1,536.36 | $695.02 | $893.26 | $1,058.46 | $1,203.60 | $1,587.10 |
| 88 | $716.26 | $919.22 | $1,089.14 | $1,239.00 | $1,634.30 | $738.68 | $948.72 | $1,123.36 | $1,276.76 | $1,685.04 |
| 89 | $762.28 | $979.40 | $1,158.76 | $1,318.06 | $1,739.32 | $784.70 | $1,008.90 | $1,192.98 | $1,355.82 | $1,790.06 |
| 90 | $814.20 | $1,044.30 | $1,235.46 | $1,405.38 | $1,854.96 | $836.62 | $1,073.80 | $1,269.68 | $1,443.14 | $1,905.70 |
| 91 | $869.66 | $1,115.10 | $1,318.06 | $1,498.60 | $1,977.68 | $892.08 | $1,144.60 | $1,352.28 | $1,536.36 | $2,028.42 |
| 92 | $928.66 | $1,189.44 | $1,405.38 | $1,596.54 | $2,109.84 | $951.08 | $1,218.94 | $1,439.60 | $1,634.30 | $2,160.58 |
| 93 | $991.20 | $1,268.50 | $1,499.78 | $1,702.74 | $2,250.26 | $1,013.62 | $1,298.00 | $1,534.00 | $1,740.50 | $2,301.00 |
| 94 | $1,059.64 | $1,355.82 | $1,601.26 | $1,817.20 | $2,402.48 | $1,082.06 | $1,385.32 | $1,635.48 | $1,854.96 | $2,453.22 |
| 95 | $1,133.98 | $1,450.22 | $1,713.36 | $1,943.46 | $2,570.04 | $1,156.40 | $1,479.72 | $1,747.58 | $1,981.22 | $2,620.78 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 30 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 31 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 32 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 33 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 34 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 35 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 36 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 37 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 39 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 40 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 41 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 42 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 43 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 44 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 45 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 46 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 47 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 48 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 49 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $57.82 | $75.52 | $86.14 | $97.94 | $129.80 |
| 51 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $60.18 | $77.88 | $88.68 | $100.30 | $134.52 |
| 52 | $47.20 | $60.18 | $70.80 | $79.06 | $105.02 | $61.36 | $80.24 | $93.22 | $103.84 | $139.24 |
| 53 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $63.72 | $82.60 | $95.58 | $107.38 | $143.96 |
| 54 | $50.74 | $64.90 | $74.34 | $84.96 | $112.10 | $66.08 | $84.96 | $97.94 | $110.92 | $148.68 |
| 55 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 56 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 | $70.80 | $90.86 | $106.20 | $120.36 | $159.30 |
| 57 | $57.82 | $74.34 | $87.32 | $99.12 | $129.80 | $74.34 | $96.76 | $112.10 | $127.44 | $167.56 |
| 58 | $62.54 | $80.24 | $92.04 | $105.02 | $139.24 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 59 | $66.08 | $84.96 | $99.12 | $113.28 | $149.86 | $82.60 | $107.38 | $125.08 | $141.60 | $187.62 |
| 60 | $70.80 | $90.86 | $106.20 | $120.36 | $160.48 | $87.32 | $113.28 | $132.16 | $149.86 | $198.24 |
| 61 | $76.70 | $97.94 | $114.46 | $129.80 | $171.10 | $93.22 | $120.36 | $140.42 | $159.30 | $210.04 |
| 62 | $81.42 | $105.02 | $122.72 | $139.24 | $182.90 | $99.12 | $127.44 | $148.68 | $168.74 | $223.02 |
| 63 | $87.32 | $113.28 | $130.98 | $148.68 | $198.24 | $105.02 | $135.70 | $158.12 | $179.36 | $237.18 |
| 64 | $94.40 | $121.54 | $141.60 | $160.48 | $212.40 | $112.10 | $145.14 | $168.74 | $191.16 | $252.52 |
| 65 | $100.30 | $130.98 | $153.40 | $172.28 | $230.10 | $119.18 | $154.58 | $180.54 | $204.14 | $270.22 |
| 66 | $108.56 | $141.60 | $165.20 | $186.44 | $247.80 | $127.44 | $165.20 | $193.52 | $218.30 | $290.28 |
| 67 | $116.82 | $151.04 | $175.82 | $200.60 | $264.32 | $135.70 | $175.82 | $205.32 | $233.64 | $309.16 |
| 68 | $125.08 | $162.84 | $189.98 | $215.94 | $285.56 | $145.14 | $188.80 | $220.66 | $250.16 | $330.40 |
| 69 | $135.70 | $177.00 | $205.32 | $234.82 | $310.34 | $155.76 | $204.14 | $237.18 | $270.22 | $357.54 |
| 70 | $149.86 | $193.52 | $226.56 | $257.24 | $339.84 | $169.92 | $221.84 | $258.42 | $293.82 | $388.22 |
| 71 | $165.20 | $214.76 | $252.52 | $285.56 | $377.60 | $186.44 | $243.08 | $285.56 | $323.32 | $427.16 |
| 72 | $182.90 | $239.54 | $280.84 | $317.42 | $418.90 | $205.32 | $269.04 | $313.88 | $355.18 | $469.64 |
| 73 | $205.32 | $266.68 | $311.52 | $354.00 | $467.28 | $227.74 | $296.18 | $345.74 | $392.94 | $518.02 |
| 74 | $226.56 | $296.18 | $346.92 | $392.94 | $519.20 | $248.98 | $326.86 | $381.14 | $431.88 | $571.12 |
| 75 | $251.34 | $328.04 | $384.68 | $437.78 | $577.02 | $274.94 | $358.72 | $420.08 | $476.72 | $628.94 |
| 76 | $278.48 | $365.80 | $428.34 | $487.34 | $643.10 | $300.90 | $395.30 | $462.56 | $525.10 | $695.02 |
| 77 | $309.16 | $405.92 | $476.72 | $543.98 | $715.08 | $330.40 | $434.24 | $509.76 | $581.74 | $765.82 |
| 78 | $341.02 | $447.22 | $528.64 | $604.16 | $792.96 | $361.08 | $475.54 | $560.50 | $639.56 | $840.16 |
| 79 | $372.88 | $490.88 | $580.56 | $663.16 | $870.84 | $392.94 | $518.02 | $611.24 | $698.56 | $916.86 |
| 80 | $403.56 | $532.18 | $630.12 | $719.80 | $944.00 | $423.62 | $558.14 | $659.62 | $754.02 | $990.02 |
| 81 | $431.88 | $571.12 | $674.96 | $770.54 | $1,012.44 | $451.94 | $597.08 | $705.64 | $804.76 | $1,058.46 |
| 82 | $460.20 | $607.70 | $717.44 | $820.10 | $1,077.34 | $480.26 | $633.66 | $749.30 | $855.50 | $1,124.54 |
| 83 | $489.70 | $645.46 | $762.28 | $869.66 | $1,142.24 | $509.76 | $672.60 | $794.14 | $905.06 | $1,190.62 |
| 84 | $520.38 | $683.22 | $808.30 | $920.40 | $1,211.86 | $541.62 | $711.54 | $840.16 | $956.98 | $1,260.24 |
| 85 | $553.42 | $726.88 | $857.86 | $978.22 | $1,287.38 | $574.66 | $756.38 | $890.90 | $1,015.98 | $1,336.94 |
| 86 | $588.82 | $772.90 | $910.96 | $1,038.40 | $1,367.62 | $610.06 | $802.40 | $944.00 | $1,076.16 | $1,417.18 |
| 87 | $626.58 | $821.28 | $967.60 | $1,102.12 | $1,451.40 | $647.82 | $850.78 | $1,000.64 | $1,139.88 | $1,500.96 |
| 88 | $666.70 | $873.20 | $1,028.96 | $1,170.56 | $1,543.44 | $687.94 | $902.70 | $1,062.00 | $1,208.32 | $1,593.00 |
| 89 | $710.36 | $928.66 | $1,095.04 | $1,244.90 | $1,641.38 | $731.60 | $958.16 | $1,128.08 | $1,282.66 | $1,690.94 |
| 90 | $757.56 | $991.20 | $1,167.02 | $1,326.32 | $1,749.94 | $778.80 | $1,020.70 | $1,200.06 | $1,364.08 | $1,799.50 |
| 91 | $808.30 | $1,057.28 | $1,243.72 | $1,413.64 | $1,865.58 | $829.54 | $1,086.78 | $1,276.76 | $1,451.40 | $1,915.14 |
| 92 | $862.58 | $1,126.90 | $1,326.32 | $1,505.68 | $1,989.48 | $883.82 | $1,156.40 | $1,359.36 | $1,543.44 | $2,039.04 |
| 93 | $921.58 | $1,202.42 | $1,413.64 | $1,604.80 | $2,120.46 | $942.82 | $1,231.92 | $1,446.68 | $1,642.56 | $2,170.02 |
| 94 | $984.12 | $1,285.02 | $1,509.22 | $1,712.18 | $2,264.42 | $1,005.36 | $1,314.52 | $1,542.26 | $1,749.94 | $2,313.98 |
| 95 | $1,053.74 | $1,374.70 | $1,614.24 | $1,830.18 | $2,421.36 | $1,074.98 | $1,404.20 | $1,647.28 | $1,867.94 | $2,470.92 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 30 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 31 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 32 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 33 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 34 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 35 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 36 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 37 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 38 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 39 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 40 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 41 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 42 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 43 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 44 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 45 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 46 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 47 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 48 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 49 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 50 | $49.56 | $62.54 | $71.98 | $81.42 | $109.74 | $66.08 | $82.60 | $95.58 | $107.38 | $143.96 |
| 51 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $68.44 | $84.96 | $98.12 | $112.10 | $148.68 |
| 52 | $53.10 | $67.26 | $79.06 | $88.50 | $116.82 | $70.80 | $88.50 | $102.66 | $116.82 | $153.40 |
| 53 | $55.46 | $68.44 | $81.42 | $90.86 | $121.54 | $71.98 | $90.86 | $106.20 | $120.36 | $160.48 |
| 54 | $56.64 | $70.80 | $82.60 | $94.40 | $123.90 | $74.34 | $93.22 | $108.56 | $123.90 | $162.84 |
| 55 | $57.82 | $74.34 | $86.14 | $96.76 | $129.80 | $75.52 | $97.94 | $112.10 | $126.26 | $169.92 |
| 56 | $62.54 | $79.06 | $90.86 | $101.48 | $136.88 | $80.24 | $101.48 | $116.82 | $133.34 | $177.00 |
| 57 | $66.08 | $83.78 | $96.76 | $110.92 | $145.14 | $83.78 | $106.20 | $123.90 | $140.42 | $186.44 |
| 58 | $68.44 | $88.50 | $102.66 | $118.00 | $155.76 | $88.50 | $112.10 | $130.98 | $148.68 | $195.88 |
| 59 | $75.52 | $94.40 | $110.92 | $125.08 | $166.38 | $93.22 | $118.00 | $138.06 | $155.76 | $207.68 |
| 60 | $80.24 | $101.48 | $119.18 | $133.34 | $178.18 | $99.12 | $125.08 | $147.50 | $165.20 | $219.48 |
| 61 | $86.14 | $108.56 | $127.44 | $143.96 | $192.34 | $105.02 | $133.34 | $156.94 | $175.82 | $234.82 |
| 62 | $92.04 | $118.00 | $136.88 | $154.58 | $204.14 | $110.92 | $141.60 | $164.02 | $186.44 | $247.80 |
| 63 | $99.12 | $125.08 | $146.32 | $166.38 | $219.48 | $118.00 | $151.04 | $175.82 | $198.24 | $263.14 |
| 64 | $107.38 | $134.52 | $158.12 | $178.18 | $234.82 | $126.26 | $159.30 | $186.44 | $211.22 | $279.66 |
| 65 | $114.46 | $145.14 | $169.92 | $192.34 | $253.70 | $134.52 | $171.10 | $199.42 | $225.38 | $298.54 |
| 66 | $122.72 | $156.94 | $182.90 | $207.68 | $274.94 | $143.96 | $182.90 | $213.58 | $241.90 | $320.96 |
| 67 | $132.16 | $168.74 | $197.06 | $221.84 | $295.00 | $153.40 | $195.88 | $227.74 | $258.42 | $342.20 |
| 68 | $140.42 | $179.36 | $212.40 | $239.54 | $316.24 | $162.84 | $207.68 | $245.44 | $276.12 | $365.80 |
| 69 | $153.40 | $195.88 | $230.10 | $260.78 | $344.56 | $175.82 | $224.20 | $264.32 | $298.54 | $395.30 |
| 70 | $168.74 | $214.76 | $252.52 | $286.74 | $378.78 | $191.16 | $245.44 | $287.92 | $325.68 | $430.70 |
| 71 | $186.44 | $237.18 | $279.66 | $318.60 | $420.08 | $208.86 | $269.04 | $316.24 | $358.72 | $473.18 |
| 72 | $207.68 | $263.14 | $311.52 | $352.82 | $466.10 | $231.28 | $295.00 | $346.92 | $394.12 | $521.56 |
| 73 | $228.92 | $293.82 | $344.56 | $392.94 | $516.84 | $254.88 | $325.68 | $383.50 | $434.24 | $573.48 |
| 74 | $254.88 | $326.86 | $384.68 | $436.60 | $575.84 | $280.84 | $358.72 | $422.44 | $477.90 | $633.66 |
| 75 | $283.20 | $362.26 | $425.98 | $483.80 | $638.38 | $307.98 | $394.12 | $464.92 | $526.28 | $696.20 |
| 76 | $313.88 | $402.38 | $474.36 | $539.26 | $712.72 | $338.66 | $434.24 | $512.12 | $580.56 | $768.18 |
| 77 | $346.92 | $447.22 | $528.64 | $602.98 | $792.96 | $371.70 | $477.90 | $564.04 | $643.10 | $847.24 |
| 78 | $382.32 | $493.24 | $584.10 | $667.88 | $877.92 | $404.74 | $522.74 | $618.32 | $706.82 | $929.84 |
| 79 | $418.90 | $541.62 | $643.10 | $733.96 | $964.06 | $440.14 | $568.76 | $676.14 | $771.72 | $1,013.62 |
| 80 | $454.30 | $586.46 | $698.56 | $797.68 | $1,044.30 | $475.54 | $614.78 | $730.42 | $834.26 | $1,093.86 |
| 81 | $486.16 | $627.76 | $748.12 | $854.32 | $1,121.00 | $508.58 | $656.08 | $779.98 | $892.08 | $1,170.56 |
| 82 | $518.02 | $670.24 | $795.32 | $908.60 | $1,194.16 | $540.44 | $697.38 | $829.54 | $946.36 | $1,243.72 |
| 83 | $551.06 | $710.36 | $844.88 | $964.06 | $1,267.32 | $573.48 | $739.86 | $879.10 | $1,001.82 | $1,318.06 |
| 84 | $585.28 | $754.02 | $895.62 | $1,020.70 | $1,344.02 | $608.88 | $783.52 | $929.84 | $1,060.82 | $1,395.94 |
| 85 | $623.04 | $802.40 | $951.08 | $1,085.60 | $1,428.98 | $646.64 | $831.90 | $987.66 | $1,125.72 | $1,483.26 |
| 86 | $663.16 | $854.32 | $1,011.26 | $1,154.04 | $1,517.48 | $686.76 | $883.82 | $1,047.84 | $1,194.16 | $1,571.76 |
| 87 | $705.64 | $908.60 | $1,074.98 | $1,224.84 | $1,611.88 | $729.24 | $938.10 | $1,111.56 | $1,264.96 | $1,666.16 |
| 88 | $750.48 | $965.24 | $1,142.24 | $1,300.36 | $1,714.54 | $774.08 | $994.74 | $1,178.82 | $1,340.48 | $1,768.82 |
| 89 | $801.22 | $1,028.96 | $1,216.58 | $1,384.14 | $1,825.46 | $824.82 | $1,058.46 | $1,253.16 | $1,424.26 | $1,879.74 |
| 90 | $854.32 | $1,097.40 | $1,296.82 | $1,475.00 | $1,945.82 | $877.92 | $1,126.90 | $1,333.40 | $1,515.12 | $2,000.10 |
| 91 | $912.14 | $1,170.56 | $1,384.14 | $1,572.94 | $2,075.62 | $935.74 | $1,200.06 | $1,420.72 | $1,613.06 | $2,129.90 |
| 92 | $974.68 | $1,249.62 | $1,475.00 | $1,675.60 | $2,213.68 | $998.28 | $1,279.12 | $1,511.58 | $1,715.72 | $2,267.96 |
| 93 | $1,039.58 | $1,333.40 | $1,572.94 | $1,787.70 | $2,361.18 | $1,063.18 | $1,362.90 | $1,609.52 | $1,827.82 | $2,415.46 |
| 94 | $1,111.56 | $1,424.26 | $1,680.32 | $1,908.06 | $2,521.66 | $1,135.16 | $1,453.76 | $1,716.90 | $1,948.18 | $2,575.94 |
| 95 | $1,189.44 | $1,524.56 | $1,797.14 | $2,039.04 | $2,697.48 | $1,213.04 | $1,554.06 | $1,833.72 | $2,079.16 | $2,751.76 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 30 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 31 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 32 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 33 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 34 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 35 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 36 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 37 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 39 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 40 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 41 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 42 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 43 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 44 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 45 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 46 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 47 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 48 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 49 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 50 | $44.84 | $55.46 | $63.72 | $73.16 | $96.76 | $59.00 | $73.16 | $84.96 | $93.58 | $127.44 |
| 51 | $46.02 | $57.82 | $67.26 | $76.70 | $100.30 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 52 | $47.20 | $60.18 | $69.62 | $80.24 | $103.84 | $62.54 | $79.06 | $92.04 | $103.84 | $135.70 |
| 53 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 | $63.72 | $81.42 | $94.40 | $107.38 | $141.60 |
| 54 | $49.56 | $63.72 | $74.34 | $83.78 | $112.10 | $66.08 | $83.78 | $96.76 | $108.56 | $147.50 |
| 55 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $67.26 | $86.14 | $100.30 | $113.28 | $149.86 |
| 56 | $55.46 | $68.44 | $81.42 | $90.86 | $121.54 | $71.98 | $89.68 | $105.02 | $118.00 | $158.12 |
| 57 | $59.00 | $74.34 | $86.14 | $97.94 | $129.80 | $74.34 | $94.40 | $112.10 | $125.08 | $166.38 |
| 58 | $62.54 | $79.06 | $92.04 | $103.84 | $139.24 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 |
| 59 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 | $82.60 | $106.20 | $123.90 | $139.24 | $186.44 |
| 60 | $71.98 | $90.86 | $106.20 | $120.36 | $159.30 | $88.50 | $112.10 | $130.98 | $147.50 | $197.06 |
| 61 | $76.70 | $97.94 | $113.28 | $129.80 | $171.10 | $94.40 | $119.18 | $138.06 | $158.12 | $207.68 |
| 62 | $82.60 | $103.84 | $121.54 | $138.06 | $181.72 | $99.12 | $125.08 | $147.50 | $166.38 | $220.66 |
| 63 | $88.50 | $110.92 | $130.98 | $147.50 | $195.88 | $105.02 | $133.34 | $155.76 | $177.00 | $233.64 |
| 64 | $94.40 | $120.36 | $141.60 | $158.12 | $211.22 | $112.10 | $141.60 | $167.56 | $187.62 | $250.16 |
| 65 | $101.48 | $128.62 | $149.86 | $171.10 | $226.56 | $119.18 | $151.04 | $177.00 | $201.78 | $266.68 |
| 66 | $109.74 | $139.24 | $162.84 | $185.26 | $244.26 | $127.44 | $162.84 | $189.98 | $215.94 | $285.56 |
| 67 | $116.82 | $148.68 | $174.64 | $199.42 | $261.96 | $135.70 | $173.46 | $202.96 | $231.28 | $303.26 |
| 68 | $125.08 | $160.48 | $187.62 | $213.58 | $283.30 | $145.14 | $185.26 | $217.12 | $245.44 | $325.68 |
| 69 | $136.88 | $173.46 | $204.14 | $231.28 | $305.62 | $156.94 | $199.42 | $234.82 | $265.50 | $350.46 |
| 70 | $149.86 | $191.16 | $224.20 | $256.06 | $337.48 | $169.92 | $217.12 | $256.06 | $290.28 | $383.50 |
| 71 | $166.38 | $211.22 | $248.98 | $282.02 | $374.06 | $186.44 | $238.36 | $280.84 | $317.42 | $421.26 |
| 72 | $184.08 | $234.82 | $276.12 | $313.88 | $414.18 | $206.50 | $261.96 | $309.16 | $350.46 | $462.56 |
| 73 | $204.14 | $260.78 | $307.98 | $349.28 | $461.38 | $226.56 | $290.28 | $341.02 | $385.86 | $510.94 |
| 74 | $227.74 | $289.10 | $341.02 | $388.22 | $512.12 | $248.98 | $318.60 | $375.24 | $424.80 | $561.68 |
| 75 | $252.52 | $322.14 | $379.96 | $431.88 | $569.94 | $274.94 | $351.64 | $413.00 | $468.46 | $620.68 |
| 76 | $278.48 | $357.54 | $422.44 | $480.26 | $633.66 | $300.90 | $385.86 | $455.48 | $516.84 | $683.22 |
| 77 | $309.16 | $397.66 | $470.82 | $535.72 | $705.64 | $330.40 | $424.80 | $502.68 | $571.12 | $752.84 |
| 78 | $341.02 | $440.14 | $520.38 | $594.72 | $782.34 | $361.08 | $466.10 | $551.06 | $628.94 | $828.36 |
| 79 | $372.88 | $480.26 | $572.30 | $653.72 | $857.86 | $391.76 | $506.22 | $600.62 | $686.76 | $901.52 |
| 80 | $404.74 | $521.56 | $621.86 | $709.18 | $929.84 | $423.62 | $546.34 | $650.18 | $742.22 | $973.50 |
| 81 | $433.06 | $559.32 | $666.70 | $761.10 | $998.28 | $451.94 | $585.28 | $696.20 | $794.14 | $1,041.94 |
| 82 | $461.38 | $595.90 | $709.18 | $809.48 | $1,063.18 | $481.44 | $620.68 | $738.68 | $842.52 | $1,108.02 |
| 83 | $490.88 | $632.48 | $751.66 | $856.68 | $1,126.90 | $510.94 | $658.44 | $782.34 | $890.90 | $1,172.92 |
| 84 | $520.38 | $670.24 | $796.50 | $909.78 | $1,196.52 | $541.62 | $696.20 | $828.36 | $945.18 | $1,243.72 |
| 85 | $554.60 | $713.90 | $847.24 | $967.60 | $1,270.86 | $574.66 | $741.04 | $880.28 | $1,001.82 | $1,319.24 |
| 86 | $590.00 | $758.74 | $900.34 | $1,026.60 | $1,351.10 | $610.06 | $785.88 | $933.38 | $1,060.82 | $1,399.48 |
| 87 | $627.76 | $807.12 | $956.98 | $1,090.32 | $1,434.88 | $647.82 | $834.26 | $990.02 | $1,124.54 | $1,483.26 |
| 88 | $669.06 | $857.86 | $1,017.16 | $1,158.76 | $1,525.74 | $689.12 | $885.00 | $1,050.20 | $1,192.98 | $1,574.12 |
| 89 | $712.72 | $914.50 | $1,083.24 | $1,231.92 | $1,623.68 | $732.78 | $941.64 | $1,116.28 | $1,266.14 | $1,672.06 |
| 90 | $761.10 | $975.86 | $1,154.04 | $1,313.34 | $1,732.24 | $781.16 | $1,003.00 | $1,187.08 | $1,347.56 | $1,780.62 |
| 91 | $811.84 | $1,040.76 | $1,230.74 | $1,400.66 | $1,847.88 | $831.90 | $1,067.90 | $1,263.78 | $1,434.88 | $1,896.26 |
| 92 | $867.30 | $1,110.38 | $1,312.16 | $1,491.52 | $1,969.42 | $887.36 | $1,137.52 | $1,345.20 | $1,525.74 | $2,017.80 |
| 93 | $925.12 | $1,185.90 | $1,400.66 | $1,591.82 | $2,101.58 | $945.18 | $1,213.04 | $1,433.70 | $1,626.04 | $2,149.96 |
| 94 | $990.02 | $1,266.14 | $1,496.24 | $1,698.02 | $2,243.18 | $1,010.08 | $1,293.28 | $1,529.28 | $1,732.24 | $2,291.56 |
| 95 | $1,058.46 | $1,354.64 | $1,600.08 | $1,816.02 | $2,400.12 | $1,078.52 | $1,381.78 | $1,633.12 | $1,850.24 | $2,448.50 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 30 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 31 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 32 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 33 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 34 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 35 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 36 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 37 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 38 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 39 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 40 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 41 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 42 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 43 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 44 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 45 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 46 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 47 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 48 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 49 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 50 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 51 | $42.48 | $51.92 | $61.36 | $69.62 | $90.86 | $55.46 | $69.62 | $80.24 | $92.04 | $120.36 |
| 52 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 53 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $73.16 | $86.14 | $96.76 | $128.62 |
| 54 | $46.02 | $57.82 | $67.26 | $76.70 | $101.48 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 55 | $47.20 | $60.18 | $69.62 | $80.24 | $105.02 | $61.36 | $77.88 | $90.86 | $103.84 | $136.88 |
| 56 | $49.56 | $63.72 | $73.16 | $82.60 | $112.10 | $63.72 | $82.60 | $95.58 | $108.56 | $143.96 |
| 57 | $53.10 | $67.26 | $80.24 | $89.68 | $119.18 | $67.26 | $87.32 | $101.48 | $114.46 | $152.22 |
| 58 | $56.64 | $71.98 | $83.78 | $95.58 | $125.08 | $71.98 | $90.86 | $105.02 | $120.36 | $159.30 |
| 59 | $61.36 | $77.88 | $88.50 | $100.30 | $134.52 | $76.70 | $96.76 | $112.10 | $126.26 | $168.74 |
| 60 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 61 | $69.62 | $87.32 | $102.66 | $116.82 | $154.58 | $84.96 | $107.38 | $126.26 | $142.78 | $188.80 |
| 62 | $75.52 | $94.40 | $110.92 | $125.08 | $165.20 | $90.86 | $114.46 | $134.52 | $151.04 | $200.60 |
| 63 | $80.24 | $102.66 | $120.36 | $134.52 | $178.18 | $96.76 | $122.72 | $142.78 | $160.48 | $213.58 |
| 64 | $86.14 | $108.56 | $128.62 | $143.96 | $191.16 | $101.48 | $128.62 | $152.22 | $169.92 | $226.56 |
| 65 | $92.04 | $116.82 | $138.06 | $155.76 | $205.32 | $108.56 | $136.88 | $162.84 | $181.72 | $241.90 |
| 66 | $100.30 | $127.44 | $147.50 | $168.74 | $221.84 | $116.82 | $147.50 | $173.46 | $195.88 | $259.60 |
| 67 | $106.20 | $135.70 | $159.30 | $180.54 | $238.36 | $122.72 | $158.12 | $185.26 | $207.68 | $276.12 |
| 68 | $114.46 | $145.14 | $171.10 | $194.70 | $256.06 | $130.98 | $168.74 | $198.24 | $225.38 | $296.18 |
| 69 | $123.90 | $159.30 | $185.26 | $211.22 | $276.66 | $142.78 | $182.90 | $213.58 | $241.90 | $319.78 |
| 70 | $135.70 | $174.64 | $204.14 | $232.46 | $306.80 | $154.58 | $198.24 | $232.46 | $264.32 | $349.28 |
| 71 | $149.86 | $192.34 | $226.56 | $257.72 | $339.84 | $169.92 | $218.30 | $254.88 | $290.28 | $383.50 |
| 72 | $167.56 | $213.58 | $251.34 | $285.96 | $377.60 | $187.62 | $240.72 | $280.84 | $318.60 | $422.44 |
| 73 | $186.44 | $238.36 | $279.66 | $317.42 | $420.08 | $206.50 | $264.32 | $310.34 | $350.46 | $464.92 |
| 74 | $207.68 | $264.32 | $310.34 | $354.00 | $466.10 | $227.74 | $291.46 | $341.02 | $388.22 | $510.94 |
| 75 | $230.10 | $295.00 | $345.74 | $391.76 | $516.84 | $250.16 | $320.96 | $375.24 | $425.98 | $562.86 |
| 76 | $254.88 | $325.68 | $384.68 | $437.78 | $577.02 | $274.94 | $351.64 | $414.18 | $472.00 | $621.86 |
| 77 | $282.02 | $361.08 | $428.34 | $488.52 | $641.92 | $300.90 | $385.86 | $456.66 | $521.56 | $684.40 |
| 78 | $310.34 | $398.84 | $474.36 | $540.44 | $710.36 | $329.22 | $422.44 | $501.50 | $571.12 | $751.66 |
| 79 | $338.66 | $436.60 | $521.56 | $594.72 | $781.16 | $356.36 | $460.20 | $547.52 | $624.22 | $821.28 |
| 80 | $366.98 | $474.36 | $565.22 | $646.64 | $847.24 | $383.50 | $496.78 | $591.18 | $674.96 | $887.36 |
| 81 | $394.12 | $509.76 | $605.34 | $692.66 | $909.78 | $410.64 | $532.18 | $631.30 | $722.16 | $949.90 |
| 82 | $418.90 | $541.62 | $644.28 | $736.32 | $967.60 | $437.78 | $564.04 | $671.42 | $767.00 | $1,007.72 |
| 83 | $446.04 | $574.66 | $684.40 | $779.98 | $1,025.42 | $463.74 | $599.44 | $711.54 | $810.66 | $1,066.72 |
| 84 | $474.36 | $611.24 | $725.70 | $828.36 | $1,089.14 | $492.06 | $636.02 | $754.02 | $860.22 | $1,130.44 |
| 85 | $505.04 | $650.18 | $771.72 | $879.10 | $1,156.40 | $523.92 | $674.96 | $800.04 | $912.14 | $1,200.06 |
| 86 | $538.08 | $691.48 | $820.10 | $933.38 | $1,229.56 | $556.96 | $716.26 | $848.42 | $966.42 | $1,273.22 |
| 87 | $572.30 | $733.96 | $870.84 | $991.20 | $1,305.08 | $591.18 | $758.74 | $899.16 | $1,024.24 | $1,348.74 |
| 88 | $608.88 | $781.16 | $926.30 | $1,052.56 | $1,388.86 | $627.76 | $805.94 | $954.62 | $1,085.60 | $1,432.52 |
| 89 | $647.82 | $833.08 | $985.30 | $1,119.82 | $1,478.54 | $666.70 | $857.86 | $1,013.62 | $1,152.86 | $1,522.20 |
| 90 | $692.66 | $887.36 | $1,050.20 | $1,194.16 | $1,576.48 | $711.54 | $912.14 | $1,078.52 | $1,227.20 | $1,620.14 |
| 91 | $739.86 | $947.54 | $1,121.00 | $1,273.22 | $1,680.32 | $758.74 | $972.32 | $1,149.32 | $1,306.26 | $1,723.98 |
| 92 | $789.42 | $1,011.26 | $1,195.34 | $1,357.00 | $1,792.42 | $808.30 | $1,036.04 | $1,223.66 | $1,390.04 | $1,836.08 |
| 93 | $842.52 | $1,078.52 | $1,275.58 | $1,446.68 | $1,912.78 | $861.40 | $1,103.30 | $1,303.90 | $1,479.72 | $1,956.44 |
| 94 | $901.52 | $1,152.86 | $1,361.72 | $1,544.62 | $2,041.40 | $920.40 | $1,177.64 | $1,390.04 | $1,577.66 | $2,085.06 |
| 95 | $964.06 | $1,233.10 | $1,457.30 | $1,652.00 | $2,184.18 | $982.94 | $1,257.88 | $1,485.62 | $1,685.04 | $2,227.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 31 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 32 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 33 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 34 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 35 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 36 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 37 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 38 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 39 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 40 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 41 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 42 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 43 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 44 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 45 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 46 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 47 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 48 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 49 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 50 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $49.56 | $64.90 | $73.16 | $82.60 | $109.74 |
| 51 | $37.76 | $49.56 | $57.82 | $63.72 | $86.14 | $50.74 | $66.08 | $76.70 | $84.96 | $114.46 |
| 52 | $40.12 | $50.74 | $60.18 | $67.26 | $89.68 | $51.92 | $68.44 | $79.06 | $88.50 | $119.18 |
| 53 | $41.30 | $53.10 | $61.36 | $69.62 | $92.04 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 54 | $43.66 | $55.46 | $62.54 | $71.98 | $95.58 | $56.64 | $71.98 | $82.60 | $94.40 | $126.26 |
| 55 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 56 | $46.02 | $59.00 | $69.62 | $79.06 | $102.66 | $60.18 | $76.70 | $90.86 | $102.66 | $134.52 |
| 57 | $48.38 | $63.72 | $74.34 | $83.78 | $110.92 | $62.54 | $82.60 | $95.58 | $108.56 | $142.78 |
| 58 | $53.10 | $68.44 | $79.06 | $89.68 | $118.00 | $67.26 | $87.32 | $100.30 | $113.28 | $151.04 |
| 59 | $56.64 | $71.98 | $83.78 | $96.76 | $127.44 | $70.80 | $90.86 | $106.20 | $120.36 | $159.30 |
| 60 | $60.18 | $77.88 | $89.68 | $101.48 | $135.70 | $74.34 | $96.76 | $112.10 | $126.26 | $168.74 |
| 61 | $66.08 | $83.78 | $97.94 | $110.92 | $145.14 | $79.06 | $102.66 | $119.18 | $135.70 | $178.18 |
| 62 | $68.44 | $88.50 | $103.84 | $118.00 | $154.58 | $83.78 | $107.38 | $126.26 | $143.96 | $188.80 |
| 63 | $74.34 | $96.76 | $112.10 | $126.26 | $168.74 | $89.68 | $115.64 | $134.52 | $152.22 | $201.78 |
| 64 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 | $95.58 | $122.72 | $143.96 | $161.66 | $214.76 |
| 65 | $86.14 | $110.92 | $130.98 | $146.32 | $194.70 | $101.48 | $130.98 | $154.58 | $172.28 | $228.92 |
| 66 | $92.04 | $120.36 | $141.60 | $158.12 | $211.22 | $108.56 | $140.42 | $165.20 | $185.26 | $246.62 |
| 67 | $99.12 | $127.44 | $148.68 | $171.10 | $224.20 | $115.64 | $148.68 | $173.46 | $199.42 | $263.14 |
| 68 | $106.20 | $138.06 | $161.66 | $182.90 | $243.08 | $122.72 | $160.48 | $187.62 | $212.40 | $280.84 |
| 69 | $115.64 | $151.04 | $174.64 | $199.42 | $264.32 | $132.16 | $173.46 | $201.78 | $228.92 | $304.44 |
| 70 | $127.44 | $164.02 | $193.52 | $218.30 | $289.10 | $145.14 | $188.80 | $220.66 | $248.98 | $330.40 |
| 71 | $140.42 | $181.72 | $214.76 | $243.00 | $320.96 | $158.12 | $206.50 | $241.90 | $274.94 | $362.26 |
| 72 | $155.76 | $204.14 | $239.54 | $270.22 | $356.36 | $174.64 | $228.92 | $266.68 | $302.08 | $400.02 |
| 73 | $174.64 | $226.56 | $265.50 | $300.90 | $396.48 | $194.70 | $251.34 | $293.82 | $335.12 | $440.14 |
| 74 | $192.34 | $252.52 | $295.00 | $333.94 | $441.32 | $211.22 | $278.48 | $324.50 | $366.98 | $484.98 |
| 75 | $213.58 | $278.48 | $326.86 | $372.88 | $490.88 | $233.64 | $304.44 | $357.54 | $405.92 | $534.54 |
| 76 | $237.18 | $311.52 | $363.44 | $414.18 | $546.34 | $256.06 | $336.30 | $392.94 | $447.22 | $591.18 |
| 77 | $263.14 | $344.56 | $404.74 | $462.56 | $607.70 | $280.84 | $368.16 | $433.06 | $494.42 | $650.18 |
| 78 | $289.10 | $379.96 | $449.58 | $514.48 | $673.78 | $306.80 | $404.74 | $476.72 | $543.98 | $713.90 |
| 79 | $317.42 | $417.72 | $493.24 | $562.86 | $739.86 | $333.94 | $440.14 | $519.20 | $593.54 | $779.98 |
| 80 | $342.20 | $453.12 | $535.72 | $611.24 | $802.40 | $359.90 | $475.54 | $560.50 | $640.74 | $841.34 |
| 81 | $366.98 | $484.98 | $573.48 | $656.08 | $860.22 | $384.68 | $507.40 | $600.62 | $684.40 | $899.16 |
| 82 | $391.76 | $516.84 | $610.06 | $697.38 | $916.86 | $408.28 | $539.26 | $637.20 | $726.88 | $956.98 |
| 83 | $416.54 | $548.70 | $649.00 | $739.86 | $971.14 | $433.06 | $571.12 | $676.14 | $769.36 | $1,012.44 |
| 84 | $441.32 | $580.56 | $686.76 | $782.34 | $1,030.14 | $460.20 | $605.34 | $713.90 | $814.20 | $1,071.44 |
| 85 | $469.64 | $617.14 | $729.24 | $831.90 | $1,093.86 | $488.52 | $643.10 | $757.56 | $863.76 | $1,136.34 |
| 86 | $500.32 | $656.08 | $774.08 | $882.64 | $1,162.30 | $519.20 | $682.04 | $802.40 | $914.50 | $1,204.78 |
| 87 | $532.18 | $697.38 | $822.46 | $936.92 | $1,233.10 | $551.06 | $723.34 | $850.78 | $968.78 | $1,275.58 |
| 88 | $566.40 | $742.22 | $874.38 | $994.74 | $1,312.16 | $585.28 | $768.18 | $902.70 | $1,026.60 | $1,354.64 |
| 89 | $602.98 | $789.42 | $931.02 | $1,058.46 | $1,394.76 | $621.86 | $815.38 | $959.34 | $1,090.32 | $1,437.24 |
| 90 | $643.10 | $842.52 | $992.38 | $1,128.08 | $1,486.80 | $661.98 | $868.48 | $1,020.70 | $1,159.94 | $1,529.28 |
| 91 | $686.76 | $897.98 | $1,057.28 | $1,201.24 | $1,585.92 | $705.64 | $923.94 | $1,085.60 | $1,233.10 | $1,628.40 |
| 92 | $732.78 | $956.98 | $1,126.90 | $1,280.30 | $1,690.94 | $751.66 | $982.94 | $1,155.22 | $1,312.16 | $1,733.42 |
| 93 | $783.52 | $1,021.88 | $1,201.24 | $1,364.08 | $1,801.86 | $802.40 | $1,047.84 | $1,229.56 | $1,395.94 | $1,844.34 |
| 94 | $836.62 | $1,091.50 | $1,282.66 | $1,454.94 | $1,924.58 | $855.50 | $1,117.46 | $1,310.98 | $1,486.80 | $1,967.06 |
| 95 | $895.62 | $1,168.20 | $1,372.34 | $1,555.24 | $2,057.92 | $914.50 | $1,194.16 | $1,400.66 | $1,587.10 | $2,100.40 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 30 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 31 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 32 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 33 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 34 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 35 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 36 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 37 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 38 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 39 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 40 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 41 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 42 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 43 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 44 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 45 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 46 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 47 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 48 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 49 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 50 | $49.56 | $60.18 | $69.62 | $77.88 | $105.02 | $67.26 | $82.60 | $95.58 | $106.20 | $142.78 |
| 51 | $50.74 | $63.72 | $71.98 | $80.24 | $108.56 | $69.62 | $86.14 | $97.94 | $109.74 | $147.50 |
| 52 | $53.10 | $66.08 | $75.52 | $83.78 | $112.10 | $70.80 | $88.50 | $101.48 | $113.28 | $152.22 |
| 53 | $54.28 | $67.26 | $77.88 | $87.32 | $115.64 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 54 | $57.82 | $69.62 | $80.24 | $89.68 | $120.36 | $76.70 | $93.22 | $108.56 | $120.36 | $162.84 |
| 55 | $59.00 | $71.98 | $82.60 | $92.04 | $123.90 | $79.06 | $96.76 | $110.92 | $123.90 | $167.56 |
| 56 | $62.54 | $75.52 | $87.32 | $97.94 | $130.98 | $82.60 | $101.48 | $116.82 | $129.80 | $174.64 |
| 57 | $66.08 | $81.42 | $93.22 | $103.84 | $139.24 | $86.14 | $106.20 | $122.72 | $136.88 | $184.08 |
| 58 | $69.62 | $86.14 | $99.12 | $110.92 | $149.86 | $89.68 | $112.10 | $129.80 | $145.14 | $194.70 |
| 59 | $74.34 | $93.22 | $106.20 | $119.18 | $160.48 | $95.58 | $119.18 | $136.88 | $153.40 | $205.32 |
| 60 | $79.06 | $99.12 | $114.46 | $128.62 | $172.28 | $100.30 | $126.26 | $145.14 | $162.84 | $218.30 |
| 61 | $86.14 | $106.20 | $123.90 | $138.06 | $185.26 | $107.38 | $133.34 | $154.58 | $172.28 | $231.28 |
| 62 | $93.22 | $115.64 | $132.16 | $148.68 | $199.42 | $114.46 | $142.78 | $164.02 | $184.08 | $246.62 |
| 63 | $101.48 | $123.90 | $142.78 | $160.48 | $214.76 | $122.72 | $152.22 | $175.82 | $197.06 | $263.14 |
| 64 | $108.56 | $134.52 | $154.58 | $173.46 | $232.46 | $130.98 | $162.84 | $187.62 | $210.04 | $282.02 |
| 65 | $115.64 | $145.14 | $166.38 | $186.44 | $250.16 | $139.24 | $174.64 | $200.60 | $224.20 | $300.90 |
| 66 | $125.08 | $156.94 | $179.36 | $201.78 | $269.04 | $149.86 | $186.44 | $214.76 | $240.72 | $322.14 |
| 67 | $134.52 | $167.56 | $193.52 | $217.12 | $289.10 | $159.30 | $199.42 | $230.10 | $257.24 | $344.56 |
| 68 | $143.96 | $179.36 | $207.68 | $232.46 | $310.34 | $171.10 | $212.40 | $245.44 | $274.94 | $368.16 |
| 69 | $156.94 | $194.70 | $225.38 | $252.52 | $337.48 | $184.08 | $228.92 | $265.50 | $297.36 | $396.48 |
| 70 | $171.10 | $214.76 | $247.80 | $277.30 | $371.70 | $199.42 | $250.16 | $289.10 | $323.32 | $433.06 |
| 71 | $189.98 | $238.36 | $274.94 | $307.90 | $413.00 | $219.48 | $274.94 | $317.42 | $356.36 | $475.54 |
| 72 | $212.40 | $264.32 | $305.62 | $343.98 | $457.84 | $241.90 | $300.90 | $349.28 | $391.76 | $523.92 |
| 73 | $236.00 | $293.82 | $339.84 | $382.32 | $509.76 | $265.50 | $332.76 | $384.68 | $431.88 | $577.02 |
| 74 | $261.96 | $328.04 | $378.78 | $424.80 | $567.58 | $292.64 | $366.98 | $423.62 | $475.54 | $636.02 |
| 75 | $290.28 | $363.44 | $421.26 | $474.36 | $632.48 | $320.96 | $402.38 | $467.28 | $525.10 | $700.92 |
| 76 | $322.14 | $404.74 | $470.82 | $529.82 | $705.64 | $352.82 | $443.68 | $516.84 | $580.56 | $774.08 |
| 77 | $357.54 | $450.76 | $525.10 | $592.36 | $788.24 | $388.22 | $489.70 | $569.94 | $641.92 | $855.50 |
| 78 | $396.48 | $499.14 | $582.92 | $657.26 | $875.56 | $425.98 | $536.90 | $626.58 | $706.82 | $941.64 |
| 79 | $433.06 | $548.70 | $641.92 | $724.52 | $962.88 | $462.56 | $585.28 | $685.58 | $772.90 | $1,027.78 |
| 80 | $469.64 | $594.72 | $697.38 | $787.06 | $1,046.66 | $499.14 | $631.30 | $739.86 | $836.62 | $1,110.38 |
| 81 | $505.04 | $639.56 | $748.12 | $846.06 | $1,122.18 | $533.36 | $676.14 | $791.78 | $894.44 | $1,187.08 |
| 82 | $538.08 | $679.68 | $797.68 | $900.34 | $1,195.34 | $567.58 | $717.44 | $841.34 | $949.90 | $1,262.60 |
| 83 | $572.30 | $722.16 | $844.88 | $954.62 | $1,268.50 | $601.80 | $761.10 | $890.90 | $1,005.36 | $1,336.94 |
| 84 | $608.88 | $767.00 | $896.80 | $1,012.44 | $1,346.38 | $639.56 | $807.12 | $944.00 | $1,064.36 | $1,416.00 |
| 85 | $647.82 | $816.56 | $954.62 | $1,076.16 | $1,431.34 | $678.50 | $857.86 | $1,001.82 | $1,129.26 | $1,502.14 |
| 86 | $690.30 | $868.48 | $1,014.80 | $1,143.42 | $1,522.20 | $720.98 | $909.78 | $1,062.00 | $1,196.52 | $1,593.00 |
| 87 | $735.14 | $923.94 | $1,079.70 | $1,214.22 | $1,617.78 | $765.82 | $965.24 | $1,126.90 | $1,267.32 | $1,688.58 |
| 88 | $782.34 | $982.94 | $1,148.14 | $1,290.92 | $1,721.62 | $813.02 | $1,024.24 | $1,195.34 | $1,344.02 | $1,792.42 |
| 89 | $834.26 | $1,047.84 | $1,222.48 | $1,374.70 | $1,833.72 | $864.94 | $1,089.14 | $1,269.68 | $1,427.80 | $1,904.52 |
| 90 | $890.90 | $1,118.64 | $1,303.90 | $1,465.56 | $1,955.26 | $921.58 | $1,159.94 | $1,351.10 | $1,518.66 | $2,026.06 |
| 91 | $952.26 | $1,194.16 | $1,392.40 | $1,563.50 | $2,087.42 | $982.94 | $1,235.46 | $1,439.60 | $1,616.60 | $2,158.22 |
| 92 | $1,015.98 | $1,274.40 | $1,484.44 | $1,667.34 | $2,226.66 | $1,046.66 | $1,315.70 | $1,531.64 | $1,720.44 | $2,297.46 |
| 93 | $1,085.60 | $1,360.54 | $1,584.74 | $1,778.26 | $2,376.52 | $1,116.28 | $1,401.84 | $1,631.94 | $1,831.36 | $2,447.32 |
| 94 | $1,161.12 | $1,453.76 | $1,692.12 | $1,898.62 | $2,538.18 | $1,191.80 | $1,495.06 | $1,739.32 | $1,951.72 | $2,608.98 |
| 95 | $1,242.54 | $1,556.42 | $1,811.30 | $2,030.78 | $2,716.36 | $1,273.22 | $1,597.72 | $1,858.50 | $2,083.88 | $2,787.16 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 30 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 31 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 32 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 33 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 34 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 35 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 36 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 37 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 38 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 39 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 40 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 41 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 42 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 43 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 44 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 45 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 46 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 47 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 48 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 49 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 50 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $74.34 | $84.96 | $94.40 | $126.26 |
| 51 | $44.84 | $56.64 | $64.90 | $71.98 | $96.76 | $61.36 | $76.70 | $87.32 | $97.94 | $130.98 |
| 52 | $47.20 | $59.00 | $66.08 | $74.34 | $99.12 | $63.72 | $79.06 | $89.68 | $100.30 | $135.70 |
| 53 | $48.38 | $60.18 | $69.62 | $77.88 | $102.66 | $66.08 | $81.42 | $94.40 | $105.02 | $139.24 |
| 54 | $50.74 | $62.54 | $71.98 | $80.24 | $106.20 | $67.26 | $83.78 | $96.76 | $107.38 | $143.96 |
| 55 | $51.92 | $63.72 | $73.16 | $82.60 | $109.74 | $69.62 | $86.14 | $99.12 | $110.92 | $148.68 |
| 56 | $55.46 | $68.44 | $77.88 | $87.32 | $116.82 | $73.16 | $90.86 | $103.84 | $115.64 | $155.76 |
| 57 | $59.00 | $71.98 | $83.78 | $93.22 | $123.90 | $76.70 | $94.40 | $109.74 | $122.72 | $162.84 |
| 58 | $62.54 | $76.70 | $88.50 | $99.12 | $132.16 | $80.24 | $100.30 | $115.64 | $128.62 | $172.28 |
| 59 | $67.26 | $82.60 | $95.58 | $107.38 | $142.78 | $84.96 | $106.20 | $122.72 | $136.88 | $182.90 |
| 60 | $71.98 | $88.50 | $102.66 | $114.46 | $152.22 | $90.86 | $112.10 | $129.80 | $145.14 | $193.52 |
| 61 | $76.70 | $95.58 | $109.74 | $122.72 | $165.20 | $96.76 | $120.36 | $136.88 | $154.58 | $206.50 |
| 62 | $82.60 | $102.66 | $118.00 | $132.16 | $177.00 | $101.48 | $127.44 | $146.32 | $164.02 | $219.48 |
| 63 | $89.68 | $110.92 | $127.44 | $142.78 | $191.16 | $108.56 | $135.70 | $155.76 | $174.64 | $234.82 |
| 64 | $95.58 | $120.36 | $136.88 | $153.40 | $205.32 | $115.64 | $145.14 | $166.38 | $186.44 | $250.16 |
| 65 | $103.84 | $129.80 | $148.68 | $166.38 | $223.02 | $123.90 | $155.76 | $178.18 | $200.60 | $269.04 |
| 66 | $112.10 | $139.24 | $160.48 | $179.36 | $230.54 | $133.34 | $166.38 | $191.16 | $214.76 | $286.74 |
| 67 | $119.18 | $148.68 | $171.10 | $192.34 | $257.24 | $141.60 | $177.00 | $204.14 | $228.92 | $306.80 |
| 68 | $127.44 | $160.48 | $184.08 | $207.68 | $276.42 | $151.04 | $189.98 | $218.30 | $245.44 | $328.04 |
| 69 | $138.06 | $172.28 | $200.60 | $225.38 | $300.90 | $162.84 | $202.96 | $236.00 | $264.32 | $354.00 |
| 70 | $152.22 | $191.16 | $220.66 | $247.80 | $330.40 | $177.00 | $223.02 | $257.24 | $289.10 | $385.86 |
| 71 | $168.74 | $211.22 | $244.26 | $274.94 | $366.98 | $194.70 | $244.26 | $282.02 | $316.24 | $423.62 |
| 72 | $187.62 | $234.82 | $271.40 | $305.62 | $408.28 | $213.58 | $269.04 | $310.34 | $349.28 | $466.10 |
| 73 | $210.04 | $260.78 | $302.08 | $339.84 | $454.30 | $236.00 | $295.00 | $342.20 | $384.68 | $514.48 |
| 74 | $233.64 | $291.46 | $337.48 | $378.78 | $506.22 | $260.78 | $326.86 | $377.60 | $423.62 | $566.40 |
| 75 | $258.42 | $324.50 | $375.24 | $421.26 | $562.86 | $285.56 | $359.90 | $416.54 | $466.10 | $624.22 |
| 76 | $287.92 | $359.90 | $416.90 | $470.82 | $627.76 | $315.06 | $395.30 | $460.20 | $516.84 | $689.12 |
| 77 | $319.78 | $401.20 | $467.28 | $527.46 | $700.92 | $345.74 | $436.60 | $507.40 | $572.30 | $761.10 |
| 78 | $351.64 | $444.86 | $519.20 | $585.28 | $778.80 | $377.60 | $477.90 | $559.32 | $630.12 | $836.62 |
| 79 | $387.04 | $488.52 | $571.12 | $644.28 | $856.68 | $411.82 | $521.56 | $608.88 | $687.94 | $914.50 |
| 80 | $418.90 | $529.82 | $620.68 | $700.92 | $931.02 | $444.86 | $561.68 | $658.44 | $743.40 | $988.84 |
| 81 | $450.76 | $568.76 | $666.70 | $751.66 | $999.46 | $475.54 | $601.80 | $705.64 | $795.32 | $1,057.28 |
| 82 | $479.08 | $605.34 | $709.18 | $801.22 | $1,063.18 | $506.22 | $639.56 | $748.12 | $846.06 | $1,123.36 |
| 83 | $509.76 | $643.10 | $752.84 | $849.60 | $1,129.26 | $536.90 | $678.50 | $792.96 | $894.44 | $1,189.44 |
| 84 | $541.62 | $683.22 | $798.86 | $900.34 | $1,197.70 | $568.76 | $718.62 | $840.16 | $947.54 | $1,260.24 |
| 85 | $577.02 | $726.88 | $849.60 | $956.98 | $1,274.40 | $604.16 | $762.28 | $892.08 | $1,004.18 | $1,338.12 |
| 86 | $614.78 | $774.08 | $902.70 | $1,017.16 | $1,354.64 | $641.92 | $809.48 | $945.18 | $1,064.36 | $1,418.36 |
| 87 | $653.72 | $822.46 | $960.52 | $1,080.88 | $1,439.60 | $680.86 | $857.86 | $1,003.00 | $1,128.08 | $1,503.32 |
| 88 | $696.20 | $875.56 | $1,020.70 | $1,149.32 | $1,531.64 | $723.34 | $910.96 | $1,063.18 | $1,196.52 | $1,595.36 |
| 89 | $742.22 | $933.38 | $1,087.96 | $1,222.48 | $1,631.94 | $769.36 | $968.78 | $1,130.44 | $1,269.68 | $1,695.66 |
| 90 | $792.96 | $995.92 | $1,159.94 | $1,303.90 | $1,740.50 | $820.10 | $1,031.32 | $1,202.42 | $1,351.10 | $1,804.22 |
| 91 | $847.24 | $1,063.18 | $1,237.82 | $1,391.22 | $1,857.32 | $874.38 | $1,098.58 | $1,280.30 | $1,438.42 | $1,921.04 |
| 92 | $905.06 | $1,135.16 | $1,320.42 | $1,483.26 | $1,981.22 | $932.20 | $1,170.56 | $1,362.90 | $1,530.46 | $2,044.94 |
| 93 | $966.42 | $1,211.86 | $1,410.10 | $1,582.38 | $2,114.56 | $993.56 | $1,247.26 | $1,452.58 | $1,629.58 | $2,178.28 |
| 94 | $1,033.68 | $1,294.46 | $1,505.68 | $1,689.76 | $2,258.52 | $1,060.82 | $1,329.86 | $1,548.16 | $1,736.96 | $2,322.24 |
| 95 | $1,106.84 | $1,385.32 | $1,611.88 | $1,806.58 | $2,416.64 | $1,133.98 | $1,420.72 | $1,654.36 | $1,853.78 | $2,480.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Midnight Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 30 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 31 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 32 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 33 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 34 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 35 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 36 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 37 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 38 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 39 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 40 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 41 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 42 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 43 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 44 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 45 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 46 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 47 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 48 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 49 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 50 | $40.12 | $49.56 | $56.64 | $63.72 | $84.96 | $54.28 | $67.26 | $77.88 | $88.14 | $115.64 |
| 51 | $41.30 | $50.74 | $59.00 | $64.90 | $88.50 | $56.64 | $69.62 | $80.24 | $88.50 | $120.36 |
| 52 | $43.66 | $53.10 | $60.18 | $68.44 | $90.86 | $57.82 | $71.98 | $82.60 | $92.04 | $122.72 |
| 53 | $44.84 | $54.28 | $62.54 | $70.80 | $94.40 | $60.18 | $74.34 | $84.96 | $95.58 | $127.44 |
| 54 | $46.02 | $56.64 | $64.90 | $71.98 | $96.76 | $62.54 | $76.70 | $87.32 | $97.94 | $130.98 |
| 55 | $47.20 | $57.82 | $67.26 | $75.52 | $100.30 | $62.54 | $77.88 | $90.86 | $101.48 | $135.70 |
| 56 | $49.56 | $61.36 | $70.80 | $79.06 | $106.20 | $66.08 | $82.60 | $94.40 | $105.02 | $141.60 |
| 57 | $53.10 | $66.08 | $75.52 | $83.78 | $113.28 | $69.62 | $87.32 | $100.30 | $110.92 | $148.68 |
| 58 | $56.64 | $69.62 | $81.42 | $89.68 | $121.54 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 59 | $60.18 | $75.52 | $86.14 | $96.76 | $129.80 | $76.70 | $96.76 | $110.92 | $123.90 | $166.38 |
| 60 | $64.90 | $80.24 | $93.22 | $103.84 | $139.24 | $81.42 | $101.48 | $118.00 | $130.98 | $177.00 |
| 61 | $69.62 | $87.32 | $100.30 | $112.10 | $149.86 | $87.32 | $108.56 | $125.08 | $140.42 | $188.80 |
| 62 | $75.52 | $94.40 | $107.38 | $121.54 | $161.66 | $93.22 | $115.64 | $133.34 | $149.86 | $199.42 |
| 63 | $81.42 | $100.30 | $115.64 | $129.80 | $173.46 | $100.30 | $123.90 | $142.78 | $159.30 | $213.58 |
| 64 | $87.32 | $109.74 | $125.08 | $140.42 | $187.62 | $105.02 | $132.16 | $152.22 | $171.10 | $227.74 |
| 65 | $93.22 | $116.82 | $134.52 | $151.04 | $201.78 | $112.10 | $140.42 | $162.84 | $181.72 | $243.08 |
| 66 | $101.48 | $126.26 | $146.32 | $164.02 | $218.30 | $120.36 | $151.04 | $174.64 | $195.88 | $260.78 |
| 67 | $108.56 | $135.70 | $156.94 | $174.64 | $233.64 | $128.62 | $161.66 | $186.44 | $207.68 | $278.48 |
| 68 | $116.82 | $145.14 | $167.56 | $188.80 | $252.52 | $136.88 | $172.28 | $198.24 | $223.02 | $298.54 |
| 69 | $126.26 | $156.94 | $182.90 | $204.14 | $273.76 | $148.68 | $185.26 | $214.76 | $240.72 | $322.14 |
| 70 | $139.24 | $172.28 | $200.60 | $225.38 | $299.72 | $161.66 | $201.78 | $233.64 | $263.14 | $350.46 |
| 71 | $154.58 | $191.16 | $221.84 | $250.10 | $333.94 | $177.00 | $221.84 | $257.24 | $289.10 | $384.68 |
| 72 | $171.10 | $213.58 | $246.62 | $278.48 | $370.52 | $194.70 | $244.26 | $282.02 | $317.42 | $423.62 |
| 73 | $189.98 | $238.36 | $276.12 | $309.16 | $413.00 | $214.76 | $269.04 | $311.52 | $350.46 | $467.28 |
| 74 | $212.40 | $265.50 | $306.80 | $344.56 | $460.20 | $237.18 | $297.36 | $343.38 | $385.86 | $515.66 |
| 75 | $236.00 | $295.00 | $341.02 | $383.50 | $512.12 | $260.78 | $326.86 | $378.78 | $425.98 | $567.58 |
| 76 | $260.78 | $328.04 | $381.14 | $428.34 | $571.12 | $285.56 | $359.90 | $417.72 | $469.64 | $626.58 |
| 77 | $290.28 | $365.80 | $424.80 | $479.08 | $638.38 | $313.88 | $396.48 | $461.38 | $519.20 | $692.66 |
| 78 | $320.96 | $404.74 | $472.00 | $533.36 | $709.18 | $344.56 | $435.42 | $508.58 | $573.48 | $762.28 |
| 79 | $351.64 | $443.68 | $519.20 | $586.46 | $778.80 | $375.24 | $474.36 | $554.60 | $625.40 | $831.90 |
| 80 | $381.14 | $482.62 | $565.22 | $638.38 | $846.06 | $403.56 | $512.12 | $599.44 | $677.32 | $899.16 |
| 81 | $409.46 | $518.02 | $606.52 | $684.40 | $909.78 | $431.88 | $547.52 | $640.74 | $724.52 | $962.88 |
| 82 | $435.42 | $551.06 | $645.46 | $728.06 | $968.78 | $459.02 | $581.74 | $682.04 | $769.36 | $1,023.06 |
| 83 | $463.74 | $586.46 | $684.40 | $772.90 | $1,027.78 | $487.34 | $617.14 | $722.16 | $814.20 | $1,083.24 |
| 84 | $493.24 | $621.86 | $726.88 | $818.92 | $1,090.32 | $518.02 | $653.72 | $764.64 | $861.40 | $1,146.96 |
| 85 | $523.92 | $661.98 | $772.90 | $870.84 | $1,159.94 | $549.88 | $695.02 | $811.84 | $913.32 | $1,217.76 |
| 86 | $558.14 | $704.46 | $822.46 | $926.30 | $1,233.10 | $584.10 | $737.50 | $861.40 | $968.78 | $1,290.92 |
| 87 | $594.72 | $748.12 | $873.20 | $984.12 | $1,310.98 | $620.68 | $781.16 | $912.14 | $1,026.60 | $1,368.80 |
| 88 | $632.48 | $796.50 | $929.84 | $1,045.48 | $1,393.58 | $658.44 | $829.54 | $968.78 | $1,087.96 | $1,451.40 |
| 89 | $674.96 | $849.60 | $990.02 | $1,112.74 | $1,484.44 | $700.92 | $882.64 | $1,028.96 | $1,155.22 | $1,542.26 |
| 90 | $720.98 | $906.24 | $1,056.10 | $1,187.08 | $1,583.56 | $746.94 | $939.28 | $1,095.04 | $1,229.56 | $1,641.38 |
| 91 | $770.54 | $967.60 | $1,126.90 | $1,266.14 | $1,690.94 | $796.50 | $1,000.64 | $1,165.84 | $1,308.62 | $1,748.76 |
| 92 | $822.46 | $1,032.50 | $1,202.42 | $1,349.92 | $1,803.04 | $848.42 | $1,065.54 | $1,241.36 | $1,392.40 | $1,860.86 |
| 93 | $879.10 | $1,102.12 | $1,282.66 | $1,439.60 | $1,924.58 | $905.06 | $1,135.16 | $1,321.60 | $1,482.08 | $1,982.40 |
| 94 | $939.28 | $1,177.64 | $1,369.98 | $1,537.54 | $2,055.56 | $965.24 | $1,210.68 | $1,408.92 | $1,580.02 | $2,113.38 |
| 95 | $1,006.54 | $1,261.42 | $1,466.74 | $1,644.92 | $2,199.52 | $1,032.50 | $1,294.46 | $1,505.68 | $1,687.40 | $2,257.34 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 30 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 31 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 32 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 33 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 34 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 35 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 36 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 37 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 38 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 39 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 42 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 43 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 44 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 45 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 46 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 47 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 48 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 49 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 50 | $38.94 | $47.20 | $53.10 | $59.00 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $110.92 |
| 51 | $38.94 | $48.38 | $55.46 | $62.54 | $82.60 | $53.10 | $66.08 | $76.70 | $84.96 | $113.28 |
| 52 | $40.12 | $50.74 | $57.82 | $63.72 | $86.14 | $55.46 | $68.44 | $79.06 | $87.32 | $118.00 |
| 53 | $42.48 | $51.92 | $60.18 | $66.08 | $89.68 | $56.64 | $70.80 | $81.42 | $89.68 | $121.54 |
| 54 | $43.66 | $54.28 | $61.36 | $69.62 | $92.04 | $59.00 | $73.16 | $83.78 | $93.22 | $125.08 |
| 55 | $44.84 | $55.46 | $63.72 | $70.80 | $95.58 | $60.18 | $75.52 | $86.14 | $96.76 | $128.62 |
| 56 | $47.20 | $59.00 | $67.26 | $74.34 | $100.30 | $62.54 | $79.06 | $89.68 | $100.30 | $134.52 |
| 57 | $50.74 | $62.54 | $71.98 | $80.24 | $107.38 | $66.08 | $82.60 | $94.40 | $106.20 | $141.60 |
| 58 | $53.10 | $67.26 | $76.70 | $84.96 | $114.46 | $69.62 | $87.32 | $100.30 | $112.10 | $149.86 |
| 59 | $56.64 | $70.80 | $82.60 | $92.04 | $122.72 | $73.16 | $92.04 | $106.20 | $119.18 | $158.12 |
| 60 | $60.18 | $75.52 | $87.32 | $99.12 | $130.98 | $76.70 | $96.76 | $112.10 | $126.26 | $167.56 |
| 61 | $66.08 | $82.60 | $94.40 | $106.20 | $141.60 | $82.60 | $103.84 | $119.18 | $133.34 | $179.36 |
| 62 | $70.80 | $89.68 | $101.48 | $114.46 | $152.22 | $88.50 | $112.10 | $127.44 | $141.60 | $189.98 |
| 63 | $76.70 | $96.76 | $110.92 | $122.72 | $165.20 | $93.22 | $119.18 | $135.70 | $151.04 | $202.96 |
| 64 | $82.60 | $103.84 | $119.18 | $133.34 | $179.36 | $100.30 | $126.26 | $145.14 | $162.84 | $218.30 |
| 65 | $88.50 | $112.10 | $128.62 | $142.78 | $192.34 | $107.38 | $134.52 | $155.76 | $173.46 | $232.46 |
| 66 | $95.58 | $121.54 | $139.24 | $154.58 | $207.68 | $114.46 | $145.14 | $166.38 | $186.44 | $250.16 |
| 67 | $102.66 | $129.80 | $148.68 | $166.38 | $223.02 | $122.72 | $154.58 | $177.00 | $198.24 | $265.50 |
| 68 | $110.92 | $138.06 | $159.30 | $178.18 | $239.54 | $130.98 | $165.20 | $189.98 | $212.40 | $284.38 |
| 69 | $119.18 | $151.04 | $173.46 | $194.70 | $259.60 | $140.42 | $178.18 | $204.14 | $230.10 | $306.80 |
| 70 | $129.80 | $166.38 | $189.98 | $213.58 | $286.74 | $152.22 | $194.70 | $223.02 | $250.16 | $335.12 |
| 71 | $145.14 | $184.08 | $211.22 | $238.30 | $317.42 | $167.56 | $213.58 | $245.44 | $276.12 | $368.16 |
| 72 | $161.66 | $205.32 | $236.00 | $264.92 | $352.82 | $184.08 | $234.82 | $270.22 | $303.26 | $404.74 |
| 73 | $180.54 | $228.92 | $261.96 | $295.00 | $394.12 | $204.14 | $259.60 | $297.36 | $333.94 | $447.22 |
| 74 | $200.60 | $254.88 | $292.64 | $328.04 | $438.96 | $224.20 | $286.74 | $328.04 | $368.16 | $493.24 |
| 75 | $221.84 | $283.20 | $325.68 | $366.98 | $488.52 | $246.62 | $315.06 | $362.26 | $407.10 | $542.80 |
| 76 | $247.80 | $315.06 | $363.44 | $408.28 | $545.16 | $271.40 | $346.92 | $400.02 | $448.40 | $599.44 |
| 77 | $273.76 | $351.64 | $405.92 | $457.84 | $610.06 | $297.36 | $382.32 | $442.50 | $497.96 | $663.16 |
| 78 | $302.08 | $389.40 | $450.76 | $508.58 | $676.14 | $325.68 | $420.08 | $484.98 | $547.52 | $729.24 |
| 79 | $331.58 | $427.16 | $495.60 | $559.32 | $744.58 | $354.00 | $457.84 | $531.00 | $597.08 | $795.32 |
| 80 | $359.90 | $463.74 | $538.08 | $607.70 | $808.30 | $382.32 | $493.24 | $572.30 | $646.64 | $859.04 |
| 81 | $385.86 | $497.96 | $578.20 | $652.54 | $867.30 | $408.28 | $527.46 | $612.42 | $691.48 | $919.22 |
| 82 | $410.64 | $529.82 | $614.78 | $693.84 | $922.76 | $434.24 | $560.50 | $650.18 | $733.96 | $975.86 |
| 83 | $437.78 | $562.86 | $652.54 | $735.14 | $979.40 | $461.38 | $593.54 | $689.12 | $776.44 | $1,033.68 |
| 84 | $464.92 | $597.08 | $692.66 | $779.98 | $1,038.40 | $488.52 | $628.94 | $729.24 | $821.28 | $1,095.04 |
| 85 | $493.24 | $634.84 | $736.32 | $828.36 | $1,104.48 | $518.02 | $667.88 | $774.08 | $870.84 | $1,161.12 |
| 86 | $525.10 | $674.96 | $782.34 | $880.28 | $1,172.92 | $549.88 | $708.00 | $820.10 | $922.76 | $1,229.56 |
| 87 | $559.32 | $718.62 | $830.72 | $934.56 | $1,247.26 | $584.10 | $751.66 | $868.48 | $977.04 | $1,303.90 |
| 88 | $595.90 | $763.46 | $883.82 | $992.38 | $1,325.14 | $620.68 | $796.50 | $921.58 | $1,034.86 | $1,381.78 |
| 89 | $634.84 | $814.20 | $940.46 | $1,056.10 | $1,411.28 | $659.62 | $847.24 | $978.22 | $1,098.58 | $1,467.92 |
| 90 | $677.32 | $868.48 | $1,003.00 | $1,125.72 | $1,505.68 | $702.10 | $901.52 | $1,040.76 | $1,168.20 | $1,562.32 |
| 91 | $723.34 | $926.30 | $1,070.26 | $1,201.24 | $1,605.98 | $748.12 | $959.34 | $1,108.02 | $1,243.72 | $1,662.62 |
| 92 | $772.90 | $988.84 | $1,141.06 | $1,280.30 | $1,712.18 | $797.68 | $1,021.88 | $1,178.82 | $1,322.78 | $1,768.82 |
| 93 | $824.82 | $1,054.92 | $1,217.76 | $1,365.26 | $1,826.64 | $849.60 | $1,087.96 | $1,255.52 | $1,407.74 | $1,883.28 |
| 94 | $882.64 | $1,126.90 | $1,300.36 | $1,457.30 | $1,950.54 | $907.42 | $1,159.94 | $1,338.12 | $1,499.78 | $2,007.18 |
| 95 | $944.00 | $1,205.96 | $1,391.22 | $1,557.60 | $2,087.42 | $968.78 | $1,239.00 | $1,428.98 | $1,600.08 | $2,144.06 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 30 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 31 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 32 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 33 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 34 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 35 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 36 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 37 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 38 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 39 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 40 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 41 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 42 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 43 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 44 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 45 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 46 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 47 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 48 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 49 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 50 | $42.48 | $50.74 | $59.00 | $66.08 | $88.50 | $57.82 | $69.62 | $81.42 | $90.86 | $120.36 |
| 51 | $43.66 | $54.28 | $61.36 | $68.44 | $92.04 | $59.00 | $73.16 | $82.60 | $94.40 | $125.08 |
| 52 | $46.02 | $56.64 | $64.90 | $70.80 | $95.58 | $60.18 | $75.52 | $86.14 | $95.58 | $129.80 |
| 53 | $47.20 | $56.64 | $66.08 | $74.34 | $99.12 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 54 | $48.38 | $59.00 | $67.26 | $76.70 | $102.66 | $64.90 | $79.06 | $92.04 | $102.66 | $138.06 |
| 55 | $49.56 | $61.36 | $69.62 | $79.06 | $105.02 | $67.26 | $82.60 | $94.40 | $106.20 | $142.78 |
| 56 | $53.10 | $64.90 | $74.34 | $83.78 | $110.92 | $70.80 | $86.14 | $99.12 | $109.74 | $148.68 |
| 57 | $55.46 | $68.44 | $79.06 | $87.32 | $118.00 | $73.16 | $89.68 | $103.84 | $115.64 | $155.76 |
| 58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 | $75.52 | $95.58 | $110.92 | $123.90 | $166.38 |
| 59 | $63.72 | $79.06 | $89.68 | $101.48 | $136.88 | $81.42 | $101.48 | $115.64 | $129.80 | $174.64 |
| 60 | $68.44 | $83.78 | $96.76 | $108.56 | $147.50 | $86.14 | $106.20 | $122.72 | $138.06 | $185.26 |
| 61 | $73.16 | $90.86 | $106.20 | $118.00 | $158.12 | $92.04 | $113.28 | $132.16 | $147.50 | $197.06 |
| 62 | $79.06 | $97.94 | $112.10 | $126.26 | $168.74 | $96.76 | $121.54 | $139.24 | $156.94 | $208.86 |
| 63 | $86.14 | $106.20 | $121.54 | $136.88 | $182.90 | $103.84 | $129.80 | $149.86 | $167.56 | $224.20 |
| 64 | $93.22 | $114.46 | $130.98 | $147.50 | $198.24 | $112.10 | $139.24 | $159.30 | $179.36 | $240.72 |
| 65 | $97.94 | $123.90 | $141.60 | $158.12 | $212.40 | $118.00 | $148.68 | $169.92 | $189.98 | $256.06 |
| 66 | $106.20 | $134.52 | $153.40 | $171.10 | $228.92 | $127.44 | $159.30 | $182.90 | $204.14 | $273.76 |
| 67 | $114.46 | $141.60 | $164.02 | $185.26 | $245.44 | $135.70 | $168.74 | $194.70 | $219.48 | $292.64 |
| 68 | $122.72 | $152.22 | $177.00 | $197.06 | $264.82 | $145.14 | $180.54 | $208.86 | $233.64 | $312.70 |
| 69 | $133.34 | $166.38 | $191.16 | $214.76 | $286.74 | $156.94 | $194.70 | $225.38 | $252.52 | $336.30 |
| 70 | $145.14 | $182.90 | $210.04 | $236.00 | $316.24 | $168.74 | $212.40 | $245.44 | $274.94 | $368.16 |
| 71 | $161.66 | $202.96 | $234.82 | $261.90 | $350.46 | $187.62 | $234.82 | $270.22 | $303.26 | $403.56 |
| 72 | $181.72 | $224.20 | $259.60 | $292.04 | $389.40 | $206.50 | $256.06 | $297.36 | $333.94 | $444.86 |
| 73 | $200.60 | $248.98 | $289.10 | $324.50 | $433.06 | $225.38 | $282.02 | $328.04 | $366.98 | $489.70 |
| 74 | $223.02 | $278.48 | $322.14 | $361.08 | $482.62 | $248.98 | $311.52 | $359.90 | $404.74 | $540.44 |
| 75 | $246.62 | $307.98 | $357.54 | $402.38 | $536.90 | $273.76 | $341.02 | $396.48 | $446.04 | $595.90 |
| 76 | $273.76 | $344.56 | $400.02 | $450.76 | $600.62 | $299.72 | $377.60 | $438.96 | $494.42 | $658.44 |
| 77 | $303.26 | $383.50 | $447.22 | $503.86 | $670.24 | $329.22 | $416.54 | $484.98 | $545.16 | $726.88 |
| 78 | $336.30 | $424.80 | $495.60 | $558.14 | $744.58 | $362.26 | $456.66 | $533.36 | $600.62 | $801.22 |
| 79 | $368.16 | $466.10 | $545.16 | $615.96 | $817.74 | $392.94 | $496.78 | $582.92 | $657.26 | $873.20 |
| 80 | $400.02 | $505.04 | $592.36 | $669.06 | $889.72 | $424.80 | $536.90 | $628.94 | $711.54 | $944.00 |
| 81 | $429.52 | $543.98 | $636.02 | $719.80 | $953.44 | $454.30 | $574.66 | $672.60 | $761.10 | $1,008.90 |
| 82 | $457.84 | $577.02 | $677.32 | $764.64 | $1,015.98 | $482.62 | $610.06 | $715.08 | $807.12 | $1,073.80 |
| 83 | $487.34 | $613.60 | $718.62 | $811.84 | $1,078.52 | $512.12 | $646.64 | $757.56 | $854.32 | $1,136.34 |
| 84 | $516.84 | $652.54 | $762.28 | $861.40 | $1,143.42 | $542.80 | $686.76 | $802.40 | $905.06 | $1,203.60 |
| 85 | $549.88 | $695.02 | $810.66 | $914.50 | $1,216.58 | $575.84 | $729.24 | $850.78 | $960.52 | $1,276.76 |
| 86 | $586.46 | $738.68 | $862.58 | $971.14 | $1,293.28 | $612.42 | $772.90 | $902.70 | $1,017.16 | $1,353.46 |
| 87 | $624.22 | $785.88 | $916.86 | $1,031.32 | $1,374.70 | $650.18 | $820.10 | $956.98 | $1,077.34 | $1,434.88 |
| 88 | $664.34 | $836.62 | $975.86 | $1,097.40 | $1,463.20 | $690.30 | $870.84 | $1,015.98 | $1,143.42 | $1,523.38 |
| 89 | $709.18 | $890.90 | $1,038.40 | $1,168.20 | $1,558.78 | $735.14 | $925.12 | $1,078.52 | $1,214.22 | $1,618.96 |
| 90 | $757.56 | $951.08 | $1,108.02 | $1,244.90 | $1,661.44 | $783.52 | $985.30 | $1,148.14 | $1,290.92 | $1,721.62 |
| 91 | $809.48 | $1,015.98 | $1,183.54 | $1,328.68 | $1,774.72 | $835.44 | $1,050.20 | $1,223.66 | $1,374.70 | $1,834.90 |
| 92 | $863.76 | $1,083.24 | $1,261.42 | $1,417.18 | $1,892.72 | $889.72 | $1,117.46 | $1,301.54 | $1,463.20 | $1,952.90 |
| 93 | $922.76 | $1,157.58 | $1,346.38 | $1,511.58 | $2,020.16 | $948.72 | $1,191.80 | $1,386.50 | $1,557.60 | $2,080.34 |
| 94 | $986.48 | $1,236.64 | $1,438.42 | $1,613.06 | $2,157.04 | $1,012.44 | $1,270.86 | $1,478.54 | $1,659.08 | $2,217.22 |
| 95 | $1,056.10 | $1,323.96 | $1,538.72 | $1,726.34 | $2,309.26 | $1,082.06 | $1,358.18 | $1,578.84 | $1,772.36 | $2,369.44 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 40 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 41 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 42 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 43 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 44 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 45 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 46 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 47 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 48 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 49 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 50 | $36.58 | $47.20 | $53.10 | $59.00 | $80.24 | $49.56 | $63.72 | $71.98 | $80.24 | $107.38 |
| 51 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $51.92 | $64.90 | $74.34 | $82.60 | $110.92 |
| 52 | $40.12 | $49.56 | $56.64 | $63.72 | $84.96 | $54.28 | $67.26 | $76.70 | $84.96 | $115.64 |
| 53 | $41.30 | $50.74 | $59.00 | $66.08 | $87.32 | $56.64 | $69.62 | $80.24 | $89.68 | $119.18 |
| 54 | $43.66 | $53.10 | $61.36 | $68.44 | $89.68 | $57.82 | $70.80 | $82.60 | $92.04 | $121.54 |
| 55 | $44.84 | $54.28 | $62.54 | $69.62 | $93.22 | $60.18 | $73.16 | $88.78 | $94.40 | $126.26 |
| 56 | $47.20 | $57.82 | $67.26 | $74.34 | $99.12 | $61.36 | $76.70 | $88.50 | $97.94 | $132.16 |
| 57 | $49.56 | $61.36 | $70.80 | $79.06 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $139.24 |
| 58 | $53.10 | $66.08 | $75.52 | $84.96 | $112.10 | $68.44 | $86.14 | $99.12 | $109.74 | $146.32 |
| 59 | $56.64 | $69.62 | $81.42 | $90.86 | $121.54 | $71.98 | $89.68 | $103.84 | $115.64 | $155.76 |
| 60 | $60.18 | $74.34 | $86.14 | $97.94 | $128.62 | $75.52 | $94.40 | $109.74 | $123.90 | $164.02 |
| 61 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 | $81.42 | $102.66 | $116.82 | $132.16 | $175.82 |
| 62 | $70.80 | $87.32 | $100.30 | $112.10 | $149.86 | $86.14 | $108.56 | $123.90 | $139.24 | $186.44 |
| 63 | $75.52 | $94.40 | $107.38 | $121.54 | $162.84 | $92.04 | $115.64 | $132.16 | $148.68 | $199.42 |
| 64 | $81.42 | $102.66 | $115.64 | $129.80 | $174.64 | $99.12 | $123.90 | $140.42 | $158.12 | $212.40 |
| 65 | $88.50 | $109.74 | $125.08 | $140.42 | $188.80 | $106.20 | $132.16 | $151.04 | $169.92 | $227.74 |
| 66 | $95.58 | $118.00 | $135.70 | $152.22 | $204.14 | $113.28 | $141.60 | $161.66 | $182.90 | $244.26 |
| 67 | $101.48 | $126.26 | $145.14 | $164.02 | $219.48 | $121.54 | $149.86 | $173.46 | $194.70 | $260.78 |
| 68 | $108.56 | $136.88 | $156.94 | $175.82 | $234.82 | $128.62 | $161.66 | $185.26 | $208.86 | $278.48 |
| 69 | $118.00 | $146.32 | $169.92 | $192.34 | $256.06 | $139.24 | $173.46 | $200.60 | $225.38 | $300.90 |
| 70 | $128.62 | $161.66 | $187.62 | $210.04 | $280.84 | $149.86 | $189.98 | $219.48 | $245.44 | $328.04 |
| 71 | $143.96 | $179.36 | $207.68 | $233.64 | $311.52 | $166.38 | $207.68 | $239.54 | $269.04 | $359.90 |
| 72 | $159.30 | $199.42 | $231.28 | $259.60 | $348.10 | $181.72 | $228.92 | $264.32 | $297.36 | $396.48 |
| 73 | $179.36 | $221.84 | $257.24 | $289.10 | $385.86 | $200.60 | $250.16 | $291.46 | $326.86 | $436.60 |
| 74 | $198.24 | $247.80 | $287.92 | $322.14 | $429.52 | $221.84 | $277.30 | $320.96 | $359.90 | $481.44 |
| 75 | $219.48 | $276.12 | $319.78 | $357.54 | $479.08 | $243.08 | $305.62 | $354.00 | $396.48 | $531.00 |
| 76 | $245.44 | $305.62 | $356.36 | $400.02 | $533.36 | $267.86 | $336.30 | $390.58 | $438.96 | $586.46 |
| 77 | $271.40 | $341.02 | $397.66 | $448.40 | $595.90 | $293.82 | $371.70 | $430.70 | $486.16 | $646.64 |
| 78 | $299.72 | $377.60 | $442.50 | $497.96 | $661.98 | $322.14 | $405.92 | $475.54 | $535.72 | $711.54 |
| 79 | $329.22 | $415.36 | $484.98 | $547.52 | $728.06 | $350.46 | $442.50 | $518.02 | $585.28 | $776.44 |
| 80 | $356.36 | $450.76 | $527.46 | $595.90 | $791.78 | $378.78 | $477.90 | $559.32 | $632.48 | $840.16 |
| 81 | $382.32 | $483.80 | $566.40 | $639.56 | $849.60 | $403.56 | $510.94 | $599.44 | $676.14 | $897.98 |
| 82 | $407.10 | $514.48 | $602.98 | $680.86 | $903.88 | $430.70 | $543.98 | $636.02 | $719.80 | $954.62 |
| 83 | $433.06 | $546.34 | $639.56 | $722.16 | $959.34 | $456.66 | $575.84 | $673.78 | $759.92 | $1,011.26 |
| 84 | $460.20 | $581.74 | $678.50 | $765.82 | $1,018.34 | $482.62 | $611.24 | $713.90 | $805.94 | $1,071.44 |
| 85 | $490.88 | $618.32 | $722.16 | $813.02 | $1,083.24 | $513.30 | $647.82 | $758.74 | $853.14 | $1,137.52 |
| 86 | $522.74 | $658.44 | $767.00 | $863.76 | $1,151.68 | $545.16 | $687.94 | $803.58 | $903.88 | $1,205.96 |
| 87 | $555.78 | $699.74 | $816.56 | $918.04 | $1,223.66 | $578.20 | $729.24 | $853.14 | $958.16 | $1,277.94 |
| 88 | $592.36 | $744.58 | $867.30 | $977.04 | $1,301.54 | $614.78 | $774.08 | $903.88 | $1,017.16 | $1,355.82 |
| 89 | $631.30 | $794.14 | $925.12 | $1,038.40 | $1,387.68 | $653.72 | $823.64 | $961.70 | $1,078.52 | $1,441.96 |
| 90 | $674.96 | $847.24 | $986.48 | $1,108.02 | $1,479.72 | $697.38 | $876.74 | $1,023.06 | $1,148.14 | $1,534.00 |
| 91 | $720.98 | $903.88 | $1,052.56 | $1,182.36 | $1,578.84 | $743.40 | $933.38 | $1,089.14 | $1,222.48 | $1,633.12 |
| 92 | $769.36 | $965.24 | $1,122.18 | $1,260.24 | $1,683.86 | $791.78 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 |
| 93 | $821.28 | $1,030.14 | $1,198.88 | $1,345.20 | $1,797.14 | $843.70 | $1,059.64 | $1,235.46 | $1,385.32 | $1,851.42 |
| 94 | $879.10 | $1,100.94 | $1,280.30 | $1,436.06 | $1,919.86 | $901.52 | $1,130.44 | $1,316.88 | $1,476.18 | $1,974.14 |
| 95 | $941.64 | $1,177.64 | $1,369.98 | $1,535.18 | $2,054.38 | $964.06 | $1,207.14 | $1,406.56 | $1,575.30 | $2,108.66 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 30 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 31 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 32 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 33 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 34 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 35 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 36 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 37 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 38 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 39 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 40 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 41 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 42 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 43 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 44 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 45 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 46 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 47 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 48 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 49 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 50 | $34.22 | $42.48 | $47.20 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 51 | $35.40 | $43.66 | $49.56 | $55.46 | $75.52 | $48.38 | $59.00 | $68.44 | $75.52 | $102.66 |
| 52 | $36.58 | $46.02 | $50.74 | $57.82 | $77.88 | $48.38 | $61.36 | $69.62 | $77.88 | $105.02 |
| 53 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $50.74 | $63.72 | $71.98 | $81.42 | $107.38 |
| 54 | $38.94 | $47.20 | $55.46 | $61.36 | $82.60 | $53.10 | $64.90 | $74.34 | $82.60 | $110.92 |
| 55 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 56 | $42.48 | $51.92 | $60.18 | $67.26 | $89.68 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 |
| 57 | $46.02 | $55.46 | $64.90 | $70.80 | $96.76 | $60.18 | $73.16 | $86.14 | $94.40 | $126.26 |
| 58 | $48.38 | $59.00 | $68.44 | $76.70 | $103.84 | $62.54 | $76.70 | $88.50 | $100.30 | $133.34 |
| 59 | $50.74 | $64.90 | $73.16 | $82.60 | $109.74 | $64.90 | $82.60 | $94.40 | $105.02 | $141.60 |
| 60 | $54.28 | $68.44 | $79.06 | $87.32 | $118.00 | $68.44 | $86.14 | $100.30 | $110.92 | $149.86 |
| 61 | $59.00 | $74.34 | $86.14 | $95.58 | $127.44 | $74.34 | $93.22 | $107.38 | $119.18 | $160.48 |
| 62 | $64.90 | $80.24 | $90.86 | $103.84 | $138.06 | $80.24 | $97.94 | $113.28 | $127.44 | $169.92 |
| 63 | $69.62 | $84.96 | $97.94 | $109.74 | $147.50 | $84.96 | $105.02 | $121.54 | $135.70 | $180.54 |
| 64 | $74.34 | $93.22 | $107.38 | $119.18 | $159.30 | $89.68 | $113.28 | $129.80 | $145.14 | $193.52 |
| 65 | $79.06 | $99.12 | $114.46 | $127.44 | $172.28 | $95.58 | $120.36 | $138.06 | $154.58 | $206.50 |
| 66 | $86.14 | $107.38 | $125.08 | $139.24 | $185.26 | $102.66 | $128.62 | $148.68 | $166.38 | $220.66 |
| 67 | $92.04 | $115.64 | $134.52 | $148.68 | $198.24 | $108.56 | $136.88 | $159.30 | $175.82 | $237.18 |
| 68 | $100.30 | $122.72 | $141.60 | $160.48 | $214.76 | $116.82 | $146.32 | $167.56 | $189.98 | $253.70 |
| 69 | $107.38 | $133.34 | $155.76 | $173.46 | $232.46 | $127.44 | $156.94 | $182.90 | $204.14 | $273.76 |
| 70 | $116.82 | $147.50 | $169.92 | $191.16 | $253.70 | $136.88 | $172.28 | $198.24 | $223.02 | $297.36 |
| 71 | $130.98 | $162.84 | $188.80 | $212.40 | $283.20 | $151.04 | $188.80 | $218.30 | $245.44 | $326.86 |
| 72 | $145.14 | $181.72 | $210.04 | $236.00 | $315.06 | $165.20 | $207.68 | $239.54 | $269.04 | $359.90 |
| 73 | $160.48 | $201.78 | $234.82 | $263.14 | $351.64 | $181.72 | $227.74 | $264.32 | $298.54 | $397.66 |
| 74 | $180.54 | $226.56 | $260.78 | $292.64 | $390.58 | $201.78 | $253.70 | $291.46 | $328.04 | $437.78 |
| 75 | $200.60 | $251.34 | $290.28 | $325.68 | $435.42 | $221.84 | $278.48 | $322.14 | $362.26 | $482.62 |
| 76 | $221.84 | $278.48 | $324.50 | $364.62 | $484.98 | $243.08 | $305.62 | $355.18 | $398.84 | $532.18 |
| 77 | $246.62 | $310.34 | $361.08 | $408.28 | $542.80 | $266.68 | $336.30 | $391.76 | $441.32 | $588.82 |
| 78 | $273.76 | $344.56 | $401.20 | $453.12 | $602.98 | $293.82 | $370.52 | $431.88 | $487.34 | $649.00 |
| 79 | $298.54 | $377.60 | $441.32 | $497.96 | $661.98 | $318.60 | $403.56 | $472.00 | $531.00 | $706.82 |
| 80 | $324.50 | $409.46 | $480.26 | $542.80 | $718.62 | $343.38 | $435.42 | $509.76 | $575.84 | $763.46 |
| 81 | $348.10 | $440.14 | $515.66 | $581.74 | $772.90 | $366.98 | $464.92 | $543.98 | $615.96 | $817.74 |
| 82 | $369.34 | $468.46 | $548.70 | $618.32 | $823.64 | $389.40 | $494.42 | $580.56 | $653.72 | $869.66 |
| 83 | $394.12 | $497.96 | $581.74 | $657.26 | $873.20 | $414.18 | $523.92 | $613.60 | $692.66 | $920.40 |
| 84 | $418.90 | $528.64 | $618.32 | $696.20 | $927.48 | $440.14 | $555.78 | $650.18 | $731.60 | $975.86 |
| 85 | $446.04 | $562.86 | $657.26 | $739.86 | $986.48 | $468.46 | $591.18 | $690.30 | $776.44 | $1,034.86 |
| 86 | $474.36 | $598.26 | $699.74 | $787.06 | $1,049.02 | $496.78 | $626.58 | $732.78 | $823.64 | $1,097.40 |
| 87 | $506.22 | $636.02 | $742.22 | $836.62 | $1,115.10 | $528.64 | $664.34 | $775.26 | $873.20 | $1,163.48 |
| 88 | $538.08 | $677.32 | $790.60 | $888.54 | $1,184.72 | $560.50 | $705.64 | $823.64 | $925.12 | $1,233.10 |
| 89 | $573.48 | $722.16 | $841.34 | $945.18 | $1,262.60 | $595.90 | $750.48 | $874.38 | $981.76 | $1,310.98 |
| 90 | $612.42 | $770.54 | $897.98 | $1,008.90 | $1,346.38 | $634.84 | $798.86 | $931.02 | $1,045.48 | $1,394.76 |
| 91 | $654.90 | $822.46 | $958.16 | $1,076.16 | $1,438.42 | $677.32 | $850.78 | $991.20 | $1,112.74 | $1,486.80 |
| 92 | $699.74 | $877.92 | $1,021.88 | $1,146.96 | $1,532.82 | $722.16 | $906.24 | $1,054.92 | $1,183.54 | $1,581.20 |
| 93 | $746.94 | $936.92 | $1,090.32 | $1,223.66 | $1,636.66 | $769.36 | $965.24 | $1,123.36 | $1,260.24 | $1,685.04 |
| 94 | $798.86 | $1,000.64 | $1,164.66 | $1,306.26 | $1,747.58 | $821.28 | $1,028.96 | $1,197.70 | $1,342.84 | $1,795.96 |
| 95 | $855.50 | $1,072.62 | $1,247.26 | $1,398.30 | $1,870.30 | $877.92 | $1,100.94 | $1,280.30 | $1,434.88 | $1,918.68 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4062-MI, 4062-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 30 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 31 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 32 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 33 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 34 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 35 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 36 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 37 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 38 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 39 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 40 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 41 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 42 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 43 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 44 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 45 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 46 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 47 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 48 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 49 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 50 | $33.04 | $40.12 | $44.84 | $49.56 | $68.44 | $44.84 | $54.28 | $62.54 | $68.44 | $94.40 |
| 51 | $33.04 | $41.30 | $47.20 | $53.10 | $69.62 | $44.84 | $56.64 | $66.08 | $71.98 | $95.58 |
| 52 | $34.22 | $43.66 | $48.38 | $54.28 | $73.16 | $47.20 | $57.82 | $67.26 | $74.34 | $100.30 |
| 53 | $36.58 | $44.84 | $50.74 | $56.64 | $76.70 | $48.38 | $60.18 | $68.44 | $76.70 | $103.84 |
| 54 | $36.58 | $46.02 | $51.92 | $59.00 | $79.06 | $49.56 | $62.54 | $70.80 | $79.06 | $106.20 |
| 55 | $37.76 | $47.20 | $54.28 | $60.18 | $81.42 | $50.74 | $64.90 | $73.16 | $81.42 | $108.56 |
| 56 | $40.12 | $49.56 | $57.82 | $63.72 | $84.96 | $53.10 | $67.26 | $76.70 | $84.96 | $114.46 |
| 57 | $43.66 | $53.10 | $61.36 | $68.44 | $90.86 | $56.64 | $70.80 | $80.24 | $90.86 | $120.36 |
| 58 | $46.02 | $56.64 | $66.08 | $71.98 | $97.94 | $60.18 | $73.16 | $86.14 | $95.58 | $127.44 |
| 59 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 | $62.54 | $77.88 | $89.68 | $101.48 | $134.52 |
| 60 | $51.92 | $64.90 | $74.34 | $83.78 | $110.92 | $66.08 | $82.60 | $95.58 | $107.38 | $142.78 |
| 61 | $55.46 | $69.62 | $80.24 | $89.68 | $120.36 | $69.62 | $88.50 | $101.48 | $113.28 | $152.22 |
| 62 | $60.18 | $76.70 | $87.32 | $97.94 | $128.62 | $75.52 | $95.58 | $108.56 | $120.36 | $160.48 |
| 63 | $66.08 | $82.60 | $94.40 | $103.84 | $140.42 | $80.24 | $101.48 | $115.64 | $128.62 | $172.28 |
| 64 | $70.80 | $88.50 | $101.48 | $113.28 | $152.22 | $84.96 | $107.38 | $122.72 | $138.06 | $185.26 |
| 65 | $75.52 | $95.58 | $108.56 | $121.54 | $162.84 | $90.86 | $115.64 | $132.16 | $147.50 | $198.24 |
| 66 | $81.42 | $103.84 | $118.00 | $130.98 | $175.82 | $97.94 | $123.90 | $141.60 | $158.12 | $212.40 |
| 67 | $87.32 | $110.92 | $126.26 | $141.60 | $189.98 | $103.84 | $130.98 | $149.86 | $168.74 | $225.38 |
| 68 | $94.40 | $116.82 | $134.52 | $152.22 | $202.96 | $110.92 | $140.42 | $161.66 | $180.54 | $240.72 |
| 69 | $101.48 | $128.62 | $147.50 | $165.20 | $221.84 | $119.18 | $152.22 | $173.46 | $194.70 | $261.96 |
| 70 | $109.74 | $141.60 | $161.66 | $181.72 | $244.26 | $128.62 | $165.20 | $188.80 | $213.58 | $284.38 |
| 71 | $123.90 | $156.94 | $179.36 | $201.70 | $270.22 | $142.78 | $181.72 | $207.68 | $234.82 | $312.70 |
| 72 | $136.88 | $174.64 | $200.60 | $225.98 | $299.72 | $155.76 | $199.42 | $230.10 | $258.42 | $344.56 |
| 73 | $154.58 | $193.52 | $223.02 | $250.16 | $335.12 | $174.64 | $220.66 | $252.52 | $283.20 | $379.96 |
| 74 | $171.10 | $217.12 | $248.98 | $278.48 | $374.06 | $191.16 | $244.26 | $278.48 | $312.70 | $420.08 |
| 75 | $188.80 | $240.72 | $277.30 | $311.52 | $415.36 | $208.86 | $267.86 | $307.98 | $345.74 | $461.38 |
| 76 | $211.22 | $267.86 | $309.16 | $346.92 | $463.74 | $231.28 | $295.00 | $339.84 | $381.14 | $509.76 |
| 77 | $232.46 | $298.54 | $344.56 | $389.40 | $518.02 | $252.52 | $325.68 | $376.42 | $423.62 | $562.86 |
| 78 | $257.24 | $331.58 | $383.50 | $433.06 | $574.66 | $277.30 | $357.54 | $413.00 | $466.10 | $619.50 |
| 79 | $282.02 | $363.44 | $421.26 | $475.54 | $632.48 | $300.90 | $389.40 | $451.94 | $507.40 | $676.14 |
| 80 | $305.62 | $395.30 | $457.84 | $516.84 | $686.76 | $324.50 | $420.08 | $486.16 | $549.88 | $730.42 |
| 81 | $328.04 | $423.62 | $490.88 | $554.60 | $737.50 | $346.92 | $448.40 | $520.38 | $587.64 | $781.16 |
| 82 | $349.28 | $450.76 | $522.74 | $590.00 | $784.70 | $369.34 | $476.72 | $552.24 | $624.22 | $829.54 |
| 83 | $371.70 | $477.90 | $554.60 | $624.22 | $833.08 | $391.76 | $505.04 | $586.46 | $659.62 | $879.10 |
| 84 | $395.30 | $507.40 | $588.82 | $663.16 | $882.64 | $415.36 | $534.54 | $620.68 | $698.56 | $931.02 |
| 85 | $418.90 | $539.26 | $625.40 | $704.46 | $939.28 | $440.14 | $567.58 | $657.26 | $739.86 | $987.66 |
| 86 | $446.04 | $573.48 | $665.52 | $748.12 | $997.10 | $467.28 | $601.80 | $697.38 | $783.52 | $1,045.48 |
| 87 | $475.54 | $611.24 | $705.64 | $794.14 | $1,059.64 | $496.78 | $639.56 | $737.50 | $829.54 | $1,108.02 |
| 88 | $506.22 | $649.00 | $751.66 | $843.70 | $1,126.90 | $527.46 | $677.32 | $783.52 | $879.10 | $1,175.28 |
| 89 | $539.26 | $691.48 | $798.86 | $897.98 | $1,200.06 | $560.50 | $719.80 | $830.72 | $933.38 | $1,248.44 |
| 90 | $575.84 | $737.50 | $853.14 | $956.98 | $1,280.30 | $597.08 | $765.82 | $885.00 | $992.38 | $1,328.68 |
| 91 | $614.78 | $787.06 | $909.78 | $1,020.70 | $1,365.26 | $636.02 | $815.38 | $941.64 | $1,056.10 | $1,413.64 |
| 92 | $657.26 | $840.16 | $969.96 | $1,087.96 | $1,454.94 | $678.50 | $868.48 | $1,001.82 | $1,123.36 | $1,503.32 |
| 93 | $700.92 | $896.80 | $1,034.86 | $1,161.12 | $1,552.88 | $722.16 | $925.12 | $1,066.72 | $1,196.52 | $1,601.26 |
| 94 | $750.48 | $958.16 | $1,105.66 | $1,239.00 | $1,657.90 | $771.72 | $986.48 | $1,137.52 | $1,274.40 | $1,706.28 |
| 95 | $802.40 | $1,025.42 | $1,182.36 | $1,323.96 | $1,774.72 | $823.64 | $1,053.74 | $1,214.22 | $1,359.36 | $1,823.10 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 30 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 31 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 32 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 33 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 34 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 35 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 36 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 37 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 38 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 39 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 40 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 41 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 42 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 43 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 44 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 45 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 46 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 47 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 48 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 49 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 50 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $92.04 | $118.00 | $136.88 | $154.58 | $205.32 |
| 51 | $70.80 | $89.68 | $105.02 | $118.00 | $158.12 | $94.40 | $119.18 | $139.24 | $158.12 | $210.04 |
| 52 | $73.16 | $93.22 | $108.56 | $121.54 | $162.84 | $96.76 | $122.72 | $142.78 | $161.66 | $214.76 |
| 53 | $75.52 | $95.58 | $112.10 | $126.26 | $168.74 | $99.12 | $126.26 | $146.32 | $165.20 | $219.48 |
| 54 | $77.88 | $99.12 | $115.64 | $130.98 | $173.46 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 |
| 55 | $80.24 | $101.48 | $119.18 | $134.52 | $179.36 | $103.84 | $130.98 | $153.40 | $172.28 | $230.10 |
| 56 | $84.96 | $108.56 | $125.08 | $142.78 | $188.80 | $108.56 | $136.88 | $159.30 | $181.72 | $240.72 |
| 57 | $90.86 | $114.46 | $134.52 | $151.04 | $200.60 | $113.28 | $143.96 | $168.74 | $189.98 | $252.52 |
| 58 | $96.76 | $122.72 | $143.96 | $162.84 | $215.94 | $120.36 | $152.22 | $178.18 | $201.78 | $267.86 |
| 59 | $103.84 | $130.98 | $153.40 | $173.46 | $231.28 | $127.44 | $161.66 | $188.80 | $213.58 | $283.20 |
| 60 | $110.92 | $140.42 | $164.02 | $186.44 | $246.62 | $134.52 | $171.10 | $200.60 | $226.56 | $300.90 |
| 61 | $118.00 | $151.04 | $177.00 | $200.60 | $264.32 | $141.60 | $182.90 | $213.58 | $241.90 | $319.78 |
| 62 | $126.26 | $161.66 | $188.80 | $213.58 | $283.20 | $152.22 | $194.70 | $226.56 | $257.24 | $341.02 |
| 63 | $135.70 | $172.28 | $201.78 | $228.92 | $303.26 | $161.66 | $206.50 | $241.90 | $273.76 | $362.26 |
| 64 | $145.14 | $185.26 | $217.12 | $245.44 | $325.68 | $172.28 | $220.66 | $258.42 | $292.64 | $388.22 |
| 65 | $154.58 | $199.42 | $233.64 | $264.32 | $350.46 | $182.90 | $236.00 | $276.12 | $312.70 | $415.36 |
| 66 | $167.56 | $214.76 | $252.52 | $285.56 | $376.42 | $197.06 | $252.52 | $296.18 | $335.12 | $443.68 |
| 67 | $178.18 | $227.74 | $269.04 | $305.62 | $403.56 | $208.86 | $266.68 | $315.06 | $357.54 | $472.00 |
| 68 | $192.34 | $246.62 | $289.10 | $329.22 | $434.24 | $221.84 | $285.56 | $336.30 | $381.14 | $503.86 |
| 69 | $207.68 | $267.86 | $315.06 | $357.54 | $472.00 | $239.54 | $307.98 | $363.44 | $411.82 | $543.98 |
| 70 | $228.92 | $295.00 | $348.10 | $395.30 | $521.56 | $261.96 | $336.30 | $396.48 | $450.76 | $594.72 |
| 71 | $254.88 | $329.22 | $387.04 | $441.32 | $581.74 | $289.10 | $372.88 | $437.78 | $499.14 | $658.44 |
| 72 | $285.56 | $366.98 | $433.06 | $493.24 | $650.18 | $320.96 | $413.00 | $486.16 | $553.42 | $730.42 |
| 73 | $319.78 | $411.82 | $484.98 | $553.24 | $728.06 | $356.36 | $459.02 | $540.44 | $614.78 | $810.66 |
| 74 | $357.54 | $460.20 | $543.98 | $617.14 | $815.38 | $395.30 | $509.76 | $600.62 | $682.04 | $901.52 |
| 75 | $397.66 | $514.48 | $609.88 | $692.66 | $913.32 | $436.60 | $564.04 | $667.88 | $758.74 | $1,001.82 |
| 76 | $444.86 | $575.84 | $683.22 | $778.80 | $1,025.42 | $483.80 | $626.58 | $742.22 | $846.06 | $1,113.92 |
| 77 | $496.78 | $645.46 | $767.00 | $876.74 | $1,151.68 | $535.72 | $696.20 | $826.00 | $944.00 | $1,240.18 |
| 78 | $551.06 | $717.44 | $857.86 | $980.58 | $1,286.20 | $588.82 | $768.18 | $916.86 | $1,047.84 | $1,374.70 |
| 79 | $606.52 | $790.60 | $946.36 | $1,084.42 | $1,420.72 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,508.04 |
| 80 | $658.44 | $861.40 | $1,032.50 | $1,182.36 | $1,548.16 | $696.20 | $909.78 | $1,090.32 | $1,248.44 | $1,635.48 |
| 81 | $708.00 | $926.30 | $1,108.02 | $1,269.68 | $1,662.62 | $744.58 | $975.86 | $1,167.02 | $1,336.94 | $1,751.12 |
| 82 | $755.20 | $986.48 | $1,181.18 | $1,352.28 | $1,771.18 | $794.14 | $1,038.40 | $1,241.36 | $1,421.90 | $1,862.04 |
| 83 | $803.58 | $1,047.84 | $1,253.16 | $1,434.88 | $1,880.92 | $842.52 | $1,099.76 | $1,315.70 | $1,505.68 | $1,974.14 |
| 84 | $853.14 | $1,112.74 | $1,329.86 | $1,521.02 | $1,995.38 | $893.26 | $1,165.84 | $1,393.58 | $1,593.00 | $2,089.78 |
| 85 | $908.60 | $1,183.54 | $1,414.82 | $1,616.60 | $2,122.82 | $949.90 | $1,237.82 | $1,479.72 | $1,690.94 | $2,219.58 |
| 86 | $967.60 | $1,260.24 | $1,504.50 | $1,719.26 | $2,258.52 | $1,008.90 | $1,314.52 | $1,569.40 | $1,793.60 | $2,355.28 |
| 87 | $1,030.14 | $1,340.48 | $1,601.26 | $1,826.64 | $2,401.30 | $1,071.44 | $1,394.76 | $1,666.16 | $1,900.98 | $2,498.06 |
| 88 | $1,097.40 | $1,427.80 | $1,703.92 | $1,943.46 | $2,555.88 | $1,138.70 | $1,482.08 | $1,768.82 | $2,017.80 | $2,652.64 |
| 89 | $1,170.56 | $1,522.20 | $1,814.84 | $2,069.72 | $2,723.44 | $1,211.86 | $1,576.48 | $1,879.74 | $2,144.06 | $2,820.20 |
| 90 | $1,250.80 | $1,624.86 | $1,937.56 | $2,207.78 | $2,906.34 | $1,292.10 | $1,679.14 | $2,002.46 | $2,282.12 | $3,003.10 |
| 91 | $1,336.94 | $1,735.78 | $2,068.54 | $2,356.46 | $3,102.22 | $1,378.24 | $1,790.06 | $2,133.44 | $2,430.80 | $3,198.98 |
| 92 | $1,427.80 | $1,852.60 | $2,206.60 | $2,512.22 | $3,311.08 | $1,469.10 | $1,906.88 | $2,271.50 | $2,586.56 | $3,407.84 |
| 93 | $1,525.74 | $1,978.86 | $2,355.28 | $2,680.96 | $3,534.10 | $1,567.04 | $2,033.14 | $2,420.18 | $2,755.30 | $3,630.86 |
| 94 | $1,631.94 | $2,115.74 | $2,518.12 | $2,863.86 | $3,777.18 | $1,673.24 | $2,170.02 | $2,583.02 | $2,938.20 | $3,873.94 |
| 95 | $1,747.58 | $2,265.60 | $2,695.12 | $3,064.46 | $4,042.68 | $1,788.88 | $2,319.88 | $2,760.02 | $3,138.80 | $4,139.44 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 30 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 31 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 32 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 33 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 34 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 35 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 36 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 37 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 38 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 39 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 40 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 41 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 42 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 43 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 44 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 45 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 46 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 47 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 48 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 49 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 50 | $61.36 | $76.70 | $89.68 | $101.48 | $135.70 | $82.60 | $103.84 | $121.54 | $136.88 | $182.90 |
| 51 | $63.72 | $80.24 | $93.22 | $105.02 | $139.24 | $83.78 | $107.38 | $125.08 | $140.42 | $186.44 |
| 52 | $64.90 | $83.78 | $96.76 | $108.56 | $145.14 | $86.14 | $109.74 | $127.44 | $143.96 | $191.16 |
| 53 | $67.26 | $84.96 | $99.12 | $112.10 | $149.86 | $87.32 | $112.10 | $129.80 | $147.50 | $195.88 |
| 54 | $69.62 | $88.50 | $102.66 | $115.64 | $153.40 | $89.68 | $114.46 | $133.34 | $151.04 | $199.42 |
| 55 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 | $92.04 | $116.82 | $135.70 | $153.40 | $204.14 |
| 56 | $75.52 | $95.58 | $112.10 | $126.26 | $167.56 | $95.58 | $121.54 | $142.78 | $160.48 | $213.58 |
| 57 | $80.24 | $102.66 | $119.18 | $134.52 | $179.36 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 |
| 58 | $86.14 | $108.56 | $127.44 | $145.14 | $192.34 | $106.20 | $135.70 | $158.12 | $179.36 | $238.36 |
| 59 | $92.04 | $116.82 | $136.88 | $155.76 | $205.32 | $112.10 | $143.96 | $167.56 | $189.98 | $252.52 |
| 60 | $97.94 | $125.08 | $146.32 | $166.38 | $219.48 | $119.18 | $153.40 | $178.18 | $201.78 | $267.86 |
| 61 | $105.02 | $134.52 | $156.94 | $178.18 | $236.00 | $127.44 | $162.84 | $189.98 | $215.94 | $285.56 |
| 62 | $112.10 | $143.96 | $168.74 | $189.98 | $251.34 | $134.52 | $173.46 | $202.96 | $228.92 | $303.26 |
| 63 | $119.18 | $153.40 | $180.54 | $204.14 | $270.22 | $142.78 | $184.08 | $215.94 | $244.26 | $323.32 |
| 64 | $129.80 | $165.20 | $192.34 | $218.30 | $290.28 | $153.40 | $197.06 | $230.10 | $259.60 | $344.56 |
| 65 | $139.24 | $177.00 | $207.68 | $234.82 | $311.52 | $164.02 | $210.04 | $246.62 | $277.30 | $368.16 |
| 66 | $148.68 | $191.16 | $224.20 | $253.70 | $336.80 | $174.64 | $225.38 | $263.14 | $297.36 | $395.30 |
| 67 | $159.30 | $204.14 | $239.54 | $272.58 | $358.72 | $186.44 | $238.36 | $279.66 | $317.42 | $420.08 |
| 68 | $169.92 | $218.30 | $257.24 | $292.64 | $387.04 | $197.06 | $253.70 | $299.72 | $338.66 | $448.40 |
| 69 | $185.26 | $237.18 | $280.84 | $318.60 | $420.08 | $212.40 | $273.76 | $323.32 | $366.98 | $483.80 |
| 70 | $204.14 | $261.96 | $310.34 | $351.64 | $463.74 | $232.46 | $298.54 | $354.00 | $401.20 | $529.82 |
| 71 | $226.56 | $292.64 | $344.56 | $392.94 | $516.84 | $257.24 | $331.58 | $390.58 | $443.68 | $585.28 |
| 72 | $253.70 | $326.86 | $385.86 | $438.96 | $579.38 | $284.38 | $366.98 | $433.06 | $492.06 | $650.18 |
| 73 | $284.38 | $365.80 | $431.88 | $490.88 | $647.82 | $316.24 | $408.28 | $481.44 | $547.52 | $722.16 |
| 74 | $318.60 | $409.46 | $483.80 | $549.88 | $725.70 | $351.64 | $453.12 | $535.72 | $607.70 | $802.40 |
| 75 | $355.18 | $457.84 | $541.62 | $615.96 | $813.02 | $389.40 | $502.68 | $593.54 | $674.96 | $890.90 |
| 76 | $396.48 | $512.12 | $608.68 | $692.66 | $912.14 | $430.70 | $558.14 | $661.98 | $752.84 | $991.20 |
| 77 | $441.32 | $573.48 | $683.22 | $779.98 | $1,025.42 | $475.54 | $618.32 | $736.32 | $840.16 | $1,104.48 |
| 78 | $489.70 | $639.56 | $762.28 | $873.20 | $1,144.60 | $523.92 | $683.22 | $815.38 | $932.20 | $1,222.48 |
| 79 | $539.26 | $704.46 | $843.70 | $965.24 | $1,263.78 | $572.30 | $748.12 | $895.62 | $1,024.24 | $1,341.66 |
| 80 | $586.46 | $765.82 | $918.04 | $1,051.38 | $1,377.06 | $619.50 | $809.48 | $969.96 | $1,111.56 | $1,454.94 |
| 81 | $630.12 | $823.64 | $986.48 | $1,130.44 | $1,479.72 | $663.16 | $867.30 | $1,039.58 | $1,190.62 | $1,558.78 |
| 82 | $671.42 | $877.92 | $1,051.38 | $1,203.60 | $1,576.48 | $705.64 | $923.94 | $1,105.66 | $1,266.14 | $1,657.90 |
| 83 | $713.90 | $932.20 | $1,115.10 | $1,276.76 | $1,673.24 | $749.30 | $978.22 | $1,170.56 | $1,339.30 | $1,755.84 |
| 84 | $759.92 | $990.02 | $1,183.54 | $1,353.46 | $1,775.90 | $795.32 | $1,037.22 | $1,239.00 | $1,417.18 | $1,859.68 |
| 85 | $809.48 | $1,053.74 | $1,260.24 | $1,439.60 | $1,888.00 | $844.88 | $1,102.12 | $1,316.88 | $1,504.50 | $1,974.14 |
| 86 | $861.40 | $1,121.00 | $1,340.48 | $1,530.46 | $2,009.54 | $896.80 | $1,169.38 | $1,397.12 | $1,595.36 | $2,095.68 |
| 87 | $918.04 | $1,192.98 | $1,425.44 | $1,626.04 | $2,136.98 | $953.44 | $1,241.36 | $1,482.08 | $1,690.94 | $2,223.12 |
| 88 | $977.04 | $1,270.86 | $1,516.30 | $1,729.88 | $2,273.86 | $1,012.44 | $1,319.24 | $1,572.94 | $1,794.78 | $2,360.00 |
| 89 | $1,043.12 | $1,354.64 | $1,616.60 | $1,841.98 | $2,422.54 | $1,078.52 | $1,403.02 | $1,673.24 | $1,906.88 | $2,508.68 |
| 90 | $1,113.92 | $1,446.68 | $1,725.16 | $1,964.70 | $2,586.56 | $1,149.32 | $1,495.06 | $1,781.80 | $2,029.60 | $2,672.70 |
| 91 | $1,190.62 | $1,544.62 | $1,841.98 | $2,096.86 | $2,761.20 | $1,226.02 | $1,593.00 | $1,898.62 | $2,161.76 | $2,847.34 |
| 92 | $1,272.04 | $1,649.64 | $1,964.70 | $2,237.28 | $2,946.46 | $1,307.44 | $1,698.02 | $2,021.34 | $2,302.18 | $3,032.60 |
| 93 | $1,358.18 | $1,761.74 | $2,096.86 | $2,387.14 | $3,144.70 | $1,393.58 | $1,810.12 | $2,153.50 | $2,452.04 | $3,230.84 |
| 94 | $1,452.58 | $1,883.28 | $2,242.00 | $2,549.98 | $3,360.64 | $1,487.98 | $1,931.66 | $2,298.64 | $2,614.88 | $3,446.78 |
| 95 | $1,556.42 | $2,015.44 | $2,398.94 | $2,728.16 | $3,597.82 | $1,591.82 | $2,063.82 | $2,455.58 | $2,793.06 | $3,683.96 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 30 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 31 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 32 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 33 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 34 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 35 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 36 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 37 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 38 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 39 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 40 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 41 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 42 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 43 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 44 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 45 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 46 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 47 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 48 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 49 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 50 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 |
| 51 | $57.82 | $73.16 | $84.96 | $95.58 | $126.26 | $76.70 | $96.76 | $113.28 | $127.44 | $169.92 |
| 52 | $59.00 | $74.34 | $87.32 | $99.12 | $132.16 | $77.88 | $99.12 | $115.64 | $130.98 | $174.64 |
| 53 | $61.36 | $77.88 | $89.68 | $101.48 | $135.70 | $80.24 | $101.48 | $118.00 | $133.34 | $177.00 |
| 54 | $62.54 | $80.24 | $93.22 | $105.02 | $140.42 | $81.42 | $103.84 | $121.54 | $136.88 | $181.72 |
| 55 | $64.90 | $82.60 | $96.76 | $108.56 | $143.96 | $82.60 | $106.20 | $123.90 | $140.42 | $185.26 |
| 56 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 | $87.32 | $110.92 | $129.80 | $146.32 | $194.70 |
| 57 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 | $90.86 | $116.82 | $136.88 | $153.40 | $204.14 |
| 58 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 | $96.76 | $123.90 | $145.14 | $164.02 | $215.94 |
| 59 | $83.78 | $106.20 | $125.08 | $141.60 | $186.44 | $102.66 | $130.98 | $153.40 | $173.46 | $228.92 |
| 60 | $89.68 | $113.28 | $133.34 | $151.04 | $200.60 | $108.56 | $138.06 | $162.84 | $184.08 | $244.26 |
| 61 | $96.76 | $122.72 | $142.78 | $162.84 | $214.76 | $115.64 | $147.50 | $173.46 | $195.88 | $259.60 |
| 62 | $101.48 | $130.98 | $152.22 | $173.46 | $230.10 | $122.72 | $158.12 | $184.08 | $208.86 | $276.12 |
| 63 | $108.56 | $140.42 | $164.02 | $185.26 | $245.44 | $130.98 | $167.56 | $195.88 | $221.84 | $293.82 |
| 64 | $118.00 | $149.86 | $175.82 | $198.24 | $263.14 | $139.24 | $178.18 | $210.04 | $236.00 | $313.88 |
| 65 | $126.26 | $160.48 | $188.80 | $213.58 | $284.38 | $148.68 | $191.16 | $224.20 | $252.52 | $336.30 |
| 66 | $135.70 | $173.46 | $204.14 | $230.10 | $305.62 | $159.30 | $204.14 | $239.54 | $270.22 | $359.90 |
| 67 | $143.96 | $185.26 | $218.30 | $247.80 | $326.86 | $168.74 | $215.94 | $254.88 | $289.10 | $382.32 |
| 68 | $154.58 | $198.24 | $233.64 | $266.68 | $351.94 | $179.36 | $230.10 | $271.40 | $309.16 | $408.28 |
| 69 | $167.56 | $215.94 | $254.88 | $289.10 | $382.32 | $193.52 | $248.98 | $293.82 | $332.76 | $440.14 |
| 70 | $186.44 | $239.54 | $280.84 | $320.96 | $422.44 | $212.40 | $272.58 | $320.96 | $365.80 | $482.62 |
| 71 | $207.68 | $265.50 | $313.88 | $357.54 | $470.82 | $234.82 | $300.90 | $355.18 | $403.56 | $533.36 |
| 72 | $230.10 | $297.36 | $351.64 | $398.84 | $527.46 | $259.60 | $333.94 | $394.12 | $448.40 | $592.36 |
| 73 | $259.60 | $332.76 | $394.12 | $447.22 | $588.82 | $289.10 | $371.70 | $438.96 | $497.96 | $656.08 |
| 74 | $289.10 | $372.88 | $440.14 | $500.32 | $660.80 | $319.78 | $411.82 | $486.16 | $553.42 | $730.42 |
| 75 | $323.32 | $417.72 | $493.34 | $561.68 | $738.68 | $354.00 | $457.84 | $540.44 | $614.78 | $810.66 |
| 76 | $361.08 | $466.10 | $554.60 | $631.30 | $830.72 | $391.76 | $507.40 | $601.80 | $685.58 | $902.70 |
| 77 | $401.20 | $521.56 | $621.86 | $710.36 | $933.38 | $433.06 | $562.86 | $670.24 | $764.64 | $1,005.36 |
| 78 | $446.04 | $581.74 | $693.84 | $794.14 | $1,041.94 | $476.72 | $621.86 | $741.04 | $848.42 | $1,112.74 |
| 79 | $490.88 | $641.92 | $767.00 | $877.92 | $1,149.32 | $521.56 | $680.86 | $814.20 | $931.02 | $1,220.12 |
| 80 | $534.54 | $697.38 | $835.44 | $956.98 | $1,253.16 | $564.04 | $737.50 | $883.82 | $1,011.26 | $1,323.96 |
| 81 | $573.48 | $749.30 | $897.98 | $1,028.96 | $1,346.38 | $604.16 | $789.42 | $945.18 | $1,083.24 | $1,419.54 |
| 82 | $612.42 | $798.86 | $956.98 | $1,095.04 | $1,434.88 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,509.22 |
| 83 | $649.00 | $848.42 | $1,014.80 | $1,162.30 | $1,523.38 | $680.86 | $890.90 | $1,065.54 | $1,220.12 | $1,598.90 |
| 84 | $691.48 | $900.34 | $1,077.34 | $1,230.74 | $1,615.42 | $723.34 | $944.00 | $1,128.08 | $1,289.74 | $1,692.12 |
| 85 | $736.32 | $959.34 | $1,145.78 | $1,308.62 | $1,719.26 | $769.36 | $1,003.00 | $1,197.70 | $1,368.80 | $1,797.14 |
| 86 | $784.70 | $1,021.88 | $1,218.94 | $1,392.40 | $1,829.00 | $817.74 | $1,065.54 | $1,270.86 | $1,452.58 | $1,906.88 |
| 87 | $835.44 | $1,086.78 | $1,296.82 | $1,479.72 | $1,945.82 | $868.48 | $1,130.44 | $1,348.74 | $1,539.90 | $2,023.70 |
| 88 | $889.72 | $1,157.58 | $1,379.42 | $1,574.12 | $2,070.90 | $922.76 | $1,201.24 | $1,431.34 | $1,634.30 | $2,148.78 |
| 89 | $948.72 | $1,233.10 | $1,470.28 | $1,675.60 | $2,205.42 | $981.76 | $1,276.76 | $1,522.20 | $1,735.78 | $2,283.30 |
| 90 | $1,013.62 | $1,316.88 | $1,568.22 | $1,787.70 | $2,354.10 | $1,046.66 | $1,360.54 | $1,620.14 | $1,847.88 | $2,431.98 |
| 91 | $1,083.24 | $1,406.56 | $1,674.42 | $1,908.06 | $2,513.40 | $1,116.28 | $1,450.22 | $1,726.34 | $1,968.24 | $2,591.28 |
| 92 | $1,157.58 | $1,502.14 | $1,787.70 | $2,035.50 | $2,682.14 | $1,190.62 | $1,545.80 | $1,839.62 | $2,095.68 | $2,760.02 |
| 93 | $1,236.64 | $1,603.62 | $1,908.06 | $2,171.20 | $2,862.68 | $1,269.68 | $1,647.28 | $1,959.98 | $2,231.38 | $2,940.56 |
| 94 | $1,322.78 | $1,714.54 | $2,039.04 | $2,319.88 | $3,059.74 | $1,355.82 | $1,758.20 | $2,090.96 | $2,380.06 | $3,137.62 |
| 95 | $1,416.00 | $1,836.08 | $2,181.82 | $2,481.54 | $3,274.50 | $1,449.04 | $1,879.74 | $2,233.74 | $2,541.72 | $3,352.38 |

Michigan Review Pending

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 30 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 31 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 32 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 33 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 34 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 35 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 36 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 37 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 38 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 39 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 40 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 41 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 42 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 43 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 44 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 45 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 46 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 47 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 48 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 49 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 50 | $50.74 | $64.90 | $75.52 | $84.96 | $113.28 | $68.44 | $88.50 | $101.48 | $114.46 | $153.40 |
| 51 | $51.92 | $67.26 | $79.06 | $88.50 | $116.82 | $69.62 | $89.68 | $105.02 | $118.00 | $156.94 |
| 52 | $54.28 | $69.62 | $80.24 | $90.86 | $121.54 | $70.80 | $92.04 | $106.20 | $120.36 | $160.48 |
| 53 | $55.46 | $70.80 | $82.60 | $94.40 | $125.08 | $73.16 | $93.22 | $108.56 | $123.90 | $164.02 |
| 54 | $57.82 | $74.34 | $86.14 | $97.94 | $128.62 | $74.34 | $96.76 | $112.10 | $126.26 | $166.38 |
| 55 | $59.00 | $75.52 | $88.50 | $100.30 | $133.34 | $75.52 | $97.94 | $113.28 | $128.62 | $171.10 |
| 56 | $62.54 | $81.42 | $94.40 | $106.20 | $140.42 | $79.06 | $102.66 | $120.36 | $135.70 | $179.36 |
| 57 | $66.08 | $86.14 | $99.12 | $113.28 | $149.86 | $82.60 | $108.56 | $125.08 | $142.78 | $188.80 |
| 58 | $70.80 | $90.86 | $106.20 | $121.54 | $160.48 | $87.32 | $113.28 | $132.16 | $151.04 | $199.42 |
| 59 | $75.52 | $97.94 | $114.46 | $129.80 | $172.28 | $93.22 | $120.36 | $141.60 | $159.30 | $211.22 |
| 60 | $80.24 | $105.02 | $122.72 | $139.24 | $184.08 | $97.94 | $127.44 | $149.86 | $168.74 | $224.20 |
| 61 | $87.32 | $113.28 | $132.16 | $149.86 | $197.06 | $105.02 | $136.88 | $160.48 | $180.54 | $238.36 |
| 62 | $93.22 | $120.36 | $140.42 | $159.30 | $211.22 | $112.10 | $145.14 | $168.74 | $192.34 | $254.88 |
| 63 | $100.30 | $129.80 | $151.04 | $171.10 | $226.56 | $119.18 | $155.76 | $180.54 | $205.32 | $271.40 |
| 64 | $107.38 | $139.24 | $161.66 | $184.08 | $243.08 | $127.44 | $165.20 | $193.52 | $219.48 | $290.28 |
| 65 | $114.46 | $148.68 | $174.64 | $199.42 | $261.96 | $135.70 | $175.82 | $207.68 | $236.00 | $310.34 |
| 66 | $122.72 | $160.48 | $188.80 | $213.58 | $282.02 | $143.96 | $188.80 | $221.84 | $251.34 | $332.76 |
| 67 | $132.16 | $171.10 | $200.60 | $227.74 | $300.90 | $153.40 | $200.60 | $234.82 | $266.68 | $352.82 |
| 68 | $140.42 | $184.08 | $215.94 | $246.62 | $324.50 | $164.02 | $214.76 | $251.34 | $285.56 | $376.42 |
| 69 | $153.40 | $199.42 | $234.82 | $267.86 | $354.00 | $175.82 | $230.10 | $270.22 | $309.16 | $407.10 |
| 70 | $167.56 | $220.66 | $259.60 | $296.18 | $390.58 | $192.34 | $252.52 | $296.18 | $338.66 | $446.04 |
| 71 | $187.62 | $247.80 | $290.28 | $330.40 | $436.60 | $212.40 | $279.66 | $329.22 | $374.06 | $493.24 |
| 72 | $211.22 | $276.12 | $324.50 | $369.34 | $487.34 | $236.00 | $310.34 | $364.62 | $414.18 | $547.52 |
| 73 | $234.82 | $310.34 | $363.44 | $414.18 | $546.34 | $261.96 | $345.74 | $405.92 | $461.38 | $608.88 |
| 74 | $263.14 | $346.92 | $408.28 | $463.74 | $612.42 | $291.46 | $383.50 | $451.94 | $513.30 | $677.32 |
| 75 | $295.00 | $388.22 | $456.66 | $520.38 | $685.58 | $323.32 | $425.98 | $501.50 | $571.12 | $751.66 |
| 76 | $329.22 | $435.42 | $513.30 | $586.46 | $770.54 | $357.54 | $473.18 | $558.14 | $637.20 | $836.62 |
| 77 | $368.16 | $486.16 | $577.02 | $659.62 | $866.12 | $396.48 | $525.10 | $620.68 | $710.36 | $933.38 |
| 78 | $408.28 | $541.62 | $644.28 | $736.32 | $966.42 | $436.60 | $579.38 | $689.12 | $787.06 | $1,032.50 |
| 79 | $448.40 | $597.08 | $711.54 | $814.20 | $1,067.90 | $475.54 | $633.66 | $755.20 | $864.94 | $1,133.98 |
| 80 | $487.34 | $650.18 | $775.26 | $887.36 | $1,162.30 | $514.48 | $686.76 | $818.92 | $938.10 | $1,228.38 |
| 81 | $523.92 | $699.74 | $831.90 | $953.44 | $1,248.44 | $551.06 | $737.50 | $876.74 | $1,005.36 | $1,315.70 |
| 82 | $559.32 | $744.58 | $887.36 | $1,015.98 | $1,331.04 | $587.64 | $783.52 | $933.38 | $1,067.90 | $1,399.48 |
| 83 | $593.54 | $790.60 | $941.64 | $1,077.34 | $1,412.46 | $623.04 | $829.54 | $987.66 | $1,130.44 | $1,483.26 |
| 84 | $630.12 | $838.98 | $999.46 | $1,142.24 | $1,498.60 | $660.80 | $880.28 | $1,046.66 | $1,196.52 | $1,570.58 |
| 85 | $671.42 | $894.44 | $1,062.00 | $1,214.22 | $1,593.00 | $702.10 | $934.56 | $1,110.38 | $1,269.68 | $1,666.16 |
| 86 | $715.08 | $951.08 | $1,130.44 | $1,290.92 | $1,695.66 | $745.76 | $991.20 | $1,178.82 | $1,346.38 | $1,768.82 |
| 87 | $761.10 | $1,012.44 | $1,202.42 | $1,372.34 | $1,803.04 | $791.78 | $1,052.56 | $1,250.80 | $1,427.80 | $1,876.20 |
| 88 | $811.84 | $1,078.52 | $1,279.12 | $1,459.66 | $1,918.68 | $842.52 | $1,118.64 | $1,327.50 | $1,515.12 | $1,991.84 |
| 89 | $864.94 | $1,149.32 | $1,362.90 | $1,554.06 | $2,043.76 | $895.62 | $1,189.44 | $1,411.28 | $1,609.52 | $2,116.92 |
| 90 | $925.12 | $1,227.20 | $1,454.94 | $1,657.90 | $2,181.82 | $955.80 | $1,267.32 | $1,503.32 | $1,713.36 | $2,254.98 |
| 91 | $987.66 | $1,309.80 | $1,552.88 | $1,770.00 | $2,329.32 | $1,018.34 | $1,349.92 | $1,601.26 | $1,825.46 | $2,402.48 |
| 92 | $1,054.92 | $1,398.30 | $1,656.72 | $1,886.82 | $2,485.08 | $1,085.60 | $1,438.42 | $1,705.10 | $1,942.28 | $2,558.24 |
| 93 | $1,128.08 | $1,493.88 | $1,768.82 | $2,014.26 | $2,652.64 | $1,158.76 | $1,534.00 | $1,817.20 | $2,069.72 | $2,725.80 |
| 94 | $1,205.96 | $1,596.54 | $1,890.36 | $2,151.14 | $2,834.36 | $1,236.64 | $1,636.66 | $1,938.74 | $2,206.60 | $2,907.52 |
| 95 | $1,292.10 | $1,709.82 | $2,022.52 | $2,301.00 | $3,033.78 | $1,322.78 | $1,749.94 | $2,070.90 | $2,356.46 | $3,106.94 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 30 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 31 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 32 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 33 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 34 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 35 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 36 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 37 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 38 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 39 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 40 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 41 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 43 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 44 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 45 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 46 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 47 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 48 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 49 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 50 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 |
| 51 | $60.18 | $76.70 | $88.50 | $100.30 | $134.52 | $80.24 | $101.48 | $118.00 | $134.52 | $178.18 |
| 52 | $62.54 | $79.06 | $92.04 | $102.66 | $139.24 | $82.60 | $103.84 | $121.54 | $136.88 | $182.90 |
| 53 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $107.38 | $125.08 | $140.42 | $186.44 |
| 54 | $67.26 | $84.96 | $99.12 | $110.92 | $147.50 | $86.14 | $109.74 | $127.44 | $143.96 | $192.34 |
| 55 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $88.50 | $112.10 | $129.80 | $146.32 | $194.70 |
| 56 | $71.98 | $92.04 | $106.20 | $121.54 | $160.48 | $92.04 | $116.82 | $135.70 | $154.58 | $204.14 |
| 57 | $76.70 | $96.76 | $114.46 | $128.62 | $169.92 | $95.58 | $121.54 | $143.96 | $161.66 | $214.76 |
| 58 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 | $102.66 | $129.80 | $151.04 | $172.28 | $227.74 |
| 59 | $88.50 | $110.92 | $129.80 | $147.50 | $197.06 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 |
| 60 | $93.22 | $119.18 | $139.24 | $158.12 | $210.04 | $113.28 | $145.14 | $169.92 | $193.52 | $256.06 |
| 61 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 | $120.36 | $155.76 | $181.72 | $205.32 | $272.58 |
| 62 | $107.38 | $136.88 | $160.48 | $181.72 | $240.72 | $128.62 | $165.20 | $192.34 | $218.30 | $289.10 |
| 63 | $114.46 | $146.32 | $171.10 | $194.70 | $258.42 | $136.88 | $174.64 | $205.32 | $232.46 | $307.98 |
| 64 | $123.90 | $156.94 | $185.26 | $208.86 | $277.30 | $147.50 | $187.62 | $219.48 | $248.98 | $330.40 |
| 65 | $132.16 | $169.92 | $198.24 | $224.20 | $298.54 | $156.94 | $200.60 | $234.82 | $265.50 | $354.00 |
| 66 | $141.60 | $182.90 | $214.76 | $243.08 | $319.78 | $167.56 | $214.76 | $252.52 | $284.38 | $376.42 |
| 67 | $151.04 | $193.52 | $228.92 | $259.60 | $343.38 | $177.00 | $226.56 | $267.86 | $303.26 | $401.20 |
| 68 | $164.02 | $210.04 | $245.44 | $279.66 | $369.34 | $188.80 | $243.08 | $285.56 | $324.50 | $428.34 |
| 69 | $175.82 | $227.74 | $267.86 | $303.26 | $401.20 | $202.96 | $260.78 | $309.16 | $349.28 | $462.56 |
| 70 | $194.70 | $251.34 | $295.00 | $336.30 | $443.68 | $221.84 | $286.74 | $336.30 | $383.50 | $505.04 |
| 71 | $217.12 | $279.66 | $329.22 | $375.24 | $494.42 | $246.62 | $316.24 | $372.88 | $423.62 | $559.32 |
| 72 | $243.08 | $312.70 | $368.16 | $420.08 | $552.24 | $272.58 | $351.64 | $413.00 | $470.82 | $620.68 |
| 73 | $271.40 | $350.46 | $411.82 | $469.64 | $619.50 | $302.08 | $390.58 | $459.02 | $522.74 | $689.12 |
| 74 | $304.44 | $391.76 | $462.56 | $525.10 | $692.66 | $336.30 | $434.24 | $510.94 | $580.56 | $765.82 |
| 75 | $337.48 | $436.60 | $518.02 | $588.82 | $776.44 | $370.52 | $479.08 | $567.58 | $644.28 | $851.96 |
| 76 | $377.60 | $489.70 | $580.56 | $661.98 | $870.84 | $410.64 | $533.36 | $630.12 | $718.62 | $946.36 |
| 77 | $422.44 | $548.70 | $651.36 | $745.76 | $979.40 | $455.48 | $591.18 | $702.10 | $802.40 | $1,054.92 |
| 78 | $468.46 | $610.06 | $729.24 | $834.26 | $1,092.68 | $501.50 | $652.54 | $779.98 | $890.90 | $1,168.20 |
| 79 | $515.66 | $672.60 | $804.76 | $922.76 | $1,208.32 | $546.34 | $713.90 | $854.32 | $979.40 | $1,282.66 |
| 80 | $559.32 | $731.60 | $877.92 | $1,005.36 | $1,315.70 | $591.18 | $772.90 | $926.30 | $1,062.00 | $1,390.04 |
| 81 | $601.80 | $788.24 | $941.64 | $1,079.70 | $1,413.64 | $633.66 | $829.54 | $991.20 | $1,136.34 | $1,487.98 |
| 82 | $641.92 | $837.80 | $1,004.18 | $1,149.32 | $1,505.68 | $674.96 | $882.64 | $1,054.92 | $1,208.32 | $1,582.38 |
| 83 | $683.22 | $890.90 | $1,065.54 | $1,218.94 | $1,598.90 | $716.26 | $934.56 | $1,118.64 | $1,279.12 | $1,677.96 |
| 84 | $725.70 | $945.18 | $1,130.44 | $1,293.28 | $1,695.66 | $758.74 | $991.20 | $1,184.72 | $1,354.64 | $1,775.90 |
| 85 | $771.72 | $1,005.36 | $1,202.42 | $1,373.52 | $1,805.40 | $807.12 | $1,051.38 | $1,257.88 | $1,437.24 | $1,886.82 |
| 86 | $822.46 | $1,071.44 | $1,279.12 | $1,460.84 | $1,919.86 | $857.86 | $1,117.46 | $1,334.58 | $1,524.56 | $2,001.28 |
| 87 | $875.56 | $1,138.70 | $1,361.72 | $1,551.70 | $2,041.40 | $910.96 | $1,184.72 | $1,417.18 | $1,615.42 | $2,122.82 |
| 88 | $932.20 | $1,213.04 | $1,449.04 | $1,652.00 | $2,173.56 | $967.60 | $1,259.06 | $1,504.50 | $1,715.72 | $2,254.98 |
| 89 | $994.74 | $1,293.28 | $1,543.44 | $1,758.20 | $2,315.16 | $1,030.14 | $1,339.30 | $1,598.90 | $1,821.92 | $2,396.58 |
| 90 | $1,063.18 | $1,380.60 | $1,647.28 | $1,876.20 | $2,470.92 | $1,098.58 | $1,426.62 | $1,702.74 | $1,939.92 | $2,552.34 |
| 91 | $1,136.34 | $1,475.00 | $1,758.20 | $2,002.46 | $2,637.30 | $1,171.74 | $1,521.02 | $1,813.66 | $2,066.18 | $2,718.72 |
| 92 | $1,213.04 | $1,574.12 | $1,876.20 | $2,134.62 | $2,815.48 | $1,248.44 | $1,620.14 | $1,931.66 | $2,198.34 | $2,896.90 |
| 93 | $1,296.82 | $1,681.50 | $2,002.46 | $2,278.58 | $3,004.28 | $1,332.22 | $1,727.52 | $2,057.92 | $2,342.30 | $3,085.70 |
| 94 | $1,386.50 | $1,798.32 | $2,140.52 | $2,434.34 | $3,210.78 | $1,421.90 | $1,844.34 | $2,195.98 | $2,498.06 | $3,292.20 |
| 95 | $1,484.44 | $1,925.76 | $2,291.56 | $2,604.26 | $3,437.34 | $1,519.84 | $1,971.78 | $2,347.02 | $2,667.98 | $3,518.76 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 30 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 31 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 32 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 33 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 34 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 35 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 36 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 37 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 38 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 39 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 40 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 41 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 42 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 43 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 44 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 45 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 46 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 47 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 48 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 49 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $86.14 | $115.64 | $70.80 | $88.50 | $103.84 | $116.82 | $155.76 |
| 51 | $54.28 | $67.26 | $79.06 | $88.50 | $119.18 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 |
| 52 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 |
| 53 | $56.64 | $71.98 | $84.96 | $95.58 | $127.44 | $73.16 | $95.58 | $110.92 | $125.08 | $166.38 |
| 54 | $59.00 | $75.52 | $87.32 | $99.12 | $129.80 | $75.52 | $97.94 | $113.28 | $128.62 | $168.74 |
| 55 | $61.36 | $77.88 | $89.68 | $101.48 | $135.70 | $77.88 | $100.30 | $114.46 | $129.80 | $173.46 |
| 56 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $81.42 | $103.84 | $121.54 | $136.88 | $181.72 |
| 57 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $84.96 | $108.56 | $127.44 | $145.14 | $191.16 |
| 58 | $73.16 | $92.04 | $107.38 | $123.90 | $164.02 | $90.86 | $115.64 | $134.52 | $152.22 | $202.96 |
| 59 | $77.88 | $99.12 | $116.82 | $132.16 | $174.64 | $95.58 | $122.72 | $142.78 | $161.66 | $214.76 |
| 60 | $82.60 | $106.20 | $125.08 | $140.42 | $187.62 | $100.30 | $129.80 | $152.22 | $171.10 | $227.74 |
| 61 | $89.68 | $114.46 | $133.34 | $151.04 | $200.60 | $108.56 | $139.24 | $161.66 | $182.90 | $243.08 |
| 62 | $94.40 | $122.72 | $143.96 | $161.66 | $213.58 | $114.46 | $147.50 | $172.28 | $194.70 | $257.24 |
| 63 | $101.48 | $129.80 | $153.40 | $173.46 | $230.10 | $121.54 | $156.94 | $184.08 | $207.68 | $274.94 |
| 64 | $110.92 | $140.42 | $164.02 | $185.26 | $246.62 | $130.98 | $167.56 | $195.88 | $220.66 | $292.64 |
| 65 | $118.00 | $149.86 | $177.00 | $200.60 | $265.50 | $139.24 | $178.18 | $208.86 | $236.00 | $312.70 |
| 66 | $126.26 | $162.84 | $189.98 | $215.94 | $286.74 | $148.68 | $192.34 | $223.02 | $252.52 | $336.30 |
| 67 | $135.70 | $173.46 | $204.14 | $231.28 | $304.44 | $158.12 | $201.78 | $238.36 | $270.22 | $356.36 |
| 68 | $143.96 | $185.26 | $219.48 | $248.98 | $329.22 | $167.56 | $215.94 | $254.88 | $287.92 | $381.14 |
| 69 | $158.12 | $201.78 | $239.54 | $271.40 | $356.36 | $181.72 | $232.46 | $274.94 | $312.70 | $410.64 |
| 70 | $174.64 | $223.02 | $264.32 | $298.54 | $394.12 | $198.24 | $253.70 | $300.90 | $341.02 | $449.58 |
| 71 | $192.34 | $248.98 | $292.64 | $335.12 | $438.96 | $218.30 | $282.02 | $331.58 | $377.60 | $497.96 |
| 72 | $215.94 | $277.30 | $328.04 | $372.88 | $492.06 | $241.90 | $311.52 | $368.16 | $417.72 | $552.24 |
| 73 | $241.90 | $311.52 | $366.98 | $416.54 | $551.06 | $269.04 | $346.92 | $409.46 | $464.92 | $613.60 |
| 74 | $270.22 | $348.10 | $410.64 | $467.28 | $617.14 | $298.54 | $384.68 | $455.48 | $516.84 | $682.04 |
| 75 | $300.90 | $388.22 | $460.20 | $523.92 | $690.30 | $330.40 | $427.16 | $503.86 | $573.48 | $756.38 |
| 76 | $337.48 | $435.42 | $516.64 | $588.82 | $775.26 | $365.80 | $475.54 | $562.86 | $639.56 | $842.52 |
| 77 | $375.24 | $487.34 | $580.56 | $663.16 | $872.02 | $404.74 | $525.10 | $625.40 | $713.90 | $939.28 |
| 78 | $416.54 | $543.98 | $647.82 | $742.22 | $973.50 | $446.04 | $580.56 | $693.84 | $791.78 | $1,039.58 |
| 79 | $457.84 | $599.44 | $717.44 | $820.10 | $1,074.98 | $486.16 | $636.02 | $761.10 | $870.84 | $1,141.06 |
| 80 | $499.14 | $651.36 | $779.98 | $894.44 | $1,170.56 | $527.46 | $689.12 | $823.64 | $945.18 | $1,236.64 |
| 81 | $535.72 | $699.74 | $838.98 | $961.70 | $1,257.88 | $564.04 | $737.50 | $883.82 | $1,012.44 | $1,323.96 |
| 82 | $571.12 | $745.76 | $893.26 | $1,023.06 | $1,340.48 | $600.62 | $784.70 | $940.46 | $1,076.16 | $1,408.92 |
| 83 | $606.52 | $792.96 | $947.54 | $1,084.42 | $1,421.90 | $636.02 | $831.90 | $994.74 | $1,137.52 | $1,491.52 |
| 84 | $646.64 | $841.34 | $1,006.54 | $1,150.50 | $1,509.22 | $676.14 | $881.46 | $1,052.56 | $1,204.78 | $1,581.20 |
| 85 | $687.94 | $895.62 | $1,071.44 | $1,223.66 | $1,604.80 | $718.62 | $936.92 | $1,119.82 | $1,277.94 | $1,677.96 |
| 86 | $731.60 | $952.26 | $1,138.70 | $1,301.54 | $1,708.64 | $762.28 | $993.56 | $1,187.08 | $1,355.82 | $1,781.80 |
| 87 | $779.98 | $1,013.62 | $1,211.86 | $1,382.96 | $1,816.02 | $810.66 | $1,054.92 | $1,260.24 | $1,437.24 | $1,889.18 |
| 88 | $829.54 | $1,079.70 | $1,288.56 | $1,470.28 | $1,932.84 | $860.22 | $1,121.00 | $1,336.94 | $1,524.56 | $2,006.00 |
| 89 | $886.18 | $1,151.68 | $1,373.52 | $1,565.86 | $2,059.10 | $916.86 | $1,192.98 | $1,421.90 | $1,620.14 | $2,132.26 |
| 90 | $946.36 | $1,229.56 | $1,466.74 | $1,670.88 | $2,198.34 | $977.04 | $1,270.86 | $1,515.12 | $1,725.16 | $2,271.50 |
| 91 | $1,011.26 | $1,313.34 | $1,565.86 | $1,782.98 | $2,347.02 | $1,041.94 | $1,354.64 | $1,614.24 | $1,837.26 | $2,420.18 |
| 92 | $1,080.88 | $1,401.84 | $1,669.70 | $1,902.16 | $2,505.14 | $1,111.56 | $1,443.14 | $1,718.08 | $1,956.44 | $2,578.30 |
| 93 | $1,154.04 | $1,497.42 | $1,781.80 | $2,029.60 | $2,672.70 | $1,184.72 | $1,538.72 | $1,830.18 | $2,083.88 | $2,745.86 |
| 94 | $1,234.28 | $1,601.26 | $1,905.70 | $2,167.66 | $2,856.78 | $1,264.96 | $1,642.56 | $1,954.08 | $2,221.94 | $2,929.94 |
| 95 | $1,322.78 | $1,713.36 | $2,039.04 | $2,319.88 | $3,058.56 | $1,353.46 | $1,754.66 | $2,087.42 | $2,374.16 | $3,131.72 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 30 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 31 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 32 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 33 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 34 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 35 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 36 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 37 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 38 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 39 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 40 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 41 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 42 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 43 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 44 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 45 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 46 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 47 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 48 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 49 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 50 | $47.20 | $60.18 | $69.62 | $79.06 | $103.84 | $63.72 | $81.42 | $94.40 | $107.38 | $141.60 |
| 51 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 | $64.90 | $82.60 | $96.76 | $108.56 | $145.14 |
| 52 | $49.56 | $63.72 | $74.34 | $84.96 | $112.10 | $66.08 | $84.96 | $99.12 | $110.92 | $148.68 |
| 53 | $51.92 | $67.26 | $76.70 | $86.14 | $115.64 | $68.44 | $87.32 | $100.30 | $113.28 | $151.04 |
| 54 | $53.10 | $67.26 | $79.06 | $88.50 | $119.18 | $69.62 | $87.32 | $102.66 | $115.64 | $153.40 |
| 55 | $55.46 | $69.62 | $82.60 | $92.04 | $122.72 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 56 | $59.00 | $74.34 | $87.32 | $99.12 | $129.80 | $74.34 | $94.40 | $110.92 | $125.08 | $165.20 |
| 57 | $62.54 | $79.06 | $92.04 | $103.84 | $139.24 | $77.88 | $99.12 | $116.82 | $130.98 | $174.64 |
| 58 | $66.08 | $86.14 | $99.12 | $112.10 | $147.50 | $81.42 | $106.20 | $122.72 | $139.24 | $182.90 |
| 59 | $71.98 | $90.86 | $107.38 | $120.36 | $158.12 | $87.32 | $110.92 | $130.98 | $147.50 | $194.70 |
| 60 | $75.52 | $96.76 | $113.28 | $127.44 | $169.92 | $92.04 | $118.00 | $139.24 | $155.76 | $207.68 |
| 61 | $82.60 | $105.02 | $121.54 | $139.24 | $182.90 | $99.12 | $126.26 | $147.50 | $167.56 | $220.66 |
| 62 | $86.14 | $110.92 | $128.62 | $147.50 | $195.88 | $103.84 | $134.52 | $155.76 | $178.18 | $234.82 |
| 63 | $93.22 | $119.18 | $139.24 | $158.12 | $208.86 | $112.10 | $142.78 | $166.38 | $188.80 | $250.16 |
| 64 | $100.30 | $127.44 | $148.68 | $168.74 | $223.02 | $118.00 | $151.04 | $178.18 | $200.60 | $266.68 |
| 65 | $106.20 | $136.88 | $160.48 | $181.72 | $240.72 | $125.08 | $161.66 | $189.98 | $214.76 | $285.56 |
| 66 | $114.46 | $147.50 | $173.46 | $195.88 | $259.60 | $134.52 | $173.46 | $204.14 | $230.10 | $305.62 |
| 67 | $121.54 | $156.94 | $185.26 | $210.04 | $277.30 | $142.78 | $182.90 | $215.94 | $245.44 | $324.50 |
| 68 | $130.98 | $168.74 | $198.24 | $226.56 | $299.72 | $152.22 | $195.88 | $231.28 | $261.96 | $346.92 |
| 69 | $142.78 | $184.08 | $217.12 | $245.44 | $325.68 | $164.02 | $211.22 | $250.16 | $283.20 | $374.06 |
| 70 | $158.12 | $204.14 | $238.36 | $272.58 | $359.90 | $180.54 | $232.46 | $272.58 | $310.34 | $410.64 |
| 71 | $177.00 | $225.38 | $266.68 | $304.44 | $400.02 | $199.42 | $256.06 | $302.08 | $343.38 | $453.12 |
| 72 | $195.88 | $252.52 | $299.72 | $339.84 | $448.40 | $220.66 | $283.20 | $335.12 | $381.14 | $503.86 |
| 73 | $220.66 | $283.20 | $335.12 | $379.96 | $500.32 | $245.44 | $316.24 | $374.06 | $422.44 | $558.14 |
| 74 | $245.44 | $317.42 | $374.06 | $424.80 | $561.68 | $271.40 | $350.46 | $413.00 | $470.82 | $620.68 |
| 75 | $274.94 | $355.18 | $420.08 | $477.90 | $627.76 | $300.90 | $389.40 | $460.20 | $522.74 | $689.12 |
| 76 | $306.80 | $396.48 | $470.62 | $536.90 | $705.64 | $332.76 | $431.88 | $510.94 | $582.92 | $767.00 |
| 77 | $341.02 | $443.68 | $528.64 | $604.16 | $794.14 | $368.16 | $479.08 | $569.94 | $650.18 | $855.50 |
| 78 | $378.78 | $494.42 | $590.00 | $676.14 | $886.18 | $405.92 | $528.64 | $630.12 | $722.16 | $946.36 |
| 79 | $417.72 | $546.34 | $651.36 | $746.94 | $977.04 | $443.68 | $579.38 | $691.48 | $791.78 | $1,037.22 |
| 80 | $454.30 | $592.36 | $710.36 | $814.20 | $1,064.36 | $479.08 | $626.58 | $751.66 | $860.22 | $1,124.54 |
| 81 | $487.34 | $636.02 | $762.28 | $875.56 | $1,144.60 | $513.30 | $670.24 | $802.40 | $921.58 | $1,207.14 |
| 82 | $520.38 | $679.68 | $814.20 | $931.02 | $1,218.94 | $547.52 | $715.08 | $855.50 | $979.40 | $1,282.66 |
| 83 | $551.06 | $722.16 | $863.76 | $987.66 | $1,295.64 | $578.20 | $757.56 | $906.24 | $1,037.22 | $1,359.36 |
| 84 | $587.64 | $764.64 | $915.68 | $1,045.48 | $1,373.52 | $614.78 | $802.40 | $959.34 | $1,096.22 | $1,438.42 |
| 85 | $626.58 | $815.38 | $973.50 | $1,112.74 | $1,462.02 | $654.90 | $851.96 | $1,017.16 | $1,163.48 | $1,528.10 |
| 86 | $666.70 | $868.48 | $1,036.04 | $1,183.54 | $1,555.24 | $695.02 | $905.06 | $1,079.70 | $1,234.28 | $1,621.32 |
| 87 | $710.36 | $923.94 | $1,102.12 | $1,257.88 | $1,654.36 | $738.68 | $960.52 | $1,145.78 | $1,308.62 | $1,720.44 |
| 88 | $756.38 | $984.12 | $1,172.92 | $1,338.12 | $1,760.56 | $784.70 | $1,020.70 | $1,216.58 | $1,388.86 | $1,826.64 |
| 89 | $807.12 | $1,047.84 | $1,249.62 | $1,424.26 | $1,875.02 | $835.44 | $1,084.42 | $1,293.28 | $1,475.00 | $1,941.10 |
| 90 | $861.40 | $1,119.82 | $1,333.40 | $1,519.84 | $2,001.28 | $889.72 | $1,156.40 | $1,377.06 | $1,570.58 | $2,067.36 |
| 91 | $920.40 | $1,195.34 | $1,423.08 | $1,622.50 | $2,136.98 | $948.72 | $1,231.92 | $1,466.74 | $1,673.24 | $2,203.06 |
| 92 | $984.12 | $1,276.76 | $1,519.84 | $1,729.88 | $2,279.76 | $1,012.44 | $1,313.34 | $1,563.50 | $1,780.62 | $2,345.84 |
| 93 | $1,051.38 | $1,362.90 | $1,622.50 | $1,845.52 | $2,433.16 | $1,079.70 | $1,399.48 | $1,666.16 | $1,896.26 | $2,499.24 |
| 94 | $1,124.54 | $1,457.30 | $1,733.42 | $1,971.78 | $2,600.72 | $1,152.86 | $1,493.88 | $1,777.08 | $2,022.52 | $2,666.80 |
| 95 | $1,203.60 | $1,561.14 | $1,854.96 | $2,109.84 | $2,783.62 | $1,231.92 | $1,597.72 | $1,898.62 | $2,160.58 | $2,849.70 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 30 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 31 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 32 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 33 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 34 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 35 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 36 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 37 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 38 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 39 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 40 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 41 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 42 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 43 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 44 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 45 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 46 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 47 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 48 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 49 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $55.46 | $64.90 | $71.98 | $96.76 | $59.00 | $75.52 | $86.14 | $96.76 | $130.98 |
| 51 | $44.84 | $56.64 | $67.26 | $75.52 | $99.12 | $60.18 | $75.52 | $88.68 | $100.30 | $133.34 |
| 52 | $47.20 | $59.00 | $67.26 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $136.88 |
| 53 | $47.20 | $60.18 | $69.62 | $80.24 | $106.20 | $61.36 | $79.06 | $92.04 | $105.02 | $139.24 |
| 54 | $48.38 | $63.72 | $73.16 | $83.78 | $109.74 | $62.54 | $82.60 | $95.58 | $107.38 | $141.60 |
| 55 | $49.56 | $64.90 | $75.52 | $84.96 | $113.28 | $63.72 | $83.78 | $96.76 | $109.74 | $145.14 |
| 56 | $53.10 | $68.44 | $80.24 | $89.68 | $119.18 | $67.26 | $87.32 | $102.66 | $114.46 | $152.22 |
| 57 | $55.46 | $73.16 | $84.96 | $96.76 | $127.44 | $69.62 | $92.04 | $106.20 | $121.54 | $160.48 |
| 58 | $60.18 | $76.70 | $89.68 | $103.84 | $136.88 | $74.34 | $95.58 | $112.10 | $128.62 | $169.92 |
| 59 | $64.90 | $83.78 | $96.76 | $109.74 | $147.50 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 |
| 60 | $68.44 | $88.50 | $103.84 | $116.82 | $156.94 | $82.60 | $108.56 | $126.26 | $143.96 | $191.16 |
| 61 | $74.34 | $95.58 | $112.10 | $127.44 | $167.56 | $89.68 | $115.64 | $136.88 | $154.58 | $202.96 |
| 62 | $79.06 | $102.66 | $119.18 | $135.70 | $179.36 | $95.58 | $123.90 | $142.78 | $164.02 | $215.94 |
| 63 | $84.96 | $109.74 | $127.44 | $145.14 | $192.34 | $100.30 | $132.16 | $153.40 | $174.64 | $230.10 |
| 64 | $92.04 | $118.00 | $138.06 | $156.94 | $206.50 | $108.56 | $140.42 | $165.20 | $186.44 | $246.62 |
| 65 | $96.76 | $126.26 | $148.68 | $169.92 | $221.84 | $114.46 | $149.86 | $175.82 | $200.60 | $263.14 |
| 66 | $103.84 | $135.70 | $160.48 | $181.72 | $239.54 | $121.54 | $160.48 | $188.80 | $213.58 | $283.20 |
| 67 | $112.10 | $145.14 | $171.10 | $193.52 | $254.88 | $129.80 | $169.92 | $199.42 | $226.56 | $299.72 |
| 68 | $120.36 | $156.94 | $182.90 | $210.04 | $276.12 | $140.42 | $182.90 | $213.58 | $243.08 | $319.78 |
| 69 | $129.80 | $168.74 | $200.60 | $227.74 | $300.90 | $148.68 | $194.70 | $230.10 | $263.14 | $345.74 |
| 70 | $142.78 | $187.62 | $220.66 | $251.34 | $332.76 | $162.84 | $213.58 | $251.34 | $287.92 | $379.96 |
| 71 | $159.30 | $211.22 | $246.62 | $280.84 | $370.52 | $180.54 | $238.36 | $279.66 | $317.42 | $418.90 |
| 72 | $180.54 | $234.82 | $276.12 | $313.88 | $415.36 | $200.60 | $263.14 | $310.34 | $351.64 | $466.10 |
| 73 | $199.42 | $264.32 | $309.16 | $351.64 | $464.92 | $221.84 | $293.82 | $344.56 | $391.76 | $518.02 |
| 74 | $223.02 | $295.00 | $346.92 | $394.12 | $521.56 | $247.80 | $325.68 | $384.68 | $435.42 | $575.84 |
| 75 | $250.16 | $330.40 | $388.22 | $442.50 | $582.92 | $274.94 | $362.26 | $425.98 | $486.16 | $638.38 |
| 76 | $279.66 | $370.52 | $436.60 | $497.96 | $654.90 | $303.26 | $402.38 | $474.36 | $541.62 | $711.54 |
| 77 | $312.70 | $413.00 | $489.70 | $560.50 | $736.32 | $336.30 | $446.04 | $527.46 | $602.98 | $792.96 |
| 78 | $346.92 | $460.20 | $547.52 | $625.40 | $821.28 | $371.70 | $492.06 | $585.28 | $669.06 | $877.92 |
| 79 | $381.14 | $507.40 | $605.34 | $692.66 | $907.42 | $403.56 | $538.08 | $641.92 | $735.14 | $964.06 |
| 80 | $414.18 | $552.24 | $659.62 | $755.20 | $987.66 | $437.78 | $584.10 | $696.20 | $797.68 | $1,043.12 |
| 81 | $444.86 | $595.90 | $706.82 | $810.66 | $1,062.00 | $468.46 | $627.76 | $745.76 | $854.32 | $1,118.64 |
| 82 | $475.54 | $632.48 | $755.20 | $863.76 | $1,131.62 | $499.14 | $665.52 | $794.14 | $907.42 | $1,189.44 |
| 83 | $505.04 | $672.60 | $800.04 | $916.86 | $1,200.06 | $529.82 | $705.64 | $838.98 | $961.70 | $1,260.24 |
| 84 | $535.72 | $713.90 | $849.60 | $971.14 | $1,274.40 | $561.68 | $748.12 | $889.72 | $1,017.16 | $1,335.76 |
| 85 | $569.94 | $759.92 | $902.70 | $1,032.50 | $1,354.64 | $595.90 | $794.14 | $944.00 | $1,079.70 | $1,416.00 |
| 86 | $607.70 | $808.30 | $961.70 | $1,097.40 | $1,441.96 | $633.66 | $842.52 | $1,003.00 | $1,144.60 | $1,503.32 |
| 87 | $646.64 | $860.22 | $1,021.88 | $1,167.02 | $1,532.82 | $672.60 | $894.44 | $1,063.18 | $1,214.22 | $1,594.18 |
| 88 | $690.30 | $916.86 | $1,087.96 | $1,241.36 | $1,631.94 | $716.26 | $951.08 | $1,129.26 | $1,288.56 | $1,693.30 |
| 89 | $735.14 | $977.04 | $1,158.76 | $1,321.60 | $1,738.14 | $761.10 | $1,011.26 | $1,200.06 | $1,368.80 | $1,799.50 |
| 90 | $785.88 | $1,043.12 | $1,236.64 | $1,408.92 | $1,854.96 | $811.84 | $1,077.34 | $1,277.94 | $1,456.12 | $1,916.32 |
| 91 | $838.98 | $1,112.74 | $1,320.42 | $1,504.50 | $1,980.04 | $864.94 | $1,146.96 | $1,361.72 | $1,551.70 | $2,041.40 |
| 92 | $896.80 | $1,188.26 | $1,408.92 | $1,603.62 | $2,113.38 | $922.76 | $1,222.48 | $1,450.22 | $1,650.82 | $2,174.74 |
| 93 | $958.16 | $1,269.68 | $1,503.32 | $1,712.18 | $2,254.98 | $984.12 | $1,303.90 | $1,544.62 | $1,759.38 | $2,316.34 |
| 94 | $1,025.42 | $1,357.00 | $1,607.16 | $1,829.00 | $2,409.56 | $1,051.38 | $1,391.22 | $1,648.46 | $1,876.20 | $2,470.92 |
| 95 | $1,098.58 | $1,452.58 | $1,719.26 | $1,956.44 | $2,579.48 | $1,124.54 | $1,486.80 | $1,760.56 | $2,003.64 | $2,640.84 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 30 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 31 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 32 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 33 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 34 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 35 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 36 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 37 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 38 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 39 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 40 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 41 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 42 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 43 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 44 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 45 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 46 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 47 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 48 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 49 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 50 | $63.72 | $80.24 | $92.04 | $103.84 | $138.06 | $84.96 | $107.38 | $123.90 | $139.24 | $185.26 |
| 51 | $66.08 | $82.60 | $95.58 | $107.38 | $142.78 | $88.50 | $109.74 | $126.26 | $141.60 | $189.98 |
| 52 | $68.44 | $84.96 | $99.12 | $110.92 | $147.50 | $89.68 | $112.10 | $129.80 | $145.14 | $193.52 |
| 53 | $69.62 | $87.32 | $101.48 | $114.46 | $152.22 | $92.04 | $114.46 | $132.16 | $148.68 | $199.42 |
| 54 | $71.98 | $90.86 | $105.02 | $118.00 | $156.94 | $93.22 | $118.00 | $135.70 | $152.22 | $204.14 |
| 55 | $75.52 | $94.40 | $107.38 | $121.54 | $162.84 | $96.76 | $121.54 | $139.24 | $155.76 | $208.86 |
| 56 | $79.06 | $99.12 | $114.46 | $128.62 | $171.10 | $100.30 | $126.26 | $146.32 | $162.84 | $218.30 |
| 57 | $83.78 | $106.20 | $121.54 | $136.88 | $182.90 | $105.02 | $133.34 | $153.40 | $172.28 | $230.10 |
| 58 | $89.68 | $112.10 | $130.98 | $146.32 | $195.88 | $110.92 | $140.42 | $162.84 | $181.72 | $243.08 |
| 59 | $96.76 | $120.36 | $140.42 | $156.94 | $210.04 | $118.00 | $148.68 | $172.28 | $193.52 | $258.42 |
| 60 | $102.66 | $128.62 | $149.86 | $167.56 | $224.20 | $125.08 | $158.12 | $182.90 | $205.32 | $273.76 |
| 61 | $109.74 | $138.06 | $160.48 | $180.54 | $240.72 | $133.34 | $167.56 | $194.70 | $218.30 | $291.46 |
| 62 | $118.00 | $147.50 | $171.10 | $192.34 | $257.24 | $141.60 | $178.18 | $206.50 | $232.46 | $310.34 |
| 63 | $125.08 | $156.94 | $182.90 | $206.50 | $274.94 | $149.86 | $188.80 | $219.48 | $246.62 | $329.22 |
| 64 | $133.34 | $169.92 | $197.06 | $220.66 | $295.00 | $159.30 | $202.96 | $234.82 | $263.14 | $351.64 |
| 65 | $142.78 | $182.90 | $211.22 | $237.18 | $318.60 | $169.92 | $217.12 | $251.34 | $282.02 | $376.42 |
| 66 | $154.58 | $195.88 | $227.74 | $256.06 | $342.20 | $181.72 | $231.28 | $269.04 | $302.08 | $403.56 |
| 67 | $166.38 | $210.04 | $245.44 | $274.94 | $366.98 | $194.70 | $245.44 | $286.74 | $322.14 | $429.52 |
| 68 | $178.18 | $226.56 | $263.14 | $297.36 | $396.48 | $207.68 | $263.14 | $306.80 | $344.56 | $460.20 |
| 69 | $193.52 | $245.44 | $287.92 | $324.50 | $431.88 | $223.02 | $283.20 | $331.58 | $374.06 | $496.78 |
| 70 | $214.76 | $271.40 | $318.60 | $358.72 | $477.90 | $244.26 | $310.34 | $363.44 | $409.46 | $545.16 |
| 71 | $238.36 | $304.44 | $355.18 | $400.02 | $532.18 | $270.22 | $344.56 | $402.38 | $453.12 | $602.98 |
| 72 | $267.86 | $339.84 | $396.48 | $448.40 | $595.90 | $300.90 | $382.32 | $446.04 | $503.86 | $670.24 |
| 73 | $299.72 | $381.14 | $446.04 | $501.50 | $667.88 | $333.94 | $424.80 | $496.78 | $559.32 | $744.58 |
| 74 | $335.12 | $425.98 | $499.14 | $562.86 | $749.30 | $370.52 | $472.00 | $552.24 | $621.86 | $828.36 |
| 75 | $374.06 | $476.72 | $559.32 | $631.30 | $838.98 | $410.64 | $523.92 | $613.60 | $692.66 | $920.40 |
| 76 | $418.90 | $536.90 | $630.12 | $711.54 | $944.00 | $455.48 | $584.10 | $684.40 | $772.90 | $1,026.60 |
| 77 | $468.46 | $601.80 | $709.18 | $803.58 | $1,064.36 | $503.86 | $649.00 | $764.64 | $864.94 | $1,145.78 |
| 78 | $520.38 | $671.42 | $792.96 | $900.34 | $1,189.44 | $555.78 | $717.44 | $847.24 | $961.70 | $1,272.04 |
| 79 | $573.48 | $741.04 | $876.74 | $995.92 | $1,315.70 | $608.88 | $787.06 | $931.02 | $1,057.28 | $1,397.12 |
| 80 | $624.22 | $805.94 | $955.80 | $1,086.78 | $1,436.06 | $659.62 | $853.14 | $1,011.26 | $1,149.32 | $1,517.48 |
| 81 | $671.42 | $867.30 | $1,027.78 | $1,168.20 | $1,543.44 | $706.82 | $914.50 | $1,083.24 | $1,231.92 | $1,626.04 |
| 82 | $716.26 | $925.12 | $1,096.22 | $1,243.72 | $1,642.56 | $752.84 | $972.32 | $1,152.86 | $1,307.44 | $1,727.52 |
| 83 | $761.10 | $980.58 | $1,162.30 | $1,319.24 | $1,744.04 | $797.68 | $1,030.14 | $1,220.12 | $1,384.14 | $1,831.36 |
| 84 | $808.30 | $1,043.12 | $1,234.28 | $1,399.48 | $1,850.24 | $847.24 | $1,092.68 | $1,293.28 | $1,465.56 | $1,938.74 |
| 85 | $860.22 | $1,109.20 | $1,312.16 | $1,486.80 | $1,968.24 | $899.16 | $1,159.94 | $1,372.34 | $1,555.24 | $2,057.92 |
| 86 | $916.86 | $1,180.00 | $1,395.94 | $1,581.20 | $2,093.32 | $955.80 | $1,230.74 | $1,456.12 | $1,649.64 | $2,183.00 |
| 87 | $975.86 | $1,255.52 | $1,484.44 | $1,680.32 | $2,226.66 | $1,014.80 | $1,306.26 | $1,544.62 | $1,748.76 | $2,316.34 |
| 88 | $1,039.58 | $1,336.94 | $1,580.02 | $1,787.70 | $2,369.44 | $1,078.52 | $1,387.68 | $1,640.20 | $1,856.14 | $2,459.12 |
| 89 | $1,109.20 | $1,425.44 | $1,682.68 | $1,903.34 | $2,524.02 | $1,148.14 | $1,476.18 | $1,742.86 | $1,971.78 | $2,613.70 |
| 90 | $1,184.72 | $1,522.20 | $1,795.96 | $2,029.60 | $2,693.94 | $1,223.66 | $1,572.94 | $1,856.14 | $2,098.04 | $2,783.62 |
| 91 | $1,266.14 | $1,626.04 | $1,917.50 | $2,166.48 | $2,875.66 | $1,305.08 | $1,676.78 | $1,977.68 | $2,234.92 | $2,965.34 |
| 92 | $1,352.28 | $1,735.78 | $2,046.12 | $2,310.44 | $3,068.00 | $1,391.22 | $1,786.52 | $2,106.30 | $2,378.88 | $3,157.68 |
| 93 | $1,444.32 | $1,852.60 | $2,184.18 | $2,465.02 | $3,275.68 | $1,483.26 | $1,903.34 | $2,244.36 | $2,533.46 | $3,365.36 |
| 94 | $1,544.62 | $1,981.22 | $2,334.04 | $2,632.58 | $3,499.88 | $1,583.56 | $2,031.96 | $2,394.22 | $2,701.02 | $3,589.56 |
| 95 | $1,655.54 | $2,120.46 | $2,498.06 | $2,816.66 | $3,746.50 | $1,694.48 | $2,171.20 | $2,558.24 | $2,885.10 | $3,836.18 |

Michigan Review Pending

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 30 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 31 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 32 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 33 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 34 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 35 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 36 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 37 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 38 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 39 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 40 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 41 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 42 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 43 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 44 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 45 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 46 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 47 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 48 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 49 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 50 | $56.64 | $70.80 | $82.60 | $90.86 | $122.72 | $75.52 | $95.58 | $110.92 | $122.72 | $165.20 |
| 51 | $59.00 | $73.16 | $84.96 | $94.40 | $126.26 | $77.88 | $96.76 | $112.10 | $126.26 | $168.74 |
| 52 | $61.36 | $76.70 | $87.32 | $97.94 | $132.16 | $80.24 | $100.30 | $115.64 | $129.80 | $173.46 |
| 53 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 | $81.42 | $102.66 | $118.00 | $132.16 | $177.00 |
| 54 | $64.90 | $81.42 | $93.22 | $105.02 | $139.24 | $83.78 | $105.02 | $121.54 | $135.70 | $180.54 |
| 55 | $66.08 | $83.78 | $96.76 | $108.56 | $143.96 | $84.96 | $107.38 | $123.90 | $139.24 | $186.44 |
| 56 | $69.62 | $88.50 | $101.48 | $114.46 | $153.40 | $88.50 | $112.10 | $129.80 | $145.14 | $194.70 |
| 57 | $74.34 | $93.22 | $108.56 | $121.54 | $162.84 | $93.22 | $118.00 | $136.88 | $153.40 | $205.32 |
| 58 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 | $99.12 | $123.90 | $145.14 | $161.66 | $217.12 |
| 59 | $86.14 | $108.56 | $125.08 | $139.24 | $186.44 | $105.02 | $133.34 | $153.40 | $171.10 | $228.92 |
| 60 | $90.86 | $115.64 | $133.34 | $149.86 | $200.60 | $110.92 | $140.42 | $162.84 | $182.90 | $244.26 |
| 61 | $97.94 | $122.72 | $142.78 | $160.48 | $214.76 | $118.00 | $148.68 | $173.46 | $194.70 | $259.60 |
| 62 | $103.84 | $132.16 | $152.22 | $171.10 | $228.92 | $125.08 | $158.12 | $184.08 | $206.50 | $274.94 |
| 63 | $110.92 | $140.42 | $162.84 | $182.90 | $244.26 | $133.34 | $168.74 | $195.88 | $219.48 | $292.64 |
| 64 | $119.18 | $149.86 | $174.64 | $197.06 | $261.96 | $142.78 | $179.36 | $208.86 | $234.82 | $312.70 |
| 65 | $127.44 | $161.66 | $187.62 | $212.40 | $282.02 | $151.04 | $191.16 | $223.02 | $251.34 | $333.94 |
| 66 | $139.24 | $174.64 | $202.96 | $228.92 | $304.14 | $162.84 | $205.32 | $239.54 | $269.04 | $358.72 |
| 67 | $147.50 | $186.44 | $217.12 | $245.44 | $326.86 | $172.28 | $218.30 | $254.88 | $286.74 | $382.32 |
| 68 | $158.12 | $201.78 | $233.64 | $264.32 | $352.92 | $184.08 | $234.82 | $272.58 | $306.80 | $409.46 |
| 69 | $173.46 | $218.30 | $256.06 | $287.92 | $383.50 | $199.42 | $252.52 | $295.00 | $331.58 | $441.32 |
| 70 | $191.16 | $243.08 | $283.20 | $319.78 | $424.80 | $218.30 | $277.30 | $323.32 | $364.62 | $484.98 |
| 71 | $212.40 | $270.22 | $316.24 | $357.54 | $473.18 | $240.72 | $306.80 | $357.54 | $403.56 | $536.90 |
| 72 | $238.36 | $302.08 | $352.82 | $400.02 | $531.00 | $267.86 | $339.84 | $396.48 | $448.40 | $595.90 |
| 73 | $266.68 | $339.84 | $395.30 | $446.04 | $594.72 | $296.18 | $378.78 | $441.32 | $496.78 | $661.98 |
| 74 | $298.54 | $379.96 | $444.86 | $500.32 | $666.70 | $330.40 | $421.26 | $492.06 | $553.42 | $737.50 |
| 75 | $332.76 | $425.98 | $497.96 | $561.68 | $745.76 | $365.80 | $467.28 | $546.34 | $615.96 | $818.92 |
| 76 | $372.88 | $476.72 | $559.32 | $633.66 | $840.16 | $405.92 | $518.02 | $608.88 | $687.94 | $913.32 |
| 77 | $416.54 | $534.54 | $631.30 | $715.08 | $946.36 | $449.58 | $577.02 | $680.86 | $770.54 | $1,019.52 |
| 78 | $462.56 | $597.08 | $705.64 | $800.04 | $1,058.46 | $494.42 | $638.38 | $754.02 | $855.50 | $1,131.62 |
| 79 | $510.94 | $659.62 | $781.16 | $886.18 | $1,171.74 | $542.80 | $699.74 | $829.54 | $941.64 | $1,243.72 |
| 80 | $555.78 | $717.44 | $850.78 | $966.42 | $1,276.76 | $586.46 | $758.74 | $899.16 | $1,021.88 | $1,349.92 |
| 81 | $597.08 | $771.72 | $915.68 | $1,039.58 | $1,373.52 | $628.94 | $814.20 | $965.24 | $1,095.04 | $1,446.68 |
| 82 | $637.20 | $823.64 | $975.86 | $1,108.02 | $1,463.20 | $670.24 | $866.12 | $1,025.42 | $1,164.66 | $1,538.72 |
| 83 | $677.32 | $873.20 | $1,034.86 | $1,174.10 | $1,551.70 | $710.36 | $916.86 | $1,085.60 | $1,233.10 | $1,629.58 |
| 84 | $718.62 | $927.48 | $1,097.40 | $1,244.90 | $1,646.10 | $752.84 | $972.32 | $1,149.32 | $1,303.90 | $1,725.16 |
| 85 | $765.82 | $986.48 | $1,168.20 | $1,323.96 | $1,751.12 | $801.22 | $1,032.50 | $1,221.30 | $1,384.14 | $1,831.36 |
| 86 | $815.38 | $1,050.20 | $1,242.54 | $1,407.74 | $1,863.22 | $850.78 | $1,096.22 | $1,295.64 | $1,467.92 | $1,943.46 |
| 87 | $868.48 | $1,117.46 | $1,321.60 | $1,496.24 | $1,981.22 | $903.88 | $1,163.48 | $1,374.70 | $1,556.42 | $2,061.46 |
| 88 | $925.12 | $1,189.44 | $1,406.56 | $1,590.64 | $2,108.66 | $960.52 | $1,235.46 | $1,459.66 | $1,650.82 | $2,188.90 |
| 89 | $986.48 | $1,268.50 | $1,498.60 | $1,694.48 | $2,246.72 | $1,021.88 | $1,314.52 | $1,551.70 | $1,754.66 | $2,326.96 |
| 90 | $1,053.74 | $1,354.64 | $1,598.90 | $1,806.58 | $2,397.76 | $1,089.14 | $1,400.66 | $1,652.00 | $1,866.76 | $2,478.00 |
| 91 | $1,126.90 | $1,446.68 | $1,706.28 | $1,928.12 | $2,559.42 | $1,162.30 | $1,492.70 | $1,759.38 | $1,988.30 | $2,639.66 |
| 92 | $1,203.60 | $1,544.62 | $1,820.74 | $2,056.74 | $2,730.52 | $1,239.00 | $1,590.64 | $1,873.84 | $2,116.92 | $2,810.76 |
| 93 | $1,286.20 | $1,648.46 | $1,943.46 | $2,193.62 | $2,914.60 | $1,321.60 | $1,694.48 | $1,996.56 | $2,253.80 | $2,994.84 |
| 94 | $1,374.70 | $1,762.92 | $2,076.80 | $2,343.48 | $3,115.20 | $1,410.10 | $1,808.94 | $2,129.90 | $2,403.66 | $3,195.44 |
| 95 | $1,472.64 | $1,886.82 | $2,223.12 | $2,507.50 | $3,334.68 | $1,508.04 | $1,932.84 | $2,276.22 | $2,567.68 | $3,414.92 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 30 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 31 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 32 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 33 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 34 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 35 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 36 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 37 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 38 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 39 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 40 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 41 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 42 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 43 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 44 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 45 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 46 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 47 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 48 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 49 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 50 | $51.92 | $63.72 | $75.52 | $83.78 | $112.10 | $69.62 | $86.14 | $100.30 | $112.10 | $149.86 |
| 51 | $54.28 | $67.26 | $76.70 | $86.14 | $115.64 | $70.80 | $89.68 | $102.66 | $115.64 | $153.40 |
| 52 | $55.46 | $69.62 | $79.06 | $88.50 | $119.18 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 53 | $57.82 | $70.80 | $82.60 | $92.04 | $122.72 | $74.34 | $93.22 | $107.38 | $120.36 | $160.48 |
| 54 | $59.00 | $74.34 | $84.96 | $95.58 | $127.44 | $76.70 | $95.58 | $109.74 | $123.90 | $165.20 |
| 55 | $61.36 | $75.52 | $87.32 | $97.94 | $130.98 | $77.88 | $97.94 | $113.28 | $126.26 | $169.92 |
| 56 | $63.72 | $80.24 | $93.22 | $103.84 | $138.06 | $81.42 | $101.48 | $118.00 | $132.16 | $177.00 |
| 57 | $67.26 | $86.14 | $99.12 | $110.92 | $148.68 | $84.96 | $107.38 | $125.08 | $139.24 | $186.44 |
| 58 | $71.98 | $90.86 | $106.20 | $118.00 | $158.12 | $89.68 | $113.28 | $132.16 | $147.50 | $197.06 |
| 59 | $77.88 | $97.94 | $113.28 | $126.26 | $169.92 | $95.58 | $120.86 | $139.24 | $155.76 | $208.86 |
| 60 | $82.60 | $105.02 | $121.54 | $135.70 | $181.72 | $100.30 | $127.44 | $148.68 | $165.20 | $221.84 |
| 61 | $89.68 | $112.10 | $130.98 | $146.32 | $194.70 | $107.38 | $135.70 | $158.12 | $177.00 | $236.00 |
| 62 | $94.40 | $119.18 | $138.06 | $155.76 | $208.86 | $114.46 | $143.96 | $167.56 | $187.62 | $251.34 |
| 63 | $101.48 | $128.62 | $148.68 | $166.38 | $221.84 | $121.54 | $153.40 | $178.18 | $199.42 | $266.68 |
| 64 | $108.56 | $136.88 | $159.30 | $179.36 | $238.36 | $129.80 | $164.02 | $189.98 | $213.58 | $284.38 |
| 65 | $116.82 | $146.32 | $171.10 | $192.34 | $256.06 | $138.06 | $174.64 | $202.96 | $227.74 | $304.44 |
| 66 | $125.08 | $158.12 | $185.26 | $207.68 | $276.12 | $147.50 | $187.62 | $218.30 | $244.26 | $325.68 |
| 67 | $134.52 | $171.10 | $198.24 | $223.02 | $297.36 | $156.94 | $199.42 | $231.28 | $260.78 | $346.92 |
| 68 | $145.14 | $182.90 | $213.58 | $240.72 | $320.96 | $167.56 | $212.40 | $247.80 | $279.66 | $372.88 |
| 69 | $156.94 | $199.42 | $232.46 | $263.14 | $349.28 | $180.54 | $230.10 | $269.04 | $303.26 | $402.38 |
| 70 | $173.46 | $220.66 | $257.24 | $291.46 | $387.04 | $197.06 | $252.52 | $293.82 | $332.76 | $441.32 |
| 71 | $193.52 | $245.44 | $287.92 | $324.50 | $430.70 | $219.48 | $278.48 | $325.68 | $366.98 | $488.52 |
| 72 | $215.94 | $276.12 | $322.14 | $362.26 | $482.62 | $243.08 | $310.34 | $362.26 | $407.10 | $541.62 |
| 73 | $243.08 | $307.98 | $361.08 | $407.10 | $540.44 | $270.22 | $344.56 | $402.38 | $453.12 | $602.98 |
| 74 | $271.40 | $345.74 | $403.56 | $455.48 | $606.52 | $299.72 | $383.50 | $446.04 | $503.86 | $671.42 |
| 75 | $303.26 | $387.04 | $453.12 | $510.94 | $679.68 | $332.76 | $424.80 | $497.96 | $560.50 | $744.58 |
| 76 | $338.66 | $433.06 | $509.76 | $575.84 | $764.64 | $368.16 | $472.00 | $554.60 | $626.58 | $831.90 |
| 77 | $379.96 | $487.34 | $574.66 | $651.36 | $861.40 | $409.46 | $526.28 | $619.50 | $700.92 | $927.48 |
| 78 | $422.44 | $542.80 | $643.10 | $729.24 | $962.88 | $450.76 | $580.56 | $686.76 | $778.80 | $1,030.14 |
| 79 | $464.92 | $599.44 | $710.36 | $807.12 | $1,066.72 | $493.24 | $637.20 | $754.02 | $856.68 | $1,132.80 |
| 80 | $505.04 | $652.54 | $775.26 | $880.28 | $1,162.30 | $533.36 | $690.30 | $818.92 | $931.02 | $1,228.38 |
| 81 | $543.98 | $702.10 | $833.08 | $946.36 | $1,249.62 | $572.30 | $739.86 | $877.92 | $997.10 | $1,316.88 |
| 82 | $579.38 | $748.12 | $887.36 | $1,007.72 | $1,331.04 | $608.88 | $787.06 | $933.38 | $1,059.64 | $1,400.66 |
| 83 | $615.96 | $794.14 | $941.64 | $1,067.90 | $1,412.46 | $645.46 | $834.26 | $988.84 | $1,122.18 | $1,483.26 |
| 84 | $654.90 | $843.70 | $999.46 | $1,132.80 | $1,497.42 | $685.58 | $883.82 | $1,047.84 | $1,187.08 | $1,569.40 |
| 85 | $697.38 | $897.98 | $1,062.00 | $1,204.78 | $1,594.18 | $729.24 | $939.28 | $1,111.56 | $1,259.06 | $1,667.34 |
| 86 | $742.22 | $955.80 | $1,129.26 | $1,280.30 | $1,695.66 | $774.08 | $997.10 | $1,178.82 | $1,334.58 | $1,768.82 |
| 87 | $790.60 | $1,017.16 | $1,201.24 | $1,361.72 | $1,803.04 | $822.46 | $1,058.46 | $1,250.80 | $1,416.00 | $1,876.20 |
| 88 | $842.52 | $1,083.24 | $1,279.12 | $1,447.86 | $1,918.68 | $874.38 | $1,124.54 | $1,328.68 | $1,502.14 | $1,991.84 |
| 89 | $897.98 | $1,154.04 | $1,361.72 | $1,541.08 | $2,044.94 | $929.84 | $1,195.34 | $1,411.28 | $1,595.36 | $2,118.10 |
| 90 | $960.52 | $1,231.92 | $1,453.76 | $1,643.74 | $2,181.82 | $992.38 | $1,273.22 | $1,503.32 | $1,698.02 | $2,254.98 |
| 91 | $1,025.42 | $1,316.88 | $1,551.70 | $1,754.66 | $2,329.32 | $1,057.28 | $1,358.18 | $1,601.26 | $1,808.94 | $2,402.48 |
| 92 | $1,095.04 | $1,405.38 | $1,655.54 | $1,871.48 | $2,485.08 | $1,126.90 | $1,446.68 | $1,705.10 | $1,925.76 | $2,558.24 |
| 93 | $1,170.56 | $1,500.96 | $1,767.64 | $1,996.56 | $2,652.64 | $1,202.42 | $1,542.26 | $1,817.20 | $2,050.84 | $2,725.80 |
| 94 | $1,251.98 | $1,603.62 | $1,889.18 | $2,132.26 | $2,834.36 | $1,283.84 | $1,644.92 | $1,938.74 | $2,186.54 | $2,907.52 |
| 95 | $1,340.48 | $1,716.90 | $2,022.52 | $2,282.12 | $3,033.78 | $1,372.34 | $1,758.20 | $2,072.08 | $2,336.40 | $3,106.94 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 30 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 31 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 32 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 33 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 34 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 35 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 36 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 37 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 38 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 39 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 40 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 41 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 42 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 43 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 44 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 45 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 46 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 47 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 48 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 49 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 50 | $47.20 | $60.18 | $68.44 | $77.88 | $102.66 | $62.54 | $80.24 | $92.04 | $103.84 | $138.06 |
| 51 | $48.38 | $62.54 | $71.98 | $80.24 | $106.20 | $64.90 | $82.60 | $95.58 | $106.20 | $141.60 |
| 52 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $83.78 | $96.76 | $109.74 | $145.14 |
| 53 | $51.92 | $66.08 | $76.70 | $84.96 | $113.28 | $68.44 | $86.14 | $100.30 | $110.92 | $148.68 |
| 54 | $54.28 | $68.44 | $79.06 | $88.50 | $116.82 | $69.62 | $89.68 | $102.66 | $114.46 | $152.22 |
| 55 | $55.46 | $70.80 | $80.24 | $90.86 | $120.36 | $70.80 | $90.86 | $103.84 | $116.82 | $155.76 |
| 56 | $59.00 | $74.34 | $86.14 | $95.58 | $128.62 | $74.34 | $94.40 | $109.74 | $121.54 | $164.02 |
| 57 | $62.54 | $79.06 | $90.86 | $102.66 | $136.88 | $77.88 | $99.12 | $114.46 | $128.62 | $173.46 |
| 58 | $67.26 | $83.78 | $97.94 | $109.74 | $146.32 | $82.60 | $105.02 | $121.54 | $135.70 | $181.72 |
| 59 | $70.80 | $90.86 | $103.84 | $118.00 | $158.12 | $86.14 | $112.10 | $128.62 | $145.14 | $193.52 |
| 60 | $75.52 | $97.94 | $110.92 | $126.26 | $168.74 | $92.04 | $119.18 | $135.70 | $154.58 | $205.32 |
| 61 | $81.42 | $105.02 | $120.36 | $135.70 | $180.54 | $97.94 | $126.26 | $145.14 | $164.02 | $219.48 |
| 62 | $86.14 | $110.92 | $128.62 | $143.96 | $192.34 | $103.84 | $133.34 | $154.58 | $173.46 | $232.46 |
| 63 | $93.22 | $119.18 | $136.88 | $154.58 | $206.50 | $110.92 | $143.96 | $165.20 | $186.44 | $247.80 |
| 64 | $100.30 | $127.44 | $147.50 | $166.38 | $220.66 | $119.18 | $152.22 | $177.00 | $198.24 | $264.32 |
| 65 | $106.20 | $136.88 | $159.30 | $178.18 | $238.36 | $126.26 | $162.84 | $189.98 | $211.22 | $283.20 |
| 66 | $114.46 | $147.50 | $171.10 | $193.52 | $257.94 | $134.52 | $174.64 | $201.78 | $227.74 | $303.26 |
| 67 | $123.90 | $159.30 | $184.08 | $207.68 | $276.12 | $143.96 | $186.44 | $214.76 | $241.90 | $323.32 |
| 68 | $132.16 | $171.10 | $198.24 | $224.20 | $297.36 | $153.40 | $199.42 | $230.10 | $260.78 | $345.74 |
| 69 | $142.78 | $186.44 | $215.94 | $244.26 | $324.50 | $165.20 | $214.76 | $248.98 | $280.84 | $374.06 |
| 70 | $159.30 | $205.32 | $239.54 | $269.04 | $358.72 | $181.72 | $234.82 | $273.76 | $307.98 | $409.46 |
| 71 | $178.18 | $228.92 | $267.86 | $300.90 | $401.20 | $200.60 | $259.60 | $303.26 | $341.02 | $454.30 |
| 72 | $199.42 | $257.24 | $299.72 | $338.66 | $448.40 | $223.02 | $289.10 | $336.30 | $379.96 | $505.04 |
| 73 | $221.84 | $289.10 | $335.12 | $378.78 | $503.86 | $247.80 | $322.14 | $374.06 | $422.44 | $561.68 |
| 74 | $248.98 | $323.32 | $376.42 | $424.80 | $564.04 | $274.94 | $358.72 | $416.54 | $470.82 | $624.22 |
| 75 | $278.48 | $362.26 | $422.44 | $476.72 | $633.66 | $305.62 | $398.84 | $463.74 | $522.74 | $695.02 |
| 76 | $312.70 | $407.10 | $474.36 | $536.90 | $712.72 | $338.66 | $442.50 | $516.84 | $584.10 | $775.26 |
| 77 | $348.10 | $456.66 | $535.72 | $606.52 | $803.58 | $375.24 | $493.24 | $577.02 | $653.72 | $866.12 |
| 78 | $387.04 | $509.76 | $598.26 | $678.50 | $897.98 | $414.18 | $545.16 | $639.56 | $725.70 | $960.52 |
| 79 | $427.16 | $561.68 | $661.98 | $751.66 | $993.56 | $453.12 | $597.08 | $703.28 | $797.68 | $1,054.92 |
| 80 | $463.74 | $612.42 | $722.16 | $818.92 | $1,083.24 | $490.88 | $647.82 | $763.46 | $866.12 | $1,145.78 |
| 81 | $499.14 | $658.44 | $776.44 | $881.46 | $1,163.48 | $525.10 | $693.84 | $817.74 | $928.66 | $1,226.02 |
| 82 | $533.36 | $702.10 | $826.00 | $938.10 | $1,240.18 | $560.50 | $738.68 | $868.48 | $986.48 | $1,305.08 |
| 83 | $565.22 | $745.76 | $876.74 | $994.74 | $1,315.70 | $593.54 | $783.52 | $921.58 | $1,044.30 | $1,381.78 |
| 84 | $600.62 | $790.60 | $929.84 | $1,054.92 | $1,394.76 | $630.12 | $829.54 | $974.68 | $1,105.66 | $1,463.20 |
| 85 | $639.56 | $841.34 | $990.02 | $1,121.00 | $1,484.44 | $669.06 | $881.46 | $1,034.86 | $1,172.92 | $1,552.88 |
| 86 | $682.04 | $895.62 | $1,052.56 | $1,191.80 | $1,578.84 | $711.54 | $935.74 | $1,097.40 | $1,243.72 | $1,647.28 |
| 87 | $725.70 | $952.26 | $1,119.82 | $1,267.32 | $1,679.14 | $755.20 | $992.38 | $1,164.66 | $1,319.24 | $1,747.58 |
| 88 | $772.90 | $1,013.62 | $1,191.80 | $1,347.56 | $1,786.52 | $802.40 | $1,053.74 | $1,236.64 | $1,399.48 | $1,854.96 |
| 89 | $824.82 | $1,080.88 | $1,269.68 | $1,434.88 | $1,903.34 | $854.32 | $1,121.00 | $1,314.52 | $1,486.80 | $1,971.78 |
| 90 | $881.46 | $1,154.04 | $1,354.64 | $1,530.46 | $2,031.96 | $910.96 | $1,194.16 | $1,399.48 | $1,582.38 | $2,100.40 |
| 91 | $941.64 | $1,233.10 | $1,445.50 | $1,633.12 | $2,168.84 | $971.14 | $1,273.22 | $1,490.34 | $1,685.04 | $2,237.28 |
| 92 | $1,005.36 | $1,315.70 | $1,542.26 | $1,741.68 | $2,313.98 | $1,034.86 | $1,355.82 | $1,587.10 | $1,793.60 | $2,382.42 |
| 93 | $1,074.98 | $1,405.38 | $1,647.28 | $1,858.50 | $2,469.74 | $1,104.48 | $1,445.50 | $1,692.12 | $1,910.42 | $2,538.18 |
| 94 | $1,149.32 | $1,502.14 | $1,759.38 | $1,984.76 | $2,639.66 | $1,178.82 | $1,542.26 | $1,804.22 | $2,036.68 | $2,708.10 |
| 95 | $1,230.74 | $1,608.34 | $1,883.28 | $2,124.00 | $2,824.92 | $1,260.24 | $1,648.46 | $1,928.12 | $2,175.92 | $2,893.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 30 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 31 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 32 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 33 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 34 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 35 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 36 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 37 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 38 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 39 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 40 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 41 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 42 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 43 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 44 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 45 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 46 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 47 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 48 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 49 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 50 | $54.28 | $67.26 | $79.06 | $88.50 | $118.00 | $71.98 | $90.86 | $106.20 | $119.18 | $158.12 |
| 51 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $107.38 | $120.36 | $161.66 |
| 52 | $57.82 | $71.98 | $84.96 | $94.40 | $125.08 | $75.52 | $95.58 | $110.92 | $123.90 | $164.02 |
| 53 | $59.00 | $74.34 | $86.14 | $97.94 | $129.80 | $77.88 | $97.94 | $112.10 | $126.26 | $169.92 |
| 54 | $61.36 | $77.88 | $88.50 | $100.30 | $133.34 | $79.06 | $101.48 | $114.46 | $128.62 | $173.46 |
| 55 | $64.90 | $80.24 | $90.86 | $102.66 | $139.24 | $82.60 | $102.66 | $118.00 | $132.16 | $178.18 |
| 56 | $67.26 | $84.96 | $97.94 | $109.74 | $145.14 | $84.96 | $107.38 | $125.08 | $139.24 | $185.26 |
| 57 | $70.80 | $89.68 | $103.84 | $116.82 | $155.76 | $89.68 | $113.28 | $130.98 | $146.32 | $195.88 |
| 58 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 | $94.40 | $120.36 | $138.06 | $154.58 | $206.50 |
| 59 | $82.60 | $102.66 | $119.18 | $133.34 | $178.18 | $100.30 | $126.26 | $146.32 | $164.02 | $219.48 |
| 60 | $87.32 | $109.74 | $127.44 | $142.78 | $189.98 | $106.20 | $133.34 | $154.58 | $173.46 | $232.46 |
| 61 | $94.40 | $116.82 | $136.88 | $153.40 | $205.32 | $114.46 | $141.60 | $166.38 | $185.26 | $247.80 |
| 62 | $100.30 | $126.26 | $146.32 | $162.84 | $219.48 | $120.36 | $152.22 | $175.82 | $197.06 | $264.32 |
| 63 | $106.20 | $133.34 | $155.76 | $175.82 | $233.64 | $127.44 | $160.48 | $186.44 | $210.04 | $279.66 |
| 64 | $113.28 | $145.14 | $167.56 | $187.62 | $251.34 | $135.70 | $172.28 | $200.60 | $224.20 | $299.72 |
| 65 | $121.54 | $155.76 | $179.36 | $201.78 | $269.04 | $143.96 | $185.26 | $213.58 | $239.54 | $319.78 |
| 66 | $132.16 | $166.38 | $193.52 | $218.30 | $290.28 | $154.58 | $195.88 | $228.92 | $257.24 | $343.38 |
| 67 | $140.42 | $178.18 | $208.86 | $233.64 | $312.70 | $165.20 | $208.86 | $243.08 | $273.76 | $365.80 |
| 68 | $151.04 | $192.34 | $223.02 | $252.52 | $337.48 | $175.82 | $223.02 | $260.78 | $292.64 | $391.76 |
| 69 | $165.20 | $207.68 | $244.26 | $276.12 | $369.16 | $189.98 | $240.72 | $282.02 | $317.42 | $422.44 |
| 70 | $182.90 | $231.28 | $271.40 | $305.62 | $405.92 | $207.68 | $264.32 | $309.16 | $348.10 | $463.74 |
| 71 | $201.78 | $259.60 | $302.08 | $339.84 | $453.12 | $228.92 | $293.82 | $342.20 | $385.86 | $513.30 |
| 72 | $227.74 | $289.10 | $337.48 | $381.14 | $507.40 | $254.88 | $324.50 | $379.96 | $428.34 | $569.94 |
| 73 | $254.88 | $323.32 | $378.78 | $425.98 | $567.58 | $283.20 | $361.08 | $422.44 | $474.36 | $632.48 |
| 74 | $285.56 | $362.26 | $424.80 | $479.08 | $637.20 | $315.06 | $401.20 | $469.64 | $528.64 | $704.46 |
| 75 | $318.60 | $405.92 | $475.54 | $536.90 | $712.72 | $349.28 | $446.04 | $521.56 | $588.82 | $782.34 |
| 76 | $356.36 | $455.48 | $535.72 | $604.16 | $802.40 | $387.04 | $495.60 | $581.74 | $656.08 | $873.20 |
| 77 | $397.66 | $510.94 | $602.98 | $683.22 | $905.06 | $428.34 | $551.06 | $650.18 | $735.14 | $973.50 |
| 78 | $442.50 | $571.12 | $673.78 | $765.82 | $1,011.26 | $473.18 | $610.06 | $720.98 | $817.74 | $1,082.06 |
| 79 | $488.52 | $630.12 | $745.76 | $846.06 | $1,118.64 | $518.02 | $669.06 | $791.78 | $897.98 | $1,188.26 |
| 80 | $531.00 | $685.58 | $813.02 | $923.94 | $1,221.30 | $560.50 | $725.70 | $860.22 | $977.04 | $1,290.92 |
| 81 | $569.94 | $737.50 | $874.38 | $993.56 | $1,312.16 | $600.62 | $777.62 | $921.58 | $1,046.66 | $1,381.78 |
| 82 | $608.88 | $787.06 | $932.20 | $1,057.28 | $1,397.12 | $639.56 | $827.18 | $980.58 | $1,111.56 | $1,469.10 |
| 83 | $647.82 | $833.08 | $988.84 | $1,121.00 | $1,482.08 | $678.50 | $875.56 | $1,037.22 | $1,176.46 | $1,556.42 |
| 84 | $686.76 | $887.36 | $1,049.02 | $1,190.62 | $1,572.94 | $720.98 | $929.84 | $1,099.76 | $1,246.08 | $1,648.46 |
| 85 | $730.42 | $942.82 | $1,115.10 | $1,263.78 | $1,673.24 | $763.46 | $985.30 | $1,165.84 | $1,322.78 | $1,748.76 |
| 86 | $778.80 | $1,003.00 | $1,187.08 | $1,344.02 | $1,779.44 | $811.84 | $1,045.48 | $1,237.82 | $1,403.02 | $1,854.96 |
| 87 | $829.54 | $1,067.90 | $1,261.42 | $1,427.80 | $1,892.72 | $862.58 | $1,110.38 | $1,312.16 | $1,486.80 | $1,968.24 |
| 88 | $883.82 | $1,136.34 | $1,342.84 | $1,518.66 | $2,014.26 | $916.86 | $1,178.82 | $1,393.58 | $1,577.66 | $2,089.78 |
| 89 | $942.82 | $1,211.86 | $1,430.16 | $1,617.78 | $2,145.24 | $975.86 | $1,254.34 | $1,480.90 | $1,676.78 | $2,220.76 |
| 90 | $1,006.54 | $1,294.46 | $1,526.92 | $1,725.16 | $2,290.38 | $1,039.58 | $1,336.94 | $1,577.66 | $1,784.16 | $2,365.90 |
| 91 | $1,076.16 | $1,382.96 | $1,629.58 | $1,840.80 | $2,444.96 | $1,109.20 | $1,425.44 | $1,680.32 | $1,899.80 | $2,520.48 |
| 92 | $1,149.32 | $1,476.18 | $1,739.32 | $1,963.52 | $2,607.80 | $1,182.36 | $1,518.66 | $1,790.06 | $2,022.52 | $2,683.32 |
| 93 | $1,227.20 | $1,575.30 | $1,857.32 | $2,094.50 | $2,784.80 | $1,260.24 | $1,617.78 | $1,908.06 | $2,153.50 | $2,860.32 |
| 94 | $1,312.16 | $1,683.86 | $1,983.58 | $2,237.28 | $2,974.78 | $1,345.20 | $1,726.34 | $2,034.32 | $2,296.28 | $3,050.30 |
| 95 | $1,406.56 | $1,803.04 | $2,124.00 | $2,394.22 | $3,184.82 | $1,439.60 | $1,845.52 | $2,174.74 | $2,453.22 | $3,260.34 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 30 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 31 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 32 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 33 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 34 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 35 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 36 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 37 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 38 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 39 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 40 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 41 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 42 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 43 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 44 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 45 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 46 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 47 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 48 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 49 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 50 | $47.20 | $60.18 | $69.62 | $77.88 | $103.84 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 51 | $49.56 | $62.54 | $71.98 | $80.24 | $107.38 | $66.08 | $82.60 | $96.58 | $107.38 | $143.96 |
| 52 | $51.92 | $66.08 | $74.34 | $83.78 | $112.10 | $68.44 | $86.14 | $99.12 | $109.74 | $147.50 |
| 53 | $53.10 | $67.26 | $76.70 | $86.14 | $115.64 | $69.62 | $87.32 | $100.30 | $112.10 | $151.04 |
| 54 | $55.46 | $68.44 | $79.06 | $88.50 | $119.18 | $71.98 | $88.50 | $102.66 | $114.46 | $153.40 |
| 55 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $71.98 | $90.86 | $105.02 | $118.00 | $158.12 |
| 56 | $59.00 | $75.52 | $87.32 | $97.94 | $129.80 | $75.52 | $95.58 | $110.92 | $123.90 | $165.20 |
| 57 | $63.72 | $79.06 | $92.04 | $103.84 | $139.24 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 |
| 58 | $67.26 | $86.14 | $99.12 | $110.92 | $147.50 | $83.78 | $106.20 | $122.72 | $136.88 | $184.08 |
| 59 | $73.16 | $92.04 | $107.38 | $118.00 | $158.12 | $89.68 | $113.28 | $130.98 | $145.14 | $194.70 |
| 60 | $76.70 | $97.94 | $114.46 | $126.26 | $169.92 | $94.40 | $119.18 | $139.24 | $154.58 | $207.68 |
| 61 | $83.78 | $105.02 | $121.54 | $136.88 | $182.90 | $100.30 | $126.26 | $147.50 | $166.38 | $220.66 |
| 62 | $88.50 | $112.10 | $128.62 | $145.14 | $194.70 | $106.20 | $134.52 | $155.76 | $175.82 | $233.64 |
| 63 | $94.40 | $119.18 | $139.24 | $155.76 | $207.68 | $114.46 | $142.78 | $167.56 | $186.44 | $248.98 |
| 64 | $101.48 | $127.44 | $147.50 | $167.56 | $221.84 | $121.54 | $152.22 | $177.00 | $199.42 | $265.50 |
| 65 | $108.56 | $136.88 | $159.30 | $179.36 | $238.36 | $128.62 | $162.84 | $189.98 | $212.40 | $284.38 |
| 66 | $118.00 | $148.68 | $172.28 | $194.70 | $258.42 | $138.06 | $174.64 | $204.14 | $228.92 | $304.44 |
| 67 | $125.08 | $158.12 | $185.26 | $207.68 | $273.30 | $146.32 | $185.26 | $217.12 | $243.08 | $324.50 |
| 68 | $134.52 | $171.10 | $198.24 | $225.38 | $299.72 | $156.94 | $199.42 | $231.28 | $261.96 | $348.10 |
| 69 | $147.50 | $185.26 | $218.30 | $244.26 | $326.86 | $169.92 | $214.76 | $251.34 | $282.02 | $375.24 |
| 70 | $162.84 | $205.32 | $240.72 | $271.40 | $361.08 | $186.44 | $234.82 | $274.94 | $309.16 | $413.00 |
| 71 | $180.54 | $230.10 | $269.04 | $304.44 | $402.38 | $205.32 | $260.78 | $304.44 | $343.38 | $456.66 |
| 72 | $202.96 | $257.24 | $300.90 | $339.84 | $451.94 | $227.74 | $289.10 | $337.48 | $381.14 | $507.40 |
| 73 | $226.56 | $289.10 | $335.12 | $378.78 | $506.22 | $251.34 | $322.14 | $374.06 | $421.26 | $562.86 |
| 74 | $253.70 | $323.32 | $378.78 | $424.80 | $567.58 | $280.84 | $357.54 | $418.90 | $470.82 | $627.76 |
| 75 | $283.20 | $361.08 | $422.44 | $477.90 | $633.66 | $311.52 | $396.48 | $463.74 | $523.92 | $695.02 |
| 76 | $316.24 | $404.74 | $475.54 | $539.26 | $715.08 | $344.56 | $440.14 | $518.02 | $585.28 | $776.44 |
| 77 | $354.00 | $454.30 | $536.90 | $607.70 | $803.58 | $382.32 | $490.88 | $578.20 | $654.90 | $866.12 |
| 78 | $392.94 | $507.40 | $599.44 | $679.68 | $899.16 | $420.08 | $542.80 | $640.74 | $726.88 | $961.70 |
| 79 | $434.24 | $560.50 | $664.34 | $754.02 | $995.92 | $461.38 | $594.72 | $705.64 | $801.22 | $1,057.28 |
| 80 | $473.18 | $608.88 | $723.34 | $821.28 | $1,085.60 | $499.14 | $644.28 | $764.64 | $868.48 | $1,146.96 |
| 81 | $507.40 | $656.08 | $778.80 | $883.82 | $1,167.02 | $534.54 | $691.48 | $821.28 | $931.02 | $1,229.56 |
| 82 | $541.62 | $699.74 | $829.54 | $941.64 | $1,243.72 | $569.94 | $736.32 | $872.02 | $990.02 | $1,308.62 |
| 83 | $575.84 | $742.22 | $880.28 | $998.28 | $1,319.24 | $602.98 | $778.80 | $922.76 | $1,047.84 | $1,385.32 |
| 84 | $610.06 | $789.42 | $932.20 | $1,058.46 | $1,399.48 | $639.56 | $827.18 | $977.04 | $1,108.02 | $1,466.74 |
| 85 | $650.18 | $837.80 | $992.38 | $1,125.72 | $1,489.16 | $680.86 | $877.92 | $1,037.22 | $1,177.64 | $1,557.60 |
| 86 | $692.66 | $892.08 | $1,056.10 | $1,196.52 | $1,583.56 | $723.34 | $932.20 | $1,100.94 | $1,248.44 | $1,652.00 |
| 87 | $737.50 | $949.90 | $1,123.36 | $1,272.04 | $1,683.86 | $768.18 | $990.02 | $1,168.20 | $1,323.96 | $1,752.30 |
| 88 | $785.88 | $1,010.08 | $1,195.34 | $1,352.28 | $1,792.42 | $816.56 | $1,050.20 | $1,240.18 | $1,404.20 | $1,860.86 |
| 89 | $837.80 | $1,077.34 | $1,273.22 | $1,439.60 | $1,910.42 | $868.48 | $1,117.46 | $1,318.06 | $1,491.52 | $1,978.86 |
| 90 | $895.62 | $1,150.50 | $1,359.36 | $1,535.18 | $2,037.86 | $926.30 | $1,190.62 | $1,404.20 | $1,587.10 | $2,106.30 |
| 91 | $958.16 | $1,229.56 | $1,450.22 | $1,639.02 | $2,175.92 | $988.84 | $1,269.68 | $1,495.06 | $1,690.94 | $2,244.36 |
| 92 | $1,023.06 | $1,312.16 | $1,546.98 | $1,747.58 | $2,321.06 | $1,053.74 | $1,352.28 | $1,591.82 | $1,799.50 | $2,389.50 |
| 93 | $1,092.68 | $1,400.66 | $1,652.00 | $1,864.40 | $2,478.00 | $1,123.36 | $1,440.78 | $1,696.84 | $1,916.32 | $2,546.44 |
| 94 | $1,168.20 | $1,498.60 | $1,765.28 | $1,991.84 | $2,647.92 | $1,198.88 | $1,538.72 | $1,810.12 | $2,043.76 | $2,716.36 |
| 95 | $1,251.98 | $1,603.62 | $1,889.18 | $2,131.08 | $2,834.36 | $1,282.66 | $1,643.74 | $1,934.02 | $2,183.00 | $2,902.80 |

Michigan Review Pending

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

# Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 30 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 31 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 32 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 33 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 34 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 35 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 36 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 37 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 38 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 39 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 40 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 41 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 42 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 43 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 44 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 45 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 46 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 47 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 48 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 49 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 50 | $44.84 | $54.28 | $64.90 | $70.80 | $95.58 | $60.18 | $73.16 | $84.96 | $95.58 | $127.44 |
| 51 | $47.20 | $56.64 | $66.08 | $73.16 | $99.12 | $61.36 | $75.52 | $87.32 | $97.94 | $130.98 |
| 52 | $47.20 | $59.00 | $67.26 | $75.52 | $101.48 | $61.36 | $76.70 | $89.68 | $99.12 | $133.34 |
| 53 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 | $62.54 | $79.06 | $90.86 | $102.66 | $136.88 |
| 54 | $49.56 | $63.72 | $71.98 | $81.42 | $108.56 | $64.90 | $81.42 | $93.22 | $105.02 | $141.60 |
| 55 | $51.92 | $64.90 | $74.34 | $83.78 | $110.92 | $66.08 | $83.78 | $96.76 | $107.38 | $143.96 |
| 56 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $69.62 | $86.14 | $100.30 | $112.10 | $151.04 |
| 57 | $56.64 | $73.16 | $84.96 | $94.40 | $126.26 | $71.98 | $92.04 | $106.20 | $118.00 | $159.30 |
| 58 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $76.70 | $95.58 | $112.10 | $125.08 | $167.56 |
| 59 | $66.08 | $83.78 | $96.76 | $107.38 | $145.14 | $80.24 | $102.66 | $119.18 | $133.34 | $178.18 |
| 60 | $70.80 | $88.50 | $103.84 | $115.64 | $155.76 | $84.96 | $108.56 | $126.26 | $140.42 | $188.80 |
| 61 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 | $90.86 | $115.64 | $134.52 | $151.04 | $200.60 |
| 62 | $80.24 | $101.48 | $116.82 | $132.16 | $178.18 | $97.94 | $122.72 | $141.60 | $159.30 | $213.58 |
| 63 | $86.14 | $108.56 | $126.26 | $141.60 | $188.80 | $102.66 | $129.80 | $152.22 | $168.74 | $227.74 |
| 64 | $93.22 | $115.64 | $135.70 | $152.22 | $202.96 | $110.92 | $139.24 | $161.66 | $181.72 | $241.90 |
| 65 | $99.12 | $125.08 | $145.14 | $164.02 | $218.30 | $118.00 | $148.68 | $172.28 | $193.52 | $259.60 |
| 66 | $106.20 | $134.52 | $156.94 | $177.00 | $234.82 | $125.08 | $160.48 | $185.26 | $207.68 | $277.30 |
| 67 | $114.46 | $145.14 | $168.74 | $188.80 | $252.52 | $133.34 | $168.74 | $195.88 | $221.84 | $295.00 |
| 68 | $122.72 | $155.76 | $181.72 | $205.32 | $272.98 | $141.60 | $180.54 | $211.22 | $238.36 | $316.24 |
| 69 | $133.34 | $168.74 | $198.24 | $223.02 | $297.36 | $153.40 | $194.70 | $228.92 | $257.24 | $342.20 |
| 70 | $146.32 | $187.62 | $218.30 | $247.30 | $329.22 | $167.56 | $214.76 | $248.98 | $283.20 | $375.24 |
| 71 | $164.02 | $208.86 | $245.44 | $276.12 | $366.98 | $186.44 | $237.18 | $277.30 | $312.70 | $415.36 |
| 72 | $182.90 | $234.82 | $273.76 | $307.98 | $410.64 | $206.50 | $263.14 | $307.98 | $345.74 | $460.20 |
| 73 | $207.68 | $261.96 | $307.98 | $345.74 | $459.02 | $230.10 | $292.64 | $342.20 | $385.86 | $512.12 |
| 74 | $231.28 | $293.82 | $342.20 | $387.04 | $515.66 | $254.88 | $325.68 | $378.78 | $428.34 | $571.12 |
| 75 | $257.24 | $329.22 | $384.68 | $434.24 | $578.20 | $282.02 | $361.08 | $422.44 | $476.72 | $633.66 |
| 76 | $287.92 | $368.16 | $433.06 | $489.70 | $650.18 | $312.70 | $401.20 | $470.82 | $532.18 | $708.00 |
| 77 | $323.32 | $414.18 | $488.52 | $553.42 | $731.60 | $348.10 | $447.22 | $527.46 | $595.90 | $788.24 |
| 78 | $358.72 | $461.38 | $546.34 | $619.50 | $817.74 | $382.32 | $493.24 | $584.10 | $661.98 | $875.56 |
| 79 | $395.30 | $509.76 | $604.16 | $685.58 | $906.24 | $420.08 | $541.62 | $640.74 | $728.06 | $962.88 |
| 80 | $429.52 | $554.60 | $659.62 | $748.12 | $988.84 | $453.12 | $586.46 | $696.20 | $790.60 | $1,044.30 |
| 81 | $462.56 | $597.08 | $708.00 | $804.76 | $1,063.18 | $486.16 | $628.94 | $745.76 | $847.24 | $1,119.82 |
| 82 | $492.06 | $636.02 | $755.20 | $856.68 | $1,131.62 | $516.84 | $669.06 | $794.14 | $901.52 | $1,190.62 |
| 83 | $523.92 | $674.96 | $800.04 | $907.42 | $1,200.06 | $548.70 | $709.18 | $840.16 | $953.44 | $1,260.24 |
| 84 | $556.96 | $717.44 | $849.60 | $962.88 | $1,273.22 | $582.92 | $750.48 | $890.90 | $1,008.90 | $1,334.58 |
| 85 | $593.54 | $763.46 | $902.70 | $1,024.24 | $1,354.64 | $620.68 | $798.86 | $944.00 | $1,070.26 | $1,417.18 |
| 86 | $631.30 | $811.84 | $960.52 | $1,087.96 | $1,440.78 | $658.44 | $847.24 | $1,001.82 | $1,133.98 | $1,503.32 |
| 87 | $672.60 | $863.76 | $1,021.88 | $1,157.58 | $1,531.64 | $699.74 | $899.16 | $1,063.18 | $1,203.60 | $1,594.18 |
| 88 | $716.26 | $920.40 | $1,087.96 | $1,230.74 | $1,630.76 | $743.40 | $955.80 | $1,129.26 | $1,276.76 | $1,693.30 |
| 89 | $763.46 | $980.58 | $1,157.58 | $1,309.80 | $1,738.14 | $790.60 | $1,015.98 | $1,198.88 | $1,355.82 | $1,800.68 |
| 90 | $816.56 | $1,046.66 | $1,236.64 | $1,397.12 | $1,853.78 | $843.70 | $1,082.06 | $1,277.94 | $1,443.14 | $1,916.32 |
| 91 | $872.02 | $1,118.64 | $1,319.24 | $1,491.52 | $1,980.04 | $899.16 | $1,154.04 | $1,360.54 | $1,537.54 | $2,042.58 |
| 92 | $931.02 | $1,194.16 | $1,407.74 | $1,590.64 | $2,112.20 | $958.16 | $1,229.56 | $1,449.04 | $1,636.66 | $2,174.74 |
| 93 | $995.92 | $1,275.58 | $1,503.32 | $1,696.84 | $2,253.80 | $1,023.06 | $1,310.98 | $1,544.62 | $1,742.86 | $2,316.34 |
| 94 | $1,064.36 | $1,362.90 | $1,605.98 | $1,812.48 | $2,408.38 | $1,091.50 | $1,398.30 | $1,647.28 | $1,858.50 | $2,470.92 |
| 95 | $1,139.88 | $1,458.48 | $1,719.26 | $1,939.92 | $2,578.30 | $1,167.02 | $1,493.88 | $1,760.56 | $1,985.94 | $2,640.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

## Appendix C

**Time Insurance Company**
**4063-MI, 4063-MI (Rev. 1-97)**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 25033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 25043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 30 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 31 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 32 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 33 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 34 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 35 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 36 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 37 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 38 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 39 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 40 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 41 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 42 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 43 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 44 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 45 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 46 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 47 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 48 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 49 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 50 | $40.12 | $50.74 | $57.82 | $66.08 | $87.32 | $53.10 | $68.44 | $77.88 | $88.50 | $118.00 |
| 51 | $41.30 | $53.10 | $61.36 | $68.44 | $89.68 | $55.46 | $70.80 | $81.42 | $90.86 | $120.36 |
| 52 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $56.64 | $71.98 | $82.60 | $93.22 | $123.90 |
| 53 | $44.84 | $56.64 | $66.08 | $71.98 | $96.76 | $59.00 | $73.16 | $86.14 | $94.40 | $126.26 |
| 54 | $47.20 | $57.82 | $67.26 | $75.52 | $99.12 | $60.18 | $75.52 | $87.32 | $97.94 | $128.62 |
| 55 | $47.20 | $60.18 | $67.26 | $77.88 | $102.66 | $60.18 | $76.70 | $87.32 | $100.30 | $132.16 |
| 56 | $49.56 | $63.72 | $73.16 | $81.42 | $108.56 | $63.72 | $80.24 | $93.22 | $102.66 | $139.24 |
| 57 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 | $66.08 | $83.78 | $97.94 | $109.74 | $147.50 |
| 58 | $56.64 | $70.80 | $83.78 | $93.22 | $125.08 | $69.62 | $89.68 | $103.84 | $115.64 | $154.58 |
| 59 | $60.18 | $76.70 | $88.50 | $100.30 | $134.52 | $73.16 | $94.40 | $108.56 | $122.72 | $165.20 |
| 60 | $63.72 | $82.60 | $94.40 | $106.20 | $142.78 | $76.70 | $100.30 | $115.64 | $129.80 | $174.64 |
| 61 | $69.62 | $89.68 | $102.66 | $115.64 | $153.40 | $82.60 | $107.38 | $123.90 | $139.24 | $186.44 |
| 62 | $73.16 | $94.40 | $108.56 | $122.72 | $164.02 | $88.50 | $113.28 | $130.98 | $147.50 | $198.24 |
| 63 | $79.06 | $101.48 | $116.82 | $130.98 | $175.82 | $94.40 | $122.72 | $140.42 | $158.12 | $211.22 |
| 64 | $84.96 | $107.38 | $126.26 | $141.60 | $187.62 | $100.30 | $128.62 | $151.04 | $167.56 | $225.38 |
| 65 | $90.86 | $115.64 | $135.70 | $151.04 | $202.96 | $107.38 | $136.88 | $161.66 | $179.36 | $240.72 |
| 66 | $96.76 | $125.08 | $146.32 | $164.02 | $218.30 | $114.46 | $147.50 | $172.28 | $193.52 | $257.24 |
| 67 | $105.02 | $134.52 | $155.76 | $177.00 | $234.82 | $122.72 | $158.12 | $181.72 | $206.50 | $274.94 |
| 68 | $112.10 | $145.14 | $168.74 | $191.16 | $253.70 | $129.80 | $169.92 | $195.88 | $221.84 | $295.00 |
| 69 | $121.54 | $159.30 | $182.90 | $207.68 | $276.12 | $140.42 | $182.90 | $211.22 | $238.36 | $318.60 |
| 70 | $135.70 | $174.64 | $204.14 | $228.92 | $305.62 | $154.58 | $199.42 | $232.46 | $261.96 | $348.10 |
| 71 | $152.22 | $193.52 | $227.74 | $256.06 | $341.02 | $171.10 | $220.66 | $257.24 | $290.28 | $385.86 |
| 72 | $169.92 | $219.48 | $254.88 | $287.92 | $381.14 | $189.98 | $246.62 | $285.56 | $323.32 | $429.52 |
| 73 | $187.62 | $246.62 | $285.56 | $320.96 | $428.34 | $210.04 | $273.76 | $318.60 | $358.72 | $477.90 |
| 74 | $212.40 | $274.94 | $319.78 | $361.08 | $479.08 | $233.64 | $304.44 | $354.00 | $400.02 | $531.00 |
| 75 | $237.18 | $307.98 | $358.72 | $405.92 | $539.26 | $260.78 | $338.66 | $394.12 | $444.86 | $591.18 |
| 76 | $265.50 | $346.92 | $403.66 | $456.66 | $606.52 | $287.92 | $376.42 | $440.14 | $496.78 | $659.62 |
| 77 | $296.18 | $388.22 | $455.48 | $515.66 | $683.22 | $318.60 | $418.90 | $489.70 | $555.78 | $736.32 |
| 78 | $329.22 | $434.24 | $508.58 | $577.02 | $763.46 | $352.82 | $463.74 | $543.98 | $617.14 | $816.56 |
| 79 | $362.26 | $477.90 | $562.86 | $639.56 | $843.70 | $384.68 | $507.40 | $598.26 | $678.50 | $896.80 |
| 80 | $394.12 | $520.38 | $613.60 | $696.20 | $920.40 | $417.72 | $551.06 | $649.00 | $736.32 | $973.50 |
| 81 | $424.80 | $560.50 | $660.80 | $749.30 | $988.84 | $446.04 | $590.00 | $695.02 | $789.42 | $1,041.94 |
| 82 | $453.12 | $597.08 | $702.10 | $797.68 | $1,053.74 | $476.72 | $628.94 | $738.68 | $838.98 | $1,109.20 |
| 83 | $480.26 | $633.66 | $745.76 | $846.06 | $1,118.64 | $505.04 | $665.52 | $783.52 | $887.36 | $1,174.10 |
| 84 | $510.94 | $672.60 | $790.60 | $896.80 | $1,184.72 | $535.72 | $705.64 | $828.36 | $940.46 | $1,243.72 |
| 85 | $543.98 | $716.26 | $841.34 | $953.44 | $1,262.60 | $568.76 | $749.30 | $880.28 | $997.10 | $1,320.42 |
| 86 | $580.56 | $762.28 | $894.44 | $1,013.62 | $1,342.84 | $605.34 | $795.32 | $933.38 | $1,057.28 | $1,400.66 |
| 87 | $617.14 | $809.48 | $951.08 | $1,077.34 | $1,427.80 | $641.92 | $842.52 | $990.02 | $1,121.00 | $1,485.62 |
| 88 | $657.26 | $862.58 | $1,012.44 | $1,145.78 | $1,518.66 | $682.04 | $895.62 | $1,051.38 | $1,189.44 | $1,576.48 |
| 89 | $700.92 | $919.22 | $1,078.52 | $1,220.12 | $1,617.78 | $725.70 | $952.26 | $1,117.46 | $1,263.78 | $1,675.60 |
| 90 | $749.30 | $981.76 | $1,151.68 | $1,300.36 | $1,727.52 | $774.08 | $1,014.80 | $1,190.62 | $1,344.02 | $1,785.34 |
| 91 | $801.22 | $1,049.02 | $1,228.38 | $1,387.68 | $1,844.34 | $826.00 | $1,082.06 | $1,267.32 | $1,431.34 | $1,902.16 |
| 92 | $854.32 | $1,118.64 | $1,310.98 | $1,480.90 | $1,967.06 | $879.10 | $1,151.68 | $1,349.92 | $1,524.56 | $2,024.88 |
| 93 | $914.50 | $1,195.34 | $1,399.48 | $1,580.02 | $2,099.22 | $939.28 | $1,228.38 | $1,438.42 | $1,623.68 | $2,157.04 |
| 94 | $977.04 | $1,277.94 | $1,495.06 | $1,687.40 | $2,244.36 | $1,001.82 | $1,310.98 | $1,534.00 | $1,731.06 | $2,302.18 |
| 95 | $1,046.66 | $1,367.62 | $1,600.08 | $1,805.40 | $2,401.30 | $1,071.44 | $1,400.66 | $1,639.02 | $1,849.06 | $2,459.12 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 30 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 31 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 32 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 33 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 34 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 35 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 36 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 37 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 38 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 39 | $46.02 | $57.82 | $68.44 | $77.88 | $101.48 | $61.36 | $76.70 | $89.68 | $102.66 | $134.52 |
| 40 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 41 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 42 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 43 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 44 | $49.56 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $81.42 | $95.58 | $107.38 | $143.96 |
| 45 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 46 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 47 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 48 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 49 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 50 | $59.00 | $73.16 | $84.96 | $96.76 | $128.62 | $77.88 | $96.76 | $112.10 | $127.44 | $168.74 |
| 51 | $61.36 | $76.70 | $88.50 | $100.30 | $133.34 | $80.24 | $100.30 | $116.82 | $132.16 | $175.82 |
| 52 | $62.54 | $79.06 | $92.04 | $103.84 | $136.88 | $82.60 | $103.84 | $120.36 | $136.88 | $180.54 |
| 53 | $64.90 | $81.42 | $94.40 | $107.38 | $142.78 | $84.96 | $107.38 | $123.90 | $141.60 | $187.62 |
| 54 | $66.08 | $83.78 | $97.94 | $110.92 | $146.32 | $87.32 | $109.74 | $128.62 | $146.32 | $192.34 |
| 55 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $89.68 | $114.46 | $132.16 | $148.68 | $199.42 |
| 56 | $73.16 | $92.04 | $107.38 | $120.36 | $160.48 | $94.40 | $119.18 | $138.06 | $156.94 | $208.86 |
| 57 | $76.70 | $97.94 | $113.28 | $129.80 | $171.10 | $97.94 | $125.08 | $145.14 | $165.20 | $219.48 |
| 58 | $81.42 | $105.02 | $121.54 | $138.06 | $182.90 | $103.84 | $132.16 | $154.58 | $174.64 | $231.28 |
| 59 | $88.50 | $110.92 | $130.98 | $147.50 | $195.88 | $109.74 | $139.24 | $162.84 | $184.08 | $244.26 |
| 60 | $93.22 | $119.18 | $139.24 | $158.12 | $210.04 | $115.64 | $147.50 | $172.28 | $194.70 | $258.42 |
| 61 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 | $122.72 | $156.94 | $184.08 | $207.68 | $274.94 |
| 62 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 | $129.80 | $166.38 | $193.52 | $219.48 | $291.46 |
| 63 | $116.82 | $147.50 | $172.28 | $195.88 | $258.42 | $139.24 | $177.00 | $206.50 | $233.64 | $309.16 |
| 64 | $125.08 | $158.12 | $185.26 | $210.04 | $277.30 | $147.50 | $187.62 | $219.48 | $248.98 | $329.22 |
| 65 | $134.52 | $171.10 | $199.42 | $227.74 | $298.54 | $158.12 | $200.60 | $233.64 | $266.68 | $351.64 |
| 66 | $143.96 | $184.08 | $215.94 | $244.26 | $323.62 | $168.74 | $214.76 | $251.34 | $284.38 | $377.60 |
| 67 | $154.58 | $198.24 | $231.28 | $261.96 | $345.92 | $179.36 | $230.10 | $267.86 | $304.44 | $402.38 |
| 68 | $166.38 | $211.22 | $248.98 | $282.02 | $372.88 | $192.34 | $244.26 | $287.92 | $325.68 | $430.70 |
| 69 | $180.54 | $230.10 | $270.22 | $306.80 | $405.02 | $206.50 | $264.32 | $310.34 | $351.64 | $464.92 |
| 70 | $198.24 | $252.52 | $297.36 | $337.48 | $446.04 | $225.38 | $287.92 | $338.66 | $383.50 | $507.40 |
| 71 | $219.48 | $279.66 | $329.22 | $374.06 | $494.42 | $246.62 | $316.24 | $371.70 | $421.26 | $556.96 |
| 72 | $244.26 | $310.34 | $365.80 | $415.36 | $548.70 | $272.58 | $348.10 | $408.28 | $463.74 | $613.60 |
| 73 | $270.22 | $345.74 | $405.92 | $461.38 | $608.88 | $299.72 | $383.50 | $450.76 | $510.94 | $674.96 |
| 74 | $300.90 | $384.68 | $451.94 | $513.30 | $677.32 | $330.40 | $422.44 | $496.78 | $562.86 | $744.58 |
| 75 | $332.76 | $425.98 | $501.50 | $569.94 | $751.66 | $362.26 | $463.74 | $546.34 | $619.50 | $818.92 |
| 76 | $369.34 | $473.18 | $558.14 | $634.84 | $837.80 | $398.84 | $510.94 | $601.80 | $683.22 | $902.70 |
| 77 | $408.28 | $525.10 | $621.86 | $709.18 | $932.20 | $436.60 | $561.68 | $664.34 | $756.38 | $995.92 |
| 78 | $450.76 | $579.38 | $687.94 | $785.88 | $1,032.50 | $476.72 | $614.78 | $728.06 | $831.90 | $1,093.86 |
| 79 | $492.06 | $636.02 | $756.38 | $863.76 | $1,133.98 | $518.02 | $669.06 | $795.32 | $907.42 | $1,191.80 |
| 80 | $534.54 | $689.12 | $821.28 | $938.10 | $1,229.56 | $559.32 | $722.16 | $859.04 | $980.58 | $1,287.38 |
| 81 | $572.30 | $738.68 | $880.28 | $1,005.36 | $1,319.24 | $598.26 | $771.72 | $918.04 | $1,049.02 | $1,377.06 |
| 82 | $610.06 | $788.24 | $936.92 | $1,069.08 | $1,405.38 | $636.02 | $821.28 | $975.86 | $1,112.74 | $1,463.20 |
| 83 | $647.82 | $835.44 | $993.56 | $1,133.98 | $1,490.34 | $673.78 | $869.66 | $1,033.68 | $1,178.82 | $1,550.52 |
| 84 | $687.94 | $887.36 | $1,053.74 | $1,201.24 | $1,581.20 | $715.08 | $922.76 | $1,095.04 | $1,248.44 | $1,642.56 |
| 85 | $732.78 | $944.00 | $1,119.82 | $1,276.76 | $1,681.50 | $761.10 | $979.40 | $1,162.30 | $1,323.96 | $1,744.04 |
| 86 | $779.98 | $1,004.18 | $1,190.62 | $1,357.00 | $1,786.52 | $808.30 | $1,039.58 | $1,233.10 | $1,404.20 | $1,849.06 |
| 87 | $829.54 | $1,067.90 | $1,264.96 | $1,440.78 | $1,897.44 | $857.86 | $1,103.30 | $1,307.44 | $1,487.98 | $1,959.98 |
| 88 | $882.64 | $1,135.16 | $1,344.02 | $1,530.46 | $2,017.80 | $910.96 | $1,170.56 | $1,386.50 | $1,577.66 | $2,080.34 |
| 89 | $941.64 | $1,209.50 | $1,431.34 | $1,628.40 | $2,147.60 | $969.96 | $1,244.90 | $1,473.82 | $1,675.60 | $2,210.14 |
| 90 | $1,005.36 | $1,290.92 | $1,525.74 | $1,735.78 | $2,290.38 | $1,033.68 | $1,326.32 | $1,568.22 | $1,782.98 | $2,352.92 |
| 91 | $1,072.62 | $1,377.06 | $1,628.40 | $1,850.24 | $2,442.60 | $1,100.94 | $1,412.46 | $1,670.88 | $1,897.44 | $2,505.14 |
| 92 | $1,145.78 | $1,469.10 | $1,735.78 | $1,971.78 | $2,605.44 | $1,174.10 | $1,504.50 | $1,778.26 | $2,018.98 | $2,667.98 |
| 93 | $1,222.48 | $1,568.22 | $1,851.42 | $2,102.76 | $2,778.90 | $1,250.80 | $1,603.62 | $1,893.90 | $2,149.96 | $2,841.44 |
| 94 | $1,307.44 | $1,674.42 | $1,977.68 | $2,244.36 | $2,967.70 | $1,335.76 | $1,709.82 | $2,020.16 | $2,291.56 | $3,030.24 |
| 95 | $1,399.48 | $1,792.42 | $2,114.56 | $2,398.94 | $3,174.20 | $1,427.80 | $1,827.82 | $2,157.04 | $2,446.14 | $3,236.74 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 30 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 31 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 32 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 33 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 34 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 35 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 36 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 37 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 38 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 39 | $41.30 | $51.92 | $60.18 | $68.44 | $90.86 | $54.28 | $69.62 | $80.24 | $90.86 | $120.36 |
| 40 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 41 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 42 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 43 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 44 | $44.84 | $55.46 | $63.72 | $71.98 | $96.76 | $57.82 | $73.16 | $84.96 | $95.58 | $127.44 |
| 45 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 46 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 47 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 48 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 49 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $134.52 |
| 50 | $51.92 | $64.90 | $75.52 | $86.14 | $113.28 | $68.44 | $86.14 | $100.30 | $113.28 | $149.86 |
| 51 | $53.10 | $67.26 | $79.06 | $89.68 | $118.00 | $70.80 | $88.50 | $103.84 | $116.82 | $155.76 |
| 52 | $55.46 | $70.80 | $81.42 | $93.22 | $122.72 | $73.16 | $93.22 | $107.38 | $121.54 | $160.48 |
| 53 | $57.82 | $73.16 | $84.96 | $95.58 | $126.26 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 |
| 54 | $59.00 | $74.34 | $87.32 | $99.12 | $130.98 | $77.88 | $97.94 | $113.28 | $128.62 | $172.28 |
| 55 | $61.36 | $77.88 | $89.68 | $102.66 | $135.70 | $79.06 | $101.48 | $116.00 | $133.34 | $177.00 |
| 56 | $64.90 | $81.42 | $95.58 | $107.38 | $143.96 | $83.78 | $106.20 | $123.90 | $139.24 | $186.44 |
| 57 | $69.62 | $87.32 | $101.48 | $114.46 | $152.22 | $88.50 | $110.92 | $130.98 | $146.32 | $194.70 |
| 58 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 | $92.04 | $116.00 | $138.06 | $155.76 | $205.32 |
| 59 | $77.88 | $100.30 | $115.64 | $132.16 | $174.64 | $96.76 | $125.08 | $145.14 | $164.02 | $218.30 |
| 60 | $82.60 | $107.38 | $123.90 | $140.42 | $187.62 | $102.66 | $132.16 | $153.40 | $173.46 | $231.28 |
| 61 | $89.68 | $114.46 | $133.34 | $152.22 | $200.60 | $109.74 | $139.24 | $162.84 | $185.26 | $244.26 |
| 62 | $96.76 | $121.54 | $142.78 | $161.66 | $214.76 | $116.82 | $147.50 | $173.46 | $195.88 | $259.60 |
| 63 | $103.84 | $130.98 | $153.40 | $173.46 | $230.10 | $123.90 | $156.94 | $182.90 | $207.68 | $274.94 |
| 64 | $110.92 | $141.60 | $165.20 | $186.44 | $247.80 | $130.98 | $167.56 | $195.88 | $220.66 | $293.82 |
| 65 | $119.18 | $152.22 | $177.00 | $201.78 | $266.68 | $139.24 | $178.18 | $208.86 | $236.00 | $313.88 |
| 66 | $128.62 | $164.02 | $192.34 | $218.30 | $287.92 | $149.86 | $192.34 | $224.20 | $253.70 | $336.30 |
| 67 | $138.06 | $174.64 | $205.32 | $233.64 | $307.98 | $159.30 | $204.14 | $238.36 | $271.40 | $357.54 |
| 68 | $147.50 | $188.80 | $220.66 | $251.34 | $332.76 | $171.10 | $218.30 | $256.06 | $289.10 | $383.50 |
| 69 | $160.48 | $204.14 | $240.72 | $272.58 | $359.00 | $184.08 | $234.82 | $276.12 | $312.70 | $413.00 |
| 70 | $177.00 | $225.38 | $264.32 | $300.90 | $396.48 | $200.60 | $256.06 | $300.90 | $342.20 | $450.76 |
| 71 | $195.88 | $248.98 | $293.82 | $332.76 | $438.96 | $219.48 | $280.84 | $330.40 | $374.06 | $495.60 |
| 72 | $217.12 | $277.30 | $324.50 | $369.34 | $487.34 | $243.08 | $309.16 | $363.44 | $411.82 | $545.16 |
| 73 | $240.72 | $306.80 | $362.26 | $410.64 | $542.80 | $266.68 | $341.02 | $401.20 | $454.30 | $600.62 |
| 74 | $267.86 | $341.02 | $401.20 | $456.66 | $602.98 | $293.82 | $375.24 | $441.32 | $500.32 | $661.98 |
| 75 | $296.18 | $378.78 | $447.22 | $507.40 | $670.24 | $322.14 | $413.00 | $486.16 | $551.06 | $729.24 |
| 76 | $328.04 | $421.26 | $496.78 | $565.22 | $745.76 | $354.00 | $454.30 | $535.72 | $607.70 | $803.58 |
| 77 | $364.62 | $468.46 | $553.42 | $630.12 | $830.72 | $389.40 | $500.32 | $591.18 | $672.60 | $886.18 |
| 78 | $401.20 | $516.84 | $612.42 | $699.74 | $919.22 | $424.80 | $547.52 | $649.00 | $739.86 | $973.50 |
| 79 | $438.96 | $565.22 | $672.60 | $768.18 | $1,008.90 | $461.38 | $595.90 | $706.82 | $807.12 | $1,060.82 |
| 80 | $475.54 | $613.60 | $730.42 | $834.26 | $1,095.04 | $497.96 | $643.10 | $764.64 | $872.02 | $1,145.78 |
| 81 | $508.58 | $658.44 | $783.52 | $895.62 | $1,175.28 | $531.00 | $687.94 | $817.74 | $933.38 | $1,226.02 |
| 82 | $542.80 | $700.92 | $834.26 | $952.26 | $1,249.62 | $566.40 | $730.42 | $868.48 | $991.20 | $1,302.72 |
| 83 | $577.02 | $743.40 | $883.82 | $1,008.90 | $1,326.32 | $600.62 | $774.08 | $920.40 | $1,049.02 | $1,380.60 |
| 84 | $612.42 | $789.42 | $936.92 | $1,070.26 | $1,407.74 | $637.20 | $820.10 | $974.68 | $1,111.56 | $1,462.02 |
| 85 | $651.36 | $840.16 | $997.10 | $1,137.52 | $1,495.06 | $676.14 | $872.02 | $1,034.86 | $1,178.82 | $1,551.70 |
| 86 | $693.84 | $893.26 | $1,059.64 | $1,207.14 | $1,589.46 | $718.62 | $925.12 | $1,097.40 | $1,248.44 | $1,646.10 |
| 87 | $737.50 | $949.90 | $1,125.72 | $1,282.66 | $1,688.58 | $762.28 | $981.76 | $1,163.48 | $1,323.96 | $1,745.22 |
| 88 | $785.88 | $1,010.08 | $1,196.52 | $1,362.90 | $1,794.78 | $810.66 | $1,041.94 | $1,234.28 | $1,404.20 | $1,851.42 |
| 89 | $837.80 | $1,076.16 | $1,274.40 | $1,449.04 | $1,910.42 | $862.58 | $1,108.02 | $1,312.16 | $1,490.34 | $1,967.06 |
| 90 | $894.44 | $1,148.14 | $1,358.18 | $1,544.62 | $2,037.86 | $919.22 | $1,180.00 | $1,395.94 | $1,585.92 | $2,094.50 |
| 91 | $954.62 | $1,224.84 | $1,449.04 | $1,647.28 | $2,173.56 | $979.40 | $1,256.70 | $1,486.80 | $1,688.58 | $2,230.20 |
| 92 | $1,019.52 | $1,306.26 | $1,544.62 | $1,754.66 | $2,317.52 | $1,044.30 | $1,338.12 | $1,582.38 | $1,795.96 | $2,374.16 |
| 93 | $1,087.96 | $1,394.76 | $1,648.46 | $1,871.48 | $2,472.10 | $1,112.74 | $1,426.62 | $1,686.22 | $1,912.78 | $2,528.74 |
| 94 | $1,163.48 | $1,490.34 | $1,760.56 | $1,997.74 | $2,639.66 | $1,188.26 | $1,522.20 | $1,798.32 | $2,039.04 | $2,696.30 |
| 95 | $1,244.90 | $1,594.18 | $1,883.28 | $2,135.80 | $2,823.74 | $1,269.68 | $1,626.04 | $1,921.04 | $2,177.10 | $2,880.38 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 30 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 31 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 32 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 33 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 34 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 35 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 36 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 37 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 38 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 39 | $37.76 | $48.38 | $55.46 | $62.54 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 40 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 41 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 42 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 43 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 44 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 |
| 45 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 46 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 47 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 48 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 49 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 50 | $48.38 | $60.18 | $69.62 | $77.88 | $103.84 | $62.54 | $79.06 | $92.04 | $102.66 | $136.88 |
| 51 | $49.56 | $61.36 | $71.98 | $81.42 | $107.38 | $64.90 | $81.42 | $94.40 | $107.38 | $141.60 |
| 52 | $49.56 | $63.72 | $73.16 | $83.78 | $110.92 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 53 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 | $68.44 | $86.14 | $101.48 | $114.46 | $151.04 |
| 54 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $70.80 | $89.68 | $103.84 | $116.82 | $155.76 |
| 55 | $55.46 | $70.80 | $82.60 | $93.22 | $123.90 | $71.98 | $92.04 | $107.38 | $121.54 | $161.66 |
| 56 | $59.00 | $74.34 | $86.14 | $97.94 | $130.98 | $75.52 | $96.76 | $112.10 | $127.44 | $168.74 |
| 57 | $62.54 | $79.06 | $93.22 | $105.02 | $139.24 | $79.06 | $101.48 | $119.18 | $134.52 | $178.18 |
| 58 | $67.26 | $84.96 | $97.94 | $112.10 | $147.50 | $84.96 | $107.38 | $123.90 | $141.60 | $187.62 |
| 59 | $71.98 | $90.86 | $105.02 | $119.18 | $158.12 | $89.68 | $113.28 | $132.16 | $148.68 | $198.24 |
| 60 | $76.70 | $96.76 | $112.10 | $127.44 | $168.74 | $94.40 | $119.18 | $139.24 | $158.12 | $208.86 |
| 61 | $82.60 | $103.84 | $121.54 | $136.88 | $181.72 | $100.30 | $126.26 | $148.68 | $167.56 | $221.84 |
| 62 | $88.50 | $110.92 | $130.98 | $147.50 | $194.70 | $106.20 | $134.52 | $158.12 | $178.18 | $236.00 |
| 63 | $94.40 | $120.36 | $140.42 | $158.12 | $210.04 | $113.28 | $143.96 | $167.56 | $188.80 | $251.34 |
| 64 | $101.48 | $128.62 | $151.04 | $169.92 | $224.20 | $120.36 | $152.22 | $178.18 | $200.60 | $266.68 |
| 65 | $109.74 | $138.06 | $161.66 | $182.90 | $241.90 | $128.62 | $162.84 | $189.98 | $214.76 | $285.56 |
| 66 | $118.00 | $148.68 | $173.46 | $198.24 | $261.06 | $136.88 | $173.46 | $202.96 | $230.10 | $305.62 |
| 67 | $125.08 | $159.30 | $187.62 | $212.40 | $280.84 | $145.14 | $185.26 | $218.30 | $245.44 | $325.68 |
| 68 | $134.52 | $171.10 | $201.78 | $228.92 | $302.08 | $154.58 | $198.24 | $232.46 | $264.32 | $349.28 |
| 69 | $146.32 | $186.44 | $218.30 | $247.80 | $328.04 | $167.56 | $214.76 | $251.34 | $284.38 | $376.42 |
| 70 | $160.48 | $205.32 | $240.72 | $272.58 | $361.08 | $181.72 | $233.64 | $273.76 | $310.34 | $410.64 |
| 71 | $177.00 | $226.56 | $266.68 | $302.08 | $400.02 | $199.42 | $256.06 | $299.72 | $341.02 | $450.76 |
| 72 | $197.06 | $251.34 | $296.18 | $336.30 | $444.86 | $220.66 | $282.02 | $330.40 | $375.24 | $496.78 |
| 73 | $219.48 | $279.66 | $329.22 | $374.06 | $493.24 | $243.08 | $310.34 | $364.62 | $413.00 | $546.34 |
| 74 | $244.26 | $311.52 | $365.80 | $415.36 | $548.70 | $267.86 | $342.20 | $402.38 | $455.48 | $601.80 |
| 75 | $270.22 | $345.74 | $407.10 | $461.38 | $608.88 | $293.82 | $376.42 | $442.50 | $501.50 | $663.16 |
| 76 | $299.72 | $382.32 | $451.94 | $514.48 | $678.50 | $323.32 | $413.00 | $487.34 | $554.60 | $731.60 |
| 77 | $331.58 | $424.80 | $503.86 | $574.66 | $755.20 | $354.00 | $454.30 | $538.08 | $612.42 | $805.94 |
| 78 | $364.62 | $469.64 | $556.96 | $636.02 | $836.62 | $387.04 | $497.96 | $590.00 | $672.60 | $885.00 |
| 79 | $398.84 | $514.48 | $612.42 | $699.74 | $918.04 | $418.90 | $541.62 | $644.28 | $735.14 | $965.24 |
| 80 | $431.88 | $558.14 | $664.34 | $759.92 | $997.10 | $451.94 | $585.28 | $695.02 | $794.14 | $1,043.12 |
| 81 | $463.74 | $599.44 | $712.72 | $814.20 | $1,069.08 | $483.80 | $625.40 | $743.40 | $849.60 | $1,116.28 |
| 82 | $493.24 | $637.20 | $757.56 | $866.12 | $1,137.52 | $514.48 | $664.34 | $789.42 | $901.52 | $1,184.72 |
| 83 | $525.10 | $676.14 | $804.76 | $918.04 | $1,207.14 | $546.34 | $704.46 | $836.62 | $954.62 | $1,255.52 |
| 84 | $558.14 | $718.62 | $853.14 | $973.50 | $1,280.30 | $579.38 | $746.94 | $886.18 | $1,011.26 | $1,329.86 |
| 85 | $593.54 | $764.64 | $907.42 | $1,034.86 | $1,360.54 | $615.96 | $794.14 | $941.64 | $1,072.62 | $1,411.28 |
| 86 | $632.48 | $813.02 | $964.06 | $1,098.58 | $1,446.68 | $654.90 | $842.52 | $998.28 | $1,136.34 | $1,497.42 |
| 87 | $672.60 | $863.76 | $1,024.24 | $1,165.84 | $1,536.36 | $695.02 | $893.26 | $1,058.46 | $1,203.60 | $1,587.10 |
| 88 | $716.26 | $919.22 | $1,089.14 | $1,239.00 | $1,634.30 | $738.68 | $948.72 | $1,123.36 | $1,276.76 | $1,685.04 |
| 89 | $762.28 | $979.40 | $1,158.76 | $1,318.06 | $1,739.32 | $784.70 | $1,008.90 | $1,192.98 | $1,355.82 | $1,790.06 |
| 90 | $814.20 | $1,044.30 | $1,235.46 | $1,405.38 | $1,854.96 | $836.62 | $1,073.80 | $1,269.68 | $1,443.14 | $1,905.70 |
| 91 | $869.66 | $1,115.10 | $1,318.06 | $1,498.60 | $1,977.68 | $892.08 | $1,144.60 | $1,352.28 | $1,536.36 | $2,028.42 |
| 92 | $928.66 | $1,189.44 | $1,405.38 | $1,596.54 | $2,109.84 | $951.08 | $1,218.94 | $1,439.60 | $1,634.30 | $2,160.58 |
| 93 | $991.20 | $1,268.50 | $1,499.78 | $1,702.74 | $2,250.26 | $1,013.62 | $1,298.00 | $1,534.00 | $1,740.50 | $2,301.00 |
| 94 | $1,059.64 | $1,355.82 | $1,601.26 | $1,817.20 | $2,402.48 | $1,082.06 | $1,385.32 | $1,635.48 | $1,854.96 | $2,453.22 |
| 95 | $1,133.98 | $1,450.22 | $1,713.36 | $1,943.46 | $2,570.04 | $1,156.40 | $1,479.72 | $1,747.58 | $1,981.22 | $2,620.78 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 30 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 31 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 32 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 33 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 34 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 35 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 36 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 37 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 38 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 39 | $35.40 | $44.84 | $51.92 | $57.82 | $77.88 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 |
| 40 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 41 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 42 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 43 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 44 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $49.56 | $63.72 | $73.16 | $82.60 | $109.74 |
| 45 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 46 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 47 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 48 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 49 | $38.94 | $50.74 | $59.00 | $66.08 | $87.32 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $57.82 | $75.52 | $86.14 | $97.94 | $129.80 |
| 51 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $60.18 | $77.88 | $89.68 | $100.30 | $134.52 |
| 52 | $47.20 | $60.18 | $70.80 | $79.06 | $105.02 | $61.36 | $80.24 | $93.22 | $103.84 | $139.24 |
| 53 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $63.72 | $82.60 | $95.58 | $107.38 | $143.96 |
| 54 | $50.74 | $64.90 | $74.34 | $84.96 | $112.10 | $66.08 | $84.96 | $97.94 | $110.92 | $148.68 |
| 55 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 |
| 56 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 | $70.80 | $90.86 | $106.20 | $120.36 | $159.30 |
| 57 | $57.82 | $74.34 | $87.32 | $99.12 | $129.80 | $74.34 | $96.76 | $112.10 | $127.44 | $167.56 |
| 58 | $62.54 | $80.24 | $92.04 | $105.02 | $139.24 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 59 | $66.08 | $84.96 | $99.12 | $113.28 | $149.86 | $82.60 | $107.38 | $125.08 | $141.60 | $187.62 |
| 60 | $70.80 | $90.86 | $106.20 | $120.36 | $160.48 | $87.32 | $113.28 | $132.16 | $149.86 | $198.24 |
| 61 | $76.70 | $97.94 | $114.46 | $129.80 | $171.10 | $93.22 | $120.36 | $140.42 | $159.30 | $210.04 |
| 62 | $81.42 | $105.02 | $122.72 | $139.24 | $182.90 | $99.12 | $127.44 | $148.68 | $168.74 | $223.02 |
| 63 | $87.32 | $113.28 | $130.98 | $148.68 | $198.24 | $105.02 | $135.70 | $158.12 | $179.36 | $237.18 |
| 64 | $94.40 | $121.54 | $141.60 | $160.48 | $212.40 | $112.10 | $145.14 | $168.74 | $191.16 | $252.52 |
| 65 | $100.30 | $130.98 | $153.40 | $172.28 | $230.10 | $119.18 | $154.58 | $180.54 | $204.14 | $270.22 |
| 66 | $108.56 | $141.60 | $165.20 | $186.44 | $247.80 | $127.44 | $165.20 | $193.52 | $218.30 | $290.28 |
| 67 | $116.82 | $151.04 | $175.82 | $200.60 | $264.32 | $135.70 | $175.82 | $205.32 | $233.64 | $309.16 |
| 68 | $125.08 | $162.84 | $189.98 | $215.94 | $285.56 | $145.14 | $188.80 | $220.66 | $250.16 | $330.40 |
| 69 | $135.70 | $177.00 | $205.32 | $234.82 | $310.34 | $155.76 | $204.14 | $237.18 | $270.22 | $357.54 |
| 70 | $149.86 | $193.52 | $226.56 | $257.24 | $339.84 | $169.92 | $221.84 | $258.42 | $293.82 | $388.22 |
| 71 | $165.20 | $214.76 | $252.52 | $285.56 | $377.60 | $186.44 | $243.08 | $285.56 | $323.32 | $427.16 |
| 72 | $182.90 | $239.54 | $280.84 | $317.42 | $418.90 | $205.32 | $269.04 | $313.88 | $355.18 | $469.64 |
| 73 | $205.32 | $266.68 | $311.52 | $354.00 | $467.28 | $227.74 | $296.18 | $345.74 | $392.94 | $518.02 |
| 74 | $226.56 | $296.18 | $346.92 | $392.94 | $519.20 | $248.98 | $326.86 | $381.14 | $431.88 | $571.12 |
| 75 | $251.34 | $328.04 | $384.68 | $437.78 | $577.02 | $274.94 | $358.72 | $420.08 | $476.72 | $628.94 |
| 76 | $278.48 | $365.80 | $428.54 | $487.34 | $643.10 | $300.90 | $395.30 | $462.56 | $525.10 | $695.02 |
| 77 | $309.16 | $405.92 | $476.72 | $543.98 | $715.08 | $330.40 | $434.24 | $509.76 | $581.74 | $765.82 |
| 78 | $341.02 | $447.22 | $528.64 | $604.16 | $792.96 | $361.08 | $475.54 | $560.50 | $639.56 | $840.16 |
| 79 | $372.88 | $490.88 | $580.56 | $663.16 | $870.84 | $392.94 | $518.02 | $611.24 | $698.56 | $916.86 |
| 80 | $403.56 | $532.18 | $630.12 | $719.80 | $944.00 | $423.62 | $558.14 | $659.62 | $754.02 | $990.02 |
| 81 | $431.88 | $571.12 | $674.96 | $770.54 | $1,012.44 | $451.94 | $597.08 | $705.64 | $804.76 | $1,058.46 |
| 82 | $460.20 | $607.70 | $717.44 | $820.10 | $1,077.34 | $480.26 | $633.66 | $749.30 | $855.50 | $1,124.54 |
| 83 | $489.70 | $645.46 | $762.28 | $869.66 | $1,142.24 | $509.76 | $672.60 | $794.14 | $905.06 | $1,190.62 |
| 84 | $520.38 | $683.22 | $808.30 | $920.40 | $1,211.86 | $541.62 | $711.54 | $840.16 | $956.98 | $1,260.24 |
| 85 | $553.42 | $726.88 | $857.86 | $978.22 | $1,287.38 | $574.66 | $756.38 | $890.90 | $1,015.98 | $1,336.94 |
| 86 | $588.82 | $772.90 | $910.96 | $1,038.40 | $1,367.62 | $610.06 | $802.40 | $944.00 | $1,076.16 | $1,417.18 |
| 87 | $626.58 | $821.28 | $967.60 | $1,102.12 | $1,451.40 | $647.82 | $850.78 | $1,000.64 | $1,139.88 | $1,500.96 |
| 88 | $666.70 | $873.20 | $1,028.96 | $1,170.56 | $1,543.44 | $687.94 | $902.70 | $1,062.00 | $1,208.32 | $1,593.00 |
| 89 | $710.36 | $928.66 | $1,095.04 | $1,244.90 | $1,641.38 | $731.60 | $958.16 | $1,128.08 | $1,282.66 | $1,690.94 |
| 90 | $757.56 | $991.20 | $1,167.02 | $1,326.32 | $1,749.94 | $778.80 | $1,020.70 | $1,200.06 | $1,364.08 | $1,799.50 |
| 91 | $808.30 | $1,057.28 | $1,243.72 | $1,413.64 | $1,865.58 | $829.54 | $1,086.78 | $1,276.76 | $1,451.40 | $1,915.14 |
| 92 | $862.58 | $1,126.90 | $1,326.32 | $1,505.68 | $1,989.48 | $883.82 | $1,156.40 | $1,359.36 | $1,543.44 | $2,039.04 |
| 93 | $921.58 | $1,202.42 | $1,413.64 | $1,604.80 | $2,120.46 | $942.82 | $1,231.92 | $1,446.68 | $1,642.56 | $2,170.02 |
| 94 | $984.12 | $1,285.02 | $1,509.22 | $1,712.18 | $2,264.42 | $1,005.36 | $1,314.52 | $1,542.26 | $1,749.94 | $2,313.98 |
| 95 | $1,053.74 | $1,374.70 | $1,614.24 | $1,830.18 | $2,421.36 | $1,074.98 | $1,404.20 | $1,647.28 | $1,867.94 | $2,470.92 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 30 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 31 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 32 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 33 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 34 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 35 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 36 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 37 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 38 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 39 | $38.94 | $48.38 | $59.00 | $66.08 | $86.14 | $51.92 | $64.90 | $76.70 | $87.32 | $114.46 |
| 40 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 41 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 42 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 43 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 44 | $42.48 | $53.10 | $61.36 | $69.62 | $92.04 | $56.64 | $69.62 | $81.42 | $92.04 | $121.54 |
| 45 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 46 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 47 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 48 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 49 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 50 | $49.56 | $62.54 | $71.98 | $81.42 | $109.74 | $66.08 | $82.60 | $95.58 | $107.38 | $143.96 |
| 51 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $68.44 | $84.96 | $99.12 | $112.10 | $148.68 |
| 52 | $53.10 | $67.26 | $79.06 | $88.50 | $116.82 | $70.80 | $88.50 | $102.66 | $116.82 | $153.40 |
| 53 | $55.46 | $68.44 | $81.42 | $90.86 | $121.54 | $71.98 | $90.86 | $106.20 | $120.36 | $160.48 |
| 54 | $56.64 | $70.80 | $82.60 | $94.40 | $123.90 | $74.34 | $93.22 | $108.56 | $123.90 | $162.84 |
| 55 | $57.82 | $74.34 | $86.14 | $96.76 | $129.80 | $75.52 | $97.94 | $112.10 | $126.26 | $169.92 |
| 56 | $62.54 | $79.06 | $90.86 | $101.48 | $136.88 | $80.24 | $101.48 | $116.82 | $133.34 | $177.00 |
| 57 | $66.08 | $83.78 | $96.76 | $110.92 | $145.14 | $83.78 | $106.20 | $123.90 | $140.42 | $186.44 |
| 58 | $68.44 | $88.50 | $102.66 | $118.00 | $155.76 | $88.50 | $112.10 | $130.98 | $148.68 | $195.88 |
| 59 | $75.52 | $94.40 | $110.92 | $125.08 | $166.38 | $93.22 | $118.00 | $138.06 | $155.76 | $207.68 |
| 60 | $80.24 | $101.48 | $119.18 | $133.34 | $178.18 | $99.12 | $125.08 | $147.50 | $165.20 | $219.48 |
| 61 | $86.14 | $108.56 | $127.44 | $143.96 | $192.34 | $105.02 | $133.34 | $156.94 | $175.82 | $234.82 |
| 62 | $92.04 | $118.00 | $136.88 | $154.58 | $204.14 | $110.92 | $141.60 | $164.02 | $186.44 | $247.80 |
| 63 | $99.12 | $125.08 | $146.32 | $166.38 | $219.48 | $118.00 | $151.04 | $175.82 | $198.24 | $263.14 |
| 64 | $107.38 | $134.52 | $158.12 | $178.18 | $234.82 | $126.26 | $159.30 | $186.44 | $211.22 | $279.66 |
| 65 | $114.46 | $145.14 | $169.92 | $192.34 | $253.70 | $134.52 | $171.10 | $199.42 | $225.38 | $298.54 |
| 66 | $122.72 | $156.94 | $182.90 | $207.68 | $274.94 | $143.96 | $182.90 | $213.58 | $241.90 | $320.96 |
| 67 | $132.16 | $168.74 | $197.06 | $221.84 | $295.00 | $153.40 | $195.88 | $227.74 | $258.42 | $342.20 |
| 68 | $140.42 | $179.36 | $212.40 | $239.54 | $316.24 | $162.84 | $207.68 | $245.44 | $276.12 | $365.80 |
| 69 | $153.40 | $195.88 | $230.10 | $260.78 | $344.56 | $175.82 | $224.20 | $264.32 | $298.54 | $395.30 |
| 70 | $168.74 | $214.76 | $252.52 | $286.74 | $378.78 | $191.16 | $245.44 | $287.92 | $325.68 | $430.70 |
| 71 | $186.44 | $237.18 | $279.66 | $318.60 | $420.08 | $208.86 | $269.04 | $316.24 | $358.72 | $473.18 |
| 72 | $207.68 | $263.14 | $311.52 | $352.82 | $466.10 | $231.28 | $295.00 | $346.92 | $394.12 | $521.56 |
| 73 | $228.92 | $293.82 | $344.56 | $392.94 | $516.84 | $254.88 | $325.68 | $383.50 | $434.24 | $573.48 |
| 74 | $254.88 | $326.86 | $384.66 | $436.60 | $575.84 | $280.84 | $358.72 | $422.44 | $477.90 | $633.66 |
| 75 | $283.20 | $362.26 | $425.98 | $483.80 | $638.38 | $307.98 | $394.12 | $464.92 | $526.28 | $696.20 |
| 76 | $313.88 | $402.38 | $474.56 | $539.26 | $712.72 | $338.66 | $434.24 | $512.12 | $580.56 | $768.18 |
| 77 | $346.92 | $447.22 | $528.64 | $602.98 | $792.96 | $371.70 | $477.90 | $564.04 | $643.10 | $847.24 |
| 78 | $382.32 | $493.24 | $584.10 | $667.88 | $877.92 | $404.74 | $522.74 | $618.32 | $706.82 | $929.84 |
| 79 | $418.90 | $541.62 | $643.10 | $733.96 | $964.06 | $440.14 | $568.76 | $676.14 | $771.72 | $1,013.62 |
| 80 | $454.30 | $586.46 | $698.56 | $797.68 | $1,044.30 | $475.54 | $614.78 | $730.42 | $834.26 | $1,093.86 |
| 81 | $486.16 | $627.76 | $748.12 | $854.32 | $1,121.00 | $508.58 | $656.08 | $779.98 | $892.08 | $1,170.56 |
| 82 | $518.02 | $670.24 | $795.32 | $908.60 | $1,194.16 | $540.44 | $697.38 | $829.54 | $946.36 | $1,243.72 |
| 83 | $551.06 | $710.36 | $844.88 | $964.06 | $1,267.32 | $573.48 | $739.86 | $879.10 | $1,001.82 | $1,318.06 |
| 84 | $585.28 | $754.02 | $895.62 | $1,020.70 | $1,344.02 | $608.88 | $783.52 | $929.84 | $1,060.82 | $1,395.94 |
| 85 | $623.04 | $802.40 | $951.08 | $1,085.60 | $1,428.98 | $646.64 | $831.90 | $987.66 | $1,125.72 | $1,483.26 |
| 86 | $663.16 | $854.32 | $1,011.26 | $1,154.04 | $1,517.48 | $686.76 | $883.82 | $1,047.84 | $1,194.16 | $1,571.76 |
| 87 | $705.64 | $908.60 | $1,074.98 | $1,224.84 | $1,611.88 | $729.24 | $938.10 | $1,111.56 | $1,264.96 | $1,666.16 |
| 88 | $750.48 | $965.24 | $1,142.24 | $1,300.36 | $1,714.54 | $774.08 | $994.74 | $1,178.82 | $1,340.48 | $1,768.82 |
| 89 | $801.22 | $1,028.96 | $1,216.58 | $1,384.14 | $1,825.46 | $824.82 | $1,058.46 | $1,253.16 | $1,424.26 | $1,879.74 |
| 90 | $854.32 | $1,097.40 | $1,296.82 | $1,475.00 | $1,945.82 | $877.92 | $1,126.90 | $1,333.40 | $1,515.12 | $2,000.10 |
| 91 | $912.14 | $1,170.56 | $1,384.14 | $1,572.94 | $2,075.62 | $935.74 | $1,200.06 | $1,420.72 | $1,613.06 | $2,129.90 |
| 92 | $974.68 | $1,249.62 | $1,475.00 | $1,675.60 | $2,213.68 | $998.28 | $1,279.12 | $1,511.58 | $1,715.72 | $2,267.96 |
| 93 | $1,039.58 | $1,333.40 | $1,572.94 | $1,787.70 | $2,361.18 | $1,063.18 | $1,362.90 | $1,609.52 | $1,827.82 | $2,415.46 |
| 94 | $1,111.56 | $1,424.26 | $1,680.32 | $1,908.06 | $2,521.66 | $1,135.16 | $1,453.76 | $1,716.90 | $1,948.18 | $2,575.94 |
| 95 | $1,189.44 | $1,524.56 | $1,797.14 | $2,039.04 | $2,697.48 | $1,213.04 | $1,554.06 | $1,833.72 | $2,079.16 | $2,751.76 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 30 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 31 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 32 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 33 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 34 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 35 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 36 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 37 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 38 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 39 | $35.40 | $44.84 | $50.74 | $59.00 | $77.88 | $46.02 | $59.00 | $68.44 | $77.88 | $102.66 |
| 40 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 41 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 42 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 43 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 44 | $37.76 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 |
| 45 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 46 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 47 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 48 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 49 | $38.94 | $49.56 | $59.00 | $66.08 | $87.32 | $51.92 | $66.08 | $76.70 | $87.32 | $114.46 |
| 50 | $44.84 | $55.46 | $63.72 | $73.16 | $96.76 | $59.00 | $73.16 | $84.96 | $95.58 | $127.44 |
| 51 | $46.02 | $57.82 | $67.26 | $76.70 | $100.30 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 52 | $47.20 | $60.18 | $69.62 | $80.24 | $103.84 | $62.54 | $79.06 | $92.04 | $103.84 | $135.70 |
| 53 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 | $63.72 | $81.42 | $94.40 | $107.38 | $141.60 |
| 54 | $49.56 | $63.72 | $74.34 | $83.78 | $112.10 | $66.08 | $83.78 | $96.76 | $108.56 | $147.50 |
| 55 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $67.26 | $86.14 | $100.30 | $113.28 | $149.86 |
| 56 | $55.46 | $68.44 | $81.42 | $90.86 | $121.54 | $71.98 | $89.68 | $105.02 | $118.00 | $158.12 |
| 57 | $59.00 | $74.34 | $86.14 | $97.94 | $129.80 | $74.34 | $94.40 | $112.10 | $125.08 | $166.38 |
| 58 | $62.54 | $79.06 | $92.04 | $103.84 | $139.24 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 |
| 59 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 | $82.60 | $106.20 | $123.90 | $139.24 | $186.44 |
| 60 | $71.98 | $90.86 | $106.20 | $120.36 | $159.30 | $88.50 | $112.10 | $130.98 | $147.50 | $197.06 |
| 61 | $76.70 | $97.94 | $113.28 | $129.80 | $171.10 | $94.40 | $119.18 | $138.06 | $158.12 | $207.68 |
| 62 | $82.60 | $103.84 | $121.54 | $138.06 | $181.72 | $99.12 | $125.08 | $147.50 | $166.38 | $220.66 |
| 63 | $88.50 | $110.92 | $130.98 | $147.50 | $195.88 | $105.02 | $133.34 | $155.76 | $177.00 | $233.64 |
| 64 | $94.40 | $120.36 | $141.60 | $158.12 | $211.22 | $112.10 | $141.60 | $167.56 | $187.62 | $250.16 |
| 65 | $101.48 | $128.62 | $149.86 | $171.10 | $226.56 | $119.18 | $151.04 | $177.00 | $201.78 | $266.68 |
| 66 | $109.74 | $139.24 | $162.84 | $185.26 | $244.96 | $127.44 | $162.84 | $189.98 | $215.94 | $285.56 |
| 67 | $116.82 | $148.68 | $174.64 | $199.42 | $261.96 | $135.70 | $173.46 | $202.96 | $231.28 | $303.26 |
| 68 | $125.08 | $160.48 | $187.62 | $213.58 | $283.20 | $145.14 | $185.26 | $217.12 | $245.44 | $325.68 |
| 69 | $136.88 | $173.46 | $204.14 | $231.28 | $305.62 | $156.94 | $199.42 | $234.82 | $265.50 | $350.46 |
| 70 | $149.86 | $191.16 | $224.20 | $256.06 | $337.48 | $169.92 | $217.12 | $256.06 | $290.28 | $383.50 |
| 71 | $166.38 | $211.22 | $248.98 | $282.02 | $374.06 | $186.44 | $238.36 | $280.84 | $317.42 | $421.26 |
| 72 | $184.08 | $234.82 | $276.12 | $313.88 | $414.18 | $206.50 | $261.96 | $309.16 | $350.46 | $462.56 |
| 73 | $204.14 | $260.78 | $307.98 | $349.28 | $461.38 | $226.56 | $290.28 | $341.02 | $385.86 | $510.94 |
| 74 | $227.74 | $289.10 | $341.02 | $388.22 | $512.12 | $248.98 | $318.60 | $375.24 | $424.80 | $561.68 |
| 75 | $252.52 | $322.14 | $379.96 | $431.88 | $569.94 | $274.94 | $351.64 | $413.00 | $468.46 | $620.68 |
| 76 | $278.48 | $357.54 | $422.44 | $480.26 | $633.66 | $300.90 | $385.86 | $455.48 | $516.84 | $683.22 |
| 77 | $309.16 | $397.66 | $470.82 | $535.72 | $705.64 | $330.40 | $424.80 | $502.68 | $571.12 | $752.84 |
| 78 | $341.02 | $440.14 | $520.38 | $594.72 | $782.34 | $361.08 | $466.10 | $551.06 | $628.94 | $828.36 |
| 79 | $372.88 | $480.26 | $572.30 | $653.72 | $857.86 | $391.76 | $506.22 | $600.62 | $686.76 | $901.52 |
| 80 | $404.74 | $521.56 | $621.86 | $709.18 | $929.84 | $423.62 | $546.34 | $650.18 | $742.22 | $973.50 |
| 81 | $433.06 | $559.32 | $666.70 | $761.10 | $998.28 | $451.94 | $585.28 | $696.20 | $794.14 | $1,041.94 |
| 82 | $461.38 | $595.90 | $709.18 | $809.48 | $1,063.18 | $481.44 | $620.68 | $738.68 | $842.52 | $1,108.02 |
| 83 | $490.88 | $632.48 | $751.66 | $856.68 | $1,126.90 | $510.94 | $658.44 | $782.34 | $890.90 | $1,172.92 |
| 84 | $520.38 | $670.24 | $796.50 | $909.78 | $1,196.52 | $541.62 | $696.20 | $828.36 | $945.18 | $1,243.72 |
| 85 | $554.60 | $713.90 | $847.24 | $967.60 | $1,270.86 | $574.66 | $741.04 | $880.28 | $1,001.82 | $1,319.24 |
| 86 | $590.00 | $758.74 | $900.34 | $1,026.60 | $1,351.10 | $610.06 | $785.88 | $933.38 | $1,060.82 | $1,399.48 |
| 87 | $627.76 | $807.12 | $956.98 | $1,090.32 | $1,434.88 | $647.82 | $834.26 | $990.02 | $1,124.54 | $1,483.26 |
| 88 | $669.06 | $857.86 | $1,017.16 | $1,158.76 | $1,525.74 | $689.12 | $885.00 | $1,050.20 | $1,192.98 | $1,574.12 |
| 89 | $712.72 | $914.50 | $1,083.24 | $1,231.92 | $1,623.68 | $732.78 | $941.64 | $1,116.28 | $1,266.14 | $1,672.06 |
| 90 | $761.10 | $975.86 | $1,154.04 | $1,313.34 | $1,732.24 | $781.16 | $1,003.00 | $1,187.08 | $1,347.56 | $1,780.62 |
| 91 | $811.84 | $1,040.76 | $1,230.74 | $1,400.66 | $1,847.88 | $831.90 | $1,067.90 | $1,263.78 | $1,434.88 | $1,896.26 |
| 92 | $867.30 | $1,110.38 | $1,312.16 | $1,491.52 | $1,969.42 | $887.36 | $1,137.52 | $1,345.20 | $1,525.74 | $2,017.80 |
| 93 | $925.12 | $1,185.90 | $1,400.66 | $1,591.82 | $2,101.58 | $945.18 | $1,213.04 | $1,433.70 | $1,626.04 | $2,149.96 |
| 94 | $990.02 | $1,266.14 | $1,496.24 | $1,698.02 | $2,243.18 | $1,010.08 | $1,293.28 | $1,529.28 | $1,732.24 | $2,291.56 |
| 95 | $1,058.46 | $1,354.64 | $1,600.08 | $1,816.02 | $2,400.12 | $1,078.52 | $1,381.78 | $1,633.12 | $1,850.24 | $2,448.50 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 30 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 31 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 32 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 33 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 34 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 35 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 36 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 37 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 38 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 39 | $31.86 | $41.30 | $47.20 | $53.10 | $69.62 | $42.48 | $54.28 | $62.54 | $69.62 | $93.22 |
| 40 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 41 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 42 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 43 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 44 | $34.22 | $43.66 | $49.56 | $56.64 | $75.52 | $46.02 | $57.82 | $66.08 | $74.34 | $99.12 |
| 45 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 46 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 47 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 48 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 49 | $36.58 | $46.02 | $53.10 | $60.18 | $81.42 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 |
| 50 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $53.10 | $67.26 | $77.88 | $87.82 | $116.82 |
| 51 | $42.48 | $51.92 | $61.36 | $69.62 | $90.86 | $55.46 | $69.62 | $80.24 | $92.04 | $120.36 |
| 52 | $42.48 | $54.28 | $62.54 | $70.80 | $94.40 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 53 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $73.16 | $86.14 | $96.76 | $128.62 |
| 54 | $46.02 | $57.82 | $67.26 | $76.70 | $101.48 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 55 | $47.20 | $60.18 | $69.62 | $80.24 | $105.02 | $61.36 | $77.88 | $90.86 | $103.84 | $136.88 |
| 56 | $49.56 | $63.72 | $73.16 | $82.60 | $112.10 | $63.72 | $82.60 | $95.58 | $108.56 | $143.96 |
| 57 | $53.10 | $67.26 | $80.24 | $89.68 | $119.18 | $67.26 | $87.32 | $101.48 | $114.46 | $152.22 |
| 58 | $56.64 | $71.98 | $83.78 | $95.58 | $125.08 | $71.98 | $90.86 | $105.02 | $120.36 | $159.30 |
| 59 | $61.36 | $77.88 | $88.50 | $100.30 | $134.52 | $76.70 | $96.76 | $112.10 | $126.26 | $168.74 |
| 60 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $79.06 | $101.48 | $118.00 | $133.34 | $177.00 |
| 61 | $69.62 | $87.32 | $102.66 | $116.82 | $154.58 | $84.96 | $107.38 | $126.26 | $142.78 | $188.80 |
| 62 | $75.52 | $94.40 | $110.92 | $125.08 | $165.20 | $90.86 | $114.46 | $134.52 | $151.04 | $200.60 |
| 63 | $80.24 | $102.66 | $120.36 | $134.52 | $178.18 | $96.76 | $122.72 | $142.78 | $160.48 | $213.58 |
| 64 | $86.14 | $108.56 | $128.62 | $143.96 | $191.16 | $101.48 | $128.62 | $152.22 | $169.92 | $226.56 |
| 65 | $92.04 | $116.82 | $138.06 | $155.76 | $205.32 | $108.56 | $136.88 | $162.84 | $181.72 | $241.90 |
| 66 | $100.30 | $127.44 | $147.50 | $168.74 | $221.84 | $116.82 | $147.50 | $173.46 | $195.88 | $259.60 |
| 67 | $106.20 | $135.70 | $159.30 | $180.54 | $238.36 | $122.72 | $158.12 | $185.26 | $207.68 | $276.12 |
| 68 | $114.46 | $145.14 | $171.10 | $194.70 | $256.06 | $130.98 | $168.74 | $198.24 | $225.38 | $296.18 |
| 69 | $123.90 | $159.30 | $185.26 | $211.22 | $275.66 | $142.78 | $182.90 | $213.58 | $241.90 | $319.78 |
| 70 | $135.70 | $174.64 | $204.14 | $232.46 | $306.80 | $154.58 | $198.24 | $232.46 | $264.32 | $349.28 |
| 71 | $149.86 | $192.34 | $226.56 | $257.24 | $339.84 | $169.92 | $218.30 | $254.88 | $290.28 | $383.50 |
| 72 | $167.56 | $213.58 | $251.34 | $285.56 | $377.60 | $187.62 | $240.72 | $280.84 | $318.60 | $422.44 |
| 73 | $186.44 | $238.36 | $279.66 | $317.42 | $420.08 | $206.50 | $264.32 | $310.34 | $350.46 | $464.92 |
| 74 | $207.68 | $264.32 | $310.34 | $354.00 | $466.10 | $227.74 | $291.46 | $341.02 | $388.22 | $510.94 |
| 75 | $230.10 | $295.00 | $345.74 | $391.76 | $516.84 | $250.16 | $320.96 | $375.24 | $425.98 | $562.86 |
| 76 | $254.88 | $325.68 | $384.68 | $437.78 | $577.02 | $274.94 | $351.64 | $414.18 | $472.00 | $621.86 |
| 77 | $282.02 | $361.08 | $428.34 | $488.52 | $641.92 | $300.90 | $385.86 | $456.66 | $521.56 | $684.40 |
| 78 | $310.34 | $398.84 | $474.36 | $540.44 | $710.36 | $329.22 | $422.44 | $501.50 | $571.12 | $751.66 |
| 79 | $338.66 | $436.60 | $521.56 | $594.72 | $781.16 | $356.36 | $460.20 | $547.52 | $624.22 | $821.28 |
| 80 | $366.98 | $474.36 | $565.22 | $646.64 | $847.24 | $383.50 | $496.78 | $591.18 | $674.96 | $887.36 |
| 81 | $394.12 | $509.76 | $605.34 | $692.66 | $909.78 | $410.64 | $532.18 | $631.30 | $722.16 | $949.90 |
| 82 | $418.90 | $541.62 | $644.28 | $736.32 | $967.60 | $437.78 | $564.04 | $671.42 | $767.00 | $1,007.72 |
| 83 | $446.04 | $574.66 | $684.40 | $779.98 | $1,025.42 | $463.74 | $599.44 | $711.54 | $810.66 | $1,066.72 |
| 84 | $474.36 | $611.24 | $725.70 | $828.36 | $1,089.14 | $492.06 | $636.02 | $754.02 | $860.22 | $1,130.44 |
| 85 | $505.04 | $650.18 | $771.72 | $879.10 | $1,156.40 | $523.92 | $674.96 | $800.04 | $912.14 | $1,200.06 |
| 86 | $538.08 | $691.48 | $820.10 | $933.38 | $1,229.56 | $556.96 | $716.26 | $848.42 | $966.42 | $1,273.22 |
| 87 | $572.30 | $733.96 | $870.84 | $991.20 | $1,305.08 | $591.18 | $758.74 | $899.16 | $1,024.24 | $1,348.74 |
| 88 | $608.88 | $781.16 | $926.30 | $1,052.56 | $1,388.86 | $627.76 | $805.94 | $954.62 | $1,085.60 | $1,432.52 |
| 89 | $647.82 | $833.08 | $985.30 | $1,119.82 | $1,478.54 | $666.70 | $857.86 | $1,013.62 | $1,152.86 | $1,522.20 |
| 90 | $692.66 | $887.36 | $1,050.20 | $1,194.16 | $1,576.48 | $711.54 | $912.14 | $1,078.52 | $1,227.20 | $1,620.14 |
| 91 | $739.86 | $947.54 | $1,121.00 | $1,273.22 | $1,680.32 | $758.74 | $972.32 | $1,149.32 | $1,306.26 | $1,723.98 |
| 92 | $789.42 | $1,011.26 | $1,195.34 | $1,357.00 | $1,792.42 | $808.30 | $1,036.04 | $1,223.66 | $1,390.04 | $1,836.08 |
| 93 | $842.52 | $1,078.52 | $1,275.58 | $1,446.68 | $1,912.78 | $861.40 | $1,103.30 | $1,303.90 | $1,479.72 | $1,956.44 |
| 94 | $901.52 | $1,152.86 | $1,361.72 | $1,544.62 | $2,041.40 | $920.40 | $1,177.64 | $1,390.04 | $1,577.66 | $2,085.06 |
| 95 | $964.06 | $1,233.10 | $1,457.30 | $1,652.00 | $2,184.18 | $982.94 | $1,257.88 | $1,485.62 | $1,685.04 | $2,227.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 30 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 31 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 32 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 33 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 34 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 35 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 36 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 37 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 38 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 39 | $29.50 | $37.76 | $43.66 | $49.56 | $66.08 | $40.12 | $50.74 | $57.82 | $67.26 | $88.50 |
| 40 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 41 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 42 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 43 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 44 | $31.86 | $40.12 | $47.20 | $51.92 | $70.80 | $42.48 | $54.28 | $62.54 | $69.62 | $94.40 |
| 45 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 46 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 47 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 48 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 49 | $33.04 | $43.66 | $49.56 | $56.64 | $74.34 | $44.84 | $57.82 | $66.08 | $74.34 | $99.12 |
| 50 | $37.76 | $48.38 | $55.46 | $61.36 | $82.60 | $49.56 | $64.90 | $73.16 | $82.60 | $109.74 |
| 51 | $37.76 | $49.56 | $57.82 | $63.72 | $86.14 | $50.74 | $66.08 | $76.70 | $84.96 | $114.46 |
| 52 | $40.12 | $50.74 | $60.18 | $67.26 | $89.68 | $51.92 | $68.44 | $79.06 | $88.50 | $119.18 |
| 53 | $41.30 | $53.10 | $61.36 | $69.62 | $92.04 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 54 | $43.66 | $55.46 | $62.54 | $71.98 | $95.58 | $56.64 | $71.98 | $82.60 | $94.40 | $126.26 |
| 55 | $44.84 | $56.64 | $64.90 | $74.34 | $97.94 | $59.00 | $74.34 | $86.14 | $96.76 | $129.80 |
| 56 | $46.02 | $59.00 | $69.62 | $79.06 | $102.66 | $60.18 | $76.70 | $90.86 | $102.66 | $134.52 |
| 57 | $48.38 | $63.72 | $74.34 | $83.78 | $110.92 | $62.54 | $82.00 | $95.58 | $108.56 | $142.78 |
| 58 | $53.10 | $68.44 | $79.06 | $89.68 | $118.00 | $67.26 | $87.32 | $100.30 | $113.28 | $151.04 |
| 59 | $56.64 | $71.98 | $83.78 | $96.76 | $127.44 | $70.80 | $90.86 | $106.20 | $120.36 | $159.30 |
| 60 | $60.18 | $77.88 | $89.68 | $101.48 | $135.70 | $74.34 | $96.76 | $112.10 | $126.26 | $168.74 |
| 61 | $66.08 | $83.78 | $97.94 | $110.92 | $145.14 | $79.06 | $102.66 | $119.18 | $135.70 | $178.18 |
| 62 | $68.44 | $88.50 | $103.84 | $118.00 | $154.58 | $83.78 | $107.38 | $126.26 | $143.96 | $188.80 |
| 63 | $74.34 | $96.76 | $112.10 | $126.26 | $168.74 | $89.68 | $115.64 | $134.52 | $152.22 | $201.78 |
| 64 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 | $95.58 | $122.72 | $143.96 | $161.66 | $214.76 |
| 65 | $86.14 | $110.92 | $130.98 | $146.32 | $194.70 | $101.48 | $130.98 | $154.58 | $172.28 | $228.92 |
| 66 | $92.04 | $120.36 | $141.60 | $158.12 | $211.92 | $108.56 | $140.42 | $165.20 | $185.26 | $246.62 |
| 67 | $99.12 | $127.44 | $148.68 | $171.10 | $224.20 | $115.64 | $148.68 | $173.46 | $199.42 | $263.14 |
| 68 | $106.20 | $138.06 | $161.66 | $182.90 | $243.08 | $122.72 | $160.48 | $187.62 | $212.40 | $280.84 |
| 69 | $115.64 | $151.04 | $174.64 | $199.42 | $264.82 | $132.16 | $173.46 | $201.78 | $228.92 | $304.44 |
| 70 | $127.44 | $164.02 | $193.52 | $218.30 | $289.10 | $145.14 | $188.80 | $220.66 | $248.98 | $330.40 |
| 71 | $140.42 | $181.72 | $214.76 | $243.08 | $320.96 | $158.12 | $206.50 | $241.90 | $274.94 | $362.26 |
| 72 | $155.76 | $204.14 | $239.54 | $270.22 | $356.36 | $174.64 | $228.92 | $266.68 | $302.08 | $400.02 |
| 73 | $174.64 | $226.56 | $265.50 | $300.90 | $396.48 | $194.70 | $251.34 | $293.82 | $335.12 | $440.14 |
| 74 | $192.34 | $252.52 | $295.00 | $333.94 | $441.32 | $211.22 | $278.48 | $324.50 | $366.98 | $484.98 |
| 75 | $213.58 | $278.48 | $326.86 | $372.88 | $490.88 | $233.64 | $304.44 | $357.54 | $405.92 | $534.54 |
| 76 | $237.18 | $311.52 | $363.44 | $414.18 | $546.34 | $256.06 | $336.30 | $392.94 | $447.22 | $591.18 |
| 77 | $263.14 | $344.56 | $404.74 | $462.56 | $607.70 | $280.84 | $368.16 | $433.06 | $494.42 | $650.18 |
| 78 | $289.10 | $379.96 | $449.58 | $514.48 | $673.78 | $306.80 | $404.74 | $476.72 | $543.98 | $713.90 |
| 79 | $317.42 | $417.72 | $493.24 | $562.86 | $739.86 | $333.94 | $440.14 | $519.20 | $593.54 | $779.98 |
| 80 | $342.20 | $453.12 | $535.72 | $611.24 | $802.40 | $359.90 | $475.54 | $560.50 | $640.74 | $841.34 |
| 81 | $366.98 | $484.98 | $573.48 | $656.08 | $860.22 | $384.68 | $507.40 | $600.62 | $684.40 | $899.16 |
| 82 | $391.76 | $516.84 | $610.06 | $697.38 | $916.86 | $408.28 | $539.26 | $637.20 | $726.88 | $956.98 |
| 83 | $416.54 | $548.70 | $649.00 | $739.86 | $971.14 | $433.06 | $571.12 | $676.14 | $769.36 | $1,012.44 |
| 84 | $441.32 | $580.56 | $686.76 | $782.34 | $1,030.14 | $460.20 | $605.34 | $713.90 | $814.20 | $1,071.44 |
| 85 | $469.64 | $617.14 | $729.24 | $831.90 | $1,093.86 | $488.52 | $643.10 | $757.56 | $863.76 | $1,136.34 |
| 86 | $500.32 | $656.08 | $774.08 | $882.64 | $1,162.30 | $519.20 | $682.04 | $802.40 | $914.50 | $1,204.78 |
| 87 | $532.18 | $697.38 | $822.46 | $936.92 | $1,233.10 | $551.06 | $723.34 | $850.78 | $968.78 | $1,275.58 |
| 88 | $566.40 | $742.22 | $874.38 | $994.74 | $1,312.16 | $585.28 | $768.18 | $902.70 | $1,026.60 | $1,354.64 |
| 89 | $602.98 | $789.42 | $931.02 | $1,058.46 | $1,394.76 | $621.86 | $815.38 | $959.34 | $1,090.32 | $1,437.24 |
| 90 | $643.10 | $842.52 | $992.38 | $1,128.08 | $1,486.80 | $661.98 | $868.48 | $1,020.70 | $1,159.94 | $1,529.28 |
| 91 | $686.76 | $897.98 | $1,057.28 | $1,201.24 | $1,585.92 | $705.64 | $923.94 | $1,085.60 | $1,233.10 | $1,628.40 |
| 92 | $732.78 | $956.98 | $1,126.90 | $1,280.30 | $1,690.94 | $751.66 | $982.94 | $1,155.22 | $1,312.16 | $1,733.42 |
| 93 | $783.52 | $1,021.88 | $1,201.24 | $1,364.08 | $1,801.86 | $802.40 | $1,047.84 | $1,229.56 | $1,395.94 | $1,844.34 |
| 94 | $836.62 | $1,091.50 | $1,282.66 | $1,454.94 | $1,924.58 | $855.50 | $1,117.46 | $1,310.98 | $1,486.80 | $1,967.06 |
| 95 | $895.62 | $1,168.20 | $1,372.34 | $1,555.24 | $2,057.92 | $914.50 | $1,194.16 | $1,400.66 | $1,587.10 | $2,100.40 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 30 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 31 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 32 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 33 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 34 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 35 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 36 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 37 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 38 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 39 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $83.78 | $113.28 |
| 40 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 41 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 42 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 43 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 44 | $41.30 | $51.92 | $59.00 | $67.26 | $88.50 | $56.64 | $70.80 | $80.24 | $90.86 | $121.54 |
| 45 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 46 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 47 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 48 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 49 | $44.84 | $55.46 | $62.54 | $70.80 | $94.40 | $61.36 | $74.34 | $86.14 | $95.58 | $128.62 |
| 50 | $49.56 | $60.18 | $69.62 | $77.88 | $105.02 | $67.26 | $82.60 | $95.58 | $106.20 | $142.78 |
| 51 | $50.74 | $63.72 | $71.98 | $80.24 | $108.56 | $69.62 | $86.14 | $97.94 | $109.74 | $147.50 |
| 52 | $53.10 | $66.08 | $75.52 | $83.78 | $112.10 | $70.80 | $88.50 | $101.48 | $113.28 | $152.22 |
| 53 | $54.28 | $67.26 | $77.88 | $87.32 | $115.64 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 54 | $57.82 | $69.62 | $80.24 | $89.68 | $120.36 | $76.70 | $93.22 | $108.56 | $120.36 | $162.84 |
| 55 | $59.00 | $71.98 | $82.60 | $92.04 | $123.90 | $79.06 | $96.76 | $110.92 | $123.90 | $167.56 |
| 56 | $62.54 | $75.52 | $87.32 | $97.94 | $130.98 | $82.60 | $101.48 | $116.82 | $129.80 | $174.64 |
| 57 | $66.08 | $81.42 | $93.22 | $103.84 | $139.24 | $86.14 | $106.20 | $122.72 | $136.88 | $184.08 |
| 58 | $69.62 | $86.14 | $99.12 | $110.92 | $149.86 | $89.68 | $112.10 | $129.80 | $145.14 | $194.70 |
| 59 | $74.34 | $93.22 | $106.20 | $119.18 | $160.48 | $95.58 | $119.18 | $136.88 | $153.40 | $205.32 |
| 60 | $79.06 | $99.12 | $114.46 | $128.62 | $172.28 | $100.30 | $126.26 | $145.14 | $162.84 | $218.30 |
| 61 | $86.14 | $106.20 | $123.90 | $138.06 | $185.26 | $107.38 | $133.34 | $154.58 | $172.28 | $231.28 |
| 62 | $93.22 | $115.64 | $132.16 | $148.68 | $199.42 | $114.46 | $142.78 | $164.02 | $184.08 | $246.62 |
| 63 | $101.48 | $123.90 | $142.78 | $160.48 | $214.76 | $122.72 | $152.22 | $175.82 | $197.06 | $263.14 |
| 64 | $108.56 | $134.52 | $154.58 | $173.46 | $232.46 | $130.98 | $162.84 | $187.62 | $210.04 | $282.02 |
| 65 | $115.64 | $145.14 | $166.38 | $186.44 | $250.16 | $139.24 | $174.64 | $200.60 | $224.20 | $300.90 |
| 66 | $125.08 | $156.94 | $179.36 | $201.78 | $269.04 | $149.86 | $186.44 | $214.76 | $240.72 | $322.14 |
| 67 | $134.52 | $167.56 | $193.52 | $217.12 | $289.10 | $159.30 | $199.42 | $230.10 | $257.24 | $344.56 |
| 68 | $143.96 | $179.36 | $207.68 | $232.46 | $310.34 | $171.10 | $212.40 | $245.44 | $274.94 | $368.16 |
| 69 | $156.94 | $194.70 | $225.38 | $252.52 | $337.48 | $184.08 | $228.92 | $265.50 | $297.36 | $396.48 |
| 70 | $171.10 | $214.76 | $247.80 | $277.30 | $371.70 | $199.42 | $250.16 | $289.10 | $323.32 | $433.06 |
| 71 | $189.98 | $238.36 | $274.94 | $307.98 | $413.00 | $219.48 | $274.94 | $317.42 | $356.36 | $475.54 |
| 72 | $212.40 | $264.32 | $305.62 | $343.38 | $457.84 | $241.90 | $300.90 | $349.28 | $391.76 | $523.92 |
| 73 | $236.00 | $293.82 | $339.84 | $382.32 | $509.76 | $265.50 | $332.76 | $384.68 | $431.88 | $577.02 |
| 74 | $261.96 | $328.04 | $378.78 | $424.80 | $567.58 | $292.64 | $366.98 | $423.62 | $475.54 | $636.02 |
| 75 | $290.28 | $363.44 | $421.26 | $474.36 | $632.48 | $320.96 | $402.38 | $467.28 | $525.10 | $700.92 |
| 76 | $322.14 | $404.74 | $470.62 | $529.82 | $705.64 | $352.82 | $443.68 | $516.84 | $580.56 | $774.08 |
| 77 | $357.54 | $450.76 | $525.10 | $592.36 | $788.24 | $388.22 | $489.70 | $569.94 | $641.92 | $855.50 |
| 78 | $396.48 | $499.14 | $582.92 | $657.26 | $875.56 | $425.98 | $536.90 | $626.58 | $706.82 | $941.64 |
| 79 | $433.06 | $548.70 | $641.92 | $724.52 | $962.88 | $462.56 | $585.28 | $685.58 | $772.90 | $1,027.78 |
| 80 | $469.64 | $594.72 | $697.38 | $787.06 | $1,046.66 | $499.14 | $631.30 | $739.86 | $836.62 | $1,110.38 |
| 81 | $505.04 | $639.56 | $748.12 | $846.06 | $1,122.18 | $533.36 | $676.14 | $791.78 | $894.44 | $1,187.08 |
| 82 | $538.08 | $679.68 | $797.68 | $900.34 | $1,195.34 | $567.58 | $717.44 | $841.34 | $949.90 | $1,262.60 |
| 83 | $572.30 | $722.16 | $844.88 | $954.62 | $1,268.50 | $601.80 | $761.10 | $890.90 | $1,005.36 | $1,336.94 |
| 84 | $608.88 | $767.00 | $896.80 | $1,012.44 | $1,346.38 | $639.56 | $807.12 | $944.00 | $1,064.36 | $1,416.00 |
| 85 | $647.82 | $816.56 | $954.62 | $1,076.16 | $1,431.34 | $678.50 | $857.86 | $1,001.82 | $1,129.26 | $1,502.14 |
| 86 | $690.30 | $868.48 | $1,014.80 | $1,143.42 | $1,522.20 | $720.98 | $909.78 | $1,062.00 | $1,196.52 | $1,593.00 |
| 87 | $735.14 | $923.94 | $1,079.70 | $1,214.22 | $1,617.78 | $765.82 | $965.24 | $1,126.90 | $1,267.32 | $1,688.58 |
| 88 | $782.34 | $982.94 | $1,148.14 | $1,290.92 | $1,721.62 | $813.02 | $1,024.24 | $1,195.34 | $1,344.02 | $1,792.42 |
| 89 | $834.26 | $1,047.84 | $1,222.48 | $1,374.70 | $1,833.72 | $864.94 | $1,089.14 | $1,269.68 | $1,427.80 | $1,904.52 |
| 90 | $890.90 | $1,118.64 | $1,303.90 | $1,465.56 | $1,955.26 | $921.58 | $1,159.94 | $1,351.10 | $1,518.66 | $2,026.06 |
| 91 | $952.26 | $1,194.16 | $1,392.40 | $1,563.50 | $2,087.42 | $982.94 | $1,235.46 | $1,439.60 | $1,616.60 | $2,158.22 |
| 92 | $1,015.98 | $1,274.40 | $1,484.44 | $1,667.34 | $2,226.66 | $1,046.66 | $1,315.70 | $1,531.64 | $1,720.44 | $2,297.46 |
| 93 | $1,085.60 | $1,360.54 | $1,584.74 | $1,778.26 | $2,376.52 | $1,116.28 | $1,401.84 | $1,631.94 | $1,831.36 | $2,447.32 |
| 94 | $1,161.12 | $1,453.76 | $1,692.12 | $1,898.62 | $2,538.18 | $1,191.80 | $1,495.06 | $1,739.32 | $1,951.72 | $2,608.98 |
| 95 | $1,242.54 | $1,556.42 | $1,811.30 | $2,030.78 | $2,716.36 | $1,273.22 | $1,597.72 | $1,858.50 | $2,083.88 | $2,787.16 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 30 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 31 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 32 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 33 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 34 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 35 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 36 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 37 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 38 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 39 | $34.22 | $43.66 | $49.56 | $55.46 | $74.34 | $47.20 | $59.00 | $68.44 | $75.52 | $101.48 |
| 40 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 41 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 42 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 43 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 44 | $37.76 | $46.02 | $51.92 | $59.00 | $79.06 | $51.92 | $62.54 | $70.80 | $80.24 | $108.56 |
| 45 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 46 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 47 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 48 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 49 | $40.12 | $49.56 | $55.46 | $61.36 | $83.78 | $54.28 | $67.26 | $75.52 | $84.96 | $113.28 |
| 50 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $74.34 | $84.96 | $94.40 | $126.26 |
| 51 | $44.84 | $56.64 | $64.90 | $71.98 | $96.76 | $61.36 | $76.70 | $87.32 | $97.94 | $130.98 |
| 52 | $47.20 | $59.00 | $66.08 | $74.34 | $99.12 | $63.72 | $79.06 | $89.68 | $100.30 | $135.70 |
| 53 | $48.38 | $60.18 | $69.62 | $77.88 | $102.66 | $66.08 | $81.42 | $94.40 | $105.02 | $139.24 |
| 54 | $50.74 | $62.54 | $71.98 | $80.24 | $106.20 | $67.26 | $83.78 | $96.76 | $107.38 | $143.96 |
| 55 | $51.92 | $63.72 | $73.16 | $82.60 | $109.74 | $69.62 | $86.14 | $99.12 | $110.92 | $148.68 |
| 56 | $55.46 | $68.44 | $77.88 | $87.32 | $116.82 | $73.16 | $90.86 | $103.84 | $115.64 | $155.76 |
| 57 | $59.00 | $71.98 | $83.78 | $93.22 | $123.90 | $76.70 | $94.40 | $109.74 | $122.72 | $162.84 |
| 58 | $62.54 | $76.70 | $88.50 | $99.12 | $132.16 | $80.24 | $100.30 | $115.64 | $128.62 | $172.28 |
| 59 | $67.26 | $82.60 | $95.58 | $107.38 | $142.78 | $84.96 | $106.20 | $122.72 | $136.88 | $182.90 |
| 60 | $71.98 | $88.50 | $102.66 | $114.46 | $152.22 | $90.86 | $112.10 | $129.80 | $145.14 | $193.52 |
| 61 | $76.70 | $95.58 | $109.74 | $122.72 | $165.20 | $96.76 | $120.36 | $136.88 | $154.58 | $206.50 |
| 62 | $82.60 | $102.66 | $118.00 | $132.16 | $177.00 | $101.48 | $127.44 | $146.32 | $164.02 | $219.48 |
| 63 | $89.68 | $110.92 | $127.44 | $142.78 | $191.16 | $108.56 | $135.70 | $155.76 | $174.64 | $234.82 |
| 64 | $95.58 | $120.36 | $136.88 | $153.40 | $205.32 | $115.64 | $145.14 | $166.38 | $186.44 | $250.16 |
| 65 | $103.84 | $129.80 | $148.68 | $166.38 | $223.02 | $123.90 | $155.76 | $178.18 | $200.60 | $269.04 |
| 66 | $112.10 | $139.24 | $160.48 | $179.36 | $239.54 | $133.34 | $166.38 | $191.16 | $214.76 | $286.74 |
| 67 | $119.18 | $148.68 | $171.10 | $192.34 | $257.24 | $141.60 | $177.00 | $204.14 | $228.92 | $306.80 |
| 68 | $127.44 | $160.48 | $184.08 | $207.68 | $276.12 | $151.04 | $189.98 | $218.30 | $245.44 | $328.04 |
| 69 | $138.06 | $172.28 | $200.60 | $225.38 | $300.00 | $162.84 | $202.96 | $236.00 | $264.32 | $354.00 |
| 70 | $152.22 | $191.16 | $220.66 | $247.80 | $330.40 | $177.00 | $223.02 | $257.24 | $289.10 | $385.86 |
| 71 | $168.74 | $211.22 | $244.26 | $274.94 | $366.98 | $194.70 | $244.26 | $282.02 | $316.24 | $423.62 |
| 72 | $187.62 | $234.82 | $271.40 | $305.62 | $408.28 | $213.58 | $269.04 | $310.34 | $349.28 | $466.10 |
| 73 | $210.04 | $260.78 | $302.08 | $339.84 | $454.30 | $236.00 | $295.00 | $342.20 | $384.68 | $514.48 |
| 74 | $233.64 | $291.46 | $337.48 | $378.78 | $506.22 | $260.78 | $326.86 | $377.60 | $423.62 | $566.40 |
| 75 | $258.42 | $324.50 | $375.24 | $421.26 | $562.86 | $285.56 | $359.90 | $416.54 | $466.10 | $624.22 |
| 76 | $287.92 | $359.90 | $418.90 | $470.82 | $627.76 | $315.06 | $395.30 | $460.20 | $516.84 | $689.12 |
| 77 | $319.78 | $401.20 | $467.28 | $527.46 | $700.92 | $345.74 | $436.60 | $507.40 | $572.30 | $761.10 |
| 78 | $351.64 | $444.86 | $519.20 | $585.28 | $778.80 | $377.60 | $477.90 | $559.32 | $630.12 | $836.62 |
| 79 | $387.04 | $488.52 | $571.12 | $644.28 | $856.68 | $411.82 | $521.56 | $608.88 | $687.94 | $914.50 |
| 80 | $418.90 | $529.82 | $620.68 | $700.92 | $931.02 | $444.86 | $561.68 | $658.44 | $743.40 | $988.84 |
| 81 | $450.76 | $568.76 | $666.70 | $751.66 | $999.46 | $475.54 | $601.80 | $705.64 | $795.32 | $1,057.28 |
| 82 | $479.08 | $605.34 | $709.18 | $801.22 | $1,063.18 | $506.22 | $639.56 | $748.12 | $846.06 | $1,123.36 |
| 83 | $509.76 | $643.10 | $752.84 | $849.60 | $1,129.26 | $536.90 | $678.50 | $792.96 | $894.44 | $1,189.44 |
| 84 | $541.62 | $683.22 | $798.86 | $900.34 | $1,197.70 | $568.76 | $718.62 | $840.16 | $947.54 | $1,260.24 |
| 85 | $577.02 | $726.88 | $849.60 | $956.98 | $1,274.40 | $604.16 | $762.28 | $892.08 | $1,004.18 | $1,338.12 |
| 86 | $614.78 | $774.08 | $902.70 | $1,017.16 | $1,354.64 | $641.92 | $809.48 | $945.18 | $1,064.36 | $1,418.36 |
| 87 | $653.72 | $822.46 | $960.52 | $1,080.88 | $1,439.60 | $680.86 | $857.86 | $1,003.00 | $1,128.08 | $1,503.32 |
| 88 | $696.20 | $875.56 | $1,020.70 | $1,149.32 | $1,531.64 | $723.34 | $910.96 | $1,063.18 | $1,196.52 | $1,595.36 |
| 89 | $742.22 | $933.38 | $1,087.96 | $1,222.48 | $1,631.94 | $769.36 | $968.78 | $1,130.44 | $1,269.68 | $1,695.66 |
| 90 | $792.96 | $995.92 | $1,159.94 | $1,303.90 | $1,740.50 | $820.10 | $1,031.32 | $1,202.42 | $1,351.10 | $1,804.22 |
| 91 | $847.24 | $1,063.18 | $1,237.82 | $1,391.22 | $1,857.32 | $874.38 | $1,098.58 | $1,280.30 | $1,438.42 | $1,921.04 |
| 92 | $905.06 | $1,135.16 | $1,320.42 | $1,483.26 | $1,981.22 | $932.20 | $1,170.56 | $1,362.90 | $1,530.46 | $2,044.94 |
| 93 | $966.42 | $1,211.86 | $1,410.10 | $1,582.38 | $2,114.56 | $993.56 | $1,247.26 | $1,452.58 | $1,629.58 | $2,178.28 |
| 94 | $1,033.68 | $1,294.46 | $1,505.68 | $1,689.76 | $2,258.52 | $1,060.82 | $1,329.86 | $1,548.16 | $1,736.96 | $2,322.24 |
| 95 | $1,106.84 | $1,385.32 | $1,611.88 | $1,806.58 | $2,416.64 | $1,133.98 | $1,420.72 | $1,654.36 | $1,853.78 | $2,480.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 30 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 31 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 32 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 33 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 34 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 35 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 36 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 37 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 38 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 39 | $33.04 | $40.12 | $44.84 | $50.74 | $68.44 | $43.66 | $54.28 | $61.36 | $68.44 | $93.22 |
| 40 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 41 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 42 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 43 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 44 | $34.22 | $42.48 | $48.38 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 45 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 46 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 47 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 48 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 49 | $36.58 | $43.66 | $50.74 | $56.64 | $75.52 | $49.56 | $60.18 | $68.44 | $76.70 | $103.84 |
| 50 | $40.12 | $49.56 | $56.64 | $63.72 | $84.96 | $54.28 | $67.26 | $77.88 | $86.14 | $115.64 |
| 51 | $41.30 | $50.74 | $59.00 | $64.90 | $88.50 | $56.64 | $69.62 | $80.24 | $88.50 | $120.36 |
| 52 | $43.66 | $53.10 | $60.18 | $68.44 | $90.86 | $57.82 | $71.98 | $82.60 | $92.04 | $122.72 |
| 53 | $44.84 | $54.28 | $62.54 | $70.80 | $94.40 | $60.18 | $74.34 | $84.96 | $95.58 | $127.44 |
| 54 | $46.02 | $56.64 | $64.90 | $71.98 | $96.76 | $62.54 | $76.70 | $87.32 | $97.94 | $130.98 |
| 55 | $47.20 | $57.82 | $67.26 | $75.52 | $100.30 | $62.54 | $77.88 | $90.86 | $101.48 | $135.70 |
| 56 | $49.56 | $61.36 | $70.80 | $79.06 | $106.20 | $66.08 | $82.60 | $94.40 | $105.02 | $141.60 |
| 57 | $53.10 | $66.08 | $75.52 | $83.78 | $113.28 | $69.62 | $87.32 | $100.30 | $110.92 | $148.68 |
| 58 | $56.64 | $69.62 | $81.42 | $89.68 | $121.54 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 59 | $60.18 | $75.52 | $86.14 | $96.76 | $129.80 | $76.70 | $96.76 | $110.92 | $123.90 | $166.38 |
| 60 | $64.90 | $80.24 | $93.22 | $103.84 | $139.24 | $81.42 | $101.48 | $118.00 | $130.98 | $177.00 |
| 61 | $69.62 | $87.32 | $100.30 | $112.10 | $149.86 | $87.32 | $108.56 | $125.08 | $140.42 | $188.80 |
| 62 | $75.52 | $94.40 | $107.38 | $121.54 | $161.66 | $93.22 | $115.64 | $133.34 | $149.86 | $199.42 |
| 63 | $81.42 | $100.30 | $115.64 | $129.80 | $173.46 | $100.30 | $123.90 | $142.78 | $159.30 | $213.58 |
| 64 | $87.32 | $109.74 | $125.08 | $140.42 | $187.62 | $105.02 | $132.16 | $152.22 | $171.10 | $227.74 |
| 65 | $93.22 | $116.82 | $134.52 | $151.04 | $201.78 | $112.10 | $140.42 | $162.84 | $181.72 | $243.08 |
| 66 | $101.48 | $126.26 | $146.32 | $164.02 | $218.60 | $120.36 | $151.04 | $174.64 | $195.88 | $260.78 |
| 67 | $108.56 | $135.70 | $156.94 | $174.64 | $233.64 | $128.62 | $161.66 | $186.44 | $207.68 | $278.48 |
| 68 | $116.82 | $145.14 | $167.56 | $188.80 | $252.52 | $136.88 | $172.28 | $198.24 | $223.02 | $298.54 |
| 69 | $126.26 | $156.94 | $182.90 | $204.14 | $273.76 | $148.68 | $185.26 | $214.76 | $240.72 | $322.14 |
| 70 | $139.24 | $172.28 | $200.60 | $225.38 | $299.72 | $161.66 | $201.78 | $233.64 | $263.14 | $350.46 |
| 71 | $154.58 | $191.16 | $221.84 | $250.16 | $333.94 | $177.00 | $221.84 | $257.24 | $289.10 | $384.68 |
| 72 | $171.10 | $213.58 | $246.62 | $278.48 | $370.52 | $194.70 | $244.26 | $282.02 | $317.42 | $423.62 |
| 73 | $189.98 | $238.36 | $276.12 | $309.16 | $413.00 | $214.76 | $269.04 | $311.52 | $350.46 | $467.28 |
| 74 | $212.40 | $265.50 | $306.80 | $344.56 | $460.20 | $237.18 | $297.36 | $343.38 | $385.86 | $515.66 |
| 75 | $236.00 | $295.00 | $341.02 | $383.50 | $512.12 | $260.78 | $326.86 | $378.78 | $425.98 | $567.58 |
| 76 | $260.78 | $328.04 | $381.14 | $428.34 | $571.12 | $285.56 | $359.90 | $417.72 | $469.64 | $626.58 |
| 77 | $290.28 | $365.80 | $424.80 | $479.08 | $638.38 | $313.88 | $396.48 | $461.38 | $519.20 | $692.66 |
| 78 | $320.96 | $404.74 | $472.00 | $533.36 | $709.18 | $344.56 | $435.42 | $508.58 | $573.48 | $762.28 |
| 79 | $351.64 | $443.68 | $519.20 | $586.46 | $778.80 | $375.24 | $474.36 | $554.60 | $625.40 | $831.90 |
| 80 | $381.14 | $482.62 | $565.22 | $638.38 | $846.06 | $403.56 | $512.12 | $599.44 | $677.32 | $899.16 |
| 81 | $409.46 | $518.02 | $606.52 | $684.40 | $909.78 | $431.88 | $547.52 | $640.74 | $724.52 | $962.88 |
| 82 | $435.42 | $551.06 | $645.46 | $728.06 | $968.78 | $459.02 | $581.74 | $682.04 | $769.36 | $1,023.06 |
| 83 | $463.74 | $586.46 | $684.40 | $772.90 | $1,027.78 | $487.34 | $617.14 | $722.16 | $814.20 | $1,083.24 |
| 84 | $493.24 | $621.86 | $726.88 | $818.92 | $1,090.32 | $518.02 | $653.72 | $764.64 | $861.40 | $1,146.96 |
| 85 | $523.92 | $661.98 | $772.90 | $870.84 | $1,159.94 | $549.88 | $695.02 | $811.84 | $913.32 | $1,217.76 |
| 86 | $558.14 | $704.46 | $822.46 | $926.30 | $1,233.10 | $584.10 | $737.50 | $861.40 | $968.78 | $1,290.92 |
| 87 | $594.72 | $748.12 | $873.20 | $984.12 | $1,310.98 | $620.68 | $781.16 | $912.14 | $1,026.60 | $1,368.80 |
| 88 | $632.48 | $796.50 | $929.84 | $1,045.48 | $1,393.58 | $658.44 | $829.54 | $968.78 | $1,087.96 | $1,451.40 |
| 89 | $674.96 | $849.60 | $990.02 | $1,112.74 | $1,484.44 | $700.92 | $882.64 | $1,028.96 | $1,155.22 | $1,542.26 |
| 90 | $720.98 | $906.24 | $1,056.10 | $1,187.08 | $1,583.56 | $746.94 | $939.28 | $1,095.04 | $1,229.56 | $1,641.38 |
| 91 | $770.54 | $967.60 | $1,126.90 | $1,266.14 | $1,690.94 | $796.50 | $1,000.64 | $1,165.84 | $1,308.62 | $1,748.76 |
| 92 | $822.46 | $1,032.50 | $1,202.42 | $1,349.92 | $1,803.04 | $848.42 | $1,065.54 | $1,241.36 | $1,392.40 | $1,860.86 |
| 93 | $879.10 | $1,102.12 | $1,282.66 | $1,439.60 | $1,924.58 | $905.06 | $1,135.16 | $1,321.60 | $1,482.08 | $1,982.40 |
| 94 | $939.28 | $1,177.64 | $1,369.98 | $1,537.54 | $2,055.56 | $965.24 | $1,210.68 | $1,408.92 | $1,580.02 | $2,113.38 |
| 95 | $1,006.54 | $1,261.42 | $1,466.74 | $1,644.92 | $2,199.52 | $1,032.50 | $1,294.46 | $1,505.68 | $1,687.40 | $2,257.34 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 30 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 31 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 32 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 33 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 34 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 35 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 36 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 37 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 38 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 39 | $29.50 | $37.76 | $42.48 | $47.20 | $63.72 | $41.30 | $51.92 | $59.00 | $64.90 | $87.32 |
| 40 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 41 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 42 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 43 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 44 | $31.86 | $38.94 | $44.84 | $50.74 | $67.26 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 |
| 45 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 46 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 47 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 48 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 49 | $34.22 | $42.48 | $48.38 | $53.10 | $71.98 | $47.20 | $57.82 | $66.08 | $73.16 | $99.12 |
| 50 | $38.94 | $47.20 | $53.10 | $59.00 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $110.92 |
| 51 | $38.94 | $48.38 | $55.46 | $62.54 | $82.60 | $53.10 | $66.08 | $76.70 | $84.96 | $113.28 |
| 52 | $40.12 | $50.74 | $57.82 | $63.72 | $86.14 | $55.46 | $68.44 | $79.06 | $87.32 | $118.00 |
| 53 | $42.48 | $51.92 | $60.18 | $66.08 | $89.68 | $56.64 | $70.80 | $81.42 | $89.68 | $121.54 |
| 54 | $43.66 | $54.28 | $61.36 | $69.62 | $92.04 | $59.00 | $73.16 | $83.78 | $93.22 | $125.08 |
| 55 | $44.84 | $55.46 | $63.72 | $70.80 | $95.58 | $60.18 | $75.52 | $86.14 | $96.76 | $128.62 |
| 56 | $47.20 | $59.00 | $67.26 | $74.34 | $100.30 | $62.54 | $79.06 | $89.68 | $100.30 | $134.52 |
| 57 | $50.74 | $62.54 | $71.98 | $80.24 | $107.38 | $66.08 | $82.60 | $94.40 | $106.20 | $141.60 |
| 58 | $53.10 | $67.26 | $76.70 | $84.96 | $114.46 | $69.62 | $87.32 | $100.30 | $112.10 | $149.86 |
| 59 | $56.64 | $70.80 | $82.60 | $92.04 | $122.72 | $73.16 | $92.04 | $106.20 | $119.18 | $158.12 |
| 60 | $60.18 | $75.52 | $87.32 | $99.12 | $130.98 | $76.70 | $96.76 | $112.10 | $126.26 | $167.56 |
| 61 | $66.08 | $82.60 | $94.40 | $106.20 | $141.60 | $82.60 | $103.84 | $119.18 | $133.34 | $179.36 |
| 62 | $70.80 | $89.68 | $101.48 | $114.46 | $152.22 | $88.50 | $112.10 | $127.44 | $141.60 | $189.98 |
| 63 | $76.70 | $96.76 | $110.92 | $122.72 | $165.20 | $93.22 | $119.18 | $135.70 | $151.04 | $202.96 |
| 64 | $82.60 | $103.84 | $119.18 | $133.34 | $179.36 | $100.30 | $126.26 | $145.14 | $162.84 | $218.30 |
| 65 | $88.50 | $112.10 | $128.62 | $142.78 | $192.34 | $107.38 | $134.52 | $155.76 | $173.46 | $232.46 |
| 66 | $95.58 | $121.54 | $139.24 | $154.58 | $207.68 | $114.46 | $145.14 | $166.38 | $186.44 | $250.16 |
| 67 | $102.66 | $129.80 | $148.68 | $166.38 | $223.02 | $122.72 | $154.58 | $177.00 | $198.24 | $265.50 |
| 68 | $110.92 | $138.06 | $159.30 | $178.18 | $239.54 | $130.98 | $165.20 | $189.98 | $212.40 | $284.38 |
| 69 | $119.18 | $151.04 | $173.46 | $194.70 | $259.60 | $140.42 | $178.18 | $204.14 | $230.10 | $306.80 |
| 70 | $129.80 | $166.38 | $189.98 | $213.58 | $286.74 | $152.22 | $194.70 | $223.02 | $250.16 | $335.12 |
| 71 | $145.14 | $184.08 | $211.22 | $238.36 | $317.42 | $167.56 | $213.58 | $245.44 | $276.12 | $368.16 |
| 72 | $161.66 | $205.32 | $236.00 | $264.32 | $352.82 | $184.08 | $234.82 | $270.22 | $303.26 | $404.74 |
| 73 | $180.54 | $228.92 | $261.96 | $295.00 | $394.12 | $204.14 | $259.60 | $297.36 | $333.94 | $447.22 |
| 74 | $200.60 | $254.88 | $292.64 | $328.04 | $438.96 | $224.20 | $286.74 | $328.04 | $368.16 | $493.24 |
| 75 | $221.84 | $283.20 | $325.68 | $366.98 | $488.52 | $246.62 | $315.06 | $362.26 | $407.10 | $542.80 |
| 76 | $247.80 | $315.06 | $363.44 | $408.28 | $545.16 | $271.40 | $346.92 | $400.02 | $448.40 | $599.44 |
| 77 | $273.76 | $351.64 | $405.92 | $457.84 | $610.06 | $297.36 | $382.32 | $442.50 | $497.96 | $663.16 |
| 78 | $302.08 | $389.40 | $450.76 | $508.58 | $676.14 | $325.68 | $420.08 | $484.98 | $547.52 | $729.24 |
| 79 | $331.58 | $427.16 | $495.60 | $559.32 | $744.58 | $354.00 | $457.84 | $531.00 | $597.08 | $795.32 |
| 80 | $359.90 | $463.74 | $538.08 | $607.70 | $808.30 | $382.32 | $493.24 | $572.30 | $646.64 | $859.04 |
| 81 | $385.86 | $497.96 | $578.20 | $652.54 | $867.30 | $408.28 | $527.46 | $612.42 | $691.48 | $919.22 |
| 82 | $410.64 | $529.82 | $614.78 | $693.84 | $922.76 | $434.24 | $560.50 | $650.18 | $733.96 | $975.86 |
| 83 | $437.78 | $562.86 | $652.54 | $735.14 | $979.40 | $461.38 | $593.54 | $689.12 | $776.44 | $1,033.68 |
| 84 | $464.92 | $597.08 | $692.66 | $779.98 | $1,038.40 | $488.52 | $628.94 | $729.24 | $821.28 | $1,095.04 |
| 85 | $493.24 | $634.84 | $736.32 | $828.36 | $1,104.48 | $518.02 | $667.88 | $774.08 | $870.84 | $1,161.12 |
| 86 | $525.10 | $674.96 | $782.34 | $880.28 | $1,172.92 | $549.88 | $708.00 | $820.10 | $922.76 | $1,229.56 |
| 87 | $559.32 | $718.62 | $830.72 | $934.56 | $1,247.26 | $584.10 | $751.66 | $868.48 | $977.04 | $1,303.90 |
| 88 | $595.90 | $763.46 | $883.82 | $992.38 | $1,325.14 | $620.68 | $796.50 | $921.58 | $1,034.86 | $1,381.78 |
| 89 | $634.84 | $814.20 | $940.46 | $1,056.10 | $1,411.28 | $659.62 | $847.24 | $978.22 | $1,098.58 | $1,467.92 |
| 90 | $677.32 | $868.48 | $1,003.00 | $1,125.72 | $1,505.68 | $702.10 | $901.52 | $1,040.76 | $1,168.20 | $1,562.32 |
| 91 | $723.34 | $926.30 | $1,070.26 | $1,201.24 | $1,605.98 | $748.12 | $959.34 | $1,108.02 | $1,243.72 | $1,662.62 |
| 92 | $772.90 | $988.84 | $1,141.06 | $1,280.30 | $1,712.18 | $797.68 | $1,021.88 | $1,178.82 | $1,322.78 | $1,768.82 |
| 93 | $824.82 | $1,054.92 | $1,217.76 | $1,365.26 | $1,826.64 | $849.60 | $1,087.96 | $1,255.52 | $1,407.74 | $1,883.28 |
| 94 | $882.64 | $1,126.90 | $1,300.36 | $1,457.30 | $1,950.54 | $907.42 | $1,159.94 | $1,338.12 | $1,499.78 | $2,007.18 |
| 95 | $944.00 | $1,205.96 | $1,391.22 | $1,557.60 | $2,087.42 | $968.78 | $1,239.00 | $1,428.98 | $1,600.08 | $2,144.06 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 30 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 31 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 32 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 33 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 34 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 35 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 36 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 37 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 38 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 39 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $70.80 | $95.58 |
| 40 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 41 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 42 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 43 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 44 | $35.40 | $44.84 | $49.56 | $57.82 | $75.52 | $48.38 | $60.18 | $68.44 | $77.88 | $103.84 |
| 45 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 46 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 47 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 48 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 49 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $51.92 | $63.72 | $73.16 | $81.42 | $108.56 |
| 50 | $42.48 | $50.74 | $59.00 | $66.08 | $88.50 | $57.82 | $69.62 | $81.42 | $90.86 | $120.36 |
| 51 | $43.66 | $54.28 | $61.36 | $68.44 | $92.04 | $59.00 | $73.16 | $82.60 | $94.40 | $125.08 |
| 52 | $46.02 | $56.64 | $64.90 | $70.80 | $95.58 | $60.18 | $75.52 | $86.14 | $95.58 | $129.80 |
| 53 | $47.20 | $56.64 | $66.08 | $74.34 | $99.12 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 54 | $48.38 | $59.00 | $67.26 | $76.70 | $102.66 | $64.90 | $79.06 | $92.04 | $102.66 | $138.06 |
| 55 | $49.56 | $61.36 | $69.62 | $79.06 | $105.02 | $67.26 | $82.60 | $94.40 | $106.20 | $142.78 |
| 56 | $53.10 | $64.90 | $74.34 | $83.78 | $110.92 | $70.80 | $86.14 | $99.12 | $109.74 | $148.68 |
| 57 | $55.46 | $68.44 | $79.06 | $87.32 | $118.00 | $73.16 | $89.68 | $103.84 | $115.64 | $155.76 |
| 58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 | $75.52 | $93.58 | $110.92 | $123.90 | $166.38 |
| 59 | $63.72 | $79.06 | $89.68 | $101.48 | $136.88 | $81.42 | $101.48 | $115.64 | $129.80 | $174.64 |
| 60 | $68.44 | $83.78 | $96.76 | $108.56 | $147.50 | $86.14 | $106.20 | $122.72 | $138.06 | $185.26 |
| 61 | $73.16 | $90.86 | $106.20 | $118.00 | $158.12 | $92.04 | $113.28 | $132.16 | $147.50 | $197.06 |
| 62 | $79.06 | $97.94 | $112.10 | $126.26 | $168.74 | $96.76 | $121.54 | $139.24 | $156.94 | $208.86 |
| 63 | $86.14 | $106.20 | $121.54 | $136.88 | $182.90 | $103.84 | $129.80 | $149.86 | $167.56 | $224.20 |
| 64 | $93.22 | $114.46 | $130.98 | $147.50 | $198.24 | $112.10 | $139.24 | $159.30 | $179.36 | $240.72 |
| 65 | $97.94 | $123.90 | $141.60 | $158.12 | $212.40 | $118.00 | $148.68 | $169.92 | $189.98 | $256.06 |
| 66 | $106.20 | $134.52 | $153.40 | $171.10 | $228.92 | $127.44 | $159.30 | $182.90 | $204.14 | $273.76 |
| 67 | $114.46 | $141.60 | $164.02 | $185.26 | $245.44 | $135.70 | $168.74 | $194.70 | $219.48 | $292.64 |
| 68 | $122.72 | $152.22 | $177.00 | $197.06 | $264.32 | $145.14 | $180.54 | $208.86 | $233.64 | $312.70 |
| 69 | $133.34 | $166.38 | $191.16 | $214.76 | $286.74 | $156.94 | $194.70 | $225.38 | $252.52 | $336.30 |
| 70 | $145.14 | $182.90 | $210.04 | $236.00 | $316.24 | $168.74 | $212.40 | $245.44 | $274.94 | $368.16 |
| 71 | $161.66 | $202.96 | $234.82 | $261.96 | $350.46 | $187.62 | $234.82 | $270.22 | $303.26 | $403.56 |
| 72 | $181.72 | $224.20 | $259.60 | $292.64 | $389.40 | $206.50 | $256.06 | $297.36 | $333.94 | $444.86 |
| 73 | $200.60 | $248.98 | $289.10 | $324.50 | $433.06 | $225.38 | $282.02 | $328.04 | $366.98 | $489.70 |
| 74 | $223.02 | $278.48 | $322.14 | $361.08 | $482.62 | $248.98 | $311.52 | $359.90 | $404.74 | $540.44 |
| 75 | $246.62 | $307.98 | $357.54 | $402.38 | $536.90 | $273.76 | $341.02 | $396.48 | $446.04 | $595.90 |
| 76 | $273.76 | $344.56 | $400.02 | $450.76 | $600.62 | $299.72 | $377.60 | $438.96 | $494.42 | $658.44 |
| 77 | $303.26 | $383.50 | $447.22 | $503.86 | $670.24 | $329.22 | $416.54 | $484.98 | $545.16 | $726.88 |
| 78 | $336.30 | $424.80 | $495.60 | $558.14 | $744.58 | $362.26 | $456.66 | $533.36 | $600.62 | $801.22 |
| 79 | $368.16 | $466.10 | $545.16 | $615.96 | $817.74 | $392.94 | $496.78 | $582.92 | $657.26 | $873.20 |
| 80 | $400.02 | $505.04 | $592.36 | $669.06 | $889.72 | $424.80 | $536.90 | $628.94 | $711.54 | $944.00 |
| 81 | $429.52 | $543.98 | $636.02 | $719.80 | $953.44 | $454.30 | $574.66 | $672.60 | $761.10 | $1,008.90 |
| 82 | $457.84 | $577.02 | $677.32 | $764.64 | $1,015.98 | $482.62 | $610.06 | $715.08 | $807.12 | $1,073.80 |
| 83 | $487.34 | $613.60 | $718.62 | $811.84 | $1,078.52 | $512.12 | $646.64 | $757.56 | $854.32 | $1,136.34 |
| 84 | $516.84 | $652.54 | $762.28 | $861.40 | $1,143.42 | $542.80 | $686.76 | $802.40 | $905.06 | $1,203.60 |
| 85 | $549.88 | $695.02 | $810.66 | $914.50 | $1,216.58 | $575.84 | $729.24 | $850.78 | $960.52 | $1,276.76 |
| 86 | $586.46 | $738.68 | $862.58 | $971.14 | $1,293.28 | $612.42 | $772.90 | $902.70 | $1,017.16 | $1,353.46 |
| 87 | $624.22 | $785.88 | $916.86 | $1,031.32 | $1,374.70 | $650.18 | $820.10 | $956.98 | $1,077.34 | $1,434.88 |
| 88 | $664.34 | $836.62 | $975.86 | $1,097.40 | $1,463.20 | $690.30 | $870.84 | $1,015.98 | $1,143.42 | $1,523.38 |
| 89 | $709.18 | $890.90 | $1,038.40 | $1,168.20 | $1,558.78 | $735.14 | $925.12 | $1,078.52 | $1,214.22 | $1,618.96 |
| 90 | $757.56 | $951.08 | $1,108.02 | $1,244.90 | $1,661.44 | $783.52 | $985.30 | $1,148.14 | $1,290.92 | $1,721.62 |
| 91 | $809.48 | $1,015.98 | $1,183.54 | $1,328.68 | $1,774.72 | $835.44 | $1,050.20 | $1,223.66 | $1,374.70 | $1,834.90 |
| 92 | $863.76 | $1,083.24 | $1,261.42 | $1,417.18 | $1,892.72 | $889.72 | $1,117.46 | $1,301.54 | $1,463.20 | $1,952.90 |
| 93 | $922.76 | $1,157.58 | $1,346.38 | $1,511.58 | $2,020.16 | $948.72 | $1,191.80 | $1,386.50 | $1,557.60 | $2,080.34 |
| 94 | $986.48 | $1,236.64 | $1,438.42 | $1,613.06 | $2,157.04 | $1,012.44 | $1,270.86 | $1,478.54 | $1,659.08 | $2,217.22 |
| 95 | $1,056.10 | $1,323.96 | $1,538.72 | $1,726.34 | $2,309.26 | $1,082.06 | $1,358.18 | $1,578.84 | $1,772.36 | $2,369.44 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 30 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 31 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 32 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 33 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 34 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 35 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 36 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 37 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 38 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 39 | $29.50 | $36.58 | $42.48 | $47.20 | $63.72 | $40.12 | $49.56 | $57.82 | $64.90 | $86.14 |
| 40 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 41 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 42 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 43 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 44 | $31.86 | $38.94 | $44.84 | $49.56 | $67.26 | $44.84 | $53.10 | $60.18 | $68.44 | $93.22 |
| 45 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 46 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 47 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 48 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 49 | $34.22 | $42.48 | $47.20 | $51.92 | $70.80 | $46.02 | $57.82 | $64.90 | $71.98 | $95.58 |
| 50 | $36.58 | $47.20 | $53.10 | $59.00 | $80.24 | $49.56 | $63.72 | $71.98 | $80.24 | $107.38 |
| 51 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $51.92 | $64.90 | $74.34 | $82.60 | $110.92 |
| 52 | $40.12 | $49.56 | $56.64 | $63.72 | $84.96 | $54.28 | $67.26 | $76.70 | $84.96 | $115.64 |
| 53 | $41.30 | $50.74 | $59.00 | $66.08 | $87.32 | $56.64 | $69.62 | $80.24 | $89.68 | $119.18 |
| 54 | $43.66 | $53.10 | $61.36 | $68.44 | $89.68 | $57.82 | $70.80 | $82.60 | $92.04 | $121.54 |
| 55 | $44.84 | $54.28 | $62.54 | $69.62 | $93.22 | $60.18 | $73.16 | $85.78 | $94.40 | $126.26 |
| 56 | $47.20 | $57.82 | $67.26 | $74.34 | $99.12 | $61.36 | $76.70 | $88.50 | $97.94 | $132.16 |
| 57 | $49.56 | $61.36 | $70.80 | $79.06 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $139.24 |
| 58 | $53.10 | $66.08 | $75.52 | $84.96 | $112.10 | $68.44 | $86.14 | $99.12 | $109.74 | $146.32 |
| 59 | $56.64 | $69.62 | $81.42 | $90.86 | $121.54 | $71.98 | $89.68 | $103.84 | $115.64 | $155.76 |
| 60 | $60.18 | $74.34 | $86.14 | $97.94 | $128.62 | $75.52 | $94.40 | $109.74 | $123.90 | $164.02 |
| 61 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 | $81.42 | $102.66 | $116.82 | $132.16 | $175.82 |
| 62 | $70.80 | $87.32 | $100.30 | $112.10 | $149.86 | $86.14 | $108.56 | $123.90 | $139.24 | $186.44 |
| 63 | $75.52 | $94.40 | $107.38 | $121.54 | $162.84 | $92.04 | $115.64 | $132.16 | $148.68 | $199.42 |
| 64 | $81.42 | $102.66 | $115.64 | $129.80 | $174.64 | $99.12 | $123.90 | $140.42 | $158.12 | $212.40 |
| 65 | $88.50 | $109.74 | $125.08 | $140.42 | $188.80 | $106.20 | $132.16 | $151.04 | $169.92 | $227.74 |
| 66 | $95.58 | $118.00 | $135.70 | $152.22 | $204.44 | $113.28 | $141.60 | $161.66 | $182.90 | $244.26 |
| 67 | $101.48 | $126.26 | $145.14 | $164.02 | $219.48 | $121.54 | $149.86 | $173.46 | $194.70 | $260.78 |
| 68 | $108.56 | $136.88 | $156.94 | $175.82 | $234.82 | $128.62 | $161.66 | $185.26 | $208.86 | $278.48 |
| 69 | $118.00 | $146.32 | $169.92 | $192.34 | $256.06 | $139.24 | $173.46 | $200.60 | $225.38 | $300.90 |
| 70 | $128.62 | $161.66 | $187.62 | $210.04 | $280.84 | $149.86 | $189.98 | $219.48 | $245.44 | $328.04 |
| 71 | $143.96 | $179.36 | $207.68 | $233.64 | $311.52 | $166.38 | $207.68 | $239.54 | $269.04 | $359.90 |
| 72 | $159.30 | $199.42 | $231.28 | $259.60 | $348.10 | $181.72 | $228.92 | $264.32 | $297.36 | $396.48 |
| 73 | $179.36 | $221.84 | $257.24 | $289.10 | $385.86 | $200.60 | $250.16 | $291.46 | $326.86 | $436.60 |
| 74 | $198.24 | $247.80 | $287.92 | $322.14 | $429.52 | $221.84 | $277.30 | $320.96 | $359.90 | $481.44 |
| 75 | $219.48 | $276.12 | $319.78 | $357.54 | $479.08 | $243.08 | $305.62 | $354.00 | $396.48 | $531.00 |
| 76 | $245.44 | $305.62 | $356.56 | $400.02 | $533.36 | $267.86 | $336.30 | $390.58 | $438.96 | $586.46 |
| 77 | $271.40 | $341.02 | $397.66 | $448.40 | $595.90 | $293.82 | $371.70 | $430.70 | $486.16 | $646.64 |
| 78 | $299.72 | $377.60 | $442.50 | $497.96 | $661.98 | $322.14 | $405.92 | $475.54 | $535.72 | $711.54 |
| 79 | $329.22 | $415.36 | $484.98 | $547.52 | $728.06 | $350.46 | $442.50 | $518.02 | $585.28 | $776.44 |
| 80 | $356.36 | $450.76 | $527.46 | $595.90 | $791.78 | $378.78 | $477.90 | $559.32 | $632.48 | $840.16 |
| 81 | $382.32 | $483.80 | $566.40 | $639.56 | $849.60 | $403.56 | $510.94 | $599.44 | $676.14 | $897.98 |
| 82 | $407.10 | $514.48 | $602.98 | $680.86 | $903.88 | $430.70 | $543.98 | $636.02 | $719.80 | $954.62 |
| 83 | $433.06 | $546.34 | $639.56 | $722.16 | $959.34 | $456.66 | $575.84 | $673.78 | $759.92 | $1,011.26 |
| 84 | $460.20 | $581.74 | $678.50 | $765.82 | $1,018.34 | $482.62 | $611.24 | $713.90 | $805.94 | $1,071.44 |
| 85 | $490.88 | $618.32 | $722.16 | $813.02 | $1,083.24 | $513.30 | $647.82 | $758.74 | $853.14 | $1,137.52 |
| 86 | $522.74 | $658.44 | $767.00 | $863.76 | $1,151.68 | $545.16 | $687.94 | $803.58 | $903.88 | $1,205.96 |
| 87 | $555.78 | $699.74 | $816.56 | $918.04 | $1,223.66 | $578.20 | $729.24 | $853.14 | $958.16 | $1,277.94 |
| 88 | $592.36 | $744.58 | $867.30 | $977.04 | $1,301.54 | $614.78 | $774.08 | $903.88 | $1,017.16 | $1,355.82 |
| 89 | $631.30 | $794.14 | $925.12 | $1,038.40 | $1,387.68 | $653.72 | $823.64 | $961.70 | $1,078.52 | $1,441.96 |
| 90 | $674.96 | $847.24 | $986.48 | $1,108.02 | $1,479.72 | $697.38 | $876.74 | $1,023.06 | $1,148.14 | $1,534.00 |
| 91 | $720.98 | $903.88 | $1,052.56 | $1,182.36 | $1,578.84 | $743.40 | $933.38 | $1,089.14 | $1,222.48 | $1,633.12 |
| 92 | $769.36 | $965.24 | $1,122.18 | $1,260.24 | $1,683.86 | $791.78 | $994.74 | $1,158.76 | $1,300.36 | $1,738.14 |
| 93 | $821.28 | $1,030.14 | $1,198.88 | $1,345.20 | $1,797.14 | $843.70 | $1,059.64 | $1,235.46 | $1,385.32 | $1,851.42 |
| 94 | $879.10 | $1,100.94 | $1,280.30 | $1,436.06 | $1,919.86 | $901.52 | $1,130.44 | $1,316.88 | $1,476.18 | $1,974.14 |
| 95 | $941.64 | $1,177.64 | $1,369.98 | $1,535.18 | $2,054.38 | $964.06 | $1,207.14 | $1,406.56 | $1,575.30 | $2,108.66 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 30 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 31 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 32 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 33 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 34 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 35 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 36 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 37 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 38 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 39 | $28.32 | $34.22 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $51.92 | $57.82 | $79.06 |
| 40 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 41 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 42 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 43 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 44 | $29.50 | $36.58 | $41.30 | $46.02 | $61.36 | $38.94 | $49.56 | $56.64 | $62.54 | $82.60 |
| 45 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 46 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 47 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 48 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 49 | $30.68 | $36.58 | $43.66 | $48.38 | $64.90 | $42.48 | $50.74 | $57.82 | $66.08 | $88.50 |
| 50 | $34.22 | $42.48 | $47.20 | $54.28 | $71.98 | $46.02 | $57.82 | $66.08 | $73.16 | $97.94 |
| 51 | $35.40 | $43.66 | $49.56 | $55.46 | $75.52 | $48.38 | $59.00 | $68.44 | $75.52 | $102.66 |
| 52 | $36.58 | $46.02 | $50.74 | $57.82 | $77.88 | $48.38 | $61.36 | $69.62 | $77.88 | $105.02 |
| 53 | $37.76 | $47.20 | $53.10 | $60.18 | $80.24 | $50.74 | $63.72 | $71.98 | $81.42 | $107.38 |
| 54 | $38.94 | $47.20 | $55.46 | $61.36 | $82.60 | $53.10 | $64.90 | $74.34 | $82.60 | $110.92 |
| 55 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 56 | $42.48 | $51.92 | $60.18 | $67.26 | $89.68 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 |
| 57 | $46.02 | $55.46 | $64.90 | $70.80 | $96.76 | $60.18 | $73.16 | $86.14 | $94.40 | $126.26 |
| 58 | $48.38 | $59.00 | $68.44 | $76.70 | $103.84 | $62.54 | $76.70 | $88.50 | $100.30 | $133.34 |
| 59 | $50.74 | $64.90 | $73.16 | $82.60 | $109.74 | $64.90 | $82.60 | $94.40 | $105.02 | $141.60 |
| 60 | $54.28 | $68.44 | $79.06 | $87.32 | $118.00 | $68.44 | $86.14 | $100.30 | $110.92 | $149.86 |
| 61 | $59.00 | $74.34 | $86.14 | $95.58 | $127.44 | $74.34 | $93.22 | $107.38 | $119.18 | $160.48 |
| 62 | $64.90 | $80.24 | $90.86 | $103.84 | $138.06 | $80.24 | $97.94 | $113.28 | $127.44 | $169.92 |
| 63 | $69.62 | $84.96 | $97.94 | $109.74 | $147.50 | $84.96 | $105.02 | $121.54 | $135.70 | $180.54 |
| 64 | $74.34 | $93.22 | $107.38 | $119.18 | $159.30 | $89.68 | $113.28 | $129.80 | $145.14 | $193.52 |
| 65 | $79.06 | $99.12 | $114.46 | $127.44 | $172.28 | $95.58 | $120.36 | $138.06 | $154.58 | $206.50 |
| 66 | $86.14 | $107.38 | $125.08 | $139.24 | $185.06 | $102.66 | $128.62 | $148.68 | $166.38 | $220.66 |
| 67 | $92.04 | $115.64 | $134.52 | $148.68 | $198.24 | $108.56 | $136.88 | $159.30 | $175.82 | $237.18 |
| 68 | $100.30 | $122.72 | $141.60 | $160.48 | $214.76 | $116.82 | $146.32 | $167.56 | $189.98 | $253.70 |
| 69 | $107.38 | $133.34 | $155.76 | $173.46 | $232.46 | $127.44 | $156.94 | $182.90 | $204.14 | $273.76 |
| 70 | $116.82 | $147.50 | $169.92 | $191.16 | $253.70 | $136.88 | $172.28 | $198.24 | $223.02 | $297.36 |
| 71 | $130.98 | $162.84 | $188.80 | $212.40 | $283.20 | $151.04 | $188.80 | $218.30 | $245.44 | $326.86 |
| 72 | $145.14 | $181.72 | $210.04 | $236.00 | $315.06 | $165.20 | $207.68 | $239.54 | $269.04 | $359.90 |
| 73 | $160.48 | $201.78 | $234.82 | $263.14 | $351.64 | $181.72 | $227.74 | $264.32 | $298.54 | $397.66 |
| 74 | $180.54 | $226.56 | $260.78 | $292.64 | $390.58 | $201.78 | $253.70 | $291.46 | $328.04 | $437.78 |
| 75 | $200.60 | $251.34 | $290.28 | $325.68 | $435.42 | $221.84 | $278.48 | $322.14 | $362.26 | $482.62 |
| 76 | $221.84 | $278.48 | $324.50 | $364.62 | $484.98 | $243.08 | $305.62 | $355.18 | $398.84 | $532.18 |
| 77 | $246.62 | $310.34 | $361.08 | $408.28 | $542.80 | $266.68 | $336.30 | $391.76 | $441.32 | $588.82 |
| 78 | $273.76 | $344.56 | $401.20 | $453.12 | $602.98 | $293.82 | $370.52 | $431.88 | $487.34 | $649.00 |
| 79 | $298.54 | $377.60 | $441.32 | $497.96 | $661.98 | $318.60 | $403.56 | $472.00 | $531.00 | $706.82 |
| 80 | $324.50 | $409.46 | $480.26 | $542.80 | $718.62 | $343.38 | $435.42 | $509.76 | $575.84 | $763.46 |
| 81 | $348.10 | $440.14 | $515.66 | $581.74 | $772.90 | $366.98 | $464.92 | $543.98 | $615.96 | $817.74 |
| 82 | $369.34 | $468.46 | $548.70 | $618.32 | $823.64 | $389.40 | $494.42 | $580.56 | $653.72 | $869.66 |
| 83 | $394.12 | $497.96 | $581.74 | $657.26 | $873.20 | $414.18 | $523.92 | $613.60 | $692.66 | $920.40 |
| 84 | $418.90 | $528.64 | $618.32 | $696.20 | $927.48 | $440.14 | $555.78 | $650.18 | $731.60 | $975.86 |
| 85 | $446.04 | $562.86 | $657.26 | $739.86 | $986.48 | $468.46 | $591.18 | $690.30 | $776.44 | $1,034.86 |
| 86 | $474.36 | $598.26 | $699.74 | $787.06 | $1,049.02 | $496.78 | $626.58 | $732.78 | $823.64 | $1,097.40 |
| 87 | $506.22 | $636.02 | $742.22 | $836.62 | $1,115.10 | $528.64 | $664.34 | $775.26 | $873.20 | $1,163.48 |
| 88 | $538.08 | $677.32 | $790.60 | $888.54 | $1,184.72 | $560.50 | $705.64 | $823.64 | $925.12 | $1,233.10 |
| 89 | $573.48 | $722.16 | $841.34 | $945.18 | $1,262.60 | $595.90 | $750.48 | $874.38 | $981.76 | $1,310.98 |
| 90 | $612.42 | $770.54 | $897.98 | $1,008.90 | $1,346.38 | $634.84 | $798.86 | $931.02 | $1,045.48 | $1,394.76 |
| 91 | $654.90 | $822.46 | $958.16 | $1,076.16 | $1,438.42 | $677.32 | $850.78 | $991.20 | $1,112.74 | $1,486.80 |
| 92 | $699.74 | $877.92 | $1,021.88 | $1,146.96 | $1,532.82 | $722.16 | $906.24 | $1,054.92 | $1,183.54 | $1,581.20 |
| 93 | $746.94 | $936.92 | $1,090.32 | $1,223.66 | $1,636.66 | $769.36 | $965.24 | $1,123.36 | $1,260.24 | $1,685.04 |
| 94 | $798.86 | $1,000.64 | $1,164.66 | $1,306.26 | $1,747.58 | $821.28 | $1,028.96 | $1,197.70 | $1,342.84 | $1,795.96 |
| 95 | $855.50 | $1,072.62 | $1,247.26 | $1,398.30 | $1,870.30 | $877.92 | $1,100.94 | $1,280.30 | $1,434.88 | $1,918.68 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6062-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 30 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 31 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 32 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 33 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 34 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 35 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 36 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 37 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 38 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 39 | $25.96 | $31.86 | $36.58 | $40.12 | $54.28 | $35.40 | $43.66 | $50.74 | $55.46 | $74.34 |
| 40 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 41 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 42 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 43 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 44 | $27.14 | $33.04 | $37.76 | $43.66 | $57.82 | $36.58 | $46.02 | $53.10 | $59.00 | $80.24 |
| 45 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 46 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 47 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 48 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 49 | $29.50 | $36.58 | $41.30 | $44.84 | $61.36 | $40.12 | $49.56 | $56.64 | $62.54 | $83.78 |
| 50 | $33.04 | $40.12 | $44.84 | $49.56 | $68.44 | $44.84 | $54.28 | $62.54 | $68.44 | $94.40 |
| 51 | $33.04 | $41.30 | $47.20 | $53.10 | $69.62 | $44.84 | $56.64 | $66.08 | $71.98 | $95.58 |
| 52 | $34.22 | $43.66 | $48.38 | $54.28 | $73.16 | $47.20 | $57.82 | $67.26 | $74.34 | $100.30 |
| 53 | $36.58 | $44.84 | $50.74 | $56.64 | $76.70 | $48.38 | $60.18 | $68.44 | $76.70 | $103.84 |
| 54 | $36.58 | $46.02 | $51.92 | $59.00 | $79.06 | $49.56 | $62.54 | $70.80 | $79.06 | $106.20 |
| 55 | $37.76 | $47.20 | $54.28 | $60.18 | $81.42 | $50.74 | $64.90 | $73.16 | $81.42 | $108.56 |
| 56 | $40.12 | $49.56 | $57.82 | $63.72 | $84.96 | $53.10 | $67.26 | $76.70 | $84.96 | $114.46 |
| 57 | $43.66 | $53.10 | $61.36 | $68.44 | $90.86 | $56.64 | $70.80 | $80.24 | $90.86 | $120.36 |
| 58 | $46.02 | $56.64 | $66.08 | $71.98 | $97.94 | $60.18 | $73.16 | $86.14 | $95.58 | $127.44 |
| 59 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 | $62.54 | $77.88 | $89.68 | $101.48 | $134.52 |
| 60 | $51.92 | $64.90 | $74.34 | $83.78 | $110.92 | $66.08 | $82.60 | $95.58 | $107.38 | $142.78 |
| 61 | $55.46 | $69.62 | $80.24 | $89.68 | $120.36 | $69.62 | $88.50 | $101.48 | $113.28 | $152.22 |
| 62 | $60.18 | $76.70 | $87.32 | $97.94 | $128.62 | $75.52 | $95.58 | $108.56 | $120.36 | $160.48 |
| 63 | $66.08 | $82.60 | $94.40 | $103.84 | $140.42 | $80.24 | $101.48 | $115.64 | $128.62 | $172.28 |
| 64 | $70.80 | $88.50 | $101.48 | $113.28 | $152.22 | $84.96 | $107.38 | $122.72 | $138.06 | $185.26 |
| 65 | $75.52 | $95.58 | $108.56 | $121.54 | $162.84 | $90.86 | $115.64 | $132.16 | $147.50 | $198.24 |
| 66 | $81.42 | $103.84 | $118.00 | $130.98 | $175.62 | $97.94 | $123.90 | $141.60 | $158.12 | $212.40 |
| 67 | $87.32 | $110.92 | $126.26 | $141.60 | $189.98 | $103.84 | $130.98 | $149.86 | $168.74 | $225.38 |
| 68 | $94.40 | $116.82 | $134.52 | $152.22 | $202.96 | $110.92 | $140.42 | $161.66 | $180.54 | $240.72 |
| 69 | $101.48 | $128.62 | $147.50 | $165.20 | $221.84 | $119.18 | $152.22 | $173.46 | $194.70 | $261.96 |
| 70 | $109.74 | $141.60 | $161.66 | $181.72 | $244.26 | $128.62 | $165.20 | $188.80 | $213.58 | $284.38 |
| 71 | $123.90 | $156.94 | $179.36 | $201.78 | $270.22 | $142.78 | $181.72 | $207.68 | $234.82 | $312.70 |
| 72 | $136.88 | $174.64 | $200.60 | $225.38 | $299.72 | $155.76 | $199.42 | $230.10 | $258.42 | $344.56 |
| 73 | $154.58 | $193.52 | $223.02 | $250.16 | $335.12 | $174.64 | $220.66 | $252.52 | $283.20 | $379.96 |
| 74 | $171.10 | $217.12 | $248.96 | $278.48 | $374.06 | $191.16 | $244.26 | $278.48 | $312.70 | $420.08 |
| 75 | $188.80 | $240.72 | $277.30 | $311.52 | $415.36 | $208.86 | $267.86 | $307.98 | $345.74 | $461.38 |
| 76 | $211.22 | $267.86 | $309.16 | $346.92 | $463.74 | $231.28 | $295.00 | $339.84 | $381.14 | $509.76 |
| 77 | $232.46 | $298.54 | $344.56 | $389.40 | $518.02 | $252.52 | $325.68 | $376.42 | $423.62 | $562.86 |
| 78 | $257.24 | $331.58 | $383.50 | $433.06 | $574.66 | $277.30 | $357.54 | $413.00 | $466.10 | $619.50 |
| 79 | $282.02 | $363.44 | $421.26 | $475.54 | $632.48 | $300.90 | $389.40 | $451.94 | $507.40 | $676.14 |
| 80 | $305.62 | $395.30 | $457.84 | $516.84 | $686.76 | $324.50 | $420.08 | $486.16 | $549.88 | $730.42 |
| 81 | $328.04 | $423.62 | $490.88 | $554.60 | $737.50 | $346.92 | $448.40 | $520.38 | $587.64 | $781.16 |
| 82 | $349.28 | $450.76 | $522.74 | $590.00 | $784.70 | $369.34 | $476.72 | $552.24 | $624.22 | $829.54 |
| 83 | $371.70 | $477.90 | $554.60 | $624.22 | $833.08 | $391.76 | $505.04 | $586.46 | $659.62 | $879.10 |
| 84 | $395.30 | $507.40 | $588.82 | $663.16 | $882.64 | $415.36 | $534.54 | $620.68 | $698.56 | $931.02 |
| 85 | $418.90 | $539.26 | $625.40 | $704.46 | $939.28 | $440.14 | $567.58 | $657.26 | $739.86 | $987.66 |
| 86 | $446.04 | $573.48 | $665.52 | $748.12 | $997.10 | $467.28 | $601.80 | $697.38 | $783.52 | $1,045.48 |
| 87 | $475.54 | $611.24 | $705.64 | $794.14 | $1,059.64 | $496.78 | $639.56 | $737.50 | $829.54 | $1,108.02 |
| 88 | $506.22 | $649.00 | $751.66 | $843.70 | $1,126.90 | $527.46 | $677.32 | $783.52 | $879.10 | $1,175.28 |
| 89 | $539.26 | $691.48 | $798.86 | $897.98 | $1,200.06 | $560.50 | $719.80 | $830.72 | $933.38 | $1,248.44 |
| 90 | $575.84 | $737.50 | $853.14 | $956.98 | $1,280.30 | $597.08 | $765.82 | $885.00 | $992.38 | $1,328.68 |
| 91 | $614.78 | $787.06 | $909.78 | $1,020.70 | $1,365.26 | $636.02 | $815.38 | $941.64 | $1,056.10 | $1,413.64 |
| 92 | $657.26 | $840.16 | $969.96 | $1,087.96 | $1,454.94 | $678.50 | $868.48 | $1,001.82 | $1,123.36 | $1,503.32 |
| 93 | $700.92 | $896.80 | $1,034.86 | $1,161.12 | $1,552.88 | $722.16 | $925.12 | $1,066.72 | $1,196.52 | $1,601.26 |
| 94 | $750.48 | $958.16 | $1,105.66 | $1,239.00 | $1,657.90 | $771.72 | $986.48 | $1,137.52 | $1,274.40 | $1,706.28 |
| 95 | $802.40 | $1,025.42 | $1,182.36 | $1,323.96 | $1,774.72 | $823.64 | $1,053.74 | $1,214.22 | $1,359.36 | $1,823.10 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 30 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 31 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 32 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 33 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 34 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 35 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 36 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 37 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 38 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 39 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 40 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 41 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 42 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 43 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 44 | $57.82 | $74.34 | $86.14 | $96.76 | $128.62 | $77.88 | $100.30 | $115.64 | $129.80 | $173.46 |
| 45 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 46 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 47 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 48 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 49 | $61.36 | $77.88 | $92.04 | $103.84 | $135.70 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 |
| 50 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $92.04 | $118.00 | $136.88 | $154.58 | $205.32 |
| 51 | $70.80 | $89.68 | $105.02 | $118.00 | $158.12 | $94.40 | $119.18 | $139.24 | $158.12 | $210.04 |
| 52 | $73.16 | $93.22 | $108.56 | $121.54 | $162.84 | $96.76 | $122.72 | $142.78 | $161.66 | $214.76 |
| 53 | $75.52 | $95.58 | $112.10 | $126.26 | $168.74 | $99.12 | $126.26 | $146.32 | $165.20 | $219.48 |
| 54 | $77.88 | $99.12 | $115.64 | $130.98 | $173.46 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 |
| 55 | $80.24 | $101.48 | $119.18 | $134.52 | $179.36 | $103.84 | $130.98 | $153.40 | $172.28 | $230.10 |
| 56 | $84.96 | $108.56 | $125.08 | $142.78 | $188.80 | $108.56 | $136.88 | $159.30 | $181.72 | $240.72 |
| 57 | $90.86 | $114.46 | $134.52 | $151.04 | $200.60 | $113.28 | $143.96 | $168.74 | $189.98 | $252.52 |
| 58 | $96.76 | $122.72 | $143.96 | $162.84 | $215.94 | $120.36 | $152.22 | $178.18 | $201.78 | $267.86 |
| 59 | $103.84 | $130.98 | $153.40 | $173.46 | $231.28 | $127.44 | $161.66 | $188.80 | $213.58 | $283.20 |
| 60 | $110.92 | $140.42 | $164.02 | $186.44 | $246.62 | $134.52 | $171.10 | $200.60 | $226.56 | $300.90 |
| 61 | $118.00 | $151.04 | $177.00 | $200.60 | $264.32 | $141.60 | $182.90 | $213.58 | $241.90 | $319.78 |
| 62 | $126.26 | $161.66 | $188.80 | $213.58 | $283.20 | $152.22 | $194.70 | $226.56 | $257.24 | $341.02 |
| 63 | $135.70 | $172.28 | $201.78 | $228.92 | $303.26 | $161.66 | $206.50 | $241.90 | $273.76 | $362.26 |
| 64 | $145.14 | $185.26 | $217.12 | $245.44 | $325.68 | $172.28 | $220.66 | $258.42 | $292.64 | $388.22 |
| 65 | $154.58 | $199.42 | $233.64 | $264.32 | $350.46 | $182.90 | $236.00 | $276.12 | $312.70 | $415.36 |
| 66 | $167.56 | $214.76 | $252.52 | $285.56 | $376.42 | $197.06 | $252.52 | $296.18 | $335.12 | $443.68 |
| 67 | $178.18 | $227.74 | $269.04 | $305.62 | $403.56 | $208.86 | $266.68 | $315.06 | $357.54 | $472.00 |
| 68 | $192.34 | $246.62 | $289.10 | $329.22 | $434.44 | $221.84 | $285.56 | $336.30 | $381.14 | $503.86 |
| 69 | $207.68 | $267.86 | $315.06 | $357.54 | $472.00 | $239.54 | $307.98 | $363.44 | $411.82 | $543.98 |
| 70 | $228.92 | $295.00 | $348.10 | $395.30 | $521.56 | $261.96 | $336.30 | $396.48 | $450.76 | $594.72 |
| 71 | $254.88 | $329.22 | $387.04 | $441.32 | $581.74 | $289.10 | $372.88 | $437.78 | $499.14 | $658.44 |
| 72 | $285.56 | $366.98 | $433.06 | $493.24 | $650.18 | $320.96 | $413.00 | $486.16 | $553.42 | $730.42 |
| 73 | $319.78 | $411.82 | $484.98 | $552.24 | $728.06 | $356.36 | $459.02 | $540.44 | $614.78 | $810.66 |
| 74 | $357.54 | $460.20 | $543.98 | $617.14 | $815.38 | $395.30 | $509.76 | $600.62 | $682.04 | $901.52 |
| 75 | $397.66 | $514.48 | $608.88 | $692.66 | $913.32 | $436.60 | $564.04 | $667.88 | $758.74 | $1,001.82 |
| 76 | $444.86 | $575.84 | $683.22 | $778.80 | $1,025.42 | $483.80 | $626.58 | $742.22 | $846.06 | $1,113.92 |
| 77 | $496.78 | $645.46 | $767.00 | $876.74 | $1,151.68 | $535.72 | $696.20 | $826.00 | $944.00 | $1,240.18 |
| 78 | $551.06 | $717.44 | $857.86 | $980.58 | $1,286.20 | $588.82 | $768.18 | $916.86 | $1,047.84 | $1,374.70 |
| 79 | $606.52 | $790.60 | $946.36 | $1,084.42 | $1,420.72 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,508.04 |
| 80 | $658.44 | $861.40 | $1,032.50 | $1,182.36 | $1,548.16 | $696.20 | $909.78 | $1,090.32 | $1,248.44 | $1,635.48 |
| 81 | $708.00 | $926.30 | $1,108.02 | $1,269.68 | $1,662.62 | $744.58 | $975.86 | $1,167.02 | $1,336.94 | $1,751.12 |
| 82 | $755.20 | $986.48 | $1,181.18 | $1,352.28 | $1,771.18 | $794.14 | $1,038.40 | $1,241.36 | $1,421.90 | $1,862.04 |
| 83 | $803.58 | $1,047.84 | $1,253.16 | $1,434.88 | $1,880.92 | $842.52 | $1,099.76 | $1,315.70 | $1,505.68 | $1,974.14 |
| 84 | $853.14 | $1,112.74 | $1,329.86 | $1,521.02 | $1,995.38 | $893.26 | $1,165.84 | $1,393.58 | $1,593.00 | $2,089.78 |
| 85 | $908.60 | $1,183.54 | $1,414.82 | $1,616.60 | $2,122.82 | $949.90 | $1,237.82 | $1,479.72 | $1,690.94 | $2,219.58 |
| 86 | $967.60 | $1,260.24 | $1,504.50 | $1,719.26 | $2,258.52 | $1,008.90 | $1,314.52 | $1,569.40 | $1,793.60 | $2,355.28 |
| 87 | $1,030.14 | $1,340.48 | $1,601.26 | $1,826.64 | $2,401.30 | $1,071.44 | $1,394.76 | $1,666.16 | $1,900.98 | $2,498.06 |
| 88 | $1,097.40 | $1,427.80 | $1,703.92 | $1,943.46 | $2,555.88 | $1,138.70 | $1,482.08 | $1,768.82 | $2,017.80 | $2,652.64 |
| 89 | $1,170.56 | $1,522.20 | $1,814.84 | $2,069.72 | $2,723.44 | $1,211.86 | $1,576.48 | $1,879.74 | $2,144.06 | $2,820.20 |
| 90 | $1,250.80 | $1,624.86 | $1,937.56 | $2,207.78 | $2,906.34 | $1,292.10 | $1,679.14 | $2,002.46 | $2,282.12 | $3,003.10 |
| 91 | $1,336.94 | $1,735.78 | $2,068.54 | $2,356.46 | $3,102.22 | $1,378.24 | $1,790.06 | $2,133.44 | $2,430.80 | $3,198.98 |
| 92 | $1,427.80 | $1,852.60 | $2,206.60 | $2,512.22 | $3,311.08 | $1,469.10 | $1,906.88 | $2,271.50 | $2,586.56 | $3,407.84 |
| 93 | $1,525.74 | $1,978.86 | $2,355.28 | $2,680.96 | $3,534.10 | $1,567.04 | $2,033.14 | $2,420.18 | $2,755.30 | $3,630.86 |
| 94 | $1,631.94 | $2,115.74 | $2,518.12 | $2,863.86 | $3,777.18 | $1,673.24 | $2,170.02 | $2,583.02 | $2,938.20 | $3,873.94 |
| 95 | $1,747.58 | $2,265.60 | $2,695.12 | $3,064.46 | $4,042.68 | $1,788.88 | $2,319.88 | $2,760.02 | $3,138.80 | $4,139.44 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 30 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 31 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 32 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 33 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 34 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 35 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 36 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 37 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 38 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 39 | $48.38 | $62.54 | $71.98 | $81.42 | $108.56 | $66.08 | $83.78 | $96.76 | $109.74 | $146.32 |
| 40 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 41 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 42 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 43 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 44 | $51.92 | $66.08 | $76.70 | $87.32 | $115.64 | $69.62 | $88.50 | $103.84 | $116.82 | $155.76 |
| 45 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 46 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 47 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 48 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 49 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $108.56 | $122.72 | $164.02 |
| 50 | $61.36 | $76.70 | $89.68 | $101.48 | $135.70 | $82.60 | $103.84 | $121.54 | $136.88 | $182.90 |
| 51 | $63.72 | $80.24 | $93.22 | $105.02 | $139.24 | $83.78 | $107.38 | $125.08 | $140.42 | $186.44 |
| 52 | $64.90 | $83.78 | $96.76 | $108.56 | $145.14 | $86.14 | $109.74 | $127.44 | $143.96 | $191.16 |
| 53 | $67.26 | $84.96 | $99.12 | $112.10 | $149.86 | $87.32 | $112.10 | $129.80 | $147.50 | $195.88 |
| 54 | $69.62 | $88.50 | $102.66 | $115.64 | $153.40 | $89.68 | $114.46 | $133.34 | $151.04 | $199.42 |
| 55 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 | $92.04 | $116.82 | $135.70 | $153.40 | $204.14 |
| 56 | $75.52 | $95.58 | $112.10 | $126.26 | $167.56 | $95.58 | $121.54 | $142.78 | $160.48 | $213.58 |
| 57 | $80.24 | $102.66 | $119.18 | $134.52 | $179.36 | $100.30 | $126.62 | $149.86 | $169.92 | $225.38 |
| 58 | $86.14 | $108.56 | $127.44 | $145.14 | $192.34 | $106.20 | $135.70 | $158.12 | $179.36 | $238.36 |
| 59 | $92.04 | $116.82 | $136.88 | $155.76 | $205.32 | $112.10 | $143.96 | $167.56 | $189.98 | $252.52 |
| 60 | $97.94 | $125.08 | $146.32 | $166.38 | $219.48 | $119.18 | $153.40 | $178.18 | $201.78 | $267.86 |
| 61 | $105.02 | $134.52 | $156.94 | $178.18 | $236.00 | $127.44 | $162.84 | $189.98 | $215.94 | $285.56 |
| 62 | $112.10 | $143.96 | $168.74 | $189.98 | $251.34 | $134.52 | $173.46 | $202.96 | $228.92 | $303.26 |
| 63 | $119.18 | $153.40 | $180.54 | $204.14 | $270.22 | $142.78 | $184.08 | $215.94 | $244.26 | $323.32 |
| 64 | $129.80 | $165.20 | $192.34 | $218.30 | $290.28 | $153.40 | $197.06 | $230.10 | $259.60 | $344.56 |
| 65 | $139.24 | $177.00 | $207.68 | $234.82 | $311.52 | $164.02 | $210.04 | $246.62 | $277.30 | $368.16 |
| 66 | $148.68 | $191.16 | $224.20 | $253.70 | $336.30 | $174.64 | $225.38 | $263.14 | $297.36 | $395.30 |
| 67 | $159.30 | $204.14 | $239.54 | $272.58 | $358.72 | $186.44 | $238.36 | $279.66 | $317.42 | $420.08 |
| 68 | $169.92 | $218.30 | $257.24 | $292.64 | $387.04 | $197.06 | $253.70 | $299.72 | $338.66 | $448.40 |
| 69 | $185.26 | $237.18 | $280.84 | $318.60 | $420.08 | $212.40 | $273.76 | $323.32 | $366.98 | $483.80 |
| 70 | $204.14 | $261.96 | $310.34 | $351.64 | $463.74 | $232.46 | $298.54 | $354.00 | $401.20 | $529.82 |
| 71 | $226.56 | $292.64 | $344.56 | $392.94 | $516.84 | $257.24 | $331.58 | $390.58 | $443.68 | $585.28 |
| 72 | $253.70 | $326.86 | $385.86 | $438.96 | $579.38 | $284.38 | $366.98 | $433.06 | $492.06 | $650.18 |
| 73 | $284.38 | $365.80 | $431.88 | $490.88 | $647.82 | $316.24 | $408.28 | $481.44 | $547.52 | $722.16 |
| 74 | $318.60 | $409.46 | $483.80 | $549.88 | $725.70 | $351.64 | $453.12 | $535.72 | $607.70 | $802.40 |
| 75 | $355.18 | $457.84 | $541.62 | $615.96 | $813.02 | $389.40 | $502.68 | $593.54 | $674.96 | $890.90 |
| 76 | $396.48 | $512.12 | $608.38 | $692.66 | $912.14 | $430.70 | $558.14 | $661.98 | $752.84 | $991.20 |
| 77 | $441.32 | $573.48 | $683.22 | $779.98 | $1,025.42 | $475.54 | $618.32 | $736.32 | $840.16 | $1,104.48 |
| 78 | $489.70 | $639.56 | $762.28 | $873.20 | $1,144.60 | $523.92 | $683.22 | $815.38 | $932.20 | $1,222.48 |
| 79 | $539.26 | $704.46 | $843.70 | $965.24 | $1,263.78 | $572.30 | $748.12 | $895.62 | $1,024.24 | $1,341.66 |
| 80 | $586.46 | $765.82 | $918.04 | $1,051.38 | $1,377.06 | $619.50 | $809.48 | $969.96 | $1,111.56 | $1,454.94 |
| 81 | $630.12 | $823.64 | $986.48 | $1,130.44 | $1,479.72 | $663.16 | $867.30 | $1,039.58 | $1,190.62 | $1,558.78 |
| 82 | $671.42 | $877.92 | $1,051.38 | $1,203.60 | $1,576.48 | $705.64 | $923.94 | $1,105.66 | $1,266.14 | $1,657.90 |
| 83 | $713.90 | $932.20 | $1,115.10 | $1,276.76 | $1,673.24 | $749.30 | $978.22 | $1,170.56 | $1,339.30 | $1,755.84 |
| 84 | $759.92 | $990.02 | $1,183.54 | $1,353.46 | $1,775.90 | $795.32 | $1,037.22 | $1,239.00 | $1,417.18 | $1,859.68 |
| 85 | $809.48 | $1,053.74 | $1,260.24 | $1,439.60 | $1,888.00 | $844.88 | $1,102.12 | $1,316.88 | $1,504.50 | $1,974.14 |
| 86 | $861.40 | $1,121.00 | $1,340.48 | $1,530.46 | $2,009.54 | $896.80 | $1,169.38 | $1,397.12 | $1,595.36 | $2,095.68 |
| 87 | $918.04 | $1,192.98 | $1,425.44 | $1,626.04 | $2,136.98 | $953.44 | $1,241.36 | $1,482.08 | $1,690.94 | $2,223.12 |
| 88 | $977.04 | $1,270.86 | $1,516.30 | $1,729.88 | $2,273.86 | $1,012.44 | $1,319.24 | $1,572.94 | $1,794.78 | $2,360.00 |
| 89 | $1,043.12 | $1,354.64 | $1,616.60 | $1,841.98 | $2,422.54 | $1,078.52 | $1,403.02 | $1,673.24 | $1,906.88 | $2,508.68 |
| 90 | $1,113.92 | $1,446.68 | $1,725.16 | $1,964.70 | $2,586.56 | $1,149.32 | $1,495.06 | $1,781.80 | $2,029.60 | $2,672.70 |
| 91 | $1,190.62 | $1,544.62 | $1,841.98 | $2,096.86 | $2,761.20 | $1,226.02 | $1,593.00 | $1,898.62 | $2,161.76 | $2,847.34 |
| 92 | $1,272.04 | $1,649.64 | $1,964.70 | $2,237.28 | $2,946.46 | $1,307.44 | $1,698.02 | $2,021.34 | $2,302.18 | $3,032.60 |
| 93 | $1,358.18 | $1,761.74 | $2,096.86 | $2,387.14 | $3,144.70 | $1,393.58 | $1,810.12 | $2,153.50 | $2,452.04 | $3,230.84 |
| 94 | $1,452.58 | $1,883.28 | $2,242.00 | $2,549.98 | $3,360.64 | $1,487.98 | $1,931.66 | $2,298.64 | $2,614.88 | $3,446.78 |
| 95 | $1,556.42 | $2,015.44 | $2,398.94 | $2,728.16 | $3,597.82 | $1,591.82 | $2,063.82 | $2,455.58 | $2,793.06 | $3,683.96 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 30 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 31 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 32 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 33 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 34 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 35 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 36 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 37 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 38 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 39 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $100.30 | $133.34 |
| 40 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 41 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 42 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 43 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 44 | $47.20 | $60.18 | $69.62 | $77.88 | $105.02 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 45 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 46 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 47 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 48 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 49 | $50.74 | $63.72 | $73.16 | $83.78 | $110.92 | $67.26 | $86.14 | $99.12 | $112.10 | $148.68 |
| 50 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 |
| 51 | $57.82 | $73.16 | $84.96 | $95.58 | $126.26 | $76.70 | $96.76 | $113.28 | $127.44 | $169.92 |
| 52 | $59.00 | $74.34 | $87.32 | $99.12 | $132.16 | $77.88 | $99.12 | $115.64 | $130.98 | $174.64 |
| 53 | $61.36 | $77.88 | $89.68 | $101.48 | $135.70 | $80.24 | $101.48 | $118.00 | $133.34 | $177.00 |
| 54 | $62.54 | $80.24 | $93.22 | $105.02 | $140.42 | $81.42 | $103.84 | $121.54 | $136.88 | $181.72 |
| 55 | $64.90 | $82.60 | $96.76 | $108.56 | $143.96 | $82.60 | $106.20 | $123.90 | $140.42 | $185.26 |
| 56 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 | $87.32 | $110.92 | $129.80 | $146.32 | $194.70 |
| 57 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 | $90.86 | $116.82 | $136.88 | $153.40 | $204.14 |
| 58 | $77.88 | $100.30 | $116.82 | $132.16 | $174.64 | $96.76 | $123.90 | $145.14 | $164.02 | $215.94 |
| 59 | $83.78 | $106.20 | $125.08 | $141.60 | $186.44 | $102.66 | $130.98 | $153.40 | $173.46 | $228.92 |
| 60 | $89.68 | $113.28 | $133.34 | $151.04 | $200.60 | $108.56 | $138.06 | $162.84 | $184.08 | $244.26 |
| 61 | $96.76 | $122.72 | $142.78 | $162.84 | $214.76 | $115.64 | $147.50 | $173.46 | $195.88 | $259.60 |
| 62 | $101.48 | $130.98 | $152.22 | $173.46 | $230.10 | $122.72 | $158.12 | $184.08 | $208.86 | $276.12 |
| 63 | $108.56 | $140.42 | $164.02 | $185.26 | $245.44 | $130.98 | $167.56 | $195.88 | $221.84 | $293.82 |
| 64 | $118.00 | $149.86 | $175.82 | $198.24 | $263.14 | $139.24 | $178.18 | $210.04 | $236.00 | $313.88 |
| 65 | $126.26 | $160.48 | $188.80 | $213.58 | $284.38 | $148.68 | $191.16 | $224.20 | $252.52 | $336.30 |
| 66 | $135.70 | $173.46 | $204.14 | $230.10 | $305.62 | $159.30 | $204.14 | $239.54 | $270.22 | $359.90 |
| 67 | $143.96 | $185.26 | $218.30 | $247.80 | $326.86 | $168.74 | $215.94 | $254.88 | $289.10 | $382.32 |
| 68 | $154.58 | $198.24 | $233.64 | $266.68 | $351.64 | $179.36 | $230.10 | $271.40 | $309.16 | $408.28 |
| 69 | $167.56 | $215.94 | $254.88 | $289.10 | $382.32 | $193.52 | $248.98 | $293.82 | $332.76 | $440.14 |
| 70 | $186.44 | $239.54 | $280.84 | $320.96 | $422.44 | $212.40 | $272.58 | $320.96 | $365.80 | $482.62 |
| 71 | $207.68 | $265.50 | $313.88 | $357.54 | $470.82 | $234.82 | $300.90 | $355.18 | $403.56 | $533.36 |
| 72 | $230.10 | $297.36 | $351.64 | $398.84 | $527.46 | $259.60 | $333.94 | $394.12 | $448.40 | $592.36 |
| 73 | $259.60 | $332.76 | $394.12 | $447.22 | $588.82 | $289.10 | $371.70 | $438.96 | $497.96 | $656.08 |
| 74 | $289.10 | $372.88 | $440.14 | $500.32 | $660.80 | $319.78 | $411.82 | $486.16 | $553.42 | $730.42 |
| 75 | $323.32 | $417.72 | $493.24 | $561.68 | $738.68 | $354.00 | $457.84 | $540.44 | $614.78 | $810.66 |
| 76 | $361.08 | $466.10 | $554.60 | $631.30 | $830.72 | $391.76 | $507.40 | $601.80 | $685.58 | $902.70 |
| 77 | $401.20 | $521.56 | $621.86 | $710.36 | $933.38 | $433.06 | $562.86 | $670.24 | $764.64 | $1,005.36 |
| 78 | $446.04 | $581.74 | $693.84 | $794.14 | $1,041.94 | $476.72 | $621.86 | $741.04 | $848.42 | $1,112.74 |
| 79 | $490.88 | $641.92 | $767.00 | $877.92 | $1,149.32 | $521.56 | $680.86 | $814.20 | $931.02 | $1,220.12 |
| 80 | $534.54 | $697.38 | $835.44 | $956.98 | $1,253.16 | $564.04 | $737.50 | $883.82 | $1,011.26 | $1,323.96 |
| 81 | $573.48 | $749.30 | $897.98 | $1,028.96 | $1,346.38 | $604.16 | $789.42 | $945.18 | $1,083.24 | $1,419.54 |
| 82 | $612.42 | $798.86 | $956.98 | $1,095.04 | $1,434.88 | $643.10 | $840.16 | $1,005.36 | $1,151.68 | $1,509.22 |
| 83 | $649.00 | $848.42 | $1,014.80 | $1,162.30 | $1,523.38 | $680.86 | $890.90 | $1,065.54 | $1,220.12 | $1,598.90 |
| 84 | $691.48 | $900.34 | $1,077.34 | $1,230.74 | $1,615.42 | $723.34 | $944.00 | $1,128.08 | $1,289.74 | $1,692.12 |
| 85 | $736.32 | $959.34 | $1,145.78 | $1,308.62 | $1,719.26 | $769.36 | $1,003.00 | $1,197.70 | $1,368.80 | $1,797.14 |
| 86 | $784.70 | $1,021.88 | $1,218.94 | $1,392.40 | $1,829.00 | $817.74 | $1,065.54 | $1,270.86 | $1,452.58 | $1,906.88 |
| 87 | $835.44 | $1,086.78 | $1,296.82 | $1,479.72 | $1,945.82 | $868.48 | $1,130.44 | $1,348.74 | $1,539.90 | $2,023.70 |
| 88 | $889.72 | $1,157.58 | $1,379.42 | $1,574.12 | $2,070.90 | $922.76 | $1,201.24 | $1,431.34 | $1,634.30 | $2,148.78 |
| 89 | $948.72 | $1,233.10 | $1,470.28 | $1,675.60 | $2,205.42 | $981.76 | $1,276.76 | $1,522.20 | $1,735.78 | $2,283.30 |
| 90 | $1,013.62 | $1,316.88 | $1,568.22 | $1,787.70 | $2,354.10 | $1,046.66 | $1,360.54 | $1,620.14 | $1,847.88 | $2,431.98 |
| 91 | $1,083.24 | $1,406.56 | $1,674.42 | $1,908.06 | $2,513.40 | $1,116.28 | $1,450.22 | $1,726.34 | $1,968.24 | $2,591.28 |
| 92 | $1,157.58 | $1,502.14 | $1,787.70 | $2,035.50 | $2,682.14 | $1,190.62 | $1,545.80 | $1,839.62 | $2,095.68 | $2,760.02 |
| 93 | $1,236.64 | $1,603.62 | $1,908.06 | $2,171.20 | $2,862.68 | $1,269.68 | $1,647.28 | $1,959.98 | $2,231.38 | $2,940.56 |
| 94 | $1,322.78 | $1,714.54 | $2,039.04 | $2,319.88 | $3,059.74 | $1,355.82 | $1,758.20 | $2,090.96 | $2,380.06 | $3,137.62 |
| 95 | $1,416.00 | $1,836.08 | $2,181.82 | $2,481.54 | $3,274.50 | $1,449.04 | $1,879.74 | $2,233.74 | $2,541.72 | $3,352.38 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 30 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 31 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 32 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 33 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 34 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 35 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 36 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 37 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 38 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 39 | $40.12 | $51.92 | $60.18 | $68.44 | $89.68 | $54.28 | $69.62 | $81.42 | $92.04 | $121.54 |
| 40 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 41 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 42 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 43 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 44 | $43.66 | $55.46 | $63.72 | $71.98 | $95.58 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 |
| 45 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 46 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 47 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 48 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 49 | $44.84 | $57.82 | $68.44 | $76.70 | $101.48 | $61.36 | $79.06 | $92.04 | $102.66 | $136.88 |
| 50 | $50.74 | $64.90 | $75.52 | $84.96 | $113.28 | $68.44 | $88.50 | $101.48 | $114.46 | $153.40 |
| 51 | $51.92 | $67.26 | $79.06 | $88.50 | $116.82 | $69.62 | $89.68 | $105.02 | $118.00 | $156.94 |
| 52 | $54.28 | $69.62 | $80.24 | $90.86 | $121.54 | $70.80 | $92.04 | $106.20 | $120.36 | $160.48 |
| 53 | $55.46 | $70.80 | $82.60 | $94.40 | $125.08 | $73.16 | $93.22 | $108.56 | $123.90 | $164.02 |
| 54 | $57.82 | $74.34 | $86.14 | $97.94 | $128.62 | $74.34 | $96.76 | $112.10 | $126.26 | $166.38 |
| 55 | $59.00 | $75.52 | $88.50 | $100.30 | $133.34 | $75.52 | $97.94 | $113.28 | $128.62 | $171.10 |
| 56 | $62.54 | $81.42 | $94.40 | $106.20 | $140.42 | $79.06 | $102.66 | $120.36 | $135.70 | $179.36 |
| 57 | $66.08 | $86.14 | $99.12 | $113.28 | $149.86 | $82.60 | $106.56 | $125.08 | $142.78 | $188.80 |
| 58 | $70.80 | $90.86 | $106.20 | $121.54 | $160.48 | $87.32 | $113.28 | $132.16 | $151.04 | $199.42 |
| 59 | $75.52 | $97.94 | $114.46 | $129.80 | $172.28 | $93.22 | $120.36 | $141.60 | $159.30 | $211.22 |
| 60 | $80.24 | $105.02 | $122.72 | $139.24 | $184.08 | $97.94 | $127.44 | $149.86 | $168.74 | $224.20 |
| 61 | $87.32 | $113.28 | $132.16 | $149.86 | $197.06 | $105.02 | $136.88 | $160.48 | $180.54 | $238.36 |
| 62 | $93.22 | $120.36 | $140.42 | $159.30 | $211.22 | $112.10 | $145.14 | $168.74 | $192.34 | $254.88 |
| 63 | $100.30 | $129.80 | $151.04 | $171.10 | $226.56 | $119.18 | $155.76 | $180.54 | $205.32 | $271.40 |
| 64 | $107.38 | $139.24 | $161.66 | $184.08 | $243.08 | $127.44 | $165.20 | $193.52 | $219.48 | $290.28 |
| 65 | $114.46 | $148.68 | $174.64 | $199.42 | $261.96 | $135.70 | $175.82 | $207.68 | $236.00 | $310.34 |
| 66 | $122.72 | $160.48 | $188.80 | $213.58 | $282.02 | $143.96 | $188.80 | $221.84 | $251.34 | $332.76 |
| 67 | $132.16 | $171.10 | $200.60 | $227.74 | $300.90 | $153.40 | $200.60 | $234.82 | $266.68 | $352.82 |
| 68 | $140.42 | $184.08 | $215.94 | $246.62 | $324.50 | $164.02 | $214.76 | $251.34 | $285.56 | $376.42 |
| 69 | $153.40 | $199.42 | $234.82 | $267.86 | $354.00 | $175.82 | $230.10 | $270.22 | $309.16 | $407.10 |
| 70 | $167.56 | $220.66 | $259.60 | $296.18 | $390.58 | $192.34 | $252.52 | $296.18 | $338.66 | $446.04 |
| 71 | $187.62 | $247.80 | $290.28 | $330.40 | $436.60 | $212.40 | $279.66 | $329.22 | $374.06 | $493.24 |
| 72 | $211.22 | $276.12 | $324.50 | $369.34 | $487.34 | $236.00 | $310.34 | $364.62 | $414.18 | $547.52 |
| 73 | $234.82 | $310.34 | $363.44 | $414.18 | $546.34 | $261.96 | $345.74 | $405.92 | $461.38 | $608.88 |
| 74 | $263.14 | $346.92 | $408.28 | $463.74 | $612.42 | $291.46 | $383.50 | $451.94 | $513.30 | $677.32 |
| 75 | $295.00 | $388.22 | $456.66 | $520.38 | $685.58 | $323.32 | $425.98 | $501.50 | $571.12 | $751.66 |
| 76 | $329.22 | $435.42 | $513.30 | $586.46 | $770.54 | $357.54 | $473.18 | $558.14 | $637.20 | $836.62 |
| 77 | $368.16 | $486.16 | $577.02 | $659.62 | $866.12 | $396.48 | $525.10 | $620.68 | $710.36 | $933.38 |
| 78 | $408.28 | $541.62 | $644.28 | $736.32 | $966.42 | $436.60 | $579.38 | $689.12 | $787.06 | $1,032.50 |
| 79 | $448.40 | $597.08 | $711.54 | $814.20 | $1,067.90 | $475.54 | $633.66 | $755.20 | $864.94 | $1,133.98 |
| 80 | $487.34 | $650.18 | $775.26 | $887.36 | $1,162.30 | $514.48 | $686.76 | $818.92 | $938.10 | $1,228.38 |
| 81 | $523.92 | $699.74 | $831.90 | $953.44 | $1,248.44 | $551.06 | $737.50 | $876.74 | $1,005.36 | $1,315.70 |
| 82 | $559.32 | $744.58 | $887.36 | $1,015.98 | $1,331.04 | $587.64 | $783.52 | $933.38 | $1,067.90 | $1,399.48 |
| 83 | $593.54 | $790.60 | $941.64 | $1,077.34 | $1,412.46 | $623.04 | $829.54 | $987.66 | $1,130.44 | $1,483.26 |
| 84 | $630.12 | $838.98 | $999.46 | $1,142.24 | $1,498.60 | $660.80 | $880.28 | $1,046.66 | $1,196.52 | $1,570.58 |
| 85 | $671.42 | $894.44 | $1,062.00 | $1,214.22 | $1,593.00 | $702.10 | $934.56 | $1,110.38 | $1,269.68 | $1,666.16 |
| 86 | $715.08 | $951.08 | $1,130.44 | $1,290.92 | $1,695.66 | $745.76 | $991.20 | $1,178.82 | $1,346.38 | $1,768.82 |
| 87 | $761.10 | $1,012.44 | $1,202.42 | $1,372.34 | $1,803.04 | $791.78 | $1,052.56 | $1,250.80 | $1,427.80 | $1,876.20 |
| 88 | $811.84 | $1,078.52 | $1,279.12 | $1,459.66 | $1,918.68 | $842.52 | $1,118.64 | $1,327.50 | $1,515.12 | $1,991.84 |
| 89 | $864.94 | $1,149.32 | $1,362.90 | $1,554.06 | $2,043.76 | $895.62 | $1,189.44 | $1,411.28 | $1,609.52 | $2,116.92 |
| 90 | $925.12 | $1,227.20 | $1,454.94 | $1,657.90 | $2,181.82 | $955.80 | $1,267.32 | $1,503.32 | $1,713.36 | $2,254.98 |
| 91 | $987.66 | $1,309.80 | $1,552.88 | $1,770.00 | $2,329.32 | $1,018.34 | $1,349.92 | $1,601.26 | $1,825.46 | $2,402.48 |
| 92 | $1,054.92 | $1,398.30 | $1,656.72 | $1,886.82 | $2,485.08 | $1,085.60 | $1,438.42 | $1,705.10 | $1,942.28 | $2,558.24 |
| 93 | $1,128.08 | $1,493.88 | $1,768.82 | $2,014.26 | $2,652.64 | $1,158.76 | $1,534.00 | $1,817.20 | $2,069.72 | $2,725.80 |
| 94 | $1,205.96 | $1,596.54 | $1,890.36 | $2,151.14 | $2,834.36 | $1,236.64 | $1,636.66 | $1,938.74 | $2,206.60 | $2,907.52 |
| 95 | $1,292.10 | $1,709.82 | $2,022.52 | $2,301.00 | $3,033.78 | $1,322.78 | $1,749.94 | $2,070.90 | $2,356.46 | $3,106.94 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 30 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 31 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 32 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 33 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 34 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 35 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 36 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 37 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 38 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 39 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 40 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 41 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 43 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 44 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $84.96 | $97.94 | $109.74 | $147.50 |
| 45 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 46 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 47 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 48 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 49 | $51.92 | $67.26 | $79.06 | $88.50 | $115.64 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 50 | $57.82 | $74.34 | $86.14 | $97.94 | $129.80 | $77.88 | $100.30 | $116.62 | $132.16 | $174.64 |
| 51 | $60.18 | $76.70 | $88.50 | $100.30 | $134.52 | $80.24 | $101.48 | $118.00 | $134.52 | $178.18 |
| 52 | $62.54 | $79.06 | $92.04 | $102.66 | $139.24 | $82.60 | $103.84 | $121.54 | $136.88 | $182.90 |
| 53 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $107.38 | $125.08 | $140.42 | $186.44 |
| 54 | $67.26 | $84.96 | $99.12 | $110.92 | $147.50 | $86.14 | $109.74 | $127.44 | $143.96 | $192.34 |
| 55 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $88.50 | $112.10 | $129.80 | $146.32 | $194.70 |
| 56 | $71.98 | $92.04 | $106.20 | $121.54 | $160.48 | $92.04 | $116.62 | $135.70 | $154.58 | $204.14 |
| 57 | $76.70 | $96.76 | $114.46 | $128.62 | $169.92 | $95.58 | $120.54 | $143.96 | $161.66 | $214.76 |
| 58 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 | $102.66 | $129.80 | $151.04 | $172.28 | $227.74 |
| 59 | $88.50 | $110.92 | $129.80 | $147.50 | $197.06 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 |
| 60 | $93.22 | $119.18 | $139.24 | $158.12 | $210.04 | $113.28 | $145.14 | $169.92 | $193.52 | $256.06 |
| 61 | $100.30 | $128.62 | $149.86 | $169.92 | $225.38 | $120.66 | $155.76 | $181.72 | $205.32 | $272.58 |
| 62 | $107.38 | $136.88 | $160.48 | $181.72 | $240.72 | $128.62 | $165.20 | $192.34 | $218.30 | $289.10 |
| 63 | $114.46 | $146.32 | $171.10 | $194.70 | $258.42 | $136.88 | $174.64 | $205.32 | $232.46 | $307.98 |
| 64 | $123.90 | $156.94 | $185.26 | $208.86 | $277.30 | $147.50 | $187.62 | $219.48 | $248.98 | $330.40 |
| 65 | $132.16 | $169.92 | $198.24 | $224.20 | $298.54 | $156.94 | $200.60 | $234.82 | $265.50 | $354.00 |
| 66 | $141.60 | $182.90 | $214.76 | $243.08 | $319.78 | $167.56 | $214.76 | $252.52 | $284.38 | $376.42 |
| 67 | $151.04 | $193.52 | $228.92 | $259.60 | $343.36 | $177.00 | $226.56 | $267.86 | $303.26 | $401.20 |
| 68 | $164.02 | $210.04 | $245.44 | $279.66 | $369.44 | $188.80 | $243.08 | $285.56 | $324.50 | $428.34 |
| 69 | $175.82 | $227.74 | $267.86 | $303.26 | $401.20 | $202.96 | $260.78 | $309.16 | $349.28 | $462.56 |
| 70 | $194.70 | $251.34 | $295.00 | $336.30 | $443.68 | $221.84 | $286.74 | $336.30 | $383.50 | $505.04 |
| 71 | $217.12 | $279.66 | $329.22 | $375.24 | $494.42 | $246.62 | $316.24 | $372.88 | $423.62 | $559.32 |
| 72 | $243.08 | $312.70 | $368.16 | $420.08 | $552.24 | $272.58 | $351.64 | $413.00 | $470.82 | $620.68 |
| 73 | $271.40 | $350.46 | $411.82 | $469.64 | $619.50 | $302.08 | $390.58 | $459.02 | $522.74 | $689.12 |
| 74 | $304.44 | $391.76 | $462.56 | $525.10 | $692.66 | $336.30 | $434.24 | $510.94 | $580.56 | $765.82 |
| 75 | $337.48 | $436.60 | $516.02 | $588.82 | $776.44 | $370.52 | $479.08 | $567.58 | $644.28 | $851.96 |
| 76 | $377.60 | $489.70 | $580.56 | $661.98 | $870.84 | $410.64 | $533.36 | $630.12 | $718.62 | $946.36 |
| 77 | $422.44 | $548.70 | $651.36 | $745.76 | $979.40 | $455.48 | $591.18 | $702.10 | $802.40 | $1,054.92 |
| 78 | $468.46 | $610.06 | $729.24 | $834.26 | $1,092.68 | $501.50 | $652.54 | $779.98 | $890.90 | $1,168.20 |
| 79 | $515.66 | $672.60 | $804.76 | $922.76 | $1,208.32 | $546.34 | $713.90 | $854.32 | $979.40 | $1,282.66 |
| 80 | $559.32 | $731.60 | $877.92 | $1,005.36 | $1,315.70 | $591.18 | $772.90 | $926.30 | $1,062.00 | $1,390.04 |
| 81 | $601.80 | $788.24 | $941.64 | $1,079.70 | $1,413.64 | $633.66 | $829.54 | $991.20 | $1,136.34 | $1,487.98 |
| 82 | $641.92 | $837.80 | $1,004.18 | $1,149.32 | $1,505.68 | $674.96 | $882.64 | $1,054.92 | $1,208.32 | $1,582.38 |
| 83 | $683.22 | $890.90 | $1,065.54 | $1,218.94 | $1,598.90 | $716.26 | $934.56 | $1,118.64 | $1,279.12 | $1,677.96 |
| 84 | $725.70 | $945.18 | $1,130.44 | $1,293.28 | $1,695.66 | $758.74 | $991.20 | $1,184.72 | $1,354.64 | $1,775.90 |
| 85 | $771.72 | $1,005.36 | $1,202.42 | $1,373.52 | $1,805.40 | $807.12 | $1,051.38 | $1,257.88 | $1,437.24 | $1,886.82 |
| 86 | $822.46 | $1,071.44 | $1,279.12 | $1,460.84 | $1,919.86 | $857.86 | $1,117.46 | $1,334.58 | $1,524.56 | $2,001.28 |
| 87 | $875.56 | $1,138.70 | $1,361.72 | $1,551.70 | $2,041.40 | $910.96 | $1,184.72 | $1,417.18 | $1,615.42 | $2,122.82 |
| 88 | $932.20 | $1,213.04 | $1,449.04 | $1,652.00 | $2,173.56 | $967.60 | $1,259.06 | $1,504.50 | $1,715.72 | $2,254.98 |
| 89 | $994.74 | $1,293.28 | $1,543.44 | $1,758.20 | $2,315.16 | $1,030.14 | $1,339.30 | $1,598.90 | $1,821.92 | $2,396.58 |
| 90 | $1,063.18 | $1,380.60 | $1,647.28 | $1,876.20 | $2,470.92 | $1,098.58 | $1,426.62 | $1,702.74 | $1,939.92 | $2,552.34 |
| 91 | $1,136.34 | $1,475.00 | $1,758.20 | $2,002.46 | $2,637.30 | $1,171.74 | $1,521.02 | $1,813.66 | $2,066.18 | $2,718.72 |
| 92 | $1,213.04 | $1,574.12 | $1,876.20 | $2,134.62 | $2,815.48 | $1,248.44 | $1,620.14 | $1,931.66 | $2,198.34 | $2,896.90 |
| 93 | $1,296.82 | $1,681.50 | $2,002.46 | $2,278.58 | $3,004.28 | $1,332.22 | $1,727.52 | $2,057.92 | $2,342.30 | $3,085.70 |
| 94 | $1,386.50 | $1,798.32 | $2,140.52 | $2,434.34 | $3,210.78 | $1,421.90 | $1,844.34 | $2,195.98 | $2,498.06 | $3,292.20 |
| 95 | $1,484.44 | $1,925.76 | $2,291.56 | $2,604.26 | $3,437.34 | $1,519.84 | $1,971.78 | $2,347.02 | $2,667.98 | $3,518.76 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 30 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 31 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 32 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 33 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 34 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 35 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 36 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 37 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 38 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 39 | $41.30 | $53.10 | $61.36 | $68.44 | $92.04 | $56.64 | $70.80 | $82.60 | $93.22 | $123.90 |
| 40 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 41 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 42 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 43 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 44 | $44.84 | $56.64 | $66.08 | $74.34 | $99.12 | $60.18 | $75.52 | $88.50 | $99.12 | $133.34 |
| 45 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 46 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 47 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 48 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 49 | $47.20 | $59.00 | $68.44 | $77.88 | $102.66 | $62.54 | $79.06 | $92.04 | $105.02 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $86.14 | $115.64 | $70.80 | $88.50 | $103.84 | $116.82 | $155.76 |
| 51 | $54.28 | $67.26 | $79.06 | $88.50 | $119.18 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 |
| 52 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $73.16 | $93.22 | $108.56 | $122.72 | $162.84 |
| 53 | $56.64 | $71.98 | $84.96 | $95.58 | $127.44 | $73.16 | $95.58 | $110.92 | $125.08 | $166.38 |
| 54 | $59.00 | $75.52 | $87.32 | $99.12 | $129.80 | $75.52 | $97.94 | $113.28 | $128.62 | $168.74 |
| 55 | $61.36 | $77.88 | $89.68 | $101.48 | $135.70 | $77.88 | $100.30 | $114.46 | $129.80 | $173.46 |
| 56 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $81.42 | $103.84 | $121.54 | $136.88 | $181.72 |
| 57 | $68.44 | $87.32 | $101.48 | $114.46 | $152.22 | $84.96 | $106.56 | $127.44 | $145.14 | $191.16 |
| 58 | $73.16 | $92.04 | $107.38 | $123.90 | $164.02 | $90.86 | $115.64 | $134.52 | $152.22 | $202.96 |
| 59 | $77.88 | $99.12 | $116.82 | $132.16 | $174.64 | $95.58 | $122.72 | $142.78 | $161.66 | $214.76 |
| 60 | $82.60 | $106.20 | $125.08 | $140.42 | $187.62 | $100.30 | $129.80 | $152.22 | $171.10 | $227.74 |
| 61 | $89.68 | $114.46 | $133.34 | $151.04 | $200.60 | $108.56 | $139.24 | $161.66 | $182.90 | $243.08 |
| 62 | $94.40 | $122.72 | $143.96 | $161.66 | $213.58 | $114.46 | $147.50 | $172.28 | $194.70 | $257.24 |
| 63 | $101.48 | $129.80 | $153.40 | $173.46 | $230.10 | $121.54 | $156.94 | $184.08 | $207.68 | $274.94 |
| 64 | $110.92 | $140.42 | $164.02 | $185.26 | $246.62 | $130.98 | $167.56 | $195.88 | $220.66 | $292.64 |
| 65 | $118.00 | $149.86 | $177.00 | $200.60 | $265.50 | $139.24 | $178.18 | $208.86 | $236.00 | $312.70 |
| 66 | $126.26 | $162.84 | $189.98 | $215.94 | $286.74 | $148.68 | $192.34 | $223.02 | $252.52 | $336.30 |
| 67 | $135.70 | $173.46 | $204.14 | $231.28 | $304.44 | $158.12 | $201.78 | $238.36 | $270.22 | $356.36 |
| 68 | $143.96 | $185.26 | $219.48 | $248.98 | $329.22 | $167.56 | $215.94 | $254.88 | $287.92 | $381.14 |
| 69 | $158.12 | $201.78 | $239.54 | $271.40 | $356.36 | $181.72 | $232.46 | $274.94 | $312.70 | $410.64 |
| 70 | $174.64 | $223.02 | $264.32 | $298.54 | $394.12 | $198.24 | $253.70 | $300.90 | $341.02 | $449.58 |
| 71 | $192.34 | $248.98 | $292.64 | $335.12 | $438.96 | $218.30 | $282.02 | $331.58 | $377.60 | $497.96 |
| 72 | $215.94 | $277.30 | $328.04 | $372.88 | $492.06 | $241.90 | $311.52 | $368.16 | $417.72 | $552.24 |
| 73 | $241.90 | $311.52 | $366.98 | $416.54 | $551.06 | $269.04 | $346.92 | $409.46 | $464.92 | $613.60 |
| 74 | $270.22 | $348.10 | $410.64 | $467.28 | $617.14 | $298.54 | $384.68 | $455.48 | $516.84 | $682.04 |
| 75 | $300.90 | $388.22 | $460.20 | $523.92 | $690.30 | $330.40 | $427.16 | $503.86 | $573.48 | $756.38 |
| 76 | $337.48 | $435.42 | $516.84 | $588.82 | $775.26 | $365.80 | $475.54 | $562.86 | $639.56 | $842.52 |
| 77 | $375.24 | $487.34 | $580.56 | $663.16 | $872.02 | $404.74 | $525.10 | $625.40 | $713.90 | $939.28 |
| 78 | $416.54 | $543.98 | $647.82 | $742.22 | $973.50 | $446.04 | $580.56 | $693.84 | $791.78 | $1,039.58 |
| 79 | $457.84 | $599.44 | $717.44 | $820.10 | $1,074.98 | $486.16 | $636.02 | $761.10 | $870.84 | $1,141.06 |
| 80 | $499.14 | $651.36 | $779.98 | $894.44 | $1,170.56 | $527.46 | $689.12 | $823.64 | $945.18 | $1,236.64 |
| 81 | $535.72 | $699.74 | $838.98 | $961.70 | $1,257.88 | $564.04 | $737.50 | $883.82 | $1,012.44 | $1,323.96 |
| 82 | $571.12 | $745.76 | $893.26 | $1,023.06 | $1,340.48 | $600.62 | $784.70 | $940.46 | $1,076.16 | $1,408.92 |
| 83 | $606.52 | $792.96 | $947.54 | $1,084.42 | $1,421.90 | $636.02 | $831.90 | $994.74 | $1,137.52 | $1,491.52 |
| 84 | $646.64 | $841.34 | $1,006.54 | $1,150.50 | $1,509.22 | $676.14 | $881.46 | $1,052.56 | $1,204.78 | $1,581.20 |
| 85 | $687.94 | $895.62 | $1,071.44 | $1,223.66 | $1,604.80 | $718.62 | $936.92 | $1,119.82 | $1,277.94 | $1,677.96 |
| 86 | $731.60 | $952.26 | $1,138.70 | $1,301.54 | $1,708.64 | $762.28 | $993.56 | $1,187.08 | $1,355.82 | $1,781.80 |
| 87 | $779.98 | $1,013.62 | $1,211.86 | $1,382.96 | $1,816.02 | $810.66 | $1,054.92 | $1,260.24 | $1,437.24 | $1,889.18 |
| 88 | $829.54 | $1,079.70 | $1,288.56 | $1,470.28 | $1,932.84 | $860.22 | $1,121.00 | $1,336.94 | $1,524.56 | $2,006.00 |
| 89 | $886.18 | $1,151.68 | $1,373.52 | $1,565.86 | $2,059.10 | $916.86 | $1,192.98 | $1,421.90 | $1,620.14 | $2,132.26 |
| 90 | $946.36 | $1,229.56 | $1,466.74 | $1,670.88 | $2,198.34 | $977.04 | $1,270.86 | $1,515.12 | $1,725.16 | $2,271.50 |
| 91 | $1,011.26 | $1,313.34 | $1,565.86 | $1,782.98 | $2,347.02 | $1,041.94 | $1,354.64 | $1,614.24 | $1,837.26 | $2,420.18 |
| 92 | $1,080.88 | $1,401.84 | $1,669.70 | $1,902.16 | $2,505.14 | $1,111.56 | $1,443.14 | $1,718.08 | $1,956.44 | $2,578.30 |
| 93 | $1,154.04 | $1,497.42 | $1,781.80 | $2,029.60 | $2,672.70 | $1,184.72 | $1,538.72 | $1,830.18 | $2,083.88 | $2,745.86 |
| 94 | $1,234.28 | $1,601.26 | $1,905.70 | $2,167.66 | $2,856.78 | $1,264.96 | $1,642.56 | $1,954.08 | $2,221.94 | $2,929.94 |
| 95 | $1,322.78 | $1,713.36 | $2,039.04 | $2,319.88 | $3,058.56 | $1,353.46 | $1,754.66 | $2,087.42 | $2,374.16 | $3,131.72 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 30 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 31 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 32 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 33 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 34 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 35 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 36 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 37 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 38 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 39 | $37.76 | $47.20 | $56.64 | $63.72 | $84.96 | $50.74 | $63.72 | $75.52 | $84.96 | $113.28 |
| 40 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 41 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 42 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 43 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 44 | $40.12 | $50.74 | $59.00 | $66.08 | $88.50 | $54.28 | $69.62 | $80.24 | $89.68 | $119.18 |
| 45 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 46 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 47 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 48 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 49 | $43.66 | $54.28 | $62.54 | $70.80 | $94.40 | $57.82 | $73.16 | $83.78 | $95.58 | $126.26 |
| 50 | $47.20 | $60.18 | $69.62 | $79.06 | $103.84 | $63.72 | $81.42 | $94.40 | $107.38 | $141.60 |
| 51 | $48.38 | $62.54 | $71.98 | $81.42 | $107.38 | $64.90 | $82.60 | $96.76 | $108.56 | $145.14 |
| 52 | $49.56 | $63.72 | $74.34 | $84.96 | $112.10 | $66.08 | $84.96 | $99.12 | $110.92 | $148.68 |
| 53 | $51.92 | $67.26 | $76.70 | $86.14 | $115.64 | $68.44 | $87.32 | $100.30 | $113.28 | $151.04 |
| 54 | $53.10 | $67.26 | $79.06 | $88.50 | $119.18 | $69.62 | $87.32 | $102.66 | $115.64 | $153.40 |
| 55 | $55.46 | $69.62 | $82.60 | $92.04 | $122.72 | $70.80 | $89.68 | $105.02 | $119.18 | $156.94 |
| 56 | $59.00 | $74.34 | $87.32 | $99.12 | $129.80 | $74.34 | $94.40 | $110.92 | $125.08 | $165.20 |
| 57 | $62.54 | $79.06 | $92.04 | $103.84 | $139.24 | $77.88 | $99.12 | $116.82 | $130.98 | $174.64 |
| 58 | $66.08 | $86.14 | $99.12 | $112.10 | $147.50 | $81.42 | $106.20 | $122.72 | $139.24 | $182.90 |
| 59 | $71.98 | $90.86 | $107.38 | $120.36 | $158.12 | $87.32 | $110.92 | $130.98 | $147.50 | $194.70 |
| 60 | $75.52 | $96.76 | $113.28 | $127.44 | $169.92 | $92.04 | $118.00 | $139.24 | $155.76 | $207.68 |
| 61 | $82.60 | $105.02 | $121.54 | $139.24 | $182.90 | $99.12 | $126.26 | $147.50 | $167.56 | $220.66 |
| 62 | $86.14 | $110.92 | $128.62 | $147.50 | $195.88 | $103.84 | $134.52 | $155.76 | $178.18 | $234.82 |
| 63 | $93.22 | $119.18 | $139.24 | $158.12 | $208.86 | $112.10 | $142.78 | $166.38 | $188.80 | $250.16 |
| 64 | $100.30 | $127.44 | $148.68 | $168.74 | $223.02 | $118.00 | $151.04 | $178.18 | $200.60 | $266.68 |
| 65 | $106.20 | $136.88 | $160.48 | $181.72 | $240.72 | $125.08 | $161.66 | $189.98 | $214.76 | $285.56 |
| 66 | $114.46 | $147.50 | $173.46 | $195.88 | $259.60 | $134.52 | $173.46 | $204.14 | $230.10 | $305.62 |
| 67 | $121.54 | $156.94 | $185.26 | $210.04 | $277.30 | $142.78 | $182.90 | $215.94 | $245.44 | $324.50 |
| 68 | $130.98 | $168.74 | $198.24 | $226.56 | $299.72 | $152.22 | $195.88 | $231.28 | $261.96 | $346.92 |
| 69 | $142.78 | $184.08 | $217.12 | $245.44 | $325.68 | $164.02 | $211.22 | $250.16 | $283.20 | $374.06 |
| 70 | $158.12 | $204.14 | $238.36 | $272.58 | $359.90 | $180.54 | $232.46 | $272.58 | $310.34 | $410.64 |
| 71 | $177.00 | $225.38 | $266.68 | $304.44 | $400.02 | $199.42 | $256.06 | $302.08 | $343.38 | $453.12 |
| 72 | $195.88 | $252.52 | $299.72 | $339.84 | $448.40 | $220.66 | $283.20 | $335.12 | $381.14 | $503.86 |
| 73 | $220.66 | $283.20 | $335.12 | $379.96 | $500.32 | $245.44 | $316.24 | $374.06 | $422.44 | $558.14 |
| 74 | $245.44 | $317.42 | $374.06 | $424.80 | $561.68 | $271.40 | $350.46 | $413.00 | $470.82 | $620.68 |
| 75 | $274.94 | $355.18 | $420.08 | $477.90 | $627.76 | $300.90 | $389.40 | $460.20 | $522.74 | $689.12 |
| 76 | $306.80 | $396.48 | $470.82 | $536.90 | $705.64 | $332.76 | $431.88 | $510.94 | $582.92 | $767.00 |
| 77 | $341.02 | $443.68 | $528.64 | $604.16 | $794.14 | $368.16 | $479.08 | $569.94 | $650.18 | $855.50 |
| 78 | $378.78 | $494.42 | $590.00 | $676.14 | $886.18 | $405.92 | $528.64 | $630.12 | $722.16 | $946.36 |
| 79 | $417.72 | $546.34 | $651.36 | $746.94 | $977.04 | $443.68 | $579.38 | $691.48 | $791.78 | $1,037.22 |
| 80 | $454.30 | $592.36 | $710.36 | $814.20 | $1,064.36 | $479.08 | $626.58 | $751.66 | $860.22 | $1,124.54 |
| 81 | $487.34 | $636.02 | $762.28 | $875.56 | $1,144.60 | $513.30 | $670.24 | $802.40 | $921.58 | $1,207.14 |
| 82 | $520.38 | $679.68 | $814.20 | $931.02 | $1,218.94 | $547.52 | $715.08 | $855.50 | $979.40 | $1,282.66 |
| 83 | $551.06 | $722.16 | $863.76 | $987.66 | $1,295.64 | $578.20 | $757.56 | $906.24 | $1,037.22 | $1,359.36 |
| 84 | $587.64 | $764.64 | $915.68 | $1,045.48 | $1,373.52 | $614.78 | $802.40 | $959.34 | $1,096.22 | $1,438.42 |
| 85 | $626.58 | $815.38 | $973.50 | $1,112.74 | $1,462.02 | $654.90 | $851.96 | $1,017.16 | $1,163.48 | $1,528.10 |
| 86 | $666.70 | $868.48 | $1,036.04 | $1,183.54 | $1,555.24 | $695.02 | $905.06 | $1,079.70 | $1,234.28 | $1,621.32 |
| 87 | $710.36 | $923.94 | $1,102.12 | $1,257.88 | $1,654.36 | $738.68 | $960.52 | $1,145.78 | $1,308.62 | $1,720.44 |
| 88 | $756.38 | $984.12 | $1,172.92 | $1,338.12 | $1,760.56 | $784.70 | $1,020.70 | $1,216.58 | $1,388.86 | $1,826.64 |
| 89 | $807.12 | $1,047.84 | $1,249.62 | $1,424.26 | $1,875.02 | $835.44 | $1,084.42 | $1,293.28 | $1,475.00 | $1,941.10 |
| 90 | $861.40 | $1,119.82 | $1,333.40 | $1,519.84 | $2,001.28 | $889.72 | $1,156.40 | $1,377.06 | $1,570.58 | $2,067.36 |
| 91 | $920.40 | $1,195.34 | $1,423.08 | $1,622.50 | $2,136.98 | $948.72 | $1,231.92 | $1,466.74 | $1,673.24 | $2,203.06 |
| 92 | $984.12 | $1,276.76 | $1,519.84 | $1,729.88 | $2,279.76 | $1,012.44 | $1,313.34 | $1,563.50 | $1,780.62 | $2,345.84 |
| 93 | $1,051.38 | $1,362.90 | $1,622.50 | $1,845.52 | $2,433.16 | $1,079.70 | $1,399.48 | $1,666.16 | $1,896.26 | $2,499.24 |
| 94 | $1,124.54 | $1,457.30 | $1,733.42 | $1,971.78 | $2,600.72 | $1,152.86 | $1,493.88 | $1,777.08 | $2,022.52 | $2,666.80 |
| 95 | $1,203.60 | $1,561.14 | $1,854.96 | $2,109.84 | $2,783.62 | $1,231.92 | $1,597.72 | $1,898.62 | $2,160.58 | $2,849.70 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Midnight Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 30 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 31 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 32 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 33 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 34 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 35 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 36 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 37 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 38 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 39 | $34.22 | $44.84 | $50.74 | $57.82 | $76.70 | $46.02 | $59.00 | $69.62 | $77.88 | $103.84 |
| 40 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 41 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 42 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 43 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 44 | $36.58 | $47.20 | $54.28 | $61.36 | $81.42 | $48.38 | $63.72 | $73.16 | $82.60 | $109.74 |
| 45 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 46 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 47 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 48 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 49 | $37.76 | $48.38 | $57.82 | $64.90 | $86.14 | $51.92 | $67.26 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $55.46 | $64.90 | $71.98 | $96.76 | $59.00 | $75.52 | $86.14 | $96.76 | $130.98 |
| 51 | $44.84 | $56.64 | $67.26 | $75.52 | $99.12 | $60.18 | $75.52 | $89.68 | $100.30 | $133.34 |
| 52 | $47.20 | $59.00 | $67.26 | $77.88 | $102.66 | $61.36 | $77.88 | $89.68 | $102.66 | $136.88 |
| 53 | $47.20 | $60.18 | $69.62 | $80.24 | $106.20 | $61.36 | $79.06 | $92.04 | $105.02 | $139.24 |
| 54 | $48.38 | $63.72 | $73.16 | $83.78 | $109.74 | $62.54 | $82.60 | $95.58 | $107.38 | $141.60 |
| 55 | $49.56 | $64.90 | $75.52 | $84.96 | $113.28 | $63.72 | $83.78 | $96.76 | $109.74 | $145.14 |
| 56 | $53.10 | $68.44 | $80.24 | $89.68 | $119.18 | $67.26 | $87.32 | $102.66 | $114.46 | $152.22 |
| 57 | $55.46 | $73.16 | $84.96 | $96.76 | $127.44 | $69.62 | $92.04 | $106.20 | $121.54 | $160.48 |
| 58 | $60.18 | $76.70 | $89.68 | $103.84 | $136.88 | $74.34 | $95.58 | $112.10 | $128.62 | $169.92 |
| 59 | $64.90 | $83.78 | $96.76 | $109.74 | $147.50 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 |
| 60 | $68.44 | $88.50 | $103.84 | $116.82 | $156.94 | $82.60 | $108.56 | $126.26 | $143.96 | $191.16 |
| 61 | $74.34 | $95.58 | $112.10 | $127.44 | $167.56 | $89.68 | $115.64 | $136.88 | $154.58 | $202.96 |
| 62 | $79.06 | $102.66 | $119.18 | $135.70 | $179.36 | $95.58 | $123.90 | $142.78 | $164.02 | $215.94 |
| 63 | $84.96 | $109.74 | $127.44 | $145.14 | $192.34 | $100.30 | $132.16 | $153.40 | $174.64 | $230.10 |
| 64 | $92.04 | $118.00 | $138.06 | $156.94 | $206.50 | $108.56 | $140.42 | $165.20 | $186.44 | $246.62 |
| 65 | $96.76 | $126.26 | $148.68 | $169.92 | $221.84 | $114.46 | $149.86 | $175.82 | $200.60 | $263.14 |
| 66 | $103.84 | $135.70 | $160.48 | $181.72 | $239.54 | $121.54 | $160.48 | $188.80 | $213.58 | $283.20 |
| 67 | $112.10 | $145.14 | $171.10 | $193.52 | $254.88 | $129.80 | $169.92 | $199.42 | $226.56 | $299.72 |
| 68 | $120.36 | $156.94 | $182.90 | $210.04 | $276.12 | $140.42 | $182.90 | $213.58 | $243.08 | $319.78 |
| 69 | $129.80 | $168.74 | $200.60 | $227.74 | $300.90 | $148.68 | $194.70 | $230.10 | $263.14 | $345.74 |
| 70 | $142.78 | $187.62 | $220.66 | $251.34 | $332.76 | $162.84 | $213.58 | $251.34 | $287.92 | $379.96 |
| 71 | $159.30 | $211.22 | $246.62 | $280.84 | $370.52 | $180.54 | $238.36 | $279.66 | $317.42 | $418.90 |
| 72 | $180.54 | $234.82 | $276.12 | $313.88 | $415.36 | $200.60 | $263.14 | $310.34 | $351.64 | $466.10 |
| 73 | $199.42 | $264.32 | $309.16 | $351.64 | $464.92 | $221.84 | $293.82 | $344.56 | $391.76 | $518.02 |
| 74 | $223.02 | $295.00 | $346.92 | $394.12 | $521.56 | $247.80 | $325.68 | $384.68 | $435.42 | $575.84 |
| 75 | $250.16 | $330.40 | $388.22 | $442.50 | $582.92 | $274.94 | $362.26 | $425.98 | $486.16 | $638.38 |
| 76 | $279.66 | $370.52 | $436.60 | $497.96 | $654.90 | $303.26 | $402.38 | $474.36 | $541.62 | $711.54 |
| 77 | $312.70 | $413.00 | $489.70 | $560.50 | $736.32 | $336.30 | $446.04 | $527.46 | $602.98 | $792.96 |
| 78 | $346.92 | $460.20 | $547.52 | $625.40 | $821.28 | $371.70 | $492.06 | $585.28 | $669.06 | $877.92 |
| 79 | $381.14 | $507.40 | $605.34 | $692.66 | $907.42 | $403.56 | $538.08 | $641.92 | $735.14 | $964.06 |
| 80 | $414.18 | $552.24 | $659.62 | $755.20 | $987.66 | $437.78 | $584.10 | $696.20 | $797.68 | $1,043.12 |
| 81 | $444.86 | $595.90 | $706.82 | $810.66 | $1,062.00 | $468.46 | $627.76 | $745.76 | $854.32 | $1,118.64 |
| 82 | $475.54 | $632.48 | $755.20 | $863.76 | $1,131.62 | $499.14 | $665.52 | $794.14 | $907.42 | $1,189.44 |
| 83 | $505.04 | $672.60 | $800.04 | $916.86 | $1,200.06 | $529.82 | $705.64 | $838.98 | $961.70 | $1,260.24 |
| 84 | $535.72 | $713.90 | $849.60 | $971.14 | $1,274.40 | $561.68 | $748.12 | $889.72 | $1,017.16 | $1,335.76 |
| 85 | $569.94 | $759.92 | $902.70 | $1,032.50 | $1,354.64 | $595.90 | $794.14 | $944.00 | $1,079.70 | $1,416.00 |
| 86 | $607.70 | $808.30 | $961.70 | $1,097.40 | $1,441.96 | $633.66 | $842.52 | $1,003.00 | $1,144.60 | $1,503.32 |
| 87 | $646.64 | $860.22 | $1,021.88 | $1,167.02 | $1,532.82 | $672.60 | $894.44 | $1,063.18 | $1,214.22 | $1,594.18 |
| 88 | $690.30 | $916.86 | $1,087.96 | $1,241.36 | $1,631.94 | $716.26 | $951.08 | $1,129.26 | $1,288.56 | $1,693.30 |
| 89 | $735.14 | $977.04 | $1,158.76 | $1,321.60 | $1,738.14 | $761.10 | $1,011.26 | $1,200.06 | $1,368.80 | $1,799.50 |
| 90 | $785.88 | $1,043.12 | $1,236.64 | $1,408.92 | $1,854.96 | $811.84 | $1,077.34 | $1,277.94 | $1,456.12 | $1,916.32 |
| 91 | $838.98 | $1,112.74 | $1,320.42 | $1,504.50 | $1,980.04 | $864.94 | $1,146.96 | $1,361.72 | $1,551.70 | $2,041.40 |
| 92 | $896.80 | $1,188.26 | $1,408.92 | $1,603.62 | $2,113.38 | $922.76 | $1,222.48 | $1,450.22 | $1,650.82 | $2,174.74 |
| 93 | $958.16 | $1,269.68 | $1,503.32 | $1,712.18 | $2,254.98 | $984.12 | $1,303.90 | $1,544.62 | $1,759.38 | $2,316.34 |
| 94 | $1,025.42 | $1,357.00 | $1,607.16 | $1,829.00 | $2,409.56 | $1,051.38 | $1,391.22 | $1,648.46 | $1,876.20 | $2,470.92 |
| 95 | $1,098.58 | $1,452.58 | $1,719.26 | $1,956.44 | $2,579.48 | $1,124.54 | $1,486.80 | $1,760.56 | $2,003.64 | $2,640.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 30 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 31 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 32 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 33 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 34 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 35 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 36 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 37 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 38 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 39 | $50.74 | $63.72 | $73.16 | $81.42 | $109.74 | $68.44 | $86.14 | $99.12 | $109.74 | $148.68 |
| 40 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 41 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 42 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 43 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 44 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $73.16 | $90.86 | $105.02 | $116.82 | $158.12 |
| 45 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 46 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 47 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 48 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 49 | $57.82 | $70.80 | $82.60 | $92.04 | $125.08 | $76.70 | $95.58 | $110.92 | $123.90 | $167.56 |
| 50 | $63.72 | $80.24 | $92.04 | $103.84 | $138.06 | $84.96 | $107.38 | $123.90 | $139.24 | $185.26 |
| 51 | $66.08 | $82.60 | $95.58 | $107.38 | $142.78 | $88.50 | $109.74 | $126.26 | $141.60 | $189.98 |
| 52 | $68.44 | $84.96 | $99.12 | $110.92 | $147.50 | $89.68 | $112.10 | $129.80 | $145.14 | $193.52 |
| 53 | $69.62 | $87.32 | $101.48 | $114.46 | $152.22 | $92.04 | $114.46 | $132.16 | $148.68 | $199.42 |
| 54 | $71.98 | $90.86 | $105.02 | $118.00 | $156.94 | $93.22 | $118.00 | $135.70 | $152.22 | $204.14 |
| 55 | $75.52 | $94.40 | $107.38 | $121.54 | $162.84 | $96.76 | $121.54 | $139.24 | $155.76 | $208.86 |
| 56 | $79.06 | $99.12 | $114.46 | $128.62 | $171.10 | $100.30 | $126.26 | $146.32 | $162.84 | $218.30 |
| 57 | $83.78 | $106.20 | $121.54 | $136.88 | $182.90 | $105.02 | $130.34 | $153.40 | $172.28 | $230.10 |
| 58 | $89.68 | $112.10 | $130.98 | $146.32 | $195.88 | $110.92 | $140.42 | $162.84 | $181.72 | $243.08 |
| 59 | $96.76 | $120.36 | $140.42 | $156.94 | $210.04 | $118.00 | $148.68 | $172.28 | $193.52 | $258.42 |
| 60 | $102.66 | $128.62 | $149.86 | $167.56 | $224.20 | $125.08 | $158.12 | $182.90 | $205.32 | $273.76 |
| 61 | $109.74 | $138.06 | $160.48 | $180.54 | $240.72 | $133.84 | $167.56 | $194.70 | $218.30 | $291.46 |
| 62 | $118.00 | $147.50 | $171.10 | $192.34 | $257.24 | $141.60 | $178.18 | $206.50 | $232.46 | $310.34 |
| 63 | $125.08 | $156.94 | $182.90 | $206.50 | $274.94 | $149.86 | $188.80 | $219.48 | $246.62 | $329.22 |
| 64 | $133.34 | $169.92 | $197.06 | $220.66 | $295.00 | $159.30 | $202.96 | $234.82 | $263.14 | $351.64 |
| 65 | $142.78 | $182.90 | $211.22 | $237.18 | $318.60 | $169.92 | $217.12 | $251.34 | $282.02 | $376.42 |
| 66 | $154.58 | $195.88 | $227.74 | $256.06 | $342.20 | $181.72 | $231.28 | $269.04 | $302.08 | $403.56 |
| 67 | $166.38 | $210.04 | $245.44 | $274.94 | $366.98 | $194.70 | $245.44 | $286.74 | $322.14 | $429.52 |
| 68 | $178.18 | $226.56 | $263.14 | $297.36 | $396.48 | $207.68 | $263.14 | $306.80 | $344.56 | $460.20 |
| 69 | $193.52 | $245.44 | $287.92 | $324.50 | $431.88 | $223.02 | $283.20 | $331.58 | $374.06 | $496.78 |
| 70 | $214.76 | $271.40 | $318.60 | $358.72 | $477.90 | $244.26 | $310.34 | $363.44 | $409.46 | $545.16 |
| 71 | $238.36 | $304.44 | $355.18 | $400.02 | $532.18 | $270.22 | $344.56 | $402.38 | $453.12 | $602.98 |
| 72 | $267.86 | $339.84 | $396.48 | $448.40 | $595.90 | $300.90 | $382.32 | $446.04 | $503.86 | $670.24 |
| 73 | $299.72 | $381.14 | $446.04 | $501.50 | $667.88 | $333.94 | $424.80 | $496.78 | $559.32 | $744.58 |
| 74 | $335.12 | $425.98 | $499.14 | $562.86 | $749.30 | $370.52 | $472.00 | $552.24 | $621.86 | $828.36 |
| 75 | $374.06 | $476.72 | $559.32 | $631.30 | $838.98 | $410.64 | $523.92 | $613.60 | $692.66 | $920.40 |
| 76 | $418.90 | $536.90 | $630.12 | $711.54 | $944.00 | $455.48 | $584.10 | $684.40 | $772.90 | $1,026.60 |
| 77 | $468.46 | $601.80 | $709.18 | $803.58 | $1,064.36 | $503.86 | $649.00 | $764.64 | $864.94 | $1,145.78 |
| 78 | $520.38 | $671.42 | $792.96 | $900.34 | $1,189.44 | $555.78 | $717.44 | $847.24 | $961.70 | $1,272.04 |
| 79 | $573.48 | $741.04 | $876.74 | $995.92 | $1,315.70 | $608.88 | $787.06 | $931.02 | $1,057.28 | $1,397.12 |
| 80 | $624.22 | $805.94 | $955.80 | $1,086.78 | $1,436.06 | $659.62 | $853.14 | $1,011.26 | $1,149.32 | $1,517.48 |
| 81 | $671.42 | $867.30 | $1,027.78 | $1,168.20 | $1,543.44 | $706.82 | $914.50 | $1,083.24 | $1,231.92 | $1,626.04 |
| 82 | $716.26 | $925.12 | $1,096.22 | $1,243.72 | $1,642.56 | $752.84 | $972.32 | $1,152.86 | $1,307.44 | $1,727.52 |
| 83 | $761.10 | $980.58 | $1,162.30 | $1,319.24 | $1,744.04 | $797.68 | $1,030.14 | $1,220.12 | $1,384.14 | $1,831.36 |
| 84 | $808.30 | $1,043.12 | $1,234.28 | $1,399.48 | $1,850.24 | $847.24 | $1,092.68 | $1,293.28 | $1,465.56 | $1,938.74 |
| 85 | $860.22 | $1,109.20 | $1,312.16 | $1,486.80 | $1,968.24 | $899.16 | $1,159.94 | $1,372.34 | $1,555.24 | $2,057.92 |
| 86 | $916.86 | $1,180.00 | $1,395.94 | $1,581.20 | $2,093.32 | $955.80 | $1,230.74 | $1,456.12 | $1,649.64 | $2,183.00 |
| 87 | $975.86 | $1,255.52 | $1,484.44 | $1,680.32 | $2,226.66 | $1,014.80 | $1,306.26 | $1,544.62 | $1,748.76 | $2,316.34 |
| 88 | $1,039.58 | $1,336.94 | $1,580.02 | $1,787.70 | $2,369.44 | $1,078.52 | $1,387.68 | $1,640.20 | $1,856.14 | $2,459.12 |
| 89 | $1,109.20 | $1,425.44 | $1,682.68 | $1,903.34 | $2,524.02 | $1,148.14 | $1,476.18 | $1,742.86 | $1,971.78 | $2,613.70 |
| 90 | $1,184.72 | $1,522.20 | $1,795.96 | $2,029.60 | $2,693.94 | $1,223.66 | $1,572.94 | $1,856.14 | $2,098.04 | $2,783.62 |
| 91 | $1,266.14 | $1,626.04 | $1,917.50 | $2,166.48 | $2,875.66 | $1,305.08 | $1,676.78 | $1,977.68 | $2,234.92 | $2,965.34 |
| 92 | $1,352.28 | $1,735.78 | $2,046.12 | $2,310.44 | $3,068.00 | $1,391.22 | $1,786.52 | $2,106.30 | $2,378.88 | $3,157.68 |
| 93 | $1,444.32 | $1,852.60 | $2,184.18 | $2,465.02 | $3,275.68 | $1,483.26 | $1,903.34 | $2,244.36 | $2,533.46 | $3,365.36 |
| 94 | $1,544.62 | $1,981.22 | $2,334.04 | $2,632.58 | $3,499.88 | $1,583.56 | $2,031.96 | $2,394.22 | $2,701.02 | $3,589.56 |
| 95 | $1,655.54 | $2,120.46 | $2,498.06 | $2,816.66 | $3,746.50 | $1,694.48 | $2,171.20 | $2,558.24 | $2,885.10 | $3,836.18 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 30 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 31 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 32 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 33 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 34 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 35 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 36 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 37 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 38 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 39 | $44.84 | $56.64 | $66.08 | $74.34 | $97.94 | $60.18 | $75.52 | $88.50 | $99.12 | $130.98 |
| 40 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 41 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 42 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 43 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 44 | $48.38 | $60.18 | $69.62 | $77.88 | $105.02 | $64.90 | $81.42 | $93.22 | $105.02 | $140.42 |
| 45 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 46 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 47 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 48 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 49 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $68.44 | $86.14 | $99.12 | $110.92 | $148.68 |
| 50 | $56.64 | $70.80 | $82.60 | $90.86 | $122.72 | $75.52 | $95.58 | $110.92 | $122.72 | $165.20 |
| 51 | $59.00 | $73.16 | $84.96 | $94.40 | $126.26 | $77.88 | $96.76 | $112.10 | $126.26 | $168.74 |
| 52 | $61.36 | $76.70 | $87.32 | $97.94 | $132.16 | $80.24 | $100.30 | $115.64 | $129.80 | $173.46 |
| 53 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 | $81.42 | $102.66 | $118.00 | $132.16 | $177.00 |
| 54 | $64.90 | $81.42 | $93.22 | $105.02 | $139.24 | $83.78 | $105.02 | $121.54 | $135.70 | $180.54 |
| 55 | $66.08 | $83.78 | $96.76 | $108.56 | $143.96 | $84.96 | $107.38 | $123.90 | $139.24 | $186.44 |
| 56 | $69.62 | $88.50 | $101.48 | $114.46 | $153.40 | $88.50 | $112.10 | $129.80 | $145.14 | $194.70 |
| 57 | $74.34 | $93.22 | $108.56 | $121.54 | $162.84 | $93.22 | $116.00 | $136.88 | $153.40 | $205.32 |
| 58 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 | $99.12 | $123.90 | $145.14 | $161.66 | $217.12 |
| 59 | $86.14 | $108.56 | $125.08 | $139.24 | $186.44 | $105.02 | $133.34 | $153.40 | $171.10 | $228.92 |
| 60 | $90.86 | $115.64 | $133.34 | $149.86 | $200.60 | $110.92 | $140.42 | $162.84 | $182.90 | $244.26 |
| 61 | $97.94 | $122.72 | $142.78 | $160.48 | $214.76 | $118.00 | $148.68 | $173.46 | $194.70 | $259.60 |
| 62 | $103.84 | $132.16 | $152.22 | $171.10 | $228.92 | $125.08 | $158.12 | $184.08 | $206.50 | $274.94 |
| 63 | $110.92 | $140.42 | $162.84 | $182.90 | $244.26 | $133.34 | $168.74 | $195.88 | $219.48 | $292.64 |
| 64 | $119.18 | $149.86 | $174.64 | $197.06 | $261.96 | $142.78 | $179.36 | $208.86 | $234.82 | $312.70 |
| 65 | $127.44 | $161.66 | $187.62 | $212.40 | $282.02 | $151.04 | $191.16 | $223.02 | $251.34 | $333.94 |
| 66 | $139.24 | $174.64 | $202.96 | $228.92 | $304.44 | $162.84 | $205.32 | $239.54 | $269.04 | $358.72 |
| 67 | $147.50 | $186.44 | $217.12 | $245.44 | $326.86 | $172.28 | $218.30 | $254.88 | $286.74 | $382.32 |
| 68 | $158.12 | $201.78 | $233.64 | $264.32 | $352.62 | $184.08 | $234.82 | $272.58 | $306.80 | $409.46 |
| 69 | $173.46 | $218.30 | $256.06 | $287.92 | $383.50 | $199.42 | $252.52 | $295.00 | $331.58 | $441.32 |
| 70 | $191.16 | $243.08 | $283.20 | $319.78 | $424.80 | $218.30 | $277.30 | $323.32 | $364.62 | $484.98 |
| 71 | $212.40 | $270.22 | $316.24 | $357.54 | $473.18 | $240.72 | $306.80 | $357.54 | $403.56 | $536.90 |
| 72 | $238.36 | $302.08 | $352.82 | $400.02 | $531.00 | $267.86 | $339.84 | $396.48 | $448.40 | $595.90 |
| 73 | $266.68 | $339.84 | $395.30 | $446.04 | $594.72 | $296.18 | $378.78 | $441.32 | $496.78 | $661.98 |
| 74 | $298.54 | $379.96 | $444.86 | $500.32 | $666.70 | $330.40 | $421.26 | $492.06 | $553.42 | $737.50 |
| 75 | $332.76 | $425.98 | $497.96 | $561.68 | $745.76 | $365.80 | $467.28 | $546.34 | $615.96 | $818.92 |
| 76 | $372.88 | $476.72 | $559.32 | $633.66 | $840.16 | $405.92 | $518.02 | $608.88 | $687.94 | $913.32 |
| 77 | $416.54 | $534.54 | $631.30 | $715.08 | $946.36 | $449.58 | $577.02 | $680.86 | $770.54 | $1,019.52 |
| 78 | $462.56 | $597.08 | $705.64 | $800.04 | $1,058.46 | $494.42 | $638.38 | $754.02 | $855.50 | $1,131.62 |
| 79 | $510.94 | $659.62 | $781.16 | $886.18 | $1,171.74 | $542.80 | $699.74 | $829.54 | $941.64 | $1,243.72 |
| 80 | $555.78 | $717.44 | $850.78 | $966.42 | $1,276.76 | $586.46 | $758.74 | $899.16 | $1,021.88 | $1,349.92 |
| 81 | $597.08 | $771.72 | $915.68 | $1,039.58 | $1,373.52 | $628.94 | $814.20 | $965.24 | $1,095.04 | $1,446.68 |
| 82 | $637.20 | $823.64 | $975.86 | $1,108.02 | $1,463.20 | $670.24 | $866.12 | $1,025.42 | $1,164.66 | $1,538.72 |
| 83 | $677.32 | $873.20 | $1,034.86 | $1,174.10 | $1,551.70 | $710.36 | $916.86 | $1,085.60 | $1,233.10 | $1,629.58 |
| 84 | $718.62 | $927.48 | $1,097.40 | $1,244.90 | $1,646.10 | $752.84 | $972.32 | $1,149.32 | $1,303.90 | $1,725.16 |
| 85 | $765.82 | $986.48 | $1,168.20 | $1,323.96 | $1,751.12 | $801.22 | $1,032.50 | $1,221.30 | $1,384.14 | $1,831.36 |
| 86 | $815.38 | $1,050.20 | $1,242.54 | $1,407.74 | $1,863.22 | $850.78 | $1,096.22 | $1,295.64 | $1,467.92 | $1,943.46 |
| 87 | $868.48 | $1,117.46 | $1,321.60 | $1,496.24 | $1,981.22 | $903.88 | $1,163.48 | $1,374.70 | $1,556.42 | $2,061.46 |
| 88 | $925.12 | $1,189.44 | $1,406.56 | $1,590.64 | $2,108.66 | $960.52 | $1,235.46 | $1,459.66 | $1,650.82 | $2,188.90 |
| 89 | $986.48 | $1,268.50 | $1,498.60 | $1,694.48 | $2,246.72 | $1,021.88 | $1,314.52 | $1,551.70 | $1,754.66 | $2,326.96 |
| 90 | $1,053.74 | $1,354.64 | $1,598.90 | $1,806.58 | $2,397.76 | $1,089.14 | $1,400.66 | $1,652.00 | $1,866.76 | $2,478.00 |
| 91 | $1,126.90 | $1,446.68 | $1,706.28 | $1,928.12 | $2,559.42 | $1,162.30 | $1,492.70 | $1,759.38 | $1,988.30 | $2,639.66 |
| 92 | $1,203.60 | $1,544.62 | $1,820.74 | $2,056.74 | $2,730.52 | $1,239.00 | $1,590.64 | $1,873.84 | $2,116.92 | $2,810.76 |
| 93 | $1,286.20 | $1,648.46 | $1,943.46 | $2,193.62 | $2,914.60 | $1,321.60 | $1,694.48 | $1,996.56 | $2,253.80 | $2,994.84 |
| 94 | $1,374.70 | $1,762.92 | $2,076.80 | $2,343.48 | $3,115.20 | $1,410.10 | $1,808.94 | $2,129.90 | $2,403.66 | $3,195.44 |
| 95 | $1,472.64 | $1,886.82 | $2,223.12 | $2,507.50 | $3,334.68 | $1,508.04 | $1,932.84 | $2,276.22 | $2,567.68 | $3,414.92 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 30 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 31 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 32 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 33 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 34 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 35 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 36 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 37 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 38 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 39 | $41.30 | $50.74 | $59.00 | $66.08 | $89.68 | $55.46 | $68.44 | $79.06 | $89.68 | $120.36 |
| 40 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 41 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 42 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 43 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 44 | $43.66 | $54.28 | $62.54 | $70.80 | $95.58 | $59.00 | $73.16 | $84.96 | $94.40 | $127.44 |
| 45 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 46 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 47 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 48 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 49 | $47.20 | $57.82 | $66.08 | $75.52 | $100.30 | $62.54 | $77.88 | $89.68 | $101.48 | $135.70 |
| 50 | $51.92 | $63.72 | $75.52 | $83.78 | $112.10 | $69.62 | $86.14 | $100.30 | $112.10 | $149.86 |
| 51 | $54.28 | $67.26 | $76.70 | $86.14 | $115.64 | $70.80 | $89.68 | $102.66 | $115.64 | $153.40 |
| 52 | $55.46 | $69.62 | $79.06 | $88.50 | $119.18 | $73.16 | $90.86 | $105.02 | $116.82 | $156.94 |
| 53 | $57.82 | $70.80 | $82.60 | $92.04 | $122.72 | $74.34 | $93.22 | $107.38 | $120.36 | $160.48 |
| 54 | $59.00 | $74.34 | $84.96 | $95.58 | $127.44 | $76.70 | $95.58 | $109.74 | $123.90 | $165.20 |
| 55 | $61.36 | $75.52 | $87.32 | $97.94 | $130.98 | $77.88 | $97.94 | $113.28 | $126.26 | $169.92 |
| 56 | $63.72 | $80.24 | $93.22 | $103.84 | $138.06 | $81.42 | $101.48 | $118.00 | $132.16 | $177.00 |
| 57 | $67.26 | $86.14 | $99.12 | $110.92 | $148.68 | $84.96 | $107.38 | $125.08 | $139.24 | $186.44 |
| 58 | $71.98 | $90.86 | $106.20 | $118.00 | $158.12 | $89.68 | $113.28 | $132.16 | $147.50 | $197.06 |
| 59 | $77.88 | $97.94 | $113.28 | $126.26 | $169.92 | $95.58 | $120.36 | $139.24 | $155.76 | $208.86 |
| 60 | $82.60 | $105.02 | $121.54 | $135.70 | $181.72 | $100.30 | $127.44 | $148.68 | $165.20 | $221.84 |
| 61 | $89.68 | $112.10 | $130.98 | $146.32 | $194.70 | $107.38 | $135.70 | $158.12 | $177.00 | $236.00 |
| 62 | $94.40 | $119.18 | $138.06 | $155.76 | $208.86 | $114.46 | $143.96 | $167.56 | $187.62 | $251.34 |
| 63 | $101.48 | $128.62 | $148.68 | $166.38 | $221.84 | $121.54 | $153.40 | $178.18 | $199.42 | $266.68 |
| 64 | $108.56 | $136.88 | $159.30 | $179.36 | $238.36 | $129.80 | $164.02 | $189.98 | $213.58 | $284.38 |
| 65 | $116.82 | $146.32 | $171.10 | $192.34 | $256.06 | $138.06 | $174.64 | $202.96 | $227.74 | $304.44 |
| 66 | $125.08 | $158.12 | $185.26 | $207.68 | $276.12 | $147.50 | $187.62 | $218.30 | $244.26 | $325.68 |
| 67 | $134.52 | $171.10 | $198.24 | $223.02 | $297.36 | $156.94 | $199.42 | $231.28 | $260.78 | $346.92 |
| 68 | $145.14 | $182.90 | $213.58 | $240.72 | $320.96 | $167.56 | $212.40 | $247.80 | $279.66 | $372.88 |
| 69 | $156.94 | $199.42 | $232.46 | $263.14 | $349.28 | $180.54 | $230.10 | $269.04 | $303.26 | $402.38 |
| 70 | $173.46 | $220.66 | $257.24 | $291.46 | $387.04 | $197.06 | $252.52 | $293.82 | $332.76 | $441.32 |
| 71 | $193.52 | $245.44 | $287.92 | $324.50 | $430.70 | $219.48 | $278.48 | $325.68 | $366.98 | $488.52 |
| 72 | $215.94 | $276.12 | $322.14 | $362.26 | $482.62 | $243.08 | $310.34 | $362.26 | $407.10 | $541.62 |
| 73 | $243.08 | $307.98 | $361.08 | $407.10 | $540.44 | $270.22 | $344.56 | $402.38 | $453.12 | $602.98 |
| 74 | $271.40 | $345.74 | $403.56 | $455.48 | $606.52 | $299.72 | $383.50 | $446.04 | $503.86 | $671.42 |
| 75 | $303.26 | $387.04 | $453.12 | $510.94 | $679.68 | $332.76 | $424.80 | $497.96 | $560.50 | $744.58 |
| 76 | $338.66 | $433.06 | $509.76 | $575.84 | $764.64 | $368.16 | $472.00 | $554.60 | $626.58 | $831.90 |
| 77 | $379.96 | $487.34 | $574.66 | $651.36 | $861.40 | $409.46 | $526.28 | $619.50 | $700.92 | $927.48 |
| 78 | $422.44 | $542.80 | $643.10 | $729.24 | $962.88 | $450.76 | $580.56 | $686.76 | $778.80 | $1,030.14 |
| 79 | $464.92 | $599.44 | $710.36 | $807.12 | $1,066.72 | $493.24 | $637.20 | $754.02 | $856.68 | $1,132.80 |
| 80 | $505.04 | $652.54 | $775.26 | $880.28 | $1,162.30 | $533.36 | $690.30 | $818.92 | $931.02 | $1,228.38 |
| 81 | $543.98 | $702.10 | $833.08 | $946.36 | $1,249.62 | $572.30 | $739.86 | $877.92 | $997.10 | $1,316.88 |
| 82 | $579.38 | $748.12 | $887.36 | $1,007.72 | $1,331.04 | $608.88 | $787.06 | $933.38 | $1,059.64 | $1,400.66 |
| 83 | $615.96 | $794.14 | $941.64 | $1,067.90 | $1,412.46 | $645.46 | $834.26 | $988.84 | $1,122.18 | $1,483.26 |
| 84 | $654.90 | $843.70 | $999.46 | $1,132.80 | $1,497.42 | $685.58 | $883.82 | $1,047.84 | $1,187.08 | $1,569.40 |
| 85 | $697.38 | $897.98 | $1,062.00 | $1,204.78 | $1,594.18 | $729.24 | $939.28 | $1,111.56 | $1,259.06 | $1,667.34 |
| 86 | $742.22 | $955.80 | $1,129.26 | $1,280.30 | $1,695.66 | $774.08 | $997.10 | $1,178.82 | $1,334.58 | $1,768.82 |
| 87 | $790.60 | $1,017.16 | $1,201.24 | $1,361.72 | $1,803.04 | $822.46 | $1,058.46 | $1,250.80 | $1,416.00 | $1,876.20 |
| 88 | $842.52 | $1,083.24 | $1,279.12 | $1,447.86 | $1,918.68 | $874.38 | $1,124.54 | $1,328.68 | $1,502.14 | $1,991.84 |
| 89 | $897.98 | $1,154.04 | $1,361.72 | $1,541.08 | $2,044.94 | $929.84 | $1,195.34 | $1,411.28 | $1,595.36 | $2,118.10 |
| 90 | $960.52 | $1,231.92 | $1,453.76 | $1,643.74 | $2,181.82 | $992.38 | $1,273.22 | $1,503.32 | $1,698.02 | $2,254.98 |
| 91 | $1,025.42 | $1,316.88 | $1,551.70 | $1,754.66 | $2,329.32 | $1,057.28 | $1,358.18 | $1,601.26 | $1,808.94 | $2,402.48 |
| 92 | $1,095.04 | $1,405.38 | $1,655.54 | $1,871.48 | $2,485.08 | $1,126.90 | $1,446.68 | $1,705.10 | $1,925.76 | $2,558.24 |
| 93 | $1,170.56 | $1,500.96 | $1,767.64 | $1,996.56 | $2,652.64 | $1,202.42 | $1,542.26 | $1,817.20 | $2,050.84 | $2,725.80 |
| 94 | $1,251.98 | $1,603.62 | $1,889.18 | $2,132.26 | $2,834.36 | $1,283.84 | $1,644.92 | $1,938.74 | $2,186.54 | $2,907.52 |
| 95 | $1,340.48 | $1,716.90 | $2,022.52 | $2,282.12 | $3,033.78 | $1,372.34 | $1,758.20 | $2,072.08 | $2,336.40 | $3,106.94 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Midnight Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 30 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 31 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 32 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 33 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 34 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 35 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 36 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 37 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 38 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 39 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $63.72 | $74.34 | $82.60 | $110.92 |
| 40 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 41 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 42 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 43 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 44 | $40.12 | $50.74 | $59.00 | $64.90 | $88.50 | $53.10 | $68.44 | $79.06 | $87.32 | $118.00 |
| 45 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 46 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 47 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 48 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 49 | $42.48 | $54.28 | $62.54 | $68.44 | $93.22 | $57.82 | $73.16 | $83.78 | $93.22 | $125.08 |
| 50 | $47.20 | $60.18 | $68.44 | $77.88 | $102.66 | $62.54 | $80.24 | $92.04 | $103.84 | $138.06 |
| 51 | $48.38 | $62.54 | $71.98 | $80.24 | $106.20 | $64.90 | $82.60 | $95.58 | $106.20 | $141.60 |
| 52 | $50.74 | $63.72 | $73.16 | $82.60 | $109.74 | $66.08 | $83.78 | $96.76 | $109.74 | $145.14 |
| 53 | $51.92 | $66.08 | $76.70 | $84.96 | $113.28 | $68.44 | $86.14 | $100.30 | $110.92 | $148.68 |
| 54 | $54.28 | $68.44 | $79.06 | $88.50 | $116.82 | $69.62 | $89.68 | $102.66 | $114.46 | $152.22 |
| 55 | $55.46 | $70.80 | $80.24 | $90.86 | $120.36 | $70.80 | $90.86 | $103.84 | $116.82 | $155.76 |
| 56 | $59.00 | $74.34 | $86.14 | $95.58 | $128.62 | $74.34 | $94.40 | $109.74 | $121.54 | $164.02 |
| 57 | $62.54 | $79.06 | $90.86 | $102.66 | $136.88 | $77.88 | $99.12 | $114.46 | $128.62 | $173.46 |
| 58 | $67.26 | $83.78 | $97.94 | $109.74 | $146.32 | $82.60 | $105.02 | $121.54 | $135.70 | $181.72 |
| 59 | $70.80 | $90.86 | $103.84 | $118.00 | $158.12 | $86.14 | $112.10 | $128.62 | $145.14 | $193.52 |
| 60 | $75.52 | $97.94 | $110.92 | $126.26 | $168.74 | $92.04 | $119.18 | $135.70 | $154.58 | $205.32 |
| 61 | $81.42 | $105.02 | $120.36 | $135.70 | $180.54 | $97.94 | $126.26 | $145.14 | $164.02 | $219.48 |
| 62 | $86.14 | $110.92 | $128.62 | $143.96 | $192.34 | $103.84 | $133.34 | $154.58 | $173.46 | $232.46 |
| 63 | $93.22 | $119.18 | $136.88 | $154.58 | $206.50 | $110.92 | $143.96 | $165.20 | $186.44 | $247.80 |
| 64 | $100.30 | $127.44 | $147.50 | $166.38 | $220.66 | $119.18 | $152.22 | $177.00 | $198.24 | $264.32 |
| 65 | $106.20 | $136.88 | $159.30 | $178.18 | $238.36 | $126.26 | $162.84 | $189.98 | $211.22 | $283.20 |
| 66 | $114.46 | $147.50 | $171.10 | $193.52 | $257.24 | $134.52 | $174.64 | $201.78 | $227.74 | $303.26 |
| 67 | $123.90 | $159.30 | $184.08 | $207.68 | $276.12 | $143.96 | $186.44 | $214.76 | $241.90 | $323.32 |
| 68 | $132.16 | $171.10 | $198.24 | $224.20 | $297.46 | $153.40 | $199.42 | $230.10 | $260.78 | $345.74 |
| 69 | $142.78 | $186.44 | $215.94 | $244.26 | $324.50 | $165.20 | $214.76 | $248.98 | $280.84 | $374.06 |
| 70 | $159.30 | $205.32 | $239.54 | $269.04 | $358.72 | $181.72 | $234.82 | $273.76 | $307.98 | $409.46 |
| 71 | $178.18 | $228.92 | $267.86 | $300.90 | $401.20 | $200.60 | $259.60 | $303.26 | $341.02 | $454.30 |
| 72 | $199.42 | $257.24 | $299.72 | $338.66 | $448.40 | $223.02 | $289.10 | $336.30 | $379.96 | $505.04 |
| 73 | $221.84 | $289.10 | $335.12 | $378.78 | $503.86 | $247.80 | $322.14 | $374.06 | $422.44 | $561.68 |
| 74 | $248.98 | $323.32 | $376.42 | $424.80 | $564.04 | $274.94 | $358.72 | $416.54 | $470.82 | $624.22 |
| 75 | $278.48 | $362.26 | $422.44 | $476.72 | $633.66 | $305.62 | $398.84 | $463.74 | $522.74 | $695.02 |
| 76 | $312.70 | $407.10 | $474.36 | $536.90 | $712.72 | $338.66 | $442.50 | $516.84 | $584.10 | $775.26 |
| 77 | $348.10 | $456.66 | $535.72 | $606.52 | $803.58 | $375.24 | $493.24 | $577.02 | $653.72 | $866.12 |
| 78 | $387.04 | $509.76 | $598.26 | $678.50 | $897.98 | $414.18 | $545.16 | $639.56 | $725.70 | $960.52 |
| 79 | $427.16 | $561.68 | $661.98 | $751.66 | $993.56 | $453.12 | $597.08 | $703.28 | $797.68 | $1,054.92 |
| 80 | $463.74 | $612.42 | $722.16 | $818.92 | $1,083.24 | $490.88 | $647.82 | $763.46 | $866.12 | $1,145.78 |
| 81 | $499.14 | $658.44 | $776.44 | $881.46 | $1,163.48 | $525.10 | $693.84 | $817.74 | $928.66 | $1,226.02 |
| 82 | $533.36 | $702.10 | $826.00 | $938.10 | $1,240.18 | $560.50 | $738.68 | $868.48 | $986.48 | $1,305.08 |
| 83 | $565.22 | $745.76 | $876.74 | $994.74 | $1,315.70 | $593.54 | $783.52 | $921.58 | $1,044.30 | $1,381.78 |
| 84 | $600.62 | $790.60 | $929.84 | $1,054.92 | $1,394.76 | $630.12 | $829.54 | $974.68 | $1,105.66 | $1,463.20 |
| 85 | $639.56 | $841.34 | $990.02 | $1,121.00 | $1,484.44 | $669.06 | $881.46 | $1,034.86 | $1,172.92 | $1,552.88 |
| 86 | $682.04 | $895.62 | $1,052.56 | $1,191.80 | $1,578.84 | $711.54 | $935.74 | $1,097.40 | $1,243.72 | $1,647.28 |
| 87 | $725.70 | $952.26 | $1,119.82 | $1,267.32 | $1,679.14 | $755.20 | $992.38 | $1,164.66 | $1,319.24 | $1,747.58 |
| 88 | $772.90 | $1,013.62 | $1,191.80 | $1,347.56 | $1,786.52 | $802.40 | $1,053.74 | $1,236.64 | $1,399.48 | $1,854.96 |
| 89 | $824.82 | $1,080.88 | $1,269.68 | $1,434.88 | $1,903.34 | $854.32 | $1,121.00 | $1,314.52 | $1,486.80 | $1,971.78 |
| 90 | $881.46 | $1,154.04 | $1,354.64 | $1,530.46 | $2,031.96 | $910.96 | $1,194.16 | $1,399.48 | $1,582.38 | $2,100.40 |
| 91 | $941.64 | $1,233.10 | $1,445.50 | $1,633.12 | $2,168.84 | $971.14 | $1,273.22 | $1,490.34 | $1,685.04 | $2,237.28 |
| 92 | $1,005.36 | $1,315.70 | $1,542.26 | $1,741.68 | $2,313.98 | $1,034.86 | $1,355.82 | $1,587.10 | $1,793.60 | $2,382.42 |
| 93 | $1,074.98 | $1,405.38 | $1,647.28 | $1,858.50 | $2,469.74 | $1,104.48 | $1,445.50 | $1,692.12 | $1,910.42 | $2,538.18 |
| 94 | $1,149.32 | $1,502.14 | $1,759.38 | $1,984.76 | $2,639.66 | $1,178.82 | $1,542.26 | $1,804.22 | $2,036.68 | $2,708.10 |
| 95 | $1,230.74 | $1,608.34 | $1,883.28 | $2,124.00 | $2,824.92 | $1,260.24 | $1,648.46 | $1,928.12 | $2,175.92 | $2,893.36 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 30 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 31 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 32 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 33 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 34 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 35 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 36 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 37 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 38 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 39 | $43.66 | $54.28 | $62.54 | $68.44 | $93.22 | $59.00 | $73.16 | $83.78 | $93.22 | $126.26 |
| 40 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 41 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 42 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 43 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 44 | $47.20 | $56.64 | $67.26 | $74.34 | $100.30 | $62.54 | $76.70 | $89.68 | $99.12 | $134.52 |
| 45 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 46 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 47 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 48 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 49 | $48.38 | $60.18 | $69.62 | $79.06 | $106.20 | $64.90 | $81.42 | $94.40 | $106.20 | $142.78 |
| 50 | $54.28 | $67.26 | $79.06 | $88.50 | $118.00 | $71.98 | $90.86 | $106.20 | $119.18 | $158.12 |
| 51 | $55.46 | $69.62 | $81.42 | $90.86 | $121.54 | $74.34 | $93.22 | $107.38 | $120.36 | $161.66 |
| 52 | $57.82 | $71.98 | $84.96 | $94.40 | $125.08 | $75.52 | $95.58 | $110.92 | $123.90 | $164.02 |
| 53 | $59.00 | $74.34 | $86.14 | $97.94 | $129.80 | $77.88 | $97.94 | $112.10 | $126.26 | $169.92 |
| 54 | $61.36 | $77.88 | $88.50 | $100.30 | $133.34 | $79.06 | $101.48 | $114.46 | $128.62 | $173.46 |
| 55 | $64.90 | $80.24 | $90.86 | $102.66 | $139.24 | $82.60 | $102.66 | $118.00 | $132.16 | $178.18 |
| 56 | $67.26 | $84.96 | $97.94 | $109.74 | $145.14 | $84.96 | $107.38 | $125.08 | $139.24 | $185.26 |
| 57 | $70.80 | $89.68 | $103.84 | $116.82 | $155.76 | $89.68 | $110.28 | $130.98 | $146.32 | $195.88 |
| 58 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 | $94.40 | $120.36 | $138.06 | $154.58 | $206.50 |
| 59 | $82.60 | $102.66 | $119.18 | $133.34 | $178.18 | $100.30 | $126.26 | $146.32 | $164.02 | $219.48 |
| 60 | $87.32 | $109.74 | $127.44 | $142.78 | $189.98 | $106.20 | $133.34 | $154.58 | $173.46 | $232.46 |
| 61 | $94.40 | $116.82 | $136.88 | $153.40 | $205.32 | $114.46 | $141.60 | $166.38 | $185.26 | $247.80 |
| 62 | $100.30 | $126.26 | $146.32 | $162.84 | $219.48 | $120.36 | $152.22 | $175.82 | $197.06 | $264.32 |
| 63 | $106.20 | $133.34 | $155.76 | $175.82 | $233.64 | $127.44 | $160.48 | $186.44 | $210.04 | $279.66 |
| 64 | $113.28 | $145.14 | $167.56 | $187.62 | $251.34 | $135.70 | $172.28 | $200.60 | $224.20 | $299.72 |
| 65 | $121.54 | $155.76 | $179.36 | $201.78 | $269.04 | $143.96 | $185.26 | $213.58 | $239.54 | $319.78 |
| 66 | $132.16 | $166.38 | $193.52 | $218.30 | $290.28 | $154.58 | $195.88 | $228.92 | $257.24 | $343.38 |
| 67 | $140.42 | $178.18 | $208.86 | $233.64 | $312.70 | $165.20 | $208.86 | $243.08 | $273.76 | $365.80 |
| 68 | $151.04 | $192.34 | $223.02 | $252.52 | $337.48 | $175.82 | $223.02 | $260.78 | $292.64 | $391.76 |
| 69 | $165.20 | $207.68 | $244.26 | $276.12 | $369.16 | $189.98 | $240.72 | $282.02 | $317.42 | $422.44 |
| 70 | $182.90 | $231.28 | $271.40 | $305.62 | $405.92 | $207.68 | $264.32 | $309.16 | $348.10 | $463.74 |
| 71 | $201.78 | $259.60 | $302.08 | $339.84 | $453.12 | $228.92 | $293.82 | $342.20 | $385.86 | $513.30 |
| 72 | $227.74 | $289.10 | $337.48 | $381.14 | $507.40 | $254.88 | $324.50 | $379.96 | $428.34 | $569.94 |
| 73 | $254.88 | $323.32 | $378.78 | $425.98 | $567.58 | $283.20 | $361.08 | $422.44 | $474.36 | $632.48 |
| 74 | $285.56 | $362.26 | $424.80 | $479.08 | $637.20 | $315.06 | $401.20 | $469.64 | $528.64 | $704.46 |
| 75 | $318.60 | $405.92 | $476.54 | $536.90 | $712.72 | $349.28 | $446.04 | $521.56 | $588.82 | $782.34 |
| 76 | $356.36 | $455.48 | $535.72 | $604.16 | $802.40 | $387.04 | $495.60 | $581.74 | $656.08 | $873.20 |
| 77 | $397.66 | $510.94 | $602.98 | $683.22 | $905.06 | $428.34 | $551.06 | $650.18 | $735.14 | $973.50 |
| 78 | $442.50 | $571.12 | $673.78 | $765.82 | $1,011.26 | $473.18 | $610.06 | $720.98 | $817.74 | $1,082.06 |
| 79 | $488.52 | $630.12 | $745.76 | $846.06 | $1,118.64 | $518.02 | $669.06 | $791.78 | $897.98 | $1,188.26 |
| 80 | $531.00 | $685.58 | $813.02 | $923.94 | $1,221.30 | $560.50 | $725.70 | $860.22 | $977.04 | $1,290.92 |
| 81 | $569.94 | $737.50 | $874.38 | $993.56 | $1,312.16 | $600.62 | $777.62 | $921.58 | $1,046.66 | $1,381.78 |
| 82 | $608.88 | $787.06 | $932.20 | $1,057.28 | $1,397.12 | $639.56 | $827.18 | $980.58 | $1,111.56 | $1,469.10 |
| 83 | $647.82 | $833.08 | $988.84 | $1,121.00 | $1,482.08 | $678.50 | $875.56 | $1,037.22 | $1,176.46 | $1,556.42 |
| 84 | $686.76 | $887.36 | $1,049.02 | $1,190.62 | $1,572.94 | $720.98 | $929.84 | $1,099.76 | $1,246.08 | $1,648.46 |
| 85 | $730.42 | $942.82 | $1,115.10 | $1,263.78 | $1,673.24 | $763.46 | $985.30 | $1,165.84 | $1,322.78 | $1,748.76 |
| 86 | $778.80 | $1,003.00 | $1,187.08 | $1,344.02 | $1,779.44 | $811.84 | $1,045.48 | $1,237.82 | $1,403.02 | $1,854.96 |
| 87 | $829.54 | $1,067.90 | $1,261.42 | $1,427.80 | $1,892.72 | $862.58 | $1,110.38 | $1,312.16 | $1,486.80 | $1,968.24 |
| 88 | $883.82 | $1,136.34 | $1,342.84 | $1,518.66 | $2,014.26 | $916.86 | $1,178.82 | $1,393.58 | $1,577.66 | $2,089.78 |
| 89 | $942.82 | $1,211.86 | $1,430.16 | $1,617.78 | $2,145.24 | $975.86 | $1,254.34 | $1,480.90 | $1,676.78 | $2,220.76 |
| 90 | $1,006.54 | $1,294.46 | $1,526.92 | $1,725.16 | $2,290.38 | $1,039.58 | $1,336.94 | $1,577.66 | $1,784.16 | $2,365.90 |
| 91 | $1,076.16 | $1,382.96 | $1,629.58 | $1,840.80 | $2,444.96 | $1,109.20 | $1,425.44 | $1,680.32 | $1,899.80 | $2,520.48 |
| 92 | $1,149.32 | $1,476.18 | $1,739.32 | $1,963.52 | $2,607.80 | $1,182.36 | $1,518.66 | $1,790.06 | $2,022.52 | $2,683.32 |
| 93 | $1,227.20 | $1,575.30 | $1,857.32 | $2,094.50 | $2,784.80 | $1,260.24 | $1,617.78 | $1,908.06 | $2,153.50 | $2,860.32 |
| 94 | $1,312.16 | $1,683.86 | $1,983.58 | $2,237.28 | $2,974.78 | $1,345.20 | $1,726.34 | $2,034.32 | $2,296.28 | $3,050.30 |
| 95 | $1,406.56 | $1,803.04 | $2,124.00 | $2,394.22 | $3,184.82 | $1,439.60 | $1,845.52 | $2,174.74 | $2,453.22 | $3,260.34 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 30 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 31 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 32 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 33 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 34 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 35 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 36 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 37 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 38 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 39 | $37.76 | $47.20 | $56.64 | $63.72 | $83.78 | $50.74 | $63.72 | $75.52 | $83.78 | $110.92 |
| 40 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 41 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 42 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 43 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 44 | $41.30 | $50.74 | $59.00 | $66.08 | $88.50 | $55.46 | $69.62 | $79.06 | $89.68 | $119.18 |
| 45 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 46 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 47 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 48 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 49 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $59.00 | $73.16 | $83.78 | $94.40 | $126.26 |
| 50 | $47.20 | $60.18 | $69.62 | $77.88 | $103.84 | $63.72 | $81.42 | $94.40 | $105.02 | $140.42 |
| 51 | $49.56 | $62.54 | $71.98 | $80.24 | $107.38 | $66.08 | $82.60 | $95.58 | $107.38 | $143.96 |
| 52 | $51.92 | $66.08 | $74.34 | $83.78 | $112.10 | $68.44 | $86.14 | $99.12 | $109.74 | $147.50 |
| 53 | $53.10 | $67.26 | $76.70 | $86.14 | $115.64 | $69.62 | $87.32 | $100.30 | $112.10 | $151.04 |
| 54 | $55.46 | $68.44 | $79.06 | $88.50 | $119.18 | $71.98 | $88.50 | $102.66 | $114.46 | $153.40 |
| 55 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 | $71.98 | $90.86 | $105.02 | $118.00 | $158.12 |
| 56 | $59.00 | $75.52 | $87.32 | $97.94 | $129.80 | $75.52 | $95.58 | $110.92 | $123.90 | $165.20 |
| 57 | $63.72 | $79.06 | $92.04 | $103.84 | $139.24 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 |
| 58 | $67.26 | $86.14 | $99.12 | $110.92 | $147.50 | $83.78 | $106.20 | $122.72 | $136.88 | $184.08 |
| 59 | $73.16 | $92.04 | $107.38 | $118.00 | $158.12 | $89.68 | $113.28 | $130.98 | $145.14 | $194.70 |
| 60 | $76.70 | $97.94 | $114.46 | $126.26 | $169.92 | $94.40 | $119.18 | $139.24 | $154.58 | $207.68 |
| 61 | $83.78 | $105.02 | $121.54 | $136.88 | $182.90 | $100.60 | $126.26 | $147.50 | $166.38 | $220.66 |
| 62 | $88.50 | $112.10 | $128.62 | $145.14 | $194.70 | $106.20 | $134.52 | $155.76 | $175.82 | $233.64 |
| 63 | $94.40 | $119.18 | $139.24 | $155.76 | $207.68 | $114.46 | $142.78 | $167.56 | $186.44 | $248.98 |
| 64 | $101.48 | $127.44 | $147.50 | $167.56 | $221.84 | $121.54 | $152.22 | $177.00 | $199.42 | $265.50 |
| 65 | $108.56 | $136.88 | $159.30 | $179.36 | $238.36 | $128.62 | $162.84 | $189.98 | $212.40 | $284.38 |
| 66 | $118.00 | $148.68 | $172.28 | $194.70 | $258.42 | $138.06 | $174.64 | $204.14 | $228.92 | $304.44 |
| 67 | $125.08 | $158.12 | $185.26 | $207.68 | $277.30 | $146.32 | $185.26 | $217.12 | $243.08 | $324.50 |
| 68 | $134.52 | $171.10 | $198.24 | $225.38 | $299.72 | $156.94 | $199.42 | $231.28 | $261.96 | $348.10 |
| 69 | $147.50 | $185.26 | $218.30 | $244.26 | $326.86 | $169.92 | $214.76 | $251.34 | $282.02 | $375.24 |
| 70 | $162.84 | $205.32 | $240.72 | $271.40 | $361.08 | $186.44 | $234.82 | $274.94 | $309.16 | $413.00 |
| 71 | $180.54 | $230.10 | $269.04 | $304.44 | $402.38 | $205.32 | $260.78 | $304.44 | $343.38 | $456.66 |
| 72 | $202.96 | $257.24 | $300.90 | $339.84 | $451.94 | $227.74 | $289.10 | $337.48 | $381.14 | $507.40 |
| 73 | $226.56 | $289.10 | $335.12 | $378.78 | $506.22 | $251.34 | $322.14 | $374.06 | $421.26 | $562.86 |
| 74 | $253.70 | $323.32 | $378.78 | $424.80 | $567.58 | $280.84 | $357.54 | $418.90 | $470.82 | $627.76 |
| 75 | $283.20 | $361.08 | $422.44 | $477.90 | $633.66 | $311.52 | $396.48 | $463.74 | $523.92 | $695.02 |
| 76 | $316.24 | $404.74 | $475.54 | $539.26 | $715.08 | $344.56 | $440.14 | $518.02 | $585.28 | $776.44 |
| 77 | $354.00 | $454.30 | $536.90 | $607.70 | $803.58 | $382.32 | $490.88 | $578.20 | $654.90 | $866.12 |
| 78 | $392.94 | $507.40 | $599.44 | $679.68 | $899.16 | $420.08 | $542.80 | $640.74 | $726.88 | $961.70 |
| 79 | $434.24 | $560.50 | $664.34 | $754.02 | $995.92 | $461.38 | $594.72 | $705.64 | $801.22 | $1,057.28 |
| 80 | $473.18 | $608.88 | $723.34 | $821.28 | $1,085.60 | $499.14 | $644.28 | $764.64 | $868.48 | $1,146.96 |
| 81 | $507.40 | $656.08 | $778.80 | $883.82 | $1,167.02 | $534.54 | $691.48 | $821.28 | $931.02 | $1,229.56 |
| 82 | $541.62 | $699.74 | $829.54 | $941.64 | $1,243.72 | $569.94 | $736.32 | $872.02 | $990.02 | $1,308.62 |
| 83 | $575.84 | $742.22 | $880.28 | $998.28 | $1,319.24 | $602.98 | $778.80 | $922.76 | $1,047.84 | $1,385.32 |
| 84 | $610.06 | $789.42 | $932.20 | $1,058.46 | $1,399.48 | $639.56 | $827.18 | $977.04 | $1,108.02 | $1,466.74 |
| 85 | $650.18 | $837.80 | $992.38 | $1,125.72 | $1,489.16 | $680.86 | $877.92 | $1,037.22 | $1,177.64 | $1,557.60 |
| 86 | $692.66 | $892.08 | $1,056.10 | $1,196.52 | $1,583.56 | $723.34 | $932.20 | $1,100.94 | $1,248.44 | $1,652.00 |
| 87 | $737.50 | $949.90 | $1,123.36 | $1,272.04 | $1,683.86 | $768.18 | $990.02 | $1,168.20 | $1,323.96 | $1,752.30 |
| 88 | $785.88 | $1,010.08 | $1,195.34 | $1,352.28 | $1,792.42 | $816.56 | $1,050.20 | $1,240.18 | $1,404.20 | $1,860.86 |
| 89 | $837.80 | $1,077.34 | $1,273.22 | $1,439.60 | $1,910.42 | $868.48 | $1,117.46 | $1,318.06 | $1,491.52 | $1,978.86 |
| 90 | $895.62 | $1,150.50 | $1,359.36 | $1,535.18 | $2,037.86 | $926.30 | $1,190.62 | $1,404.20 | $1,587.10 | $2,106.30 |
| 91 | $958.16 | $1,229.56 | $1,450.22 | $1,639.02 | $2,175.92 | $988.84 | $1,269.68 | $1,495.06 | $1,690.94 | $2,244.36 |
| 92 | $1,023.06 | $1,312.16 | $1,546.98 | $1,747.58 | $2,321.06 | $1,053.74 | $1,352.28 | $1,591.82 | $1,799.50 | $2,389.50 |
| 93 | $1,092.68 | $1,400.66 | $1,652.00 | $1,864.40 | $2,478.00 | $1,123.36 | $1,440.78 | $1,696.84 | $1,916.32 | $2,546.44 |
| 94 | $1,168.20 | $1,498.60 | $1,765.28 | $1,991.84 | $2,647.92 | $1,198.88 | $1,538.72 | $1,810.12 | $2,043.76 | $2,716.36 |
| 95 | $1,251.98 | $1,603.62 | $1,889.18 | $2,131.08 | $2,834.36 | $1,282.66 | $1,643.74 | $1,934.02 | $2,183.00 | $2,902.80 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 30 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 31 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 32 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 33 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 34 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 35 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 36 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 37 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 38 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 39 | $35.40 | $43.66 | $49.56 | $56.64 | $76.70 | $47.20 | $59.00 | $67.26 | $76.70 | $102.66 |
| 40 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 41 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 42 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 43 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 44 | $36.58 | $47.20 | $53.10 | $60.18 | $81.42 | $49.56 | $62.54 | $71.98 | $80.24 | $108.56 |
| 45 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 46 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 47 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 48 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 49 | $40.12 | $48.38 | $56.64 | $64.90 | $86.14 | $53.10 | $66.08 | $76.70 | $86.14 | $115.64 |
| 50 | $44.84 | $54.28 | $64.90 | $70.80 | $95.58 | $60.18 | $73.16 | $84.96 | $95.58 | $127.44 |
| 51 | $47.20 | $56.64 | $66.08 | $73.16 | $99.12 | $61.36 | $75.52 | $87.32 | $97.94 | $130.98 |
| 52 | $47.20 | $59.00 | $67.26 | $75.52 | $101.48 | $61.36 | $76.70 | $89.68 | $99.12 | $133.34 |
| 53 | $48.38 | $60.18 | $69.62 | $79.06 | $103.84 | $62.54 | $79.06 | $90.86 | $102.66 | $136.88 |
| 54 | $49.56 | $63.72 | $71.98 | $81.42 | $108.56 | $64.90 | $81.42 | $93.22 | $105.02 | $141.60 |
| 55 | $51.92 | $64.90 | $74.34 | $83.78 | $110.92 | $66.08 | $83.78 | $96.76 | $107.38 | $143.96 |
| 56 | $54.28 | $67.26 | $79.06 | $87.32 | $118.00 | $69.62 | $86.14 | $100.30 | $112.10 | $151.04 |
| 57 | $56.64 | $73.16 | $84.96 | $94.40 | $126.26 | $71.98 | $92.04 | $106.20 | $118.00 | $159.30 |
| 58 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $76.70 | $95.58 | $112.10 | $125.08 | $167.56 |
| 59 | $66.08 | $83.78 | $96.76 | $107.38 | $145.14 | $80.24 | $102.66 | $119.18 | $133.34 | $178.18 |
| 60 | $70.80 | $88.50 | $103.84 | $115.64 | $155.76 | $84.96 | $108.56 | $126.26 | $140.42 | $188.80 |
| 61 | $75.52 | $95.58 | $110.92 | $125.08 | $166.38 | $90.86 | $115.64 | $134.52 | $151.04 | $200.60 |
| 62 | $80.24 | $101.48 | $116.82 | $132.16 | $178.18 | $97.94 | $122.72 | $141.60 | $159.30 | $213.58 |
| 63 | $86.14 | $108.56 | $126.26 | $141.60 | $188.80 | $102.66 | $129.80 | $152.22 | $168.74 | $227.74 |
| 64 | $93.22 | $115.64 | $135.70 | $152.22 | $202.96 | $110.92 | $139.24 | $161.66 | $181.72 | $241.90 |
| 65 | $99.12 | $125.08 | $145.14 | $164.02 | $218.38 | $118.00 | $148.68 | $172.28 | $193.52 | $259.60 |
| 66 | $106.20 | $134.52 | $156.94 | $177.00 | $234.82 | $125.08 | $160.48 | $185.26 | $207.68 | $277.30 |
| 67 | $114.46 | $145.14 | $168.74 | $188.80 | $252.52 | $133.34 | $168.74 | $195.88 | $221.84 | $295.00 |
| 68 | $122.72 | $155.76 | $181.72 | $205.32 | $272.58 | $141.60 | $180.54 | $211.22 | $238.36 | $316.24 |
| 69 | $133.34 | $168.74 | $198.24 | $223.02 | $297.36 | $153.40 | $194.70 | $228.92 | $257.24 | $342.20 |
| 70 | $146.32 | $187.62 | $218.30 | $247.80 | $329.22 | $167.56 | $214.76 | $248.98 | $283.20 | $375.24 |
| 71 | $164.02 | $208.86 | $245.44 | $276.12 | $366.98 | $186.44 | $237.18 | $277.30 | $312.70 | $415.36 |
| 72 | $182.90 | $234.82 | $273.76 | $307.98 | $410.64 | $206.50 | $263.14 | $307.98 | $345.74 | $460.20 |
| 73 | $207.68 | $261.96 | $307.98 | $345.74 | $459.02 | $230.10 | $292.64 | $342.20 | $385.86 | $512.12 |
| 74 | $231.28 | $293.82 | $342.20 | $387.04 | $515.66 | $254.88 | $325.68 | $378.78 | $428.34 | $571.12 |
| 75 | $257.24 | $329.22 | $384.68 | $434.24 | $578.20 | $282.02 | $361.08 | $422.44 | $476.72 | $633.66 |
| 76 | $287.92 | $368.16 | $433.06 | $489.70 | $650.18 | $312.70 | $401.20 | $470.82 | $532.18 | $708.00 |
| 77 | $323.32 | $414.18 | $488.52 | $553.42 | $731.60 | $348.10 | $447.22 | $527.46 | $595.90 | $788.24 |
| 78 | $358.72 | $461.38 | $546.34 | $619.50 | $817.74 | $382.32 | $493.24 | $584.10 | $661.98 | $875.56 |
| 79 | $395.30 | $509.76 | $604.16 | $685.58 | $906.24 | $420.08 | $541.62 | $640.74 | $728.06 | $962.88 |
| 80 | $429.52 | $554.60 | $659.62 | $748.12 | $988.84 | $453.12 | $586.46 | $696.20 | $790.60 | $1,044.30 |
| 81 | $462.56 | $597.08 | $708.00 | $804.76 | $1,063.18 | $486.16 | $628.94 | $745.76 | $847.24 | $1,119.82 |
| 82 | $492.06 | $636.02 | $755.20 | $856.68 | $1,131.62 | $516.84 | $669.06 | $794.14 | $901.52 | $1,190.62 |
| 83 | $523.92 | $674.96 | $800.04 | $907.42 | $1,200.06 | $548.70 | $709.18 | $840.16 | $953.44 | $1,260.24 |
| 84 | $556.96 | $717.44 | $849.60 | $962.88 | $1,273.22 | $582.92 | $750.48 | $890.90 | $1,008.90 | $1,334.58 |
| 85 | $593.54 | $763.46 | $902.70 | $1,024.24 | $1,354.64 | $620.68 | $798.86 | $944.00 | $1,070.26 | $1,417.18 |
| 86 | $631.30 | $811.84 | $960.52 | $1,087.96 | $1,440.78 | $658.44 | $847.24 | $1,001.82 | $1,133.98 | $1,503.32 |
| 87 | $672.60 | $863.76 | $1,021.88 | $1,157.58 | $1,531.64 | $699.74 | $899.16 | $1,063.18 | $1,203.60 | $1,594.18 |
| 88 | $716.26 | $920.40 | $1,087.96 | $1,230.74 | $1,630.76 | $743.40 | $955.80 | $1,129.26 | $1,276.76 | $1,693.30 |
| 89 | $763.46 | $980.58 | $1,157.58 | $1,309.80 | $1,738.14 | $790.60 | $1,015.98 | $1,198.88 | $1,355.82 | $1,800.68 |
| 90 | $816.56 | $1,046.66 | $1,236.64 | $1,397.12 | $1,853.78 | $843.70 | $1,082.06 | $1,277.94 | $1,443.14 | $1,916.32 |
| 91 | $872.02 | $1,118.64 | $1,319.24 | $1,491.52 | $1,980.04 | $899.16 | $1,154.04 | $1,360.54 | $1,537.54 | $2,042.58 |
| 92 | $931.02 | $1,194.16 | $1,407.74 | $1,590.64 | $2,112.20 | $958.16 | $1,229.56 | $1,449.04 | $1,636.66 | $2,174.74 |
| 93 | $995.92 | $1,275.58 | $1,503.32 | $1,696.84 | $2,253.80 | $1,023.06 | $1,310.98 | $1,544.62 | $1,742.86 | $2,316.34 |
| 94 | $1,064.36 | $1,362.90 | $1,605.98 | $1,812.48 | $2,408.38 | $1,091.50 | $1,398.30 | $1,647.28 | $1,858.50 | $2,470.92 |
| 95 | $1,139.88 | $1,458.48 | $1,719.26 | $1,939.92 | $2,578.30 | $1,167.02 | $1,493.88 | $1,760.56 | $1,985.94 | $2,640.84 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6063-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27033.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27043.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 30 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 31 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 32 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 33 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 34 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 35 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 36 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 37 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 38 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 39 | $31.86 | $40.12 | $47.20 | $51.92 | $69.62 | $43.66 | $54.28 | $63.72 | $69.62 | $94.40 |
| 40 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 41 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 42 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 43 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 44 | $34.22 | $43.66 | $49.56 | $55.46 | $75.52 | $46.02 | $59.00 | $67.26 | $74.34 | $100.30 |
| 45 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 46 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 47 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 48 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 49 | $35.40 | $47.20 | $53.10 | $57.82 | $79.06 | $48.38 | $62.54 | $70.80 | $79.06 | $106.20 |
| 50 | $40.12 | $50.74 | $57.82 | $66.08 | $87.32 | $53.10 | $68.44 | $77.68 | $88.50 | $118.00 |
| 51 | $41.30 | $53.10 | $61.36 | $68.44 | $89.68 | $55.46 | $70.80 | $81.42 | $90.86 | $120.36 |
| 52 | $43.66 | $54.28 | $62.54 | $69.62 | $93.22 | $56.64 | $71.98 | $82.60 | $93.22 | $123.90 |
| 53 | $44.84 | $56.64 | $66.08 | $71.98 | $96.76 | $59.00 | $73.16 | $86.14 | $94.40 | $126.26 |
| 54 | $47.20 | $57.82 | $67.26 | $75.52 | $99.12 | $60.18 | $75.52 | $87.32 | $97.94 | $128.62 |
| 55 | $47.20 | $60.18 | $67.26 | $77.88 | $102.66 | $60.18 | $76.70 | $87.32 | $100.30 | $132.16 |
| 56 | $49.56 | $63.72 | $73.16 | $81.42 | $108.56 | $63.72 | $80.24 | $93.22 | $102.66 | $139.24 |
| 57 | $53.10 | $67.26 | $77.88 | $87.32 | $116.82 | $66.08 | $83.78 | $97.94 | $109.74 | $147.50 |
| 58 | $56.64 | $70.80 | $83.78 | $93.22 | $125.08 | $69.62 | $88.68 | $103.84 | $115.64 | $154.58 |
| 59 | $60.18 | $76.70 | $88.50 | $100.30 | $134.52 | $73.16 | $94.40 | $108.56 | $122.72 | $165.20 |
| 60 | $63.72 | $82.60 | $94.40 | $106.20 | $142.78 | $76.70 | $100.30 | $115.64 | $129.80 | $174.64 |
| 61 | $69.62 | $89.68 | $102.66 | $115.64 | $153.40 | $82.60 | $107.38 | $123.90 | $139.24 | $186.44 |
| 62 | $73.16 | $94.40 | $108.56 | $122.72 | $164.02 | $88.50 | $113.28 | $130.98 | $147.50 | $198.24 |
| 63 | $79.06 | $101.48 | $116.82 | $130.98 | $175.82 | $94.40 | $122.72 | $140.42 | $158.12 | $211.22 |
| 64 | $84.96 | $107.38 | $126.26 | $141.60 | $187.62 | $100.30 | $128.62 | $151.04 | $167.56 | $225.38 |
| 65 | $90.86 | $115.64 | $135.70 | $151.04 | $202.96 | $107.38 | $136.88 | $161.66 | $179.36 | $240.72 |
| 66 | $96.76 | $125.08 | $146.32 | $164.02 | $218.30 | $114.46 | $147.50 | $172.28 | $193.52 | $257.24 |
| 67 | $105.02 | $134.52 | $155.76 | $177.00 | $234.82 | $122.72 | $158.12 | $181.72 | $206.50 | $274.94 |
| 68 | $112.10 | $145.14 | $168.74 | $191.16 | $253.70 | $129.80 | $169.92 | $195.88 | $221.84 | $295.00 |
| 69 | $121.54 | $159.30 | $182.90 | $207.68 | $276.12 | $140.42 | $182.90 | $211.22 | $238.36 | $318.60 |
| 70 | $135.70 | $174.64 | $204.14 | $228.92 | $305.62 | $154.58 | $199.42 | $232.46 | $261.96 | $348.10 |
| 71 | $152.22 | $193.52 | $227.74 | $256.06 | $341.02 | $171.10 | $220.66 | $257.24 | $290.28 | $385.86 |
| 72 | $169.92 | $219.48 | $254.88 | $287.92 | $381.14 | $189.98 | $246.62 | $285.56 | $323.32 | $429.52 |
| 73 | $187.62 | $246.62 | $285.56 | $320.96 | $428.34 | $210.04 | $273.76 | $318.60 | $358.72 | $477.90 |
| 74 | $212.40 | $274.94 | $319.78 | $361.08 | $479.08 | $233.64 | $304.44 | $354.00 | $400.02 | $531.00 |
| 75 | $237.18 | $307.98 | $358.72 | $405.92 | $539.26 | $260.78 | $338.66 | $394.12 | $444.86 | $591.18 |
| 76 | $265.50 | $346.92 | $403.56 | $456.66 | $606.52 | $287.92 | $376.42 | $440.14 | $496.78 | $659.62 |
| 77 | $296.18 | $388.22 | $455.48 | $515.66 | $683.22 | $318.60 | $418.90 | $489.70 | $555.78 | $736.32 |
| 78 | $329.22 | $434.24 | $508.58 | $577.02 | $763.46 | $352.82 | $463.74 | $543.98 | $617.14 | $816.56 |
| 79 | $362.26 | $477.90 | $562.86 | $639.56 | $843.70 | $384.68 | $507.40 | $598.26 | $678.50 | $896.80 |
| 80 | $394.12 | $520.38 | $613.60 | $696.20 | $920.40 | $417.72 | $551.06 | $649.00 | $736.32 | $973.50 |
| 81 | $424.80 | $560.50 | $660.80 | $749.30 | $988.84 | $446.04 | $590.00 | $695.02 | $789.42 | $1,041.94 |
| 82 | $453.12 | $597.08 | $702.10 | $797.68 | $1,053.74 | $476.72 | $628.94 | $738.68 | $838.98 | $1,109.20 |
| 83 | $480.26 | $633.66 | $745.76 | $846.06 | $1,118.64 | $505.04 | $665.52 | $783.52 | $887.36 | $1,174.10 |
| 84 | $510.94 | $672.60 | $790.60 | $896.80 | $1,184.72 | $535.72 | $705.64 | $828.36 | $940.46 | $1,243.72 |
| 85 | $543.98 | $716.26 | $841.34 | $953.44 | $1,262.60 | $568.76 | $749.30 | $880.28 | $997.10 | $1,320.42 |
| 86 | $580.56 | $762.28 | $894.44 | $1,013.62 | $1,342.84 | $605.34 | $795.32 | $933.38 | $1,057.28 | $1,400.66 |
| 87 | $617.14 | $809.48 | $951.08 | $1,077.34 | $1,427.80 | $641.92 | $842.52 | $990.02 | $1,121.00 | $1,485.62 |
| 88 | $657.26 | $862.58 | $1,012.44 | $1,145.78 | $1,518.66 | $682.04 | $895.62 | $1,051.38 | $1,189.44 | $1,576.48 |
| 89 | $700.92 | $919.22 | $1,078.52 | $1,220.12 | $1,617.78 | $725.70 | $952.26 | $1,117.46 | $1,263.78 | $1,675.60 |
| 90 | $749.30 | $981.76 | $1,151.68 | $1,300.36 | $1,727.52 | $774.08 | $1,014.80 | $1,190.62 | $1,344.02 | $1,785.34 |
| 91 | $801.22 | $1,049.02 | $1,228.38 | $1,387.68 | $1,844.34 | $826.00 | $1,082.06 | $1,267.32 | $1,431.34 | $1,902.16 |
| 92 | $854.32 | $1,118.64 | $1,310.98 | $1,480.90 | $1,967.06 | $879.10 | $1,151.68 | $1,349.92 | $1,524.56 | $2,024.88 |
| 93 | $914.50 | $1,195.34 | $1,399.48 | $1,580.02 | $2,099.22 | $939.28 | $1,228.38 | $1,438.42 | $1,623.68 | $2,157.04 |
| 94 | $977.04 | $1,277.94 | $1,495.06 | $1,687.40 | $2,244.36 | $1,001.82 | $1,310.98 | $1,534.00 | $1,731.06 | $2,302.18 |
| 95 | $1,046.66 | $1,367.62 | $1,600.08 | $1,805.40 | $2,401.30 | $1,071.44 | $1,400.66 | $1,639.02 | $1,849.06 | $2,459.12 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 30 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 31 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 32 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 33 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 34 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 35 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 36 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 37 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 38 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 39 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 40 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 41 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 42 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 43 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 44 | $63.72 | $81.42 | $95.58 | $106.20 | $141.60 | $84.96 | $109.74 | $127.44 | $142.78 | $191.16 |
| 45 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 46 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 47 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 48 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 49 | $67.26 | $84.96 | $101.48 | $114.46 | $148.68 | $90.86 | $115.64 | $134.52 | $153.40 | $201.78 |
| 50 | $75.52 | $96.76 | $112.10 | $126.26 | $167.56 | $101.48 | $129.80 | $151.04 | $169.92 | $225.38 |
| 51 | $77.88 | $99.12 | $115.64 | $129.80 | $174.64 | $103.84 | $130.98 | $153.40 | $173.46 | $231.28 |
| 52 | $80.24 | $102.66 | $119.18 | $134.52 | $179.36 | $106.20 | $134.52 | $156.94 | $178.18 | $236.00 |
| 53 | $82.60 | $105.02 | $122.72 | $139.24 | $185.26 | $108.56 | $138.06 | $160.48 | $181.72 | $240.72 |
| 54 | $84.96 | $109.74 | $127.44 | $143.96 | $191.16 | $109.74 | $141.60 | $164.02 | $186.44 | $248.98 |
| 55 | $88.50 | $112.10 | $132.16 | $147.50 | $197.06 | $114.46 | $145.14 | $169.92 | $188.80 | $253.70 |
| 56 | $93.22 | $119.18 | $138.06 | $156.94 | $207.68 | $119.18 | $151.04 | $175.82 | $200.60 | $264.32 |
| 57 | $100.30 | $125.08 | $147.50 | $166.38 | $220.66 | $125.08 | $158.12 | $185.26 | $208.86 | $277.30 |
| 58 | $107.38 | $135.70 | $158.12 | $179.36 | $237.18 | $133.34 | $167.56 | $195.88 | $221.84 | $295.00 |
| 59 | $114.46 | $143.96 | $168.74 | $191.16 | $254.88 | $140.42 | $177.00 | $207.68 | $236.00 | $311.52 |
| 60 | $121.54 | $154.58 | $180.54 | $205.32 | $271.40 | $147.50 | $188.80 | $220.66 | $248.98 | $331.58 |
| 61 | $129.80 | $166.38 | $194.70 | $220.66 | $291.46 | $155.76 | $201.78 | $234.82 | $265.50 | $351.64 |
| 62 | $139.24 | $178.18 | $208.86 | $234.82 | $311.52 | $167.56 | $213.58 | $250.16 | $283.20 | $375.24 |
| 63 | $149.86 | $189.98 | $221.84 | $252.52 | $333.94 | $179.18 | $227.74 | $265.50 | $302.08 | $398.84 |
| 64 | $159.30 | $202.96 | $238.36 | $270.22 | $358.72 | $188.80 | $241.90 | $284.38 | $322.14 | $427.16 |
| 65 | $169.92 | $219.48 | $257.24 | $291.46 | $385.86 | $201.78 | $259.60 | $303.26 | $344.56 | $457.84 |
| 66 | $185.26 | $236.00 | $277.30 | $313.88 | $414.18 | $217.12 | $277.30 | $325.68 | $369.34 | $487.34 |
| 67 | $195.88 | $250.16 | $296.18 | $336.30 | $443.68 | $228.92 | $293.82 | $345.74 | $392.94 | $519.20 |
| 68 | $211.22 | $271.40 | $318.60 | $362.26 | $477.90 | $244.26 | $313.88 | $370.52 | $420.08 | $554.60 |
| 69 | $227.74 | $295.00 | $345.74 | $394.12 | $519.20 | $263.14 | $338.66 | $400.02 | $453.12 | $598.26 |
| 70 | $252.52 | $325.68 | $382.32 | $435.42 | $574.66 | $287.92 | $370.52 | $435.42 | $495.60 | $654.90 |
| 71 | $280.84 | $362.26 | $425.98 | $486.16 | $639.56 | $318.60 | $410.64 | $481.44 | $549.88 | $723.34 |
| 72 | $315.06 | $403.56 | $476.72 | $542.80 | $715.08 | $354.00 | $454.30 | $534.54 | $608.88 | $803.58 |
| 73 | $351.64 | $453.12 | $533.36 | $607.70 | $801.22 | $392.94 | $505.04 | $594.72 | $676.14 | $892.08 |
| 74 | $392.94 | $506.22 | $598.26 | $678.50 | $896.80 | $434.24 | $560.50 | $660.80 | $750.48 | $991.20 |
| 75 | $437.78 | $566.40 | $669.06 | $762.28 | $1,004.18 | $480.26 | $620.68 | $733.96 | $834.26 | $1,102.12 |
| 76 | $489.70 | $633.66 | $751.66 | $856.68 | $1,128.08 | $533.36 | $689.12 | $816.56 | $931.02 | $1,226.02 |
| 77 | $546.34 | $709.18 | $844.88 | $965.24 | $1,267.32 | $588.82 | $765.82 | $909.78 | $1,038.40 | $1,364.08 |
| 78 | $605.34 | $789.42 | $944.00 | $1,078.52 | $1,416.00 | $647.82 | $846.06 | $1,008.90 | $1,152.86 | $1,512.76 |
| 79 | $667.88 | $869.66 | $1,041.94 | $1,192.98 | $1,562.32 | $708.00 | $923.94 | $1,106.84 | $1,267.32 | $1,659.08 |
| 80 | $724.52 | $947.54 | $1,136.34 | $1,300.36 | $1,702.74 | $767.00 | $1,000.64 | $1,200.06 | $1,373.52 | $1,799.50 |
| 81 | $778.80 | $1,018.34 | $1,218.94 | $1,395.94 | $1,829.00 | $818.92 | $1,072.62 | $1,283.84 | $1,470.28 | $1,926.94 |
| 82 | $830.72 | $1,085.60 | $1,299.18 | $1,487.98 | $1,948.18 | $873.20 | $1,142.24 | $1,365.26 | $1,564.68 | $2,048.48 |
| 83 | $883.82 | $1,152.86 | $1,378.24 | $1,577.66 | $2,069.72 | $927.48 | $1,209.50 | $1,446.68 | $1,655.54 | $2,172.38 |
| 84 | $938.10 | $1,223.66 | $1,462.02 | $1,673.24 | $2,194.80 | $982.94 | $1,282.66 | $1,532.82 | $1,752.30 | $2,298.64 |
| 85 | $999.46 | $1,301.54 | $1,556.42 | $1,778.26 | $2,335.22 | $1,045.48 | $1,361.72 | $1,627.22 | $1,859.68 | $2,442.60 |
| 86 | $1,064.36 | $1,386.50 | $1,655.54 | $1,891.54 | $2,483.90 | $1,110.38 | $1,446.68 | $1,726.34 | $1,972.96 | $2,591.28 |
| 87 | $1,132.80 | $1,473.82 | $1,761.74 | $2,009.54 | $2,640.84 | $1,178.82 | $1,534.00 | $1,832.54 | $2,090.96 | $2,748.22 |
| 88 | $1,207.14 | $1,570.58 | $1,875.02 | $2,138.16 | $2,810.76 | $1,253.16 | $1,630.76 | $1,945.82 | $2,219.58 | $2,918.14 |
| 89 | $1,287.38 | $1,674.42 | $1,996.56 | $2,277.40 | $2,996.02 | $1,333.40 | $1,734.60 | $2,067.36 | $2,358.82 | $3,103.40 |
| 90 | $1,375.88 | $1,787.70 | $2,132.26 | $2,428.44 | $3,196.62 | $1,421.90 | $1,847.88 | $2,203.06 | $2,509.86 | $3,304.00 |
| 91 | $1,470.28 | $1,909.24 | $2,276.22 | $2,592.46 | $3,412.56 | $1,516.30 | $1,969.42 | $2,347.02 | $2,673.88 | $3,519.94 |
| 92 | $1,570.58 | $2,037.86 | $2,428.44 | $2,763.56 | $3,641.48 | $1,616.60 | $2,098.04 | $2,499.24 | $2,844.98 | $3,748.86 |
| 93 | $1,677.96 | $2,177.10 | $2,591.28 | $2,950.00 | $3,886.92 | $1,723.98 | $2,237.28 | $2,662.08 | $3,031.42 | $3,994.30 |
| 94 | $1,794.78 | $2,326.96 | $2,770.64 | $3,150.60 | $4,154.78 | $1,840.80 | $2,387.14 | $2,841.44 | $3,232.02 | $4,262.16 |
| 95 | $1,922.22 | $2,492.16 | $2,965.34 | $3,371.26 | $4,446.24 | $1,968.24 | $2,552.34 | $3,036.14 | $3,452.68 | $4,553.62 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 30 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 31 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 32 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 33 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 34 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 35 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 36 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 37 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 38 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 39 | $53.10 | $68.44 | $79.06 | $89.68 | $119.18 | $73.16 | $92.04 | $106.20 | $120.36 | $161.66 |
| 40 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 41 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 42 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 43 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 44 | $57.82 | $73.16 | $83.78 | $96.76 | $127.44 | $76.70 | $97.94 | $114.46 | $128.62 | $171.10 |
| 45 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 46 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 47 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 48 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 49 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $119.18 | $135.70 | $180.54 |
| 50 | $67.26 | $83.78 | $99.12 | $112.10 | $148.68 | $90.86 | $114.46 | $133.34 | $151.04 | $200.60 |
| 51 | $70.80 | $87.32 | $102.66 | $115.64 | $153.40 | $93.22 | $118.00 | $138.08 | $154.58 | $205.32 |
| 52 | $71.98 | $93.22 | $106.20 | $119.18 | $159.30 | $95.58 | $121.54 | $140.42 | $158.12 | $210.04 |
| 53 | $74.34 | $94.40 | $108.56 | $122.72 | $165.20 | $96.76 | $123.90 | $142.78 | $161.66 | $214.76 |
| 54 | $76.70 | $97.94 | $113.28 | $127.44 | $168.74 | $99.12 | $126.26 | $147.50 | $166.38 | $219.48 |
| 55 | $79.06 | $100.30 | $116.82 | $132.16 | $175.82 | $101.48 | $128.62 | $149.86 | $169.92 | $225.38 |
| 56 | $82.60 | $105.02 | $122.72 | $139.24 | $184.08 | $105.02 | $133.34 | $156.94 | $177.00 | $234.82 |
| 57 | $88.50 | $113.28 | $132.16 | $147.50 | $197.06 | $110.92 | $141.60 | $165.20 | $186.44 | $247.80 |
| 58 | $94.40 | $119.18 | $140.42 | $159.30 | $212.40 | $116.82 | $148.68 | $173.46 | $197.06 | $263.14 |
| 59 | $101.48 | $128.62 | $151.04 | $172.28 | $226.56 | $122.72 | $159.30 | $185.26 | $210.04 | $278.48 |
| 60 | $108.56 | $138.06 | $160.48 | $182.90 | $240.72 | $132.16 | $168.74 | $195.88 | $221.84 | $293.82 |
| 61 | $115.64 | $148.68 | $173.46 | $195.88 | $259.60 | $140.42 | $179.36 | $208.86 | $237.18 | $313.88 |
| 62 | $122.72 | $158.12 | $185.26 | $210.04 | $276.12 | $147.50 | $191.16 | $223.02 | $252.52 | $333.94 |
| 63 | $130.98 | $168.74 | $198.24 | $224.20 | $297.36 | $156.94 | $202.96 | $237.18 | $269.04 | $355.18 |
| 64 | $142.78 | $181.72 | $212.40 | $240.72 | $319.78 | $168.74 | $215.94 | $253.70 | $285.56 | $378.78 |
| 65 | $153.40 | $194.70 | $228.92 | $258.42 | $342.20 | $180.54 | $231.28 | $271.40 | $305.62 | $404.74 |
| 66 | $164.02 | $210.04 | $246.62 | $278.48 | $370.52 | $192.34 | $247.80 | $290.28 | $326.86 | $435.42 |
| 67 | $174.64 | $225.38 | $264.32 | $299.72 | $394.12 | $205.32 | $263.14 | $307.98 | $349.28 | $461.38 |
| 68 | $186.44 | $240.72 | $283.20 | $322.14 | $425.98 | $217.12 | $279.66 | $330.40 | $372.88 | $493.24 |
| 69 | $204.14 | $260.78 | $309.16 | $350.46 | $461.38 | $233.64 | $300.90 | $355.18 | $403.56 | $532.18 |
| 70 | $224.20 | $289.10 | $341.02 | $385.86 | $509.76 | $254.88 | $329.22 | $389.40 | $441.32 | $582.92 |
| 71 | $248.98 | $322.14 | $378.78 | $431.88 | $568.76 | $283.20 | $365.80 | $429.52 | $488.52 | $644.28 |
| 72 | $279.66 | $359.90 | $424.80 | $482.62 | $638.38 | $313.88 | $403.56 | $476.72 | $541.62 | $716.26 |
| 73 | $313.88 | $402.38 | $475.54 | $540.44 | $712.72 | $348.10 | $448.40 | $529.82 | $601.80 | $794.14 |
| 74 | $350.46 | $450.76 | $532.18 | $605.34 | $798.86 | $387.04 | $497.96 | $588.82 | $669.06 | $882.64 |
| 75 | $390.58 | $502.68 | $595.90 | $677.32 | $894.44 | $428.34 | $552.24 | $652.54 | $742.22 | $980.58 |
| 76 | $435.42 | $562.86 | $670.24 | $762.28 | $1,004.18 | $473.18 | $613.60 | $728.06 | $828.36 | $1,090.32 |
| 77 | $486.16 | $631.30 | $751.66 | $857.86 | $1,128.08 | $523.92 | $680.86 | $809.48 | $925.12 | $1,215.40 |
| 78 | $538.08 | $704.46 | $838.98 | $960.52 | $1,259.06 | $575.84 | $751.66 | $896.80 | $1,025.42 | $1,344.02 |
| 79 | $593.54 | $774.08 | $928.66 | $1,062.00 | $1,390.04 | $630.12 | $822.46 | $985.30 | $1,126.90 | $1,476.18 |
| 80 | $645.46 | $842.52 | $1,008.90 | $1,156.40 | $1,515.12 | $682.04 | $890.90 | $1,066.72 | $1,222.48 | $1,601.26 |
| 81 | $692.66 | $905.06 | $1,085.60 | $1,243.72 | $1,627.22 | $729.24 | $953.44 | $1,144.60 | $1,309.80 | $1,714.54 |
| 82 | $738.68 | $966.42 | $1,156.40 | $1,323.96 | $1,734.60 | $776.44 | $1,017.16 | $1,216.58 | $1,392.40 | $1,824.28 |
| 83 | $785.88 | $1,025.42 | $1,227.20 | $1,404.20 | $1,840.80 | $824.82 | $1,076.16 | $1,287.38 | $1,473.82 | $1,931.66 |
| 84 | $835.44 | $1,089.14 | $1,301.54 | $1,489.16 | $1,954.08 | $874.38 | $1,141.06 | $1,362.90 | $1,558.78 | $2,046.12 |
| 85 | $890.90 | $1,158.76 | $1,386.50 | $1,583.56 | $2,076.80 | $929.84 | $1,211.86 | $1,449.04 | $1,654.36 | $2,171.20 |
| 86 | $947.54 | $1,233.10 | $1,473.82 | $1,683.86 | $2,211.32 | $986.48 | $1,286.20 | $1,536.36 | $1,754.66 | $2,305.72 |
| 87 | $1,010.08 | $1,312.16 | $1,568.22 | $1,788.88 | $2,350.56 | $1,049.02 | $1,365.26 | $1,630.76 | $1,859.68 | $2,444.96 |
| 88 | $1,074.98 | $1,397.12 | $1,667.34 | $1,903.34 | $2,501.60 | $1,113.92 | $1,450.22 | $1,729.88 | $1,974.14 | $2,596.00 |
| 89 | $1,146.96 | $1,490.34 | $1,778.26 | $2,026.06 | $2,665.62 | $1,185.90 | $1,543.44 | $1,840.80 | $2,096.86 | $2,760.02 |
| 90 | $1,224.84 | $1,590.64 | $1,897.44 | $2,161.76 | $2,846.16 | $1,263.78 | $1,643.74 | $1,959.98 | $2,232.56 | $2,940.56 |
| 91 | $1,309.80 | $1,699.20 | $2,026.06 | $2,306.90 | $3,037.32 | $1,348.74 | $1,752.30 | $2,088.60 | $2,377.70 | $3,131.72 |
| 92 | $1,399.48 | $1,814.84 | $2,160.58 | $2,461.48 | $3,241.46 | $1,438.42 | $1,867.94 | $2,223.12 | $2,532.28 | $3,335.86 |
| 93 | $1,493.88 | $1,937.56 | $2,306.90 | $2,625.50 | $3,459.76 | $1,532.82 | $1,990.66 | $2,369.44 | $2,696.30 | $3,554.16 |
| 94 | $1,597.72 | $2,070.90 | $2,466.20 | $2,804.86 | $3,696.94 | $1,636.66 | $2,124.00 | $2,528.74 | $2,875.66 | $3,791.34 |
| 95 | $1,712.18 | $2,217.22 | $2,638.48 | $3,000.74 | $3,957.72 | $1,751.12 | $2,270.32 | $2,701.02 | $3,071.54 | $4,052.12 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 30 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 31 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 32 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 33 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 34 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 35 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 36 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 37 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 38 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 39 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $110.92 | $146.32 |
| 40 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 41 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 42 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 43 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 44 | $51.92 | $66.08 | $76.70 | $84.96 | $115.64 | $70.80 | $89.68 | $103.84 | $115.64 | $154.58 |
| 45 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 46 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 47 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 48 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 49 | $56.64 | $70.80 | $80.24 | $93.22 | $121.54 | $74.34 | $95.58 | $108.56 | $123.90 | $164.02 |
| 50 | $61.36 | $77.88 | $92.04 | $101.48 | $135.70 | $82.60 | $105.02 | $122.72 | $138.06 | $182.90 |
| 51 | $63.72 | $80.24 | $94.40 | $105.02 | $139.24 | $83.78 | $106.20 | $125.08 | $140.42 | $187.62 |
| 52 | $64.90 | $81.42 | $96.76 | $108.56 | $145.14 | $84.96 | $108.56 | $127.44 | $143.96 | $192.34 |
| 53 | $67.26 | $84.96 | $99.12 | $112.10 | $148.68 | $87.32 | $110.92 | $129.80 | $147.50 | $194.70 |
| 54 | $69.62 | $87.32 | $102.66 | $115.64 | $154.58 | $89.68 | $113.28 | $133.34 | $151.04 | $200.60 |
| 55 | $71.98 | $90.86 | $106.20 | $119.18 | $158.12 | $90.86 | $116.82 | $135.70 | $154.58 | $204.14 |
| 56 | $76.70 | $96.76 | $112.10 | $127.44 | $168.74 | $96.76 | $122.72 | $142.78 | $160.48 | $213.58 |
| 57 | $80.24 | $102.66 | $119.18 | $135.70 | $179.36 | $100.30 | $128.62 | $151.04 | $168.74 | $224.20 |
| 58 | $84.96 | $110.92 | $128.62 | $145.14 | $192.34 | $106.20 | $136.88 | $160.48 | $180.54 | $238.36 |
| 59 | $92.04 | $116.82 | $138.06 | $155.76 | $204.14 | $113.28 | $143.96 | $168.74 | $191.16 | $251.34 |
| 60 | $99.12 | $123.90 | $147.50 | $165.20 | $220.66 | $119.18 | $151.04 | $179.36 | $201.78 | $269.04 |
| 61 | $107.38 | $135.70 | $156.94 | $179.36 | $236.00 | $127.44 | $162.84 | $191.16 | $215.94 | $285.56 |
| 62 | $112.10 | $143.96 | $167.56 | $191.16 | $253.70 | $135.70 | $173.46 | $202.96 | $230.10 | $304.44 |
| 63 | $119.18 | $154.58 | $180.54 | $204.14 | $270.22 | $143.96 | $184.08 | $215.94 | $244.26 | $323.32 |
| 64 | $129.80 | $164.02 | $193.52 | $218.30 | $290.28 | $153.40 | $195.88 | $231.28 | $259.60 | $345.74 |
| 65 | $139.24 | $177.00 | $207.68 | $234.82 | $312.70 | $162.84 | $210.04 | $246.62 | $278.48 | $370.52 |
| 66 | $149.86 | $191.16 | $225.38 | $253.70 | $336.30 | $175.82 | $224.20 | $264.32 | $297.36 | $395.30 |
| 67 | $158.12 | $204.14 | $239.54 | $272.58 | $359.90 | $185.26 | $238.36 | $279.66 | $318.60 | $421.26 |
| 68 | $169.92 | $218.30 | $256.06 | $293.82 | $387.04 | $197.06 | $253.70 | $298.54 | $339.84 | $448.40 |
| 69 | $184.08 | $238.36 | $280.84 | $318.60 | $420.08 | $212.40 | $273.76 | $323.32 | $366.98 | $483.80 |
| 70 | $205.32 | $263.14 | $309.16 | $354.00 | $464.92 | $233.64 | $299.72 | $354.00 | $402.38 | $531.00 |
| 71 | $228.92 | $292.64 | $345.74 | $392.94 | $518.02 | $258.42 | $331.58 | $391.76 | $443.68 | $586.46 |
| 72 | $252.52 | $326.86 | $387.04 | $438.96 | $579.38 | $285.56 | $366.98 | $434.24 | $494.42 | $651.36 |
| 73 | $285.56 | $365.80 | $434.24 | $492.06 | $647.82 | $318.60 | $408.28 | $483.80 | $548.70 | $720.98 |
| 74 | $318.60 | $410.64 | $484.98 | $551.06 | $726.88 | $351.64 | $453.12 | $535.72 | $608.88 | $803.58 |
| 75 | $355.18 | $460.20 | $542.80 | $618.32 | $811.84 | $389.40 | $503.86 | $594.72 | $676.14 | $890.90 |
| 76 | $397.66 | $512.12 | $611.24 | $695.02 | $914.50 | $430.70 | $558.14 | $663.16 | $754.02 | $993.56 |
| 77 | $441.32 | $573.48 | $683.22 | $781.16 | $1,026.60 | $476.72 | $618.32 | $737.50 | $841.34 | $1,105.66 |
| 78 | $489.70 | $640.74 | $763.46 | $873.20 | $1,146.96 | $523.92 | $684.40 | $815.38 | $933.38 | $1,224.84 |
| 79 | $540.44 | $705.64 | $843.70 | $965.24 | $1,264.96 | $573.48 | $749.30 | $895.62 | $1,024.24 | $1,342.84 |
| 80 | $587.64 | $767.00 | $919.22 | $1,052.56 | $1,378.24 | $620.68 | $810.66 | $972.32 | $1,112.74 | $1,456.12 |
| 81 | $630.12 | $823.64 | $987.66 | $1,132.80 | $1,482.08 | $664.34 | $868.48 | $1,039.58 | $1,191.80 | $1,562.32 |
| 82 | $673.78 | $877.92 | $1,052.56 | $1,204.78 | $1,578.84 | $706.82 | $923.94 | $1,105.66 | $1,267.32 | $1,660.26 |
| 83 | $713.90 | $933.38 | $1,116.28 | $1,277.94 | $1,676.78 | $749.30 | $979.40 | $1,171.74 | $1,341.66 | $1,759.38 |
| 84 | $761.10 | $991.20 | $1,184.72 | $1,354.64 | $1,777.08 | $796.50 | $1,039.58 | $1,241.36 | $1,419.54 | $1,860.86 |
| 85 | $809.48 | $1,054.92 | $1,260.24 | $1,439.60 | $1,891.54 | $846.06 | $1,103.30 | $1,318.06 | $1,505.68 | $1,977.68 |
| 86 | $862.58 | $1,124.54 | $1,340.48 | $1,531.64 | $2,011.90 | $899.16 | $1,172.92 | $1,398.30 | $1,597.72 | $2,098.04 |
| 87 | $919.22 | $1,195.34 | $1,426.62 | $1,628.40 | $2,140.52 | $955.80 | $1,243.72 | $1,484.44 | $1,694.48 | $2,226.66 |
| 88 | $978.22 | $1,273.22 | $1,517.48 | $1,732.24 | $2,277.40 | $1,014.80 | $1,321.60 | $1,575.30 | $1,798.32 | $2,363.54 |
| 89 | $1,043.12 | $1,357.00 | $1,616.60 | $1,843.16 | $2,426.08 | $1,079.70 | $1,405.38 | $1,674.42 | $1,909.24 | $2,512.22 |
| 90 | $1,115.10 | $1,449.04 | $1,725.16 | $1,967.06 | $2,588.92 | $1,151.68 | $1,497.42 | $1,782.98 | $2,033.14 | $2,675.06 |
| 91 | $1,191.80 | $1,546.98 | $1,841.98 | $2,099.22 | $2,764.74 | $1,228.38 | $1,595.36 | $1,899.80 | $2,165.30 | $2,850.88 |
| 92 | $1,273.22 | $1,652.00 | $1,965.88 | $2,239.64 | $2,950.00 | $1,309.80 | $1,700.38 | $2,023.70 | $2,305.72 | $3,036.14 |
| 93 | $1,360.54 | $1,764.10 | $2,098.04 | $2,388.32 | $3,148.24 | $1,397.12 | $1,812.48 | $2,155.86 | $2,454.40 | $3,234.38 |
| 94 | $1,454.94 | $1,885.64 | $2,242.00 | $2,552.34 | $3,365.36 | $1,491.52 | $1,934.02 | $2,299.82 | $2,618.42 | $3,451.50 |
| 95 | $1,557.60 | $2,020.16 | $2,400.12 | $2,730.52 | $3,601.36 | $1,594.18 | $2,068.54 | $2,457.94 | $2,796.60 | $3,687.50 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 30 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 31 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 32 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 33 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 34 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 35 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 36 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 37 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 38 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 39 | $43.66 | $57.82 | $66.08 | $75.52 | $99.12 | $59.00 | $76.70 | $89.68 | $101.48 | $133.34 |
| 40 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 41 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 42 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 43 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 44 | $47.20 | $61.36 | $70.80 | $79.06 | $105.02 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 |
| 45 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 46 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 47 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 48 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 49 | $49.56 | $63.72 | $75.52 | $83.78 | $112.10 | $68.44 | $87.32 | $101.48 | $113.28 | $151.04 |
| 50 | $56.64 | $71.98 | $82.60 | $94.40 | $123.90 | $75.52 | $97.94 | $112.10 | $126.26 | $168.74 |
| 51 | $57.82 | $74.34 | $86.14 | $97.94 | $128.62 | $76.70 | $99.12 | $115.64 | $129.80 | $172.28 |
| 52 | $60.18 | $76.70 | $87.32 | $100.30 | $134.52 | $77.88 | $101.48 | $116.82 | $132.16 | $177.00 |
| 53 | $61.36 | $77.88 | $92.04 | $103.84 | $138.06 | $80.24 | $102.66 | $120.36 | $135.70 | $180.54 |
| 54 | $63.72 | $81.42 | $95.58 | $107.38 | $141.60 | $81.42 | $106.20 | $123.90 | $138.06 | $182.90 |
| 55 | $64.90 | $82.60 | $97.94 | $109.74 | $146.32 | $82.60 | $107.38 | $125.08 | $141.60 | $187.62 |
| 56 | $69.62 | $89.68 | $103.84 | $116.82 | $154.58 | $87.32 | $113.28 | $132.16 | $149.86 | $198.24 |
| 57 | $73.16 | $95.58 | $109.74 | $123.90 | $164.02 | $90.86 | $119.18 | $138.06 | $156.94 | $207.68 |
| 58 | $77.88 | $100.30 | $116.82 | $134.52 | $177.00 | $95.58 | $125.08 | $145.14 | $166.38 | $219.48 |
| 59 | $82.60 | $108.56 | $125.08 | $142.78 | $189.98 | $102.66 | $133.34 | $155.76 | $174.64 | $232.46 |
| 60 | $88.50 | $115.64 | $135.70 | $153.40 | $201.78 | $108.56 | $140.42 | $165.20 | $186.44 | $246.62 |
| 61 | $95.58 | $123.90 | $145.14 | $164.02 | $217.12 | $115.64 | $149.86 | $175.82 | $198.24 | $261.96 |
| 62 | $102.66 | $132.16 | $154.58 | $175.82 | $232.46 | $122.72 | $160.48 | $186.44 | $212.40 | $280.84 |
| 63 | $110.92 | $142.78 | $165.20 | $187.62 | $250.16 | $130.98 | $171.10 | $198.24 | $225.38 | $298.54 |
| 64 | $118.00 | $153.40 | $178.18 | $202.96 | $267.86 | $140.42 | $181.72 | $212.40 | $241.90 | $319.78 |
| 65 | $126.26 | $162.84 | $192.34 | $219.48 | $289.10 | $149.86 | $193.52 | $228.92 | $259.60 | $342.20 |
| 66 | $134.52 | $177.00 | $207.68 | $234.82 | $311.34 | $158.12 | $207.68 | $244.26 | $276.12 | $365.80 |
| 67 | $146.32 | $188.80 | $220.66 | $251.34 | $330.40 | $168.74 | $220.66 | $258.42 | $293.82 | $388.22 |
| 68 | $154.58 | $202.96 | $237.18 | $271.40 | $357.54 | $180.54 | $237.18 | $276.12 | $313.88 | $414.18 |
| 69 | $168.74 | $219.48 | $258.42 | $293.82 | $390.58 | $193.52 | $253.70 | $297.36 | $339.84 | $448.40 |
| 70 | $184.08 | $243.08 | $285.56 | $325.68 | $429.52 | $211.22 | $277.30 | $325.68 | $372.88 | $490.88 |
| 71 | $206.50 | $272.58 | $318.60 | $363.44 | $480.26 | $233.64 | $307.98 | $362.26 | $410.64 | $542.80 |
| 72 | $232.46 | $304.44 | $356.36 | $407.10 | $535.72 | $259.60 | $342.20 | $401.20 | $455.48 | $601.80 |
| 73 | $258.42 | $342.20 | $400.02 | $456.66 | $601.80 | $289.10 | $381.14 | $447.22 | $508.58 | $670.24 |
| 74 | $289.10 | $381.14 | $449.58 | $510.94 | $673.78 | $319.78 | $421.26 | $497.96 | $565.22 | $744.58 |
| 75 | $324.50 | $427.16 | $502.68 | $573.48 | $754.02 | $356.36 | $468.46 | $552.24 | $628.94 | $827.18 |
| 76 | $362.26 | $479.08 | $565.22 | $645.46 | $847.24 | $392.94 | $520.38 | $613.60 | $700.92 | $920.40 |
| 77 | $404.74 | $534.54 | $634.84 | $725.70 | $953.44 | $436.60 | $577.02 | $682.04 | $781.16 | $1,026.60 |
| 78 | $449.58 | $595.90 | $708.00 | $810.66 | $1,063.18 | $480.26 | $637.20 | $757.56 | $866.12 | $1,136.34 |
| 79 | $493.24 | $656.08 | $782.34 | $895.62 | $1,174.10 | $522.74 | $697.38 | $830.72 | $951.08 | $1,247.26 |
| 80 | $535.72 | $715.08 | $853.14 | $977.04 | $1,277.94 | $566.40 | $755.20 | $901.52 | $1,032.50 | $1,351.10 |
| 81 | $577.02 | $769.36 | $914.50 | $1,049.02 | $1,373.52 | $606.52 | $811.84 | $964.06 | $1,106.84 | $1,447.86 |
| 82 | $615.96 | $820.10 | $977.04 | $1,117.46 | $1,463.20 | $646.64 | $862.58 | $1,027.78 | $1,174.10 | $1,538.72 |
| 83 | $652.54 | $869.66 | $1,036.04 | $1,184.72 | $1,554.06 | $685.58 | $912.14 | $1,086.78 | $1,243.72 | $1,631.94 |
| 84 | $692.66 | $922.76 | $1,099.76 | $1,256.70 | $1,648.46 | $726.88 | $967.60 | $1,151.68 | $1,316.88 | $1,727.52 |
| 85 | $738.68 | $984.12 | $1,168.20 | $1,335.76 | $1,752.30 | $772.90 | $1,028.96 | $1,221.30 | $1,397.12 | $1,833.72 |
| 86 | $785.88 | $1,046.66 | $1,243.72 | $1,419.54 | $1,864.40 | $820.10 | $1,091.50 | $1,296.82 | $1,480.90 | $1,945.82 |
| 87 | $836.62 | $1,113.92 | $1,322.78 | $1,509.22 | $1,983.58 | $870.84 | $1,158.76 | $1,375.88 | $1,570.58 | $2,065.00 |
| 88 | $893.26 | $1,185.90 | $1,406.56 | $1,604.80 | $2,109.84 | $927.48 | $1,230.74 | $1,459.66 | $1,666.16 | $2,191.26 |
| 89 | $951.08 | $1,263.78 | $1,498.60 | $1,708.64 | $2,247.90 | $985.30 | $1,308.62 | $1,551.70 | $1,770.00 | $2,329.32 |
| 90 | $1,017.16 | $1,349.92 | $1,600.08 | $1,823.10 | $2,400.12 | $1,051.38 | $1,394.76 | $1,653.18 | $1,884.46 | $2,481.54 |
| 91 | $1,086.78 | $1,440.78 | $1,707.46 | $1,947.00 | $2,561.78 | $1,121.00 | $1,485.62 | $1,760.56 | $2,008.36 | $2,643.20 |
| 92 | $1,159.94 | $1,537.54 | $1,821.92 | $2,075.62 | $2,732.88 | $1,194.16 | $1,582.38 | $1,875.02 | $2,136.98 | $2,814.30 |
| 93 | $1,240.18 | $1,643.74 | $1,945.82 | $2,214.86 | $2,918.14 | $1,274.40 | $1,688.58 | $1,998.92 | $2,276.22 | $2,999.56 |
| 94 | $1,326.32 | $1,755.84 | $2,079.16 | $2,365.90 | $3,117.56 | $1,360.54 | $1,800.68 | $2,132.26 | $2,427.26 | $3,198.98 |
| 95 | $1,420.72 | $1,880.92 | $2,224.30 | $2,531.10 | $3,337.04 | $1,454.94 | $1,925.76 | $2,277.40 | $2,592.46 | $3,418.46 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 30 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 31 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 32 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 33 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 34 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 35 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 36 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 37 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 38 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 39 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 40 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 41 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 42 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 43 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 44 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 | $73.16 | $94.40 | $107.38 | $120.36 | $162.84 |
| 45 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 46 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 47 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 48 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 49 | $57.82 | $74.34 | $86.14 | $97.94 | $127.44 | $77.88 | $99.12 | $115.64 | $130.98 | $172.28 |
| 50 | $63.72 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $109.74 | $128.62 | $145.14 | $192.34 |
| 51 | $66.08 | $83.78 | $97.94 | $109.74 | $147.50 | $88.50 | $110.92 | $129.80 | $147.50 | $195.88 |
| 52 | $69.62 | $86.14 | $101.48 | $113.28 | $153.40 | $92.04 | $114.46 | $133.34 | $151.04 | $201.78 |
| 53 | $71.98 | $89.68 | $105.02 | $118.00 | $156.94 | $94.40 | $119.18 | $136.88 | $154.58 | $205.32 |
| 54 | $74.34 | $94.40 | $108.56 | $121.54 | $161.66 | $95.58 | $121.54 | $139.24 | $158.12 | $211.22 |
| 55 | $75.52 | $96.76 | $112.10 | $126.26 | $167.56 | $97.94 | $123.90 | $143.96 | $160.48 | $213.58 |
| 56 | $79.06 | $101.48 | $116.82 | $134.52 | $177.00 | $101.48 | $128.62 | $149.86 | $171.10 | $225.38 |
| 57 | $83.78 | $106.20 | $125.08 | $141.60 | $186.44 | $105.02 | $133.34 | $158.12 | $178.18 | $236.00 |
| 58 | $90.86 | $115.64 | $135.70 | $153.40 | $201.78 | $113.28 | $142.78 | $166.38 | $189.98 | $250.16 |
| 59 | $97.94 | $121.54 | $142.78 | $161.66 | $217.12 | $119.18 | $151.04 | $175.82 | $199.42 | $264.32 |
| 60 | $102.66 | $130.98 | $153.40 | $174.64 | $231.28 | $123.90 | $160.48 | $187.62 | $213.58 | $282.02 |
| 61 | $110.92 | $141.60 | $164.02 | $186.44 | $248.98 | $133.34 | $171.10 | $199.42 | $225.38 | $300.90 |
| 62 | $118.00 | $151.04 | $177.00 | $199.42 | $264.32 | $141.60 | $181.72 | $211.22 | $240.72 | $317.42 |
| 63 | $126.26 | $160.48 | $188.80 | $214.76 | $284.38 | $151.04 | $192.34 | $226.56 | $256.06 | $338.66 |
| 64 | $135.70 | $173.46 | $202.96 | $230.10 | $304.44 | $161.66 | $206.50 | $240.72 | $274.94 | $363.44 |
| 65 | $146.32 | $187.62 | $218.30 | $246.62 | $329.32 | $173.46 | $220.66 | $258.42 | $291.46 | $389.40 |
| 66 | $155.76 | $200.60 | $236.00 | $267.86 | $351.64 | $184.08 | $236.00 | $277.30 | $313.88 | $414.18 |
| 67 | $166.38 | $212.40 | $251.34 | $285.56 | $378.78 | $194.70 | $248.98 | $295.00 | $333.94 | $442.50 |
| 68 | $180.54 | $231.28 | $270.22 | $307.98 | $405.92 | $207.68 | $266.68 | $313.88 | $357.54 | $470.82 |
| 69 | $193.52 | $250.16 | $295.00 | $332.76 | $441.32 | $224.20 | $286.74 | $341.02 | $383.50 | $508.58 |
| 70 | $214.76 | $276.12 | $324.50 | $370.52 | $488.52 | $244.26 | $315.06 | $369.34 | $422.44 | $555.78 |
| 71 | $238.36 | $307.98 | $362.26 | $413.00 | $543.98 | $271.40 | $348.10 | $410.64 | $466.10 | $614.78 |
| 72 | $267.86 | $344.56 | $404.74 | $462.56 | $607.70 | $299.72 | $387.04 | $454.30 | $518.02 | $683.22 |
| 73 | $298.54 | $384.68 | $453.12 | $516.84 | $680.86 | $332.76 | $429.52 | $505.04 | $575.84 | $757.56 |
| 74 | $335.12 | $430.70 | $508.58 | $577.02 | $762.28 | $370.52 | $477.90 | $561.68 | $638.38 | $842.52 |
| 75 | $370.52 | $480.26 | $569.94 | $647.82 | $854.32 | $407.10 | $527.46 | $624.22 | $709.18 | $938.10 |
| 76 | $415.36 | $539.26 | $636.38 | $728.06 | $958.16 | $451.94 | $586.46 | $692.66 | $790.60 | $1,040.76 |
| 77 | $464.92 | $602.98 | $716.26 | $821.28 | $1,077.34 | $501.50 | $650.18 | $771.72 | $883.82 | $1,161.12 |
| 78 | $515.66 | $671.42 | $802.40 | $918.04 | $1,202.42 | $552.24 | $718.62 | $857.86 | $980.58 | $1,285.02 |
| 79 | $566.40 | $739.86 | $885.00 | $1,014.80 | $1,329.86 | $600.62 | $784.70 | $939.28 | $1,077.34 | $1,411.28 |
| 80 | $615.96 | $804.76 | $966.42 | $1,105.66 | $1,447.86 | $650.18 | $850.78 | $1,019.52 | $1,168.20 | $1,529.28 |
| 81 | $661.98 | $867.30 | $1,036.04 | $1,188.26 | $1,555.24 | $697.38 | $912.14 | $1,090.32 | $1,249.62 | $1,636.66 |
| 82 | $705.64 | $921.58 | $1,105.66 | $1,263.78 | $1,655.54 | $742.22 | $971.14 | $1,161.12 | $1,328.68 | $1,740.50 |
| 83 | $751.66 | $979.40 | $1,171.74 | $1,340.48 | $1,759.38 | $788.24 | $1,027.78 | $1,229.56 | $1,407.74 | $1,846.70 |
| 84 | $798.86 | $1,040.76 | $1,243.72 | $1,423.08 | $1,865.58 | $834.26 | $1,090.32 | $1,303.90 | $1,490.34 | $1,954.08 |
| 85 | $849.60 | $1,106.84 | $1,322.78 | $1,511.58 | $1,987.12 | $888.54 | $1,157.58 | $1,384.14 | $1,581.20 | $2,075.62 |
| 86 | $905.06 | $1,178.82 | $1,406.56 | $1,607.16 | $2,112.20 | $944.00 | $1,229.56 | $1,467.92 | $1,676.78 | $2,200.70 |
| 87 | $964.06 | $1,253.16 | $1,497.42 | $1,707.46 | $2,246.72 | $1,003.00 | $1,303.90 | $1,558.78 | $1,777.08 | $2,335.22 |
| 88 | $1,026.60 | $1,334.58 | $1,594.18 | $1,817.20 | $2,391.86 | $1,065.54 | $1,385.32 | $1,655.54 | $1,886.82 | $2,480.36 |
| 89 | $1,095.04 | $1,423.08 | $1,698.02 | $1,934.02 | $2,547.62 | $1,133.98 | $1,473.82 | $1,759.38 | $2,003.64 | $2,636.12 |
| 90 | $1,170.56 | $1,518.66 | $1,811.30 | $2,063.82 | $2,718.72 | $1,209.50 | $1,569.40 | $1,872.66 | $2,133.44 | $2,807.22 |
| 91 | $1,250.80 | $1,622.50 | $1,934.02 | $2,203.06 | $2,901.62 | $1,289.74 | $1,673.24 | $1,995.38 | $2,272.68 | $2,990.12 |
| 92 | $1,334.58 | $1,732.24 | $2,063.82 | $2,348.20 | $3,097.50 | $1,373.52 | $1,782.98 | $2,125.18 | $2,417.82 | $3,186.00 |
| 93 | $1,426.62 | $1,850.24 | $2,201.88 | $2,506.32 | $3,305.18 | $1,465.56 | $1,900.98 | $2,263.24 | $2,575.94 | $3,393.68 |
| 94 | $1,525.74 | $1,978.86 | $2,354.10 | $2,678.60 | $3,532.92 | $1,564.68 | $2,029.60 | $2,415.46 | $2,748.22 | $3,621.42 |
| 95 | $1,633.12 | $2,119.28 | $2,520.48 | $2,865.04 | $3,781.90 | $1,672.06 | $2,170.02 | $2,581.84 | $2,934.66 | $3,870.40 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 30 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 31 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 32 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 33 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 34 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 35 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 36 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 37 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 38 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 39 | $44.84 | $59.00 | $67.26 | $75.52 | $101.48 | $62.54 | $77.88 | $90.86 | $102.66 | $136.88 |
| 40 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 41 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 42 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 43 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 44 | $49.56 | $62.54 | $73.16 | $81.42 | $108.56 | $67.26 | $82.60 | $97.94 | $108.56 | $146.32 |
| 45 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 46 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 47 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 48 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 49 | $51.92 | $64.90 | $75.52 | $84.96 | $113.28 | $69.62 | $87.32 | $101.48 | $115.64 | $153.40 |
| 50 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 | $77.88 | $97.94 | $114.76 | $128.62 | $171.10 |
| 51 | $60.18 | $74.34 | $86.14 | $97.94 | $132.16 | $79.06 | $100.30 | $116.82 | $130.98 | $175.82 |
| 52 | $61.36 | $77.88 | $92.04 | $101.48 | $135.70 | $80.24 | $102.66 | $120.36 | $134.52 | $179.36 |
| 53 | $62.54 | $79.06 | $94.40 | $105.02 | $140.42 | $80.24 | $105.02 | $122.72 | $136.88 | $182.90 |
| 54 | $64.90 | $82.60 | $96.76 | $108.56 | $142.78 | $82.60 | $107.38 | $125.08 | $141.60 | $185.26 |
| 55 | $67.26 | $84.96 | $99.12 | $112.10 | $148.68 | $84.96 | $109.74 | $126.26 | $143.96 | $189.98 |
| 56 | $71.98 | $89.68 | $105.02 | $118.00 | $156.94 | $89.68 | $114.46 | $133.34 | $151.04 | $200.60 |
| 57 | $75.52 | $96.76 | $112.10 | $125.08 | $167.56 | $93.22 | $119.18 | $140.42 | $159.30 | $210.04 |
| 58 | $80.24 | $101.48 | $118.00 | $136.88 | $180.54 | $100.30 | $127.44 | $147.50 | $167.56 | $223.02 |
| 59 | $84.96 | $109.74 | $128.62 | $145.14 | $192.34 | $105.02 | $135.70 | $158.12 | $177.00 | $236.00 |
| 60 | $90.86 | $116.82 | $138.06 | $154.58 | $206.50 | $110.92 | $142.78 | $167.56 | $188.80 | $251.34 |
| 61 | $99.12 | $126.26 | $147.50 | $165.20 | $220.66 | $119.18 | $153.40 | $178.18 | $200.60 | $266.68 |
| 62 | $103.84 | $135.70 | $158.12 | $178.18 | $234.82 | $125.08 | $162.84 | $189.98 | $214.76 | $283.20 |
| 63 | $112.10 | $142.78 | $169.92 | $191.16 | $253.70 | $134.52 | $172.28 | $202.96 | $228.92 | $303.26 |
| 64 | $121.54 | $154.58 | $180.54 | $204.14 | $271.40 | $143.96 | $184.08 | $215.94 | $243.08 | $322.14 |
| 65 | $129.80 | $165.20 | $194.70 | $220.66 | $292.64 | $153.40 | $197.06 | $230.10 | $259.60 | $344.56 |
| 66 | $138.06 | $179.36 | $208.86 | $237.18 | $313.06 | $162.84 | $211.22 | $245.44 | $277.30 | $369.34 |
| 67 | $149.86 | $191.16 | $225.38 | $254.88 | $335.12 | $174.64 | $221.84 | $263.14 | $297.36 | $391.76 |
| 68 | $159.30 | $204.14 | $241.90 | $273.76 | $362.26 | $185.26 | $238.36 | $280.84 | $316.24 | $418.90 |
| 69 | $173.46 | $221.84 | $263.14 | $298.54 | $392.94 | $199.42 | $256.06 | $302.08 | $344.56 | $451.94 |
| 70 | $192.34 | $245.44 | $291.46 | $328.04 | $433.06 | $218.30 | $278.48 | $331.58 | $375.24 | $494.42 |
| 71 | $212.40 | $273.76 | $322.14 | $369.34 | $482.62 | $240.72 | $310.34 | $364.62 | $415.36 | $547.52 |
| 72 | $237.18 | $305.62 | $361.08 | $410.64 | $540.44 | $265.50 | $343.38 | $405.92 | $460.20 | $607.70 |
| 73 | $266.68 | $343.38 | $403.56 | $459.02 | $606.52 | $296.18 | $382.32 | $450.76 | $512.12 | $674.96 |
| 74 | $297.36 | $382.32 | $451.94 | $514.48 | $678.50 | $329.22 | $422.44 | $501.50 | $568.76 | $750.48 |
| 75 | $331.58 | $427.16 | $506.22 | $577.02 | $758.74 | $363.44 | $469.64 | $554.60 | $631.30 | $831.90 |
| 76 | $371.70 | $479.08 | $566.76 | $647.82 | $851.96 | $402.38 | $523.92 | $619.50 | $703.28 | $926.30 |
| 77 | $411.82 | $535.72 | $639.56 | $729.24 | $959.34 | $444.86 | $577.02 | $687.94 | $784.70 | $1,033.68 |
| 78 | $459.02 | $598.26 | $712.72 | $816.56 | $1,070.26 | $490.88 | $638.38 | $763.46 | $870.84 | $1,143.42 |
| 79 | $503.86 | $658.44 | $789.42 | $902.70 | $1,182.36 | $535.72 | $699.74 | $837.80 | $958.16 | $1,255.52 |
| 80 | $549.88 | $716.26 | $857.86 | $984.12 | $1,287.38 | $580.56 | $757.56 | $906.24 | $1,039.58 | $1,360.54 |
| 81 | $590.00 | $769.36 | $922.76 | $1,057.28 | $1,384.14 | $620.68 | $810.66 | $972.32 | $1,113.92 | $1,457.30 |
| 82 | $627.76 | $821.28 | $982.94 | $1,125.72 | $1,475.00 | $660.80 | $863.76 | $1,034.86 | $1,183.54 | $1,549.34 |
| 83 | $666.70 | $872.02 | $1,041.94 | $1,192.98 | $1,564.68 | $699.74 | $914.50 | $1,093.86 | $1,251.98 | $1,641.38 |
| 84 | $710.36 | $925.12 | $1,106.84 | $1,264.96 | $1,660.26 | $743.40 | $968.78 | $1,157.58 | $1,325.14 | $1,739.32 |
| 85 | $756.38 | $985.30 | $1,178.82 | $1,346.38 | $1,765.28 | $790.60 | $1,031.32 | $1,231.92 | $1,405.38 | $1,846.70 |
| 86 | $804.76 | $1,047.84 | $1,251.98 | $1,432.52 | $1,878.56 | $838.98 | $1,093.86 | $1,305.08 | $1,491.52 | $1,959.98 |
| 87 | $857.86 | $1,115.10 | $1,332.22 | $1,522.20 | $1,997.74 | $892.08 | $1,161.12 | $1,385.32 | $1,581.20 | $2,079.16 |
| 88 | $912.14 | $1,188.26 | $1,417.18 | $1,617.78 | $2,125.18 | $946.36 | $1,234.28 | $1,470.28 | $1,676.78 | $2,206.60 |
| 89 | $974.68 | $1,267.32 | $1,510.40 | $1,722.80 | $2,264.42 | $1,008.90 | $1,313.34 | $1,563.50 | $1,781.80 | $2,345.84 |
| 90 | $1,040.76 | $1,352.28 | $1,613.06 | $1,838.44 | $2,417.82 | $1,074.98 | $1,398.30 | $1,666.16 | $1,897.44 | $2,499.24 |
| 91 | $1,111.56 | $1,444.32 | $1,721.62 | $1,962.34 | $2,581.84 | $1,145.78 | $1,490.34 | $1,774.72 | $2,021.34 | $2,663.26 |
| 92 | $1,188.26 | $1,542.26 | $1,836.08 | $2,093.32 | $2,755.30 | $1,222.48 | $1,588.28 | $1,889.18 | $2,152.32 | $2,836.72 |
| 93 | $1,268.50 | $1,647.28 | $1,959.98 | $2,233.74 | $2,939.38 | $1,302.72 | $1,693.30 | $2,013.08 | $2,292.74 | $3,020.80 |
| 94 | $1,357.00 | $1,761.74 | $2,095.68 | $2,384.78 | $3,142.34 | $1,391.22 | $1,807.76 | $2,148.78 | $2,443.78 | $3,223.76 |
| 95 | $1,454.94 | $1,884.46 | $2,243.18 | $2,552.34 | $3,364.18 | $1,489.16 | $1,930.48 | $2,296.28 | $2,611.34 | $3,445.60 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 30 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 31 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 32 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 33 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 34 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 35 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 36 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 37 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 38 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 39 | $41.30 | $51.92 | $62.54 | $69.62 | $94.40 | $55.46 | $70.80 | $82.60 | $93.22 | $125.08 |
| 40 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 41 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 42 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 43 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 44 | $43.66 | $56.64 | $64.90 | $73.16 | $97.94 | $59.00 | $76.70 | $88.50 | $99.12 | $130.98 |
| 45 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 46 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 47 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 48 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 49 | $47.20 | $60.18 | $68.44 | $77.88 | $103.84 | $63.72 | $80.24 | $92.04 | $105.02 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $86.14 | $114.46 | $70.80 | $89.68 | $103.84 | $118.00 | $155.76 |
| 51 | $53.10 | $68.44 | $79.06 | $89.68 | $118.00 | $71.98 | $90.86 | $106.20 | $119.18 | $159.30 |
| 52 | $54.28 | $70.80 | $81.42 | $94.40 | $122.72 | $73.16 | $94.40 | $108.56 | $122.72 | $164.02 |
| 53 | $57.82 | $74.34 | $83.78 | $95.58 | $127.44 | $75.52 | $96.76 | $109.74 | $125.08 | $166.38 |
| 54 | $59.00 | $74.34 | $86.14 | $97.94 | $132.16 | $76.70 | $96.76 | $112.10 | $127.44 | $169.92 |
| 55 | $61.36 | $76.70 | $92.04 | $101.48 | $135.70 | $77.88 | $99.12 | $115.64 | $130.98 | $173.46 |
| 56 | $64.90 | $81.42 | $96.76 | $108.56 | $142.78 | $81.42 | $103.84 | $122.72 | $136.88 | $181.72 |
| 57 | $69.62 | $86.14 | $101.48 | $114.46 | $153.40 | $86.14 | $108.56 | $128.62 | $143.96 | $192.34 |
| 58 | $73.16 | $95.58 | $109.74 | $122.72 | $161.66 | $89.68 | $116.82 | $135.70 | $153.40 | $200.60 |
| 59 | $79.06 | $100.30 | $118.00 | $133.34 | $174.64 | $95.58 | $121.54 | $143.96 | $162.84 | $214.76 |
| 60 | $82.60 | $107.38 | $123.90 | $140.42 | $187.62 | $101.48 | $130.98 | $152.22 | $171.10 | $228.92 |
| 61 | $90.86 | $115.64 | $134.52 | $153.40 | $200.60 | $109.74 | $139.24 | $162.84 | $185.26 | $243.08 |
| 62 | $94.40 | $121.54 | $141.60 | $161.66 | $215.94 | $114.46 | $147.50 | $171.10 | $195.88 | $258.42 |
| 63 | $102.66 | $130.98 | $153.40 | $174.64 | $230.10 | $122.72 | $156.94 | $182.90 | $207.68 | $276.12 |
| 64 | $110.92 | $140.42 | $162.84 | $185.26 | $245.44 | $129.80 | $166.38 | $195.88 | $220.66 | $292.64 |
| 65 | $116.82 | $151.04 | $177.00 | $199.42 | $265.50 | $138.06 | $178.18 | $208.86 | $236.00 | $315.06 |
| 66 | $126.26 | $161.66 | $191.16 | $215.94 | $285.56 | $148.68 | $189.98 | $225.38 | $253.70 | $336.30 |
| 67 | $133.34 | $172.28 | $204.14 | $231.28 | $305.62 | $156.94 | $201.78 | $238.36 | $270.22 | $357.54 |
| 68 | $143.96 | $186.44 | $217.12 | $248.98 | $329.22 | $167.56 | $215.94 | $253.70 | $287.92 | $381.14 |
| 69 | $158.12 | $202.96 | $239.54 | $270.22 | $358.72 | $180.54 | $232.46 | $276.12 | $311.52 | $411.82 |
| 70 | $174.64 | $224.20 | $261.96 | $299.72 | $395.30 | $199.42 | $256.06 | $299.72 | $342.20 | $451.94 |
| 71 | $194.70 | $248.98 | $293.82 | $335.12 | $440.14 | $219.48 | $282.02 | $332.76 | $377.60 | $499.14 |
| 72 | $215.94 | $277.30 | $330.40 | $374.06 | $493.24 | $243.08 | $311.52 | $369.34 | $418.90 | $554.60 |
| 73 | $243.08 | $311.52 | $368.16 | $418.90 | $549.88 | $270.22 | $348.10 | $411.82 | $464.92 | $613.60 |
| 74 | $270.22 | $349.28 | $411.82 | $467.28 | $618.32 | $298.54 | $384.68 | $454.30 | $518.02 | $683.22 |
| 75 | $302.08 | $390.58 | $462.56 | $526.28 | $691.48 | $330.40 | $428.34 | $506.22 | $574.66 | $758.74 |
| 76 | $337.48 | $436.60 | $516.02 | $591.18 | $776.44 | $366.98 | $475.54 | $561.68 | $640.74 | $843.70 |
| 77 | $375.24 | $487.34 | $580.56 | $665.52 | $873.20 | $404.74 | $526.28 | $626.58 | $715.08 | $940.46 |
| 78 | $416.54 | $543.98 | $649.00 | $744.58 | $974.68 | $446.04 | $581.74 | $693.84 | $794.14 | $1,040.76 |
| 79 | $460.20 | $600.62 | $716.26 | $821.28 | $1,074.98 | $488.52 | $637.20 | $759.92 | $870.84 | $1,141.06 |
| 80 | $500.32 | $651.36 | $781.16 | $895.62 | $1,170.56 | $527.46 | $689.12 | $827.18 | $946.36 | $1,236.64 |
| 81 | $535.72 | $699.74 | $838.98 | $964.06 | $1,259.06 | $564.04 | $737.50 | $882.64 | $1,014.80 | $1,327.50 |
| 82 | $572.30 | $746.94 | $895.62 | $1,024.24 | $1,340.48 | $602.98 | $785.88 | $941.64 | $1,077.34 | $1,411.28 |
| 83 | $605.34 | $795.32 | $951.08 | $1,085.60 | $1,425.44 | $636.02 | $834.26 | $997.10 | $1,141.06 | $1,495.06 |
| 84 | $646.64 | $841.34 | $1,007.72 | $1,150.50 | $1,510.40 | $676.14 | $882.64 | $1,054.92 | $1,205.96 | $1,582.38 |
| 85 | $690.30 | $896.80 | $1,071.44 | $1,224.84 | $1,608.34 | $720.98 | $936.92 | $1,119.82 | $1,280.30 | $1,681.50 |
| 86 | $733.96 | $955.80 | $1,139.88 | $1,302.72 | $1,711.00 | $764.64 | $995.92 | $1,188.26 | $1,358.18 | $1,784.16 |
| 87 | $782.34 | $1,015.98 | $1,213.04 | $1,384.14 | $1,819.56 | $813.02 | $1,056.10 | $1,261.42 | $1,439.60 | $1,892.72 |
| 88 | $833.08 | $1,083.24 | $1,290.92 | $1,472.64 | $1,936.38 | $863.76 | $1,123.36 | $1,339.30 | $1,528.10 | $2,009.54 |
| 89 | $888.54 | $1,152.86 | $1,374.70 | $1,567.04 | $2,062.64 | $919.22 | $1,192.98 | $1,423.08 | $1,622.50 | $2,135.80 |
| 90 | $947.54 | $1,231.92 | $1,466.74 | $1,672.06 | $2,200.70 | $978.22 | $1,272.04 | $1,515.12 | $1,727.52 | $2,273.86 |
| 91 | $1,012.44 | $1,314.52 | $1,565.86 | $1,785.34 | $2,350.56 | $1,043.12 | $1,354.64 | $1,614.24 | $1,840.80 | $2,423.72 |
| 92 | $1,083.24 | $1,404.20 | $1,672.06 | $1,903.34 | $2,507.50 | $1,113.92 | $1,444.32 | $1,720.44 | $1,958.80 | $2,580.66 |
| 93 | $1,157.58 | $1,499.78 | $1,785.34 | $2,030.78 | $2,676.24 | $1,188.26 | $1,539.90 | $1,833.72 | $2,086.24 | $2,749.40 |
| 94 | $1,237.82 | $1,603.62 | $1,906.88 | $2,168.84 | $2,860.32 | $1,268.50 | $1,643.74 | $1,955.26 | $2,224.30 | $2,933.48 |
| 95 | $1,323.96 | $1,716.90 | $2,040.22 | $2,321.06 | $3,062.10 | $1,354.64 | $1,757.02 | $2,088.60 | $2,376.52 | $3,135.26 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 30 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 31 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 32 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 33 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 34 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 35 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 36 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 37 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 38 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 39 | $37.76 | $48.38 | $56.64 | $63.72 | $83.78 | $50.74 | $64.90 | $76.70 | $86.14 | $114.46 |
| 40 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 41 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 42 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 43 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 44 | $40.12 | $51.92 | $60.18 | $67.26 | $89.68 | $53.10 | $70.80 | $80.24 | $90.86 | $120.36 |
| 45 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 46 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 47 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 48 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 49 | $41.30 | $53.10 | $63.72 | $71.98 | $95.58 | $56.64 | $74.34 | $86.14 | $96.76 | $128.62 |
| 50 | $47.20 | $61.36 | $71.98 | $79.06 | $106.20 | $64.90 | $82.60 | $96.58 | $106.20 | $143.96 |
| 51 | $49.56 | $62.54 | $74.34 | $82.60 | $108.56 | $67.26 | $82.60 | $99.12 | $109.74 | $146.32 |
| 52 | $51.92 | $64.90 | $74.34 | $84.96 | $113.28 | $68.44 | $84.96 | $99.12 | $113.28 | $151.04 |
| 53 | $51.92 | $66.08 | $76.70 | $88.50 | $116.82 | $68.44 | $86.14 | $101.48 | $115.64 | $153.40 |
| 54 | $53.10 | $70.80 | $80.24 | $93.22 | $120.36 | $69.62 | $92.04 | $105.02 | $119.18 | $155.76 |
| 55 | $54.28 | $71.98 | $82.60 | $94.40 | $123.90 | $70.80 | $93.22 | $106.20 | $121.54 | $159.30 |
| 56 | $59.00 | $75.52 | $87.32 | $99.12 | $132.16 | $74.34 | $96.76 | $112.10 | $126.26 | $167.56 |
| 57 | $61.36 | $80.24 | $94.40 | $106.20 | $140.42 | $76.70 | $101.48 | $116.82 | $133.34 | $177.00 |
| 58 | $66.08 | $83.78 | $99.12 | $114.46 | $151.04 | $81.42 | $105.02 | $123.90 | $141.60 | $187.62 |
| 59 | $71.98 | $92.04 | $106.20 | $120.36 | $161.66 | $88.50 | $113.28 | $132.16 | $148.68 | $198.24 |
| 60 | $75.52 | $97.94 | $114.46 | $128.62 | $173.46 | $90.86 | $119.18 | $139.24 | $159.30 | $210.04 |
| 61 | $81.42 | $105.02 | $122.72 | $140.42 | $184.08 | $97.94 | $126.26 | $149.86 | $169.92 | $223.02 |
| 62 | $87.32 | $113.28 | $132.16 | $149.86 | $197.06 | $106.20 | $136.88 | $158.12 | $180.54 | $237.18 |
| 63 | $93.22 | $120.36 | $140.42 | $159.30 | $212.40 | $110.92 | $145.14 | $168.74 | $192.34 | $253.70 |
| 64 | $101.48 | $129.80 | $152.22 | $173.46 | $227.74 | $119.18 | $154.58 | $181.72 | $205.32 | $271.40 |
| 65 | $107.38 | $139.24 | $162.84 | $186.44 | $243.08 | $126.26 | $165.20 | $193.52 | $220.66 | $289.10 |
| 66 | $114.46 | $149.86 | $177.00 | $199.42 | $261.32 | $133.34 | $177.00 | $207.68 | $234.82 | $312.70 |
| 67 | $123.90 | $159.30 | $188.80 | $213.58 | $280.04 | $143.96 | $186.44 | $219.48 | $248.98 | $330.40 |
| 68 | $132.16 | $172.28 | $201.78 | $231.28 | $304.44 | $154.58 | $200.60 | $236.00 | $267.86 | $351.64 |
| 69 | $142.78 | $185.26 | $220.66 | $250.16 | $330.40 | $164.02 | $214.76 | $253.70 | $289.10 | $379.96 |
| 70 | $158.12 | $206.50 | $243.08 | $277.30 | $366.98 | $179.36 | $234.82 | $276.12 | $317.42 | $418.90 |
| 71 | $175.82 | $232.46 | $271.40 | $307.98 | $408.28 | $199.42 | $263.14 | $307.98 | $349.28 | $461.38 |
| 72 | $198.24 | $258.42 | $303.26 | $344.56 | $457.84 | $220.66 | $289.10 | $341.02 | $385.86 | $513.30 |
| 73 | $219.48 | $290.28 | $341.02 | $387.04 | $512.12 | $244.26 | $323.32 | $379.96 | $430.70 | $569.94 |
| 74 | $245.44 | $324.50 | $381.14 | $434.24 | $574.66 | $272.58 | $358.72 | $423.62 | $479.08 | $633.66 |
| 75 | $274.94 | $364.62 | $427.16 | $487.34 | $641.92 | $303.26 | $398.84 | $468.46 | $534.54 | $702.10 |
| 76 | $307.98 | $407.10 | $480.26 | $548.70 | $720.98 | $333.94 | $442.50 | $521.56 | $595.90 | $783.52 |
| 77 | $343.38 | $454.30 | $539.26 | $617.14 | $810.66 | $369.34 | $489.70 | $580.56 | $663.16 | $873.20 |
| 78 | $382.32 | $506.22 | $601.80 | $687.94 | $903.88 | $409.46 | $541.62 | $644.28 | $736.32 | $966.42 |
| 79 | $418.90 | $558.14 | $665.52 | $761.10 | $998.28 | $443.68 | $591.18 | $705.64 | $808.30 | $1,060.82 |
| 80 | $455.48 | $607.70 | $725.70 | $830.72 | $1,086.78 | $481.44 | $643.10 | $765.82 | $877.92 | $1,148.14 |
| 81 | $488.52 | $656.08 | $777.62 | $892.08 | $1,168.20 | $514.48 | $690.30 | $820.10 | $939.28 | $1,230.74 |
| 82 | $523.92 | $696.20 | $830.72 | $949.90 | $1,244.90 | $549.88 | $731.60 | $874.38 | $998.28 | $1,308.62 |
| 83 | $555.78 | $739.86 | $880.28 | $1,008.90 | $1,320.42 | $582.92 | $776.44 | $922.76 | $1,058.46 | $1,386.50 |
| 84 | $590.00 | $785.88 | $934.56 | $1,067.90 | $1,403.02 | $618.32 | $823.64 | $978.22 | $1,118.64 | $1,470.28 |
| 85 | $627.76 | $835.44 | $993.56 | $1,136.34 | $1,490.34 | $656.08 | $873.20 | $1,038.40 | $1,188.26 | $1,557.60 |
| 86 | $669.06 | $888.54 | $1,058.46 | $1,208.32 | $1,587.10 | $697.38 | $926.30 | $1,103.30 | $1,260.24 | $1,654.36 |
| 87 | $711.54 | $946.36 | $1,124.54 | $1,283.84 | $1,686.22 | $739.86 | $984.12 | $1,169.38 | $1,335.76 | $1,753.48 |
| 88 | $759.92 | $1,008.90 | $1,196.52 | $1,366.44 | $1,795.96 | $788.24 | $1,046.66 | $1,241.36 | $1,418.36 | $1,863.22 |
| 89 | $809.48 | $1,074.98 | $1,274.40 | $1,454.94 | $1,912.78 | $837.80 | $1,112.74 | $1,319.24 | $1,506.86 | $1,980.04 |
| 90 | $864.94 | $1,146.96 | $1,360.54 | $1,550.52 | $2,041.40 | $893.26 | $1,184.72 | $1,405.38 | $1,602.44 | $2,108.66 |
| 91 | $922.76 | $1,223.66 | $1,452.58 | $1,655.54 | $2,178.28 | $951.08 | $1,261.42 | $1,497.42 | $1,707.46 | $2,245.54 |
| 92 | $986.48 | $1,307.44 | $1,550.52 | $1,764.10 | $2,324.60 | $1,014.80 | $1,345.20 | $1,595.36 | $1,816.02 | $2,391.86 |
| 93 | $1,053.74 | $1,397.12 | $1,654.36 | $1,884.46 | $2,480.36 | $1,082.06 | $1,434.88 | $1,699.20 | $1,936.38 | $2,547.62 |
| 94 | $1,128.08 | $1,492.70 | $1,767.64 | $2,013.08 | $2,651.46 | $1,156.40 | $1,530.46 | $1,812.48 | $2,065.00 | $2,718.72 |
| 95 | $1,208.32 | $1,597.72 | $1,891.54 | $2,152.32 | $2,837.90 | $1,236.64 | $1,635.48 | $1,936.38 | $2,204.24 | $2,905.16 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 30 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 31 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 32 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 33 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 34 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 35 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 36 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 37 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 38 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 39 | $56.64 | $70.80 | $80.24 | $89.68 | $120.36 | $75.52 | $95.58 | $108.56 | $120.36 | $164.02 |
| 40 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 41 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 42 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 43 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 44 | $60.18 | $74.34 | $86.14 | $96.76 | $129.80 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 45 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 46 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 47 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 48 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 49 | $63.72 | $77.88 | $92.04 | $101.48 | $138.06 | $83.78 | $105.02 | $122.72 | $136.88 | $184.08 |
| 50 | $70.80 | $87.32 | $101.48 | $114.46 | $152.22 | $94.40 | $118.00 | $136.88 | $153.40 | $204.14 |
| 51 | $73.16 | $92.04 | $105.02 | $118.00 | $156.94 | $97.94 | $121.54 | $139.24 | $155.76 | $208.86 |
| 52 | $75.52 | $94.40 | $108.56 | $121.54 | $162.84 | $99.12 | $123.90 | $142.78 | $159.30 | $212.40 |
| 53 | $76.70 | $96.76 | $112.10 | $126.26 | $167.56 | $101.48 | $126.26 | $146.32 | $162.84 | $219.48 |
| 54 | $79.06 | $100.30 | $115.64 | $129.80 | $173.46 | $102.66 | $129.80 | $149.86 | $167.56 | $225.38 |
| 55 | $82.60 | $103.84 | $118.00 | $134.52 | $179.36 | $106.20 | $133.34 | $153.40 | $172.28 | $230.10 |
| 56 | $86.14 | $109.74 | $125.08 | $141.60 | $187.62 | $109.74 | $139.24 | $160.48 | $179.36 | $239.54 |
| 57 | $92.04 | $116.82 | $134.52 | $151.04 | $200.60 | $115.64 | $146.32 | $168.74 | $189.98 | $252.52 |
| 58 | $99.12 | $122.72 | $143.96 | $160.48 | $215.94 | $121.54 | $154.68 | $179.36 | $199.42 | $267.86 |
| 59 | $107.38 | $132.16 | $154.58 | $173.46 | $231.28 | $130.98 | $164.02 | $189.98 | $213.58 | $284.38 |
| 60 | $113.28 | $141.60 | $164.02 | $184.08 | $247.80 | $138.06 | $173.46 | $200.60 | $225.38 | $302.08 |
| 61 | $120.36 | $152.22 | $177.00 | $198.24 | $264.32 | $146.32 | $184.08 | $214.76 | $240.72 | $319.78 |
| 62 | $129.80 | $161.66 | $188.80 | $212.40 | $283.20 | $155.76 | $195.88 | $227.74 | $256.06 | $341.02 |
| 63 | $138.06 | $173.46 | $200.60 | $226.56 | $302.08 | $165.20 | $207.68 | $241.90 | $271.40 | $362.26 |
| 64 | $147.50 | $187.62 | $217.12 | $243.08 | $324.50 | $175.82 | $224.20 | $258.42 | $289.10 | $387.04 |
| 65 | $156.94 | $200.60 | $232.46 | $260.78 | $350.46 | $186.44 | $238.36 | $277.30 | $310.34 | $414.18 |
| 66 | $169.92 | $215.94 | $251.34 | $282.02 | $376.42 | $200.60 | $254.88 | $296.18 | $331.58 | $443.68 |
| 67 | $182.90 | $231.28 | $270.22 | $302.08 | $403.56 | $214.76 | $270.22 | $315.06 | $354.00 | $473.18 |
| 68 | $197.06 | $248.98 | $289.10 | $326.86 | $430.60 | $228.92 | $289.10 | $337.48 | $378.78 | $506.22 |
| 69 | $213.58 | $269.04 | $317.42 | $357.54 | $475.54 | $245.44 | $311.52 | $364.62 | $411.82 | $546.34 |
| 70 | $236.00 | $298.54 | $350.46 | $395.30 | $526.28 | $269.04 | $341.02 | $400.02 | $450.76 | $599.44 |
| 71 | $263.14 | $335.12 | $390.58 | $440.14 | $586.46 | $297.36 | $378.78 | $442.50 | $497.96 | $664.34 |
| 72 | $293.82 | $374.06 | $436.60 | $493.24 | $656.08 | $330.40 | $421.26 | $490.88 | $553.42 | $737.50 |
| 73 | $330.40 | $418.90 | $490.88 | $552.24 | $735.14 | $368.16 | $467.28 | $546.34 | $615.96 | $818.92 |
| 74 | $369.34 | $468.46 | $548.70 | $619.50 | $823.64 | $408.28 | $519.20 | $607.70 | $684.40 | $910.96 |
| 75 | $411.82 | $525.10 | $614.78 | $693.84 | $922.76 | $451.94 | $577.02 | $674.96 | $762.28 | $1,012.44 |
| 76 | $461.38 | $591.18 | $692.66 | $783.52 | $1,038.40 | $501.50 | $643.10 | $752.84 | $850.78 | $1,129.26 |
| 77 | $514.48 | $663.16 | $779.98 | $883.82 | $1,170.56 | $553.42 | $715.08 | $841.34 | $951.08 | $1,260.24 |
| 78 | $572.30 | $738.68 | $872.02 | $990.02 | $1,308.62 | $611.24 | $789.42 | $932.20 | $1,058.46 | $1,399.48 |
| 79 | $630.12 | $815.38 | $964.06 | $1,096.22 | $1,446.68 | $669.06 | $866.12 | $1,024.24 | $1,163.48 | $1,536.36 |
| 80 | $686.76 | $887.36 | $1,051.38 | $1,196.52 | $1,578.84 | $725.70 | $939.28 | $1,112.74 | $1,264.96 | $1,668.52 |
| 81 | $738.68 | $953.44 | $1,130.44 | $1,285.02 | $1,698.02 | $777.62 | $1,005.36 | $1,191.80 | $1,355.82 | $1,788.88 |
| 82 | $787.06 | $1,018.34 | $1,205.96 | $1,368.80 | $1,806.58 | $828.36 | $1,070.26 | $1,268.50 | $1,438.42 | $1,899.80 |
| 83 | $837.80 | $1,078.52 | $1,279.12 | $1,451.40 | $1,917.50 | $877.92 | $1,132.80 | $1,342.84 | $1,523.38 | $2,014.26 |
| 84 | $889.72 | $1,146.96 | $1,358.18 | $1,539.90 | $2,035.50 | $932.20 | $1,201.24 | $1,423.08 | $1,611.88 | $2,132.26 |
| 85 | $946.36 | $1,220.12 | $1,443.14 | $1,635.48 | $2,165.30 | $988.84 | $1,276.76 | $1,509.22 | $1,711.00 | $2,264.42 |
| 86 | $1,008.90 | $1,298.00 | $1,535.18 | $1,739.32 | $2,302.18 | $1,051.38 | $1,354.64 | $1,601.26 | $1,814.84 | $2,401.30 |
| 87 | $1,073.80 | $1,380.60 | $1,633.12 | $1,849.06 | $2,449.68 | $1,116.28 | $1,437.24 | $1,699.20 | $1,924.58 | $2,548.80 |
| 88 | $1,143.42 | $1,470.28 | $1,738.14 | $1,967.06 | $2,606.62 | $1,185.90 | $1,526.92 | $1,804.22 | $2,042.58 | $2,705.74 |
| 89 | $1,220.12 | $1,568.22 | $1,851.42 | $2,094.50 | $2,776.54 | $1,262.60 | $1,624.86 | $1,917.50 | $2,170.02 | $2,875.66 |
| 90 | $1,303.90 | $1,674.42 | $1,975.32 | $2,232.56 | $2,962.98 | $1,346.38 | $1,731.06 | $2,041.40 | $2,308.08 | $3,062.10 |
| 91 | $1,393.58 | $1,788.88 | $2,108.66 | $2,383.60 | $3,163.58 | $1,436.06 | $1,845.52 | $2,174.74 | $2,459.12 | $3,262.70 |
| 92 | $1,487.98 | $1,909.24 | $2,250.26 | $2,541.72 | $3,374.80 | $1,530.46 | $1,965.88 | $2,316.34 | $2,617.24 | $3,473.92 |
| 93 | $1,589.46 | $2,037.86 | $2,402.48 | $2,711.64 | $3,603.72 | $1,631.94 | $2,094.50 | $2,468.56 | $2,787.16 | $3,702.84 |
| 94 | $1,699.20 | $2,179.46 | $2,567.68 | $2,895.72 | $3,850.34 | $1,741.68 | $2,236.10 | $2,633.76 | $2,971.24 | $3,949.46 |
| 95 | $1,821.92 | $2,332.86 | $2,748.22 | $3,098.68 | $4,120.56 | $1,864.40 | $2,389.50 | $2,814.30 | $3,174.20 | $4,219.68 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 30 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 31 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 32 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 33 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 34 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 35 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 36 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 37 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 38 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 39 | $49.56 | $62.54 | $73.16 | $81.42 | $107.38 | $67.26 | $82.60 | $97.94 | $108.56 | $143.96 |
| 40 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 41 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 42 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 43 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 44 | $53.10 | $66.08 | $76.70 | $84.96 | $115.64 | $71.98 | $89.68 | $102.66 | $115.64 | $154.58 |
| 45 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 46 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 47 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 48 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 49 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $75.52 | $95.58 | $108.56 | $122.72 | $164.02 |
| 50 | $62.54 | $77.88 | $92.04 | $100.30 | $135.70 | $82.60 | $105.02 | $122.72 | $135.70 | $181.72 |
| 51 | $64.90 | $80.24 | $94.40 | $103.84 | $139.24 | $84.96 | $106.20 | $123.90 | $139.24 | $185.26 |
| 52 | $67.26 | $83.78 | $96.76 | $107.38 | $145.14 | $87.32 | $109.74 | $127.44 | $142.78 | $191.16 |
| 53 | $69.62 | $84.96 | $99.12 | $112.10 | $148.68 | $89.68 | $112.10 | $129.80 | $146.32 | $194.70 |
| 54 | $71.98 | $89.68 | $102.66 | $115.64 | $153.40 | $93.22 | $115.64 | $133.34 | $149.86 | $199.42 |
| 55 | $73.16 | $93.22 | $106.20 | $119.18 | $158.12 | $94.40 | $119.18 | $135.70 | $153.40 | $205.32 |
| 56 | $76.70 | $97.94 | $112.10 | $126.26 | $168.74 | $97.94 | $123.90 | $142.78 | $159.30 | $213.58 |
| 57 | $81.42 | $102.66 | $119.18 | $134.52 | $179.36 | $102.66 | $129.80 | $151.04 | $168.74 | $225.38 |
| 58 | $87.32 | $110.92 | $128.62 | $143.96 | $192.34 | $109.74 | $136.88 | $160.48 | $178.18 | $239.54 |
| 59 | $94.40 | $119.18 | $138.06 | $153.40 | $204.14 | $115.64 | $146.32 | $168.74 | $188.80 | $251.34 |
| 60 | $100.30 | $127.44 | $147.50 | $164.02 | $220.66 | $121.54 | $154.58 | $179.36 | $200.60 | $269.04 |
| 61 | $108.56 | $135.70 | $156.94 | $177.00 | $236.00 | $129.80 | $164.02 | $191.16 | $214.76 | $285.56 |
| 62 | $114.46 | $145.14 | $167.56 | $187.62 | $252.52 | $138.06 | $173.46 | $202.96 | $226.56 | $303.26 |
| 63 | $121.54 | $154.58 | $179.36 | $201.78 | $269.04 | $146.32 | $185.26 | $215.94 | $241.90 | $322.14 |
| 64 | $130.98 | $164.02 | $192.34 | $217.12 | $289.10 | $156.94 | $197.06 | $230.10 | $258.42 | $344.56 |
| 65 | $140.42 | $178.18 | $206.50 | $233.64 | $310.34 | $166.38 | $210.04 | $245.44 | $277.30 | $368.16 |
| 66 | $153.40 | $192.34 | $223.02 | $252.52 | $335.12 | $179.36 | $226.56 | $263.14 | $296.18 | $394.12 |
| 67 | $162.84 | $205.32 | $238.36 | $270.22 | $359.90 | $189.98 | $240.72 | $279.66 | $316.24 | $421.26 |
| 68 | $173.46 | $221.84 | $256.06 | $290.28 | $388.22 | $201.78 | $258.42 | $299.72 | $337.48 | $450.76 |
| 69 | $189.98 | $240.72 | $282.02 | $317.42 | $421.26 | $219.48 | $278.48 | $324.50 | $365.80 | $484.98 |
| 70 | $211.22 | $266.68 | $311.52 | $352.82 | $467.28 | $240.72 | $304.44 | $356.36 | $401.20 | $533.36 |
| 71 | $233.64 | $297.36 | $348.10 | $392.94 | $520.38 | $265.50 | $337.48 | $394.12 | $443.68 | $591.18 |
| 72 | $263.14 | $331.58 | $388.22 | $440.14 | $584.10 | $295.00 | $374.06 | $436.60 | $494.42 | $656.08 |
| 73 | $292.64 | $374.06 | $435.42 | $489.70 | $654.90 | $325.68 | $417.72 | $486.16 | $546.34 | $729.24 |
| 74 | $329.22 | $417.72 | $489.70 | $551.06 | $732.78 | $363.44 | $462.56 | $541.62 | $608.88 | $810.66 |
| 75 | $365.80 | $468.46 | $548.70 | $618.32 | $821.28 | $402.38 | $513.30 | $601.80 | $677.32 | $901.52 |
| 76 | $410.64 | $523.92 | $615.96 | $697.38 | $923.94 | $447.22 | $569.94 | $670.24 | $756.38 | $1,004.18 |
| 77 | $457.84 | $587.64 | $695.02 | $787.06 | $1,040.76 | $494.42 | $634.84 | $749.30 | $848.42 | $1,122.18 |
| 78 | $509.76 | $657.26 | $776.44 | $880.28 | $1,164.66 | $543.98 | $702.10 | $829.54 | $941.64 | $1,244.90 |
| 79 | $561.68 | $725.70 | $860.22 | $974.68 | $1,288.56 | $597.08 | $769.36 | $913.32 | $1,036.04 | $1,367.62 |
| 80 | $612.42 | $789.42 | $935.74 | $1,063.18 | $1,404.20 | $645.46 | $835.44 | $988.84 | $1,124.54 | $1,485.62 |
| 81 | $657.26 | $849.60 | $1,007.72 | $1,143.42 | $1,510.40 | $692.66 | $895.62 | $1,062.00 | $1,204.78 | $1,590.64 |
| 82 | $700.92 | $906.24 | $1,073.80 | $1,218.94 | $1,609.52 | $737.50 | $953.44 | $1,128.08 | $1,281.48 | $1,692.12 |
| 83 | $744.58 | $960.52 | $1,138.70 | $1,292.10 | $1,706.28 | $781.16 | $1,008.90 | $1,194.16 | $1,357.00 | $1,792.42 |
| 84 | $790.60 | $1,019.52 | $1,207.14 | $1,369.98 | $1,811.30 | $828.36 | $1,069.08 | $1,263.78 | $1,434.88 | $1,897.44 |
| 85 | $842.52 | $1,084.42 | $1,285.02 | $1,456.12 | $1,926.94 | $881.46 | $1,135.16 | $1,342.84 | $1,522.20 | $2,015.44 |
| 86 | $897.98 | $1,155.22 | $1,366.44 | $1,548.16 | $2,049.66 | $936.92 | $1,205.96 | $1,424.26 | $1,614.24 | $2,138.16 |
| 87 | $955.80 | $1,228.38 | $1,453.76 | $1,646.10 | $2,179.46 | $994.74 | $1,279.12 | $1,511.58 | $1,712.18 | $2,267.96 |
| 88 | $1,018.34 | $1,307.44 | $1,546.98 | $1,749.94 | $2,319.88 | $1,057.28 | $1,358.18 | $1,604.80 | $1,816.02 | $2,408.38 |
| 89 | $1,085.60 | $1,394.76 | $1,648.46 | $1,863.22 | $2,472.10 | $1,124.54 | $1,445.50 | $1,706.28 | $1,929.30 | $2,560.60 |
| 90 | $1,159.94 | $1,489.16 | $1,759.38 | $1,987.12 | $2,637.30 | $1,198.88 | $1,539.90 | $1,817.20 | $2,053.20 | $2,725.80 |
| 91 | $1,240.18 | $1,590.64 | $1,877.38 | $2,120.46 | $2,815.48 | $1,279.12 | $1,641.38 | $1,935.20 | $2,186.54 | $2,903.98 |
| 92 | $1,325.14 | $1,699.20 | $2,002.46 | $2,262.06 | $3,004.28 | $1,364.08 | $1,749.94 | $2,060.28 | $2,328.14 | $3,092.78 |
| 93 | $1,416.00 | $1,812.48 | $2,138.16 | $2,413.10 | $3,206.06 | $1,454.94 | $1,863.22 | $2,195.98 | $2,479.18 | $3,294.56 |
| 94 | $1,512.76 | $1,938.74 | $2,284.48 | $2,577.12 | $3,426.72 | $1,551.70 | $1,989.48 | $2,342.30 | $2,643.20 | $3,515.22 |
| 95 | $1,620.14 | $2,075.62 | $2,446.14 | $2,757.66 | $3,668.62 | $1,659.08 | $2,126.36 | $2,503.96 | $2,823.74 | $3,757.12 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 30 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 31 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 32 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 33 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 34 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 35 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 36 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 37 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 38 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 39 | $44.84 | $56.64 | $64.90 | $73.16 | $99.12 | $60.18 | $75.52 | $87.32 | $99.12 | $132.16 |
| 40 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 41 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 42 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 43 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 44 | $47.20 | $60.18 | $68.44 | $77.88 | $105.02 | $64.90 | $80.24 | $93.22 | $103.84 | $140.42 |
| 45 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 46 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 47 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 48 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 49 | $51.92 | $63.72 | $73.16 | $82.60 | $110.92 | $69.62 | $84.96 | $99.12 | $112.10 | $149.86 |
| 50 | $57.82 | $70.80 | $82.60 | $93.22 | $122.72 | $76.70 | $95.58 | $109.74 | $123.90 | $165.20 |
| 51 | $60.18 | $74.34 | $83.78 | $95.58 | $127.44 | $77.88 | $99.12 | $113.28 | $127.44 | $168.74 |
| 52 | $61.36 | $76.70 | $86.14 | $97.94 | $132.16 | $80.24 | $100.30 | $115.64 | $128.62 | $173.46 |
| 53 | $63.72 | $77.88 | $92.04 | $101.48 | $135.70 | $81.42 | $102.66 | $119.18 | $132.16 | $177.00 |
| 54 | $64.90 | $81.42 | $94.40 | $105.02 | $140.42 | $83.78 | $105.02 | $121.54 | $135.70 | $181.72 |
| 55 | $67.26 | $82.60 | $96.76 | $107.38 | $143.96 | $84.96 | $107.38 | $125.08 | $138.06 | $186.44 |
| 56 | $70.80 | $87.32 | $102.66 | $114.46 | $152.22 | $89.68 | $110.92 | $129.80 | $146.32 | $194.70 |
| 57 | $74.34 | $95.58 | $109.74 | $121.54 | $162.84 | $93.22 | $118.00 | $138.06 | $153.40 | $205.32 |
| 58 | $79.06 | $100.30 | $116.82 | $130.98 | $174.64 | $99.12 | $125.08 | $145.14 | $162.84 | $217.12 |
| 59 | $84.96 | $108.56 | $123.90 | $139.24 | $187.62 | $105.02 | $133.34 | $153.40 | $171.10 | $230.10 |
| 60 | $90.86 | $115.64 | $134.52 | $149.86 | $199.42 | $110.92 | $140.42 | $164.02 | $182.90 | $244.26 |
| 61 | $99.12 | $122.72 | $143.96 | $160.48 | $214.76 | $118.00 | $148.68 | $173.46 | $194.70 | $259.60 |
| 62 | $103.84 | $130.98 | $152.22 | $172.28 | $230.10 | $125.08 | $159.30 | $185.26 | $206.50 | $277.30 |
| 63 | $112.10 | $141.60 | $162.84 | $182.90 | $244.26 | $134.52 | $168.74 | $195.88 | $219.48 | $292.64 |
| 64 | $119.18 | $151.04 | $175.82 | $197.06 | $261.96 | $142.78 | $180.54 | $208.86 | $234.82 | $312.70 |
| 65 | $128.62 | $160.48 | $188.80 | $212.40 | $280.84 | $152.22 | $192.34 | $224.20 | $251.34 | $335.12 |
| 66 | $136.88 | $173.46 | $202.96 | $228.92 | $301.44 | $161.66 | $206.50 | $239.54 | $269.04 | $358.72 |
| 67 | $148.68 | $188.80 | $218.30 | $245.44 | $326.06 | $173.46 | $219.48 | $253.70 | $287.92 | $382.32 |
| 68 | $160.48 | $201.78 | $234.82 | $265.50 | $352.82 | $185.26 | $233.64 | $272.58 | $307.98 | $409.46 |
| 69 | $172.28 | $219.48 | $256.06 | $289.10 | $383.50 | $198.24 | $253.70 | $296.18 | $333.94 | $442.50 |
| 70 | $189.98 | $243.08 | $283.20 | $320.96 | $425.98 | $215.94 | $277.30 | $323.32 | $365.80 | $486.16 |
| 71 | $213.58 | $270.22 | $316.24 | $357.54 | $474.36 | $241.90 | $306.80 | $358.72 | $403.56 | $538.08 |
| 72 | $237.18 | $304.44 | $354.00 | $397.66 | $531.00 | $266.68 | $342.20 | $398.84 | $447.22 | $595.90 |
| 73 | $267.86 | $338.66 | $397.66 | $447.22 | $593.54 | $297.36 | $379.96 | $443.68 | $497.96 | $663.16 |
| 74 | $298.54 | $379.96 | $443.68 | $500.32 | $667.88 | $330.40 | $421.26 | $489.70 | $554.60 | $738.68 |
| 75 | $333.94 | $425.98 | $499.14 | $561.68 | $748.12 | $365.80 | $467.28 | $547.52 | $617.14 | $820.10 |
| 76 | $372.88 | $475.54 | $561.68 | $632.48 | $841.34 | $405.92 | $519.20 | $610.06 | $689.12 | $915.68 |
| 77 | $418.90 | $535.72 | $631.30 | $717.44 | $947.54 | $450.76 | $578.20 | $680.86 | $771.72 | $1,019.52 |
| 78 | $464.92 | $597.08 | $706.82 | $802.40 | $1,059.64 | $495.60 | $638.38 | $755.20 | $856.68 | $1,133.98 |
| 79 | $510.94 | $658.44 | $781.16 | $888.54 | $1,172.92 | $542.80 | $700.92 | $829.54 | $942.82 | $1,246.08 |
| 80 | $555.78 | $717.44 | $853.14 | $968.78 | $1,277.94 | $586.46 | $758.74 | $901.52 | $1,024.24 | $1,351.10 |
| 81 | $598.26 | $771.72 | $915.68 | $1,040.76 | $1,374.70 | $628.94 | $814.20 | $965.24 | $1,096.22 | $1,449.04 |
| 82 | $637.20 | $823.64 | $977.04 | $1,109.20 | $1,463.20 | $670.24 | $866.12 | $1,027.78 | $1,165.84 | $1,539.90 |
| 83 | $677.32 | $874.38 | $1,036.04 | $1,175.28 | $1,554.06 | $710.36 | $918.04 | $1,087.96 | $1,234.28 | $1,631.94 |
| 84 | $720.98 | $928.66 | $1,099.76 | $1,246.08 | $1,647.28 | $754.02 | $972.32 | $1,152.86 | $1,306.26 | $1,726.34 |
| 85 | $768.18 | $987.66 | $1,168.20 | $1,325.14 | $1,753.48 | $802.40 | $1,033.68 | $1,222.48 | $1,385.32 | $1,834.90 |
| 86 | $816.56 | $1,051.38 | $1,242.54 | $1,407.74 | $1,864.40 | $850.78 | $1,097.40 | $1,296.82 | $1,467.92 | $1,945.82 |
| 87 | $869.66 | $1,118.64 | $1,321.60 | $1,497.42 | $1,982.40 | $903.88 | $1,164.66 | $1,375.88 | $1,557.60 | $2,063.82 |
| 88 | $927.48 | $1,191.80 | $1,406.56 | $1,591.82 | $2,109.84 | $961.70 | $1,237.82 | $1,460.84 | $1,652.00 | $2,191.26 |
| 89 | $988.84 | $1,269.68 | $1,497.42 | $1,694.48 | $2,249.08 | $1,023.06 | $1,315.70 | $1,551.70 | $1,754.66 | $2,330.50 |
| 90 | $1,057.28 | $1,354.64 | $1,598.90 | $1,807.76 | $2,400.12 | $1,091.50 | $1,400.66 | $1,653.18 | $1,867.94 | $2,481.54 |
| 91 | $1,128.08 | $1,449.04 | $1,706.28 | $1,929.30 | $2,561.78 | $1,162.30 | $1,495.06 | $1,760.56 | $1,989.48 | $2,643.20 |
| 92 | $1,204.78 | $1,545.80 | $1,820.74 | $2,057.92 | $2,732.88 | $1,239.00 | $1,591.82 | $1,875.02 | $2,118.10 | $2,814.30 |
| 93 | $1,288.56 | $1,650.82 | $1,944.64 | $2,195.98 | $2,916.96 | $1,322.78 | $1,696.84 | $1,998.92 | $2,256.16 | $2,998.38 |
| 94 | $1,378.24 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,412.46 | $1,810.12 | $2,132.26 | $2,404.84 | $3,198.98 |
| 95 | $1,475.00 | $1,888.00 | $2,224.30 | $2,509.86 | $3,337.04 | $1,509.22 | $1,934.02 | $2,278.58 | $2,570.04 | $3,418.46 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Standard rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 30 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 31 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 32 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 33 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 34 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 35 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 36 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 37 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 38 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 39 | $41.30 | $51.92 | $61.36 | $67.26 | $92.04 | $55.46 | $70.80 | $81.42 | $90.86 | $122.72 |
| 40 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 41 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 42 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 43 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 44 | $43.66 | $56.64 | $64.90 | $71.98 | $97.94 | $57.82 | $75.52 | $87.32 | $96.76 | $129.80 |
| 45 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 46 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 47 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 48 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 49 | $46.02 | $60.18 | $68.44 | $75.52 | $102.66 | $63.72 | $80.24 | $92.04 | $102.66 | $138.06 |
| 50 | $51.92 | $66.08 | $75.52 | $84.96 | $113.28 | $69.62 | $88.50 | $101.48 | $114.46 | $152.22 |
| 51 | $53.10 | $68.44 | $79.06 | $88.50 | $116.82 | $71.98 | $90.86 | $105.02 | $116.82 | $155.76 |
| 52 | $56.64 | $70.80 | $80.24 | $92.04 | $120.36 | $73.16 | $93.22 | $106.20 | $121.54 | $159.30 |
| 53 | $57.82 | $73.16 | $83.78 | $94.40 | $123.90 | $75.52 | $95.58 | $109.74 | $122.72 | $162.84 |
| 54 | $60.18 | $75.52 | $86.14 | $97.94 | $128.62 | $76.70 | $99.12 | $112.10 | $126.26 | $167.56 |
| 55 | $61.36 | $77.88 | $87.32 | $100.30 | $133.34 | $77.88 | $100.30 | $113.28 | $128.62 | $172.28 |
| 56 | $64.90 | $81.42 | $95.58 | $105.02 | $141.60 | $81.42 | $103.84 | $121.54 | $133.34 | $180.54 |
| 57 | $69.62 | $86.14 | $100.30 | $113.28 | $151.04 | $86.14 | $108.56 | $126.26 | $141.60 | $191.16 |
| 58 | $74.34 | $92.04 | $107.38 | $120.36 | $160.48 | $90.86 | $115.64 | $133.34 | $149.86 | $199.42 |
| 59 | $77.88 | $100.30 | $114.46 | $130.98 | $174.64 | $94.40 | $122.72 | $141.60 | $160.48 | $213.58 |
| 60 | $82.60 | $108.56 | $121.54 | $139.24 | $185.26 | $101.48 | $132.16 | $148.68 | $169.92 | $225.38 |
| 61 | $89.68 | $115.64 | $133.34 | $149.86 | $198.24 | $108.56 | $139.24 | $160.48 | $180.54 | $241.90 |
| 62 | $94.40 | $121.54 | $141.60 | $158.12 | $212.40 | $114.46 | $146.32 | $169.92 | $191.16 | $256.06 |
| 63 | $102.66 | $130.98 | $151.04 | $171.10 | $226.56 | $121.54 | $159.30 | $181.72 | $205.32 | $272.58 |
| 64 | $110.92 | $140.42 | $161.66 | $182.90 | $243.08 | $130.98 | $167.56 | $194.70 | $218.30 | $290.28 |
| 65 | $116.82 | $151.04 | $175.82 | $195.88 | $261.96 | $139.24 | $179.36 | $208.86 | $232.46 | $311.52 |
| 66 | $126.26 | $161.66 | $188.80 | $213.58 | $282.02 | $148.68 | $191.16 | $223.02 | $251.34 | $332.76 |
| 67 | $135.70 | $174.64 | $201.78 | $228.92 | $304.44 | $158.12 | $205.32 | $236.00 | $266.68 | $356.36 |
| 68 | $145.14 | $188.80 | $218.30 | $246.62 | $326.86 | $168.74 | $219.48 | $252.52 | $286.74 | $379.96 |
| 69 | $158.12 | $205.32 | $238.36 | $269.04 | $357.54 | $182.90 | $236.00 | $274.94 | $309.16 | $411.82 |
| 70 | $175.82 | $225.38 | $263.14 | $296.18 | $394.12 | $200.60 | $258.42 | $300.90 | $339.84 | $450.76 |
| 71 | $195.88 | $252.52 | $295.00 | $331.58 | $441.32 | $220.66 | $285.56 | $333.94 | $375.24 | $500.32 |
| 72 | $219.48 | $283.20 | $330.40 | $372.88 | $493.24 | $245.44 | $318.60 | $370.52 | $417.72 | $555.78 |
| 73 | $244.26 | $318.60 | $368.16 | $416.54 | $554.60 | $272.58 | $355.18 | $411.82 | $463.74 | $617.14 |
| 74 | $274.94 | $356.36 | $414.18 | $467.28 | $620.68 | $303.26 | $395.30 | $459.02 | $518.02 | $686.76 |
| 75 | $306.80 | $398.84 | $464.92 | $525.10 | $697.38 | $336.30 | $438.96 | $509.76 | $575.84 | $764.64 |
| 76 | $344.56 | $448.40 | $522.74 | $591.18 | $783.52 | $372.88 | $487.34 | $568.76 | $643.10 | $851.96 |
| 77 | $383.50 | $502.68 | $590.00 | $667.88 | $883.82 | $413.00 | $542.80 | $634.84 | $719.80 | $953.44 |
| 78 | $425.98 | $560.50 | $657.26 | $746.94 | $988.84 | $456.66 | $599.44 | $703.28 | $798.86 | $1,057.28 |
| 79 | $470.82 | $618.32 | $728.06 | $827.18 | $1,092.68 | $499.14 | $657.26 | $774.08 | $877.92 | $1,159.94 |
| 80 | $509.76 | $673.78 | $794.14 | $900.34 | $1,191.80 | $539.26 | $712.72 | $838.98 | $952.26 | $1,260.24 |
| 81 | $548.70 | $724.52 | $854.32 | $969.96 | $1,279.12 | $578.20 | $763.46 | $900.34 | $1,021.88 | $1,348.74 |
| 82 | $587.64 | $772.90 | $908.60 | $1,031.32 | $1,364.08 | $617.14 | $813.02 | $954.62 | $1,084.42 | $1,434.88 |
| 83 | $621.86 | $820.10 | $965.24 | $1,095.04 | $1,446.68 | $652.54 | $861.40 | $1,014.80 | $1,149.32 | $1,519.84 |
| 84 | $660.80 | $869.66 | $1,023.06 | $1,161.12 | $1,535.18 | $692.66 | $913.32 | $1,072.62 | $1,216.58 | $1,609.52 |
| 85 | $703.28 | $925.12 | $1,089.14 | $1,233.10 | $1,633.12 | $735.14 | $969.96 | $1,138.70 | $1,289.74 | $1,708.64 |
| 86 | $750.48 | $985.30 | $1,157.58 | $1,310.98 | $1,736.96 | $782.34 | $1,030.14 | $1,207.14 | $1,367.62 | $1,812.48 |
| 87 | $798.86 | $1,046.66 | $1,231.92 | $1,393.58 | $1,847.88 | $830.72 | $1,091.50 | $1,281.48 | $1,450.22 | $1,923.40 |
| 88 | $850.78 | $1,115.10 | $1,310.98 | $1,482.08 | $1,965.88 | $882.64 | $1,159.94 | $1,360.54 | $1,538.72 | $2,041.40 |
| 89 | $907.42 | $1,188.26 | $1,395.94 | $1,578.84 | $2,094.50 | $939.28 | $1,233.10 | $1,445.50 | $1,635.48 | $2,170.02 |
| 90 | $969.96 | $1,269.68 | $1,490.34 | $1,683.86 | $2,234.92 | $1,001.82 | $1,314.52 | $1,539.90 | $1,740.50 | $2,310.44 |
| 91 | $1,036.04 | $1,355.82 | $1,589.46 | $1,795.96 | $2,385.96 | $1,067.90 | $1,400.66 | $1,639.02 | $1,852.60 | $2,461.48 |
| 92 | $1,105.66 | $1,446.68 | $1,696.84 | $1,916.32 | $2,545.26 | $1,137.52 | $1,491.52 | $1,746.40 | $1,972.96 | $2,620.78 |
| 93 | $1,182.36 | $1,545.80 | $1,811.30 | $2,044.94 | $2,717.54 | $1,214.22 | $1,590.64 | $1,860.86 | $2,101.58 | $2,793.06 |
| 94 | $1,264.96 | $1,652.00 | $1,935.20 | $2,183.00 | $2,903.98 | $1,296.82 | $1,696.84 | $1,984.76 | $2,239.64 | $2,979.50 |
| 95 | $1,354.64 | $1,768.82 | $2,070.90 | $2,336.40 | $3,108.12 | $1,386.50 | $1,813.66 | $2,120.46 | $2,393.04 | $3,183.64 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 30 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 31 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 32 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 33 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 34 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 35 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 36 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 37 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 38 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 39 | $47.20 | $60.18 | $68.44 | $75.52 | $102.66 | $64.90 | $80.24 | $92.04 | $102.66 | $139.24 |
| 40 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 41 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 42 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 43 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 44 | $51.92 | $62.54 | $74.34 | $81.42 | $109.74 | $69.62 | $83.78 | $99.12 | $108.56 | $147.50 |
| 45 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 46 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 47 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 48 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 49 | $53.10 | $66.08 | $76.70 | $86.14 | $116.82 | $71.98 | $89.68 | $103.84 | $116.82 | $156.94 |
| 50 | $60.18 | $74.34 | $86.14 | $97.94 | $129.80 | $79.06 | $100.30 | $116.82 | $130.98 | $173.46 |
| 51 | $61.36 | $76.70 | $89.68 | $100.30 | $134.52 | $81.42 | $102.66 | $118.00 | $132.16 | $178.18 |
| 52 | $63.72 | $79.06 | $94.40 | $103.84 | $138.06 | $82.60 | $105.02 | $122.72 | $135.70 | $180.54 |
| 53 | $64.90 | $81.42 | $95.58 | $107.38 | $142.78 | $84.96 | $107.38 | $123.90 | $138.06 | $186.44 |
| 54 | $67.26 | $84.96 | $97.94 | $109.74 | $146.32 | $86.14 | $110.92 | $126.26 | $141.60 | $189.98 |
| 55 | $71.98 | $87.32 | $100.30 | $113.28 | $153.40 | $90.86 | $112.10 | $129.80 | $146.32 | $197.06 |
| 56 | $74.34 | $94.40 | $107.38 | $120.36 | $159.30 | $94.40 | $118.00 | $136.88 | $153.40 | $204.14 |
| 57 | $77.88 | $99.12 | $114.46 | $128.62 | $172.28 | $99.12 | $125.08 | $143.96 | $160.48 | $215.94 |
| 58 | $82.60 | $105.02 | $121.54 | $138.06 | $182.90 | $103.84 | $132.16 | $152.22 | $169.92 | $226.56 |
| 59 | $90.86 | $113.28 | $132.16 | $146.32 | $195.88 | $110.92 | $139.24 | $161.66 | $180.54 | $241.90 |
| 60 | $95.58 | $120.36 | $140.42 | $156.94 | $210.04 | $116.82 | $146.32 | $169.92 | $191.16 | $256.06 |
| 61 | $103.84 | $128.62 | $151.04 | $169.92 | $225.38 | $125.08 | $155.76 | $182.90 | $204.14 | $272.58 |
| 62 | $110.92 | $139.24 | $160.48 | $179.36 | $240.72 | $133.34 | $167.56 | $193.52 | $217.12 | $290.28 |
| 63 | $116.82 | $147.50 | $172.28 | $193.52 | $257.24 | $140.42 | $177.00 | $205.32 | $231.28 | $307.98 |
| 64 | $125.08 | $159.30 | $184.08 | $206.50 | $276.12 | $149.86 | $189.98 | $220.66 | $246.62 | $330.40 |
| 65 | $133.34 | $171.10 | $197.06 | $221.84 | $296.18 | $158.12 | $204.14 | $234.82 | $263.14 | $351.64 |
| 66 | $146.32 | $182.90 | $213.58 | $239.54 | $318.60 | $171.10 | $214.76 | $252.52 | $283.20 | $377.60 |
| 67 | $154.58 | $195.88 | $230.10 | $257.24 | $344.56 | $181.72 | $230.10 | $267.86 | $300.90 | $402.38 |
| 68 | $166.38 | $211.22 | $245.44 | $277.30 | $370.52 | $193.52 | $245.44 | $286.74 | $322.14 | $430.70 |
| 69 | $181.72 | $227.74 | $269.04 | $304.44 | $404.74 | $208.86 | $264.32 | $310.34 | $349.28 | $464.92 |
| 70 | $201.78 | $254.88 | $298.54 | $336.30 | $447.22 | $228.92 | $291.46 | $339.84 | $383.50 | $510.94 |
| 71 | $221.84 | $286.74 | $332.76 | $374.06 | $499.14 | $251.34 | $323.32 | $376.42 | $424.80 | $565.22 |
| 72 | $250.16 | $317.42 | $371.70 | $418.90 | $558.14 | $280.84 | $356.36 | $417.72 | $470.82 | $626.58 |
| 73 | $280.84 | $356.36 | $416.54 | $468.46 | $624.22 | $311.52 | $397.66 | $464.92 | $521.56 | $696.20 |
| 74 | $313.88 | $398.84 | $467.28 | $527.46 | $702.10 | $346.92 | $441.32 | $516.84 | $581.74 | $775.26 |
| 75 | $350.46 | $446.04 | $522.74 | $591.18 | $784.70 | $384.68 | $490.88 | $573.48 | $647.82 | $861.40 |
| 76 | $391.76 | $501.50 | $586.82 | $664.34 | $882.64 | $425.98 | $545.16 | $639.56 | $722.16 | $960.52 |
| 77 | $437.78 | $562.86 | $663.46 | $751.66 | $995.92 | $472.00 | $606.52 | $715.08 | $809.48 | $1,070.26 |
| 78 | $486.16 | $627.76 | $741.04 | $842.52 | $1,112.74 | $520.38 | $671.42 | $792.96 | $899.16 | $1,190.62 |
| 79 | $538.08 | $692.66 | $820.10 | $931.02 | $1,230.74 | $569.94 | $735.14 | $870.84 | $987.66 | $1,307.44 |
| 80 | $584.10 | $755.20 | $894.44 | $1,015.98 | $1,342.84 | $617.14 | $798.86 | $946.36 | $1,074.98 | $1,419.54 |
| 81 | $626.58 | $811.84 | $961.70 | $1,092.68 | $1,443.14 | $660.80 | $855.50 | $1,013.62 | $1,151.68 | $1,519.84 |
| 82 | $670.24 | $864.94 | $1,025.42 | $1,163.48 | $1,537.54 | $703.28 | $909.78 | $1,079.70 | $1,222.48 | $1,616.60 |
| 83 | $712.72 | $915.68 | $1,087.96 | $1,233.10 | $1,630.76 | $746.94 | $962.88 | $1,141.06 | $1,294.46 | $1,712.18 |
| 84 | $755.20 | $977.04 | $1,154.04 | $1,309.80 | $1,729.88 | $792.96 | $1,023.06 | $1,209.50 | $1,371.16 | $1,813.66 |
| 85 | $803.58 | $1,037.22 | $1,226.02 | $1,390.04 | $1,840.80 | $840.16 | $1,083.24 | $1,281.48 | $1,454.94 | $1,923.40 |
| 86 | $856.68 | $1,103.30 | $1,306.26 | $1,478.54 | $1,957.62 | $893.26 | $1,149.32 | $1,361.72 | $1,543.44 | $2,040.22 |
| 87 | $912.14 | $1,175.28 | $1,387.68 | $1,570.58 | $2,082.70 | $948.72 | $1,221.30 | $1,443.14 | $1,635.48 | $2,165.30 |
| 88 | $972.32 | $1,250.80 | $1,477.36 | $1,670.88 | $2,216.04 | $1,008.90 | $1,296.82 | $1,532.82 | $1,735.78 | $2,298.64 |
| 89 | $1,037.22 | $1,333.40 | $1,572.94 | $1,779.44 | $2,360.00 | $1,073.80 | $1,379.42 | $1,628.40 | $1,844.34 | $2,442.60 |
| 90 | $1,106.84 | $1,424.26 | $1,679.14 | $1,897.44 | $2,520.48 | $1,143.42 | $1,470.28 | $1,734.60 | $1,962.34 | $2,603.08 |
| 91 | $1,183.54 | $1,521.02 | $1,792.42 | $2,024.88 | $2,690.40 | $1,220.12 | $1,567.04 | $1,847.88 | $2,089.78 | $2,773.00 |
| 92 | $1,263.78 | $1,623.68 | $1,912.78 | $2,159.40 | $2,868.58 | $1,300.36 | $1,669.70 | $1,968.24 | $2,224.30 | $2,951.18 |
| 93 | $1,349.92 | $1,733.42 | $2,042.58 | $2,303.36 | $3,063.28 | $1,386.50 | $1,779.44 | $2,098.04 | $2,368.26 | $3,145.88 |
| 94 | $1,443.14 | $1,852.60 | $2,181.82 | $2,460.30 | $3,273.32 | $1,479.72 | $1,898.62 | $2,237.28 | $2,525.20 | $3,355.92 |
| 95 | $1,546.98 | $1,983.58 | $2,336.40 | $2,633.76 | $3,503.42 | $1,583.56 | $2,029.60 | $2,391.86 | $2,698.66 | $3,586.02 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 30 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 31 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 32 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 33 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 34 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 35 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 36 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 37 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 38 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 39 | $41.30 | $51.92 | $62.54 | $69.62 | $93.22 | $55.46 | $70.80 | $82.60 | $92.04 | $122.72 |
| 40 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 41 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 42 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 43 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 44 | $44.84 | $56.64 | $64.90 | $73.16 | $97.94 | $60.18 | $76.70 | $87.32 | $99.12 | $130.98 |
| 45 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 46 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 47 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 48 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 49 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $64.90 | $80.24 | $92.04 | $103.84 | $139.24 |
| 50 | $51.92 | $66.08 | $76.70 | $84.96 | $114.46 | $70.80 | $89.68 | $105.84 | $115.64 | $154.58 |
| 51 | $54.28 | $68.44 | $79.06 | $88.50 | $118.00 | $73.16 | $90.86 | $105.02 | $118.00 | $158.12 |
| 52 | $57.82 | $73.16 | $81.42 | $93.22 | $122.72 | $75.52 | $95.58 | $108.56 | $121.54 | $161.66 |
| 53 | $59.00 | $74.34 | $83.78 | $95.58 | $127.44 | $76.70 | $96.76 | $109.74 | $123.90 | $166.38 |
| 54 | $61.36 | $75.52 | $86.14 | $97.94 | $132.16 | $79.06 | $97.94 | $112.10 | $126.26 | $169.92 |
| 55 | $61.36 | $77.88 | $92.04 | $101.48 | $135.70 | $79.06 | $100.30 | $115.64 | $129.80 | $174.64 |
| 56 | $64.90 | $82.60 | $96.76 | $107.38 | $142.78 | $82.60 | $105.02 | $122.72 | $135.70 | $181.72 |
| 57 | $70.80 | $86.14 | $101.48 | $114.46 | $153.40 | $87.32 | $109.74 | $128.62 | $143.96 | $192.34 |
| 58 | $74.34 | $95.58 | $109.74 | $121.54 | $161.66 | $92.04 | $116.82 | $135.70 | $151.04 | $201.78 |
| 59 | $80.24 | $101.48 | $118.00 | $130.98 | $174.64 | $97.94 | $123.90 | $143.96 | $160.48 | $214.76 |
| 60 | $83.78 | $108.56 | $125.08 | $139.24 | $187.62 | $103.84 | $132.16 | $152.22 | $169.92 | $228.92 |
| 61 | $92.04 | $115.64 | $134.52 | $151.04 | $200.60 | $110.92 | $139.24 | $162.84 | $184.08 | $243.08 |
| 62 | $97.94 | $122.72 | $141.60 | $159.30 | $214.76 | $116.82 | $147.50 | $171.10 | $193.52 | $257.24 |
| 63 | $103.84 | $130.98 | $153.40 | $172.28 | $228.92 | $125.08 | $156.94 | $185.26 | $205.32 | $274.94 |
| 64 | $112.10 | $140.42 | $161.66 | $184.08 | $244.26 | $134.52 | $167.56 | $194.70 | $219.48 | $291.46 |
| 65 | $119.18 | $151.04 | $175.82 | $197.06 | $261.96 | $141.60 | $179.36 | $208.86 | $233.64 | $312.70 |
| 66 | $129.80 | $162.84 | $189.98 | $214.76 | $281.38 | $152.22 | $191.16 | $225.38 | $252.52 | $335.12 |
| 67 | $136.88 | $173.46 | $204.14 | $228.92 | $305.62 | $160.48 | $204.14 | $239.54 | $267.86 | $357.54 |
| 68 | $148.68 | $188.80 | $217.12 | $247.80 | $329.22 | $172.28 | $219.48 | $253.70 | $287.92 | $382.32 |
| 69 | $162.84 | $204.14 | $240.72 | $269.04 | $359.90 | $187.62 | $236.00 | $277.30 | $310.34 | $413.00 |
| 70 | $179.36 | $225.38 | $264.32 | $298.54 | $396.48 | $205.32 | $258.42 | $302.08 | $341.02 | $454.30 |
| 71 | $198.24 | $253.70 | $296.18 | $335.12 | $442.50 | $225.38 | $286.74 | $335.12 | $377.60 | $502.68 |
| 72 | $223.02 | $283.20 | $331.58 | $374.96 | $496.78 | $250.16 | $318.60 | $371.70 | $418.90 | $558.14 |
| 73 | $248.98 | $318.60 | $368.16 | $416.54 | $556.96 | $276.12 | $355.18 | $411.82 | $462.56 | $618.32 |
| 74 | $279.66 | $356.36 | $416.54 | $467.28 | $624.22 | $309.16 | $394.12 | $461.38 | $518.02 | $690.30 |
| 75 | $311.52 | $396.48 | $464.92 | $526.28 | $697.38 | $343.38 | $435.42 | $509.76 | $577.02 | $764.64 |
| 76 | $348.10 | $446.04 | $523.92 | $593.54 | $787.06 | $378.78 | $484.98 | $569.94 | $644.28 | $854.32 |
| 77 | $389.40 | $499.14 | $591.18 | $669.06 | $883.82 | $420.08 | $540.44 | $636.02 | $720.98 | $953.44 |
| 78 | $431.88 | $558.14 | $658.44 | $748.12 | $990.02 | $462.56 | $597.08 | $704.46 | $800.04 | $1,058.46 |
| 79 | $477.90 | $617.14 | $730.42 | $829.54 | $1,096.22 | $507.40 | $654.90 | $776.44 | $881.46 | $1,163.48 |
| 80 | $520.38 | $670.24 | $796.50 | $902.70 | $1,194.16 | $548.70 | $709.18 | $841.34 | $954.62 | $1,261.42 |
| 81 | $558.14 | $722.16 | $856.68 | $972.32 | $1,283.84 | $588.82 | $761.10 | $903.88 | $1,024.24 | $1,353.46 |
| 82 | $595.90 | $770.54 | $913.32 | $1,036.04 | $1,368.80 | $626.58 | $810.66 | $959.34 | $1,089.14 | $1,439.60 |
| 83 | $633.66 | $816.56 | $968.78 | $1,098.58 | $1,451.40 | $663.16 | $856.68 | $1,015.98 | $1,152.86 | $1,524.56 |
| 84 | $671.42 | $868.48 | $1,025.42 | $1,164.66 | $1,539.90 | $703.28 | $909.78 | $1,074.98 | $1,218.94 | $1,613.06 |
| 85 | $715.08 | $921.58 | $1,091.50 | $1,237.82 | $1,637.84 | $749.30 | $966.42 | $1,141.06 | $1,294.46 | $1,713.36 |
| 86 | $762.28 | $980.58 | $1,161.12 | $1,315.70 | $1,741.68 | $796.50 | $1,025.42 | $1,210.68 | $1,372.34 | $1,817.20 |
| 87 | $811.84 | $1,044.30 | $1,235.46 | $1,399.48 | $1,852.60 | $846.06 | $1,089.14 | $1,285.02 | $1,456.12 | $1,928.12 |
| 88 | $864.94 | $1,110.38 | $1,314.52 | $1,487.98 | $1,971.78 | $899.16 | $1,155.22 | $1,364.08 | $1,544.62 | $2,047.30 |
| 89 | $921.58 | $1,184.72 | $1,400.66 | $1,583.56 | $2,101.58 | $955.80 | $1,229.56 | $1,450.22 | $1,640.20 | $2,177.10 |
| 90 | $985.30 | $1,264.96 | $1,495.06 | $1,688.58 | $2,242.00 | $1,019.52 | $1,309.80 | $1,544.62 | $1,745.22 | $2,317.52 |
| 91 | $1,053.74 | $1,352.28 | $1,595.36 | $1,803.04 | $2,394.22 | $1,087.96 | $1,397.12 | $1,644.92 | $1,859.68 | $2,469.74 |
| 92 | $1,125.72 | $1,443.14 | $1,701.56 | $1,922.22 | $2,553.52 | $1,159.94 | $1,487.98 | $1,751.12 | $1,978.86 | $2,629.04 |
| 93 | $1,202.42 | $1,541.08 | $1,817.20 | $2,050.84 | $2,725.80 | $1,236.64 | $1,585.92 | $1,866.76 | $2,107.48 | $2,801.32 |
| 94 | $1,285.02 | $1,648.46 | $1,941.10 | $2,191.26 | $2,913.42 | $1,319.24 | $1,693.30 | $1,990.66 | $2,247.90 | $2,988.94 |
| 95 | $1,377.06 | $1,764.10 | $2,077.98 | $2,344.66 | $3,117.56 | $1,411.28 | $1,808.94 | $2,127.54 | $2,401.30 | $3,193.08 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 30 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 31 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 32 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 33 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 34 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 35 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 36 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 37 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 38 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 39 | $38.94 | $47.20 | $55.46 | $62.54 | $83.78 | $51.92 | $64.90 | $74.34 | $83.78 | $113.28 |
| 40 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 41 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 42 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 43 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 44 | $40.12 | $51.92 | $59.00 | $66.08 | $89.68 | $54.28 | $69.62 | $79.06 | $88.50 | $119.18 |
| 45 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 46 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 47 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 48 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 49 | $43.66 | $53.10 | $62.54 | $71.98 | $95.58 | $57.82 | $73.16 | $83.78 | $95.58 | $127.44 |
| 50 | $49.56 | $60.18 | $71.98 | $77.88 | $105.02 | $67.26 | $80.24 | $94.40 | $105.02 | $140.42 |
| 51 | $51.92 | $62.54 | $73.16 | $80.24 | $108.56 | $68.44 | $82.60 | $96.76 | $107.38 | $143.96 |
| 52 | $51.92 | $64.90 | $74.34 | $82.60 | $112.10 | $68.44 | $83.78 | $99.12 | $108.56 | $147.50 |
| 53 | $53.10 | $66.08 | $76.70 | $86.14 | $114.46 | $69.62 | $86.14 | $100.30 | $112.10 | $151.04 |
| 54 | $54.28 | $70.80 | $79.06 | $89.68 | $119.18 | $71.98 | $89.68 | $102.66 | $115.64 | $155.76 |
| 55 | $57.82 | $71.98 | $81.42 | $93.22 | $121.54 | $73.16 | $93.22 | $106.20 | $119.18 | $158.12 |
| 56 | $60.18 | $74.34 | $86.14 | $96.76 | $130.98 | $76.70 | $95.58 | $109.74 | $123.90 | $166.38 |
| 57 | $62.54 | $80.24 | $94.40 | $103.84 | $139.24 | $79.06 | $101.48 | $116.82 | $129.80 | $175.82 |
| 58 | $68.44 | $83.78 | $99.12 | $110.92 | $148.68 | $84.96 | $105.02 | $123.90 | $138.06 | $185.26 |
| 59 | $73.16 | $92.04 | $106.20 | $118.00 | $159.30 | $88.50 | $113.28 | $130.98 | $146.32 | $195.88 |
| 60 | $77.88 | $97.94 | $114.46 | $126.26 | $172.28 | $93.22 | $119.18 | $139.24 | $154.58 | $207.68 |
| 61 | $82.60 | $105.02 | $121.54 | $138.06 | $182.90 | $99.12 | $126.26 | $147.50 | $166.38 | $220.66 |
| 62 | $88.50 | $112.10 | $128.62 | $145.14 | $195.88 | $108.56 | $135.70 | $156.94 | $174.64 | $234.82 |
| 63 | $94.40 | $119.18 | $139.24 | $155.76 | $208.86 | $113.28 | $142.78 | $167.56 | $186.44 | $251.34 |
| 64 | $102.66 | $127.44 | $149.86 | $167.56 | $223.02 | $121.54 | $153.40 | $178.18 | $199.42 | $265.50 |
| 65 | $109.74 | $138.06 | $159.30 | $180.54 | $239.54 | $129.80 | $164.02 | $189.98 | $212.40 | $285.56 |
| 66 | $116.82 | $148.68 | $173.46 | $194.70 | $258.42 | $138.06 | $177.00 | $204.14 | $228.92 | $304.44 |
| 67 | $126.26 | $159.30 | $186.44 | $207.68 | $277.30 | $147.50 | $185.26 | $215.94 | $244.26 | $324.50 |
| 68 | $134.52 | $171.10 | $199.42 | $226.56 | $300.90 | $155.76 | $198.24 | $232.46 | $263.14 | $348.10 |
| 69 | $146.32 | $185.26 | $218.30 | $245.44 | $326.86 | $168.74 | $214.76 | $252.52 | $283.20 | $376.42 |
| 70 | $161.66 | $206.50 | $240.72 | $272.58 | $362.26 | $184.08 | $236.00 | $273.76 | $311.52 | $413.00 |
| 71 | $180.54 | $230.10 | $270.22 | $303.26 | $403.56 | $205.32 | $261.96 | $305.62 | $343.38 | $457.84 |
| 72 | $200.60 | $258.42 | $300.90 | $338.56 | $450.76 | $226.56 | $289.10 | $338.66 | $379.96 | $506.22 |
| 73 | $228.92 | $287.92 | $338.66 | $381.14 | $505.04 | $253.70 | $322.14 | $376.42 | $424.80 | $564.04 |
| 74 | $253.70 | $323.32 | $376.42 | $425.98 | $567.58 | $279.66 | $358.72 | $416.54 | $470.82 | $627.76 |
| 75 | $283.20 | $362.26 | $423.62 | $477.90 | $636.02 | $310.34 | $396.48 | $464.92 | $523.92 | $696.20 |
| 76 | $316.24 | $404.74 | $476.72 | $538.08 | $716.26 | $343.38 | $441.32 | $518.02 | $585.28 | $779.98 |
| 77 | $355.18 | $456.66 | $538.08 | $608.88 | $804.76 | $383.50 | $492.06 | $580.56 | $656.08 | $867.30 |
| 78 | $395.30 | $507.40 | $600.62 | $680.86 | $899.16 | $421.26 | $542.80 | $643.10 | $728.06 | $962.88 |
| 79 | $434.24 | $561.68 | $664.34 | $754.02 | $997.10 | $461.38 | $595.90 | $704.46 | $801.22 | $1,059.64 |
| 80 | $472.00 | $610.06 | $725.70 | $823.64 | $1,087.96 | $497.96 | $645.46 | $765.82 | $870.84 | $1,149.32 |
| 81 | $509.76 | $657.26 | $778.80 | $885.00 | $1,170.56 | $535.72 | $691.48 | $820.10 | $932.20 | $1,231.92 |
| 82 | $541.62 | $699.74 | $830.72 | $942.82 | $1,244.90 | $568.76 | $736.32 | $874.38 | $992.38 | $1,309.80 |
| 83 | $575.84 | $742.22 | $880.28 | $998.28 | $1,320.42 | $602.98 | $779.98 | $923.94 | $1,049.02 | $1,386.50 |
| 84 | $612.42 | $789.42 | $934.56 | $1,058.46 | $1,400.66 | $640.74 | $826.00 | $979.40 | $1,109.20 | $1,467.92 |
| 85 | $652.54 | $840.16 | $993.56 | $1,125.72 | $1,490.34 | $683.22 | $879.10 | $1,038.40 | $1,176.46 | $1,558.78 |
| 86 | $693.84 | $893.26 | $1,057.28 | $1,196.52 | $1,584.74 | $724.52 | $932.20 | $1,102.12 | $1,247.26 | $1,653.18 |
| 87 | $739.86 | $949.90 | $1,124.54 | $1,273.22 | $1,685.04 | $770.54 | $988.84 | $1,169.38 | $1,323.96 | $1,753.48 |
| 88 | $788.24 | $1,012.44 | $1,196.52 | $1,353.46 | $1,794.78 | $818.92 | $1,051.38 | $1,241.36 | $1,404.20 | $1,863.22 |
| 89 | $840.16 | $1,078.52 | $1,273.22 | $1,440.78 | $1,912.78 | $870.84 | $1,117.46 | $1,318.06 | $1,491.52 | $1,981.22 |
| 90 | $897.98 | $1,151.68 | $1,360.54 | $1,536.36 | $2,039.04 | $928.66 | $1,190.62 | $1,405.38 | $1,587.10 | $2,107.48 |
| 91 | $959.34 | $1,230.74 | $1,451.40 | $1,640.20 | $2,178.28 | $990.02 | $1,269.68 | $1,496.24 | $1,690.94 | $2,246.72 |
| 92 | $1,024.24 | $1,313.34 | $1,549.34 | $1,748.76 | $2,323.42 | $1,054.92 | $1,352.28 | $1,594.18 | $1,799.50 | $2,391.86 |
| 93 | $1,095.04 | $1,403.02 | $1,654.36 | $1,865.58 | $2,479.18 | $1,125.72 | $1,441.96 | $1,699.20 | $1,916.32 | $2,547.62 |
| 94 | $1,170.56 | $1,498.60 | $1,766.46 | $1,993.02 | $2,649.10 | $1,201.24 | $1,537.54 | $1,811.30 | $2,043.76 | $2,717.54 |
| 95 | $1,253.16 | $1,604.80 | $1,891.54 | $2,133.44 | $2,836.72 | $1,283.84 | $1,643.74 | $1,936.38 | $2,184.18 | $2,905.16 |

Discounts Available:
1) 15% on policies cover

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

# Appendix C

**Union Security Insurance Company**
**6073-MI**
**Rates to be used with Inflation Decrease Option Only**
**Preferred rates per $10 of Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| | With 3.2 Simple Inflation Rider 27133.2 4/11 | | | | | With 3.2 Compound Inflation Rider 27143.2 4/11 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 30 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 31 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 32 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 33 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 34 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 35 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 36 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 37 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 38 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 39 | $35.40 | $43.66 | $51.92 | $57.82 | $76.70 | $48.38 | $59.00 | $70.80 | $76.70 | $103.84 |
| 40 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 41 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 42 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 43 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 44 | $37.76 | $47.20 | $55.46 | $61.36 | $82.60 | $50.74 | $64.90 | $74.34 | $81.42 | $109.74 |
| 45 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 46 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 47 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 48 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 49 | $38.94 | $51.92 | $59.00 | $63.72 | $86.14 | $53.10 | $69.62 | $77.88 | $87.32 | $116.82 |
| 50 | $43.66 | $56.64 | $63.72 | $73.16 | $96.76 | $57.82 | $75.52 | $86.14 | $97.94 | $129.80 |
| 51 | $44.84 | $59.00 | $67.26 | $75.52 | $99.12 | $60.18 | $77.88 | $89.68 | $100.30 | $132.16 |
| 52 | $47.20 | $60.18 | $68.44 | $76.70 | $102.66 | $61.36 | $79.06 | $90.86 | $102.66 | $135.70 |
| 53 | $49.56 | $62.54 | $73.16 | $79.06 | $106.20 | $66.08 | $80.24 | $95.58 | $103.84 | $138.06 |
| 54 | $51.92 | $63.72 | $74.34 | $82.60 | $108.56 | $67.26 | $82.60 | $96.76 | $107.38 | $141.60 |
| 55 | $51.92 | $66.08 | $74.34 | $84.96 | $113.28 | $67.26 | $83.78 | $96.76 | $109.74 | $146.32 |
| 56 | $54.28 | $70.80 | $80.24 | $89.68 | $119.18 | $70.80 | $88.50 | $102.66 | $112.10 | $153.40 |
| 57 | $59.00 | $74.34 | $84.96 | $96.76 | $128.62 | $73.16 | $92.04 | $107.38 | $121.54 | $162.84 |
| 58 | $62.54 | $77.88 | $93.22 | $102.66 | $138.06 | $76.70 | $99.12 | $114.46 | $127.44 | $169.92 |
| 59 | $66.08 | $83.78 | $97.94 | $110.92 | $148.68 | $80.24 | $103.84 | $119.18 | $135.70 | $182.90 |
| 60 | $70.80 | $90.86 | $103.84 | $116.82 | $156.94 | $84.96 | $110.92 | $127.44 | $142.78 | $192.34 |
| 61 | $76.70 | $99.12 | $113.28 | $126.26 | $168.74 | $90.86 | $118.00 | $136.88 | $152.22 | $205.32 |
| 62 | $80.24 | $103.84 | $119.18 | $135.70 | $180.54 | $96.76 | $123.90 | $143.96 | $162.84 | $218.30 |
| 63 | $87.32 | $112.10 | $128.62 | $143.96 | $193.52 | $105.02 | $135.70 | $154.58 | $173.46 | $232.46 |
| 64 | $93.22 | $118.00 | $139.24 | $155.76 | $206.50 | $110.92 | $141.60 | $166.38 | $185.26 | $247.80 |
| 65 | $100.30 | $127.44 | $149.86 | $166.38 | $223.02 | $118.00 | $151.04 | $178.18 | $197.06 | $264.32 |
| 66 | $107.38 | $138.06 | $160.48 | $180.54 | $239.54 | $126.26 | $161.66 | $188.80 | $212.40 | $283.20 |
| 67 | $115.64 | $148.68 | $171.10 | $194.70 | $258.42 | $134.52 | $174.64 | $200.60 | $227.74 | $302.08 |
| 68 | $123.90 | $159.30 | $186.44 | $210.04 | $279.66 | $142.78 | $186.44 | $215.94 | $244.26 | $325.68 |
| 69 | $133.34 | $174.64 | $201.78 | $228.92 | $303.26 | $154.58 | $200.60 | $232.46 | $261.96 | $350.46 |
| 70 | $148.68 | $191.16 | $224.20 | $251.34 | $336.30 | $169.92 | $219.48 | $256.06 | $287.92 | $383.50 |
| 71 | $167.56 | $213.58 | $250.16 | $282.02 | $375.24 | $187.62 | $243.08 | $282.02 | $319.78 | $424.80 |
| 72 | $186.44 | $240.72 | $280.84 | $317.42 | $420.08 | $208.86 | $271.40 | $313.88 | $356.36 | $473.18 |
| 73 | $206.50 | $271.40 | $313.88 | $352.82 | $472.00 | $231.28 | $300.90 | $350.46 | $394.12 | $526.28 |
| 74 | $233.64 | $303.26 | $351.64 | $397.66 | $527.46 | $257.24 | $335.12 | $389.40 | $440.14 | $584.10 |
| 75 | $260.78 | $338.66 | $394.12 | $447.22 | $593.54 | $286.74 | $372.88 | $433.06 | $489.70 | $650.18 |
| 76 | $292.64 | $382.32 | $443.68 | $502.68 | $667.88 | $316.24 | $414.18 | $483.80 | $546.34 | $725.70 |
| 77 | $325.68 | $427.16 | $501.50 | $567.58 | $751.66 | $350.46 | $461.38 | $539.26 | $611.24 | $809.48 |
| 78 | $362.26 | $477.90 | $560.50 | $634.84 | $840.16 | $388.22 | $509.76 | $599.44 | $679.68 | $897.98 |
| 79 | $398.84 | $525.10 | $619.50 | $703.28 | $928.66 | $422.44 | $558.14 | $658.44 | $746.94 | $986.48 |
| 80 | $434.24 | $573.48 | $674.96 | $765.82 | $1,012.44 | $460.20 | $606.52 | $713.90 | $809.48 | $1,070.26 |
| 81 | $467.28 | $617.14 | $726.88 | $823.64 | $1,087.96 | $490.88 | $649.00 | $764.64 | $868.48 | $1,146.96 |
| 82 | $497.96 | $657.26 | $771.72 | $877.92 | $1,159.94 | $523.92 | $692.66 | $813.02 | $922.76 | $1,220.12 |
| 83 | $527.46 | $696.20 | $821.28 | $931.02 | $1,230.74 | $554.60 | $731.60 | $862.58 | $977.04 | $1,292.10 |
| 84 | $561.68 | $739.86 | $869.66 | $986.48 | $1,302.72 | $590.00 | $776.44 | $910.96 | $1,034.86 | $1,367.62 |
| 85 | $599.44 | $788.24 | $925.12 | $1,049.02 | $1,388.86 | $626.58 | $823.64 | $967.60 | $1,097.40 | $1,452.58 |
| 86 | $639.56 | $838.98 | $984.12 | $1,115.10 | $1,476.18 | $666.70 | $874.38 | $1,026.60 | $1,163.48 | $1,539.90 |
| 87 | $679.68 | $890.90 | $1,046.66 | $1,184.72 | $1,570.58 | $706.82 | $926.30 | $1,089.14 | $1,233.10 | $1,634.30 |
| 88 | $723.34 | $949.90 | $1,113.92 | $1,260.24 | $1,669.70 | $750.48 | $985.30 | $1,156.40 | $1,308.62 | $1,733.42 |
| 89 | $771.72 | $1,011.26 | $1,187.08 | $1,341.66 | $1,779.44 | $798.86 | $1,046.66 | $1,229.56 | $1,390.04 | $1,843.16 |
| 90 | $824.82 | $1,080.88 | $1,267.32 | $1,430.16 | $1,899.80 | $851.96 | $1,116.28 | $1,309.80 | $1,478.54 | $1,963.52 |
| 91 | $881.46 | $1,154.04 | $1,351.10 | $1,525.74 | $2,028.42 | $908.60 | $1,189.44 | $1,393.58 | $1,574.12 | $2,092.14 |
| 92 | $940.46 | $1,230.74 | $1,441.96 | $1,628.40 | $2,162.94 | $967.60 | $1,266.14 | $1,484.44 | $1,676.78 | $2,226.66 |
| 93 | $1,006.54 | $1,315.70 | $1,539.90 | $1,738.14 | $2,309.26 | $1,033.68 | $1,351.10 | $1,582.38 | $1,786.52 | $2,372.98 |
| 94 | $1,074.98 | $1,406.56 | $1,644.92 | $1,856.14 | $2,468.56 | $1,102.12 | $1,441.96 | $1,687.40 | $1,904.52 | $2,532.28 |
| 95 | $1,151.68 | $1,504.50 | $1,760.56 | $1,985.94 | $2,640.84 | $1,178.82 | $1,539.90 | $1,803.04 | $2,034.32 | $2,704.56 |

Discounts Available: Non-Annual Mode Factors:
1) 15% on policies cover .51 Semi-Annual, .26 Quarterly, .088 Monthly

2) For Association business (funded by reduced commissions):
an additional 5% for members

Michigan Review Pending

**Union Security Insurance Company**
**Actuarial Memorandum for Inforce Rate Increase – 7000 Series**
**December 8, 2010**

| **Form Number** | **Issue Date Range** |
|---|---|
| 7062-MI | Nov 2000- Dec 2002 |

## 1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

Michigan Review Pending

## 2. Benefit Description

A brief policy description for each of the policy forms:

7062-MI
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue. For care received in a community setting, the maximum daily amount is 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

## 3. Renewability

All policy forms are guaranteed renewable.

## 4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

## 5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an independent third party. Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample undiscounted best estimate annual claim costs for a 7062 policy, 80% ALF & HHC, $10 daily benefit, standard risk class, single, with no inflation protection:

Issue age 55

| Age | 4 yr | Lifetime |
|---|---|---|
| 55 | 2.16 | 7.63 |
| 60 | 8.00 | 17.30 |
| 65 | 20.11 | 40.78 |
| 70 | 45.21 | 95.07 |
| 75 | 91.61 | 193.33 |
| 80 | 183.44 | 322.20 |
| 85 | 303.60 | 454.73 |
| 90 | 382.89 | 530.16 |
| 95 | 499.75 | 696.67 |
| 100 | 534.18 | 752.04 |

Issue age 65

| Age | 4 yr | Lifetime |
|---|---|---|
| 65 | 5.32 | 18.81 |
| 70 | 30.55 | 67.70 |
| 75 | 89.95 | 187.07 |
| 80 | 181.85 | 316.87 |
| 85 | 302.27 | 451.41 |
| 90 | 382.03 | 528.28 |
| 95 | 499.04 | 694.80 |
| 100 | 533.87 | 750.60 |

Issue age 75

| Age | 4 yr | Lifetime |
|---|---|---|
| 75 | 29.70 | 106.36 |
| 80 | 175.60 | 321.12 |
| 85 | 337.77 | 498.92 |
| 90 | 428.34 | 591.05 |
| 95 | 559.75 | 781.28 |
| 100 | 596.10 | 844.60 |

Michigan Review Pending

Voluntary Lapses

The voluntary lapse rates are also based on Fortis experience:

| Duration | Inflation | No Inflation |
|---|---|---|
| 1 | 3.30% | 3.90% |
| 2 | 1.95% | 2.45% |
| 3 | 1.35% | 1.55% |
| 4 | 1.00% | 1.25% |
| 5 | 0.95% | 1.10% |
| 6 | 0.63% | 0.70% |
| 7 | 0.60% | 0.70% |
| 8 | 0.60% | 0.70% |
| 9 | 0.60% | 0.70% |
| 10 | 0.60% | 0.70% |
| 11+ | 0.85% | 0.95% |

Michigan Review Pending

Mortality

The mortality rates have also been derived based on Fortis experience within the individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

| Policy Duration | Preferred Risk Class | | | | Standard Risk Class | | | |
|---|---|---|---|---|---|---|---|---|
| | Issue Ages | | | | Issue Ages | | | |
| | <= 55 | 65 | 75 | >= 82 | <= 55 | 65 | 75 | >= 82 |
| 1 | 15.15% | 11.42% | 13.10% | 15.41% | 27.28% | 20.56% | 23.59% | 27.74% |
| 2 | 20.54% | 15.31% | 17.05% | 20.24% | 36.37% | 27.10% | 30.19% | 35.84% |
| 3 | 25.52% | 19.32% | 22.21% | 25.88% | 44.45% | 33.65% | 38.69% | 45.08% |
| 4 | 28.29% | 21.81% | 26.97% | 31.69% | 48.49% | 37.38% | 46.23% | 54.33% |
| 5 | 30.53% | 27.69% | 32.46% | 38.36% | 51.52% | 46.73% | 54.77% | 64.74% |
| 6 | 32.24% | 32.64% | 38.10% | 39.49% | 53.57% | 54.23% | 63.31% | 65.62% |
| 7 | 34.49% | 34.92% | 43.91% | 43.70% | 56.44% | 57.13% | 71.85% | 71.50% |
| 8 | 37.39% | 37.25% | 47.71% | 49.40% | 60.27% | 60.04% | 76.91% | 79.63% |
| 9 | 39.53% | 40.73% | 50.97% | 55.26% | 62.78% | 64.69% | 80.95% | 87.76% |
| 10 | 42.57% | 44.31% | 54.95% | 61.26% | 66.63% | 69.35% | 86.01% | 95.89% |
| 11 | 45.69% | 47.97% | 59.17% | 66.86% | 70.49% | 74.00% | 91.29% | 103.16% |
| 12 | 50.33% | 50.85% | 66.02% | 73.12% | 74.34% | 75.11% | 97.52% | 108.00% |
| 13 | 53.22% | 54.58% | 73.23% | 76.24% | 75.39% | 77.32% | 103.74% | 108.00% |
| 14 | 56.93% | 58.44% | 77.88% | 79.36% | 77.48% | 79.53% | 105.98% | 108.00% |
| 15 | 60.77% | 61.56% | 82.48% | 82.48% | 79.57% | 80.60% | 108.00% | 108.00% |
| 16 | 64.63% | 64.74% | 85.60% | 85.60% | 81.55% | 81.68% | 108.00% | 108.00% |
| 17 | 66.71% | 65.59% | 85.60% | 85.60% | 84.17% | 82.76% | 108.00% | 108.00% |
| 18 | 68.79% | 68.29% | 85.60% | 85.60% | 86.79% | 86.16% | 108.00% | 108.00% |
| 19 | 70.87% | 70.99% | 85.60% | 85.60% | 89.42% | 89.57% | 108.00% | 108.00% |
| 20 | 72.95% | 73.69% | 85.60% | 85.60% | 92.04% | 92.97% | 108.00% | 108.00% |
| 21 | 75.03% | 76.39% | 85.60% | 85.60% | 94.66% | 96.38% | 108.00% | 108.00% |
| 22 | 77.11% | 79.08% | 85.60% | 85.60% | 97.28% | 99.78% | 108.00% | 108.00% |
| 23 | 79.19% | 81.78% | 85.60% | 85.60% | 99.91% | 103.18% | 108.00% | 108.00% |
| 24 | 81.27% | 84.48% | 85.60% | 85.60% | 102.53% | 106.59% | 108.00% | 108.00% |
| 25+ | 85.60% | 85.60% | 85.60% | 85.60% | 108.00% | 108.00% | 108.00% | 108.00% |

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| Policy Duration | Substandard 1 Risk Class | | | | Substandard 2 Risk Class | | | |
|---|---|---|---|---|---|---|---|---|
| | Issue Ages | | | | Issue Ages | | | |
| | <= 55 | 65 | 75 | >= 82 | <= 55 | 65 | 75 | >= 82 |
| 1 | 37.19% | 28.03% | 32.16% | 37.82% | 46.65% | 35.17% | 40.34% | 47.45% |
| 2 | 50.27% | 37.46% | 41.73% | 49.53% | 63.06% | 47.00% | 52.35% | 62.14% |
| 3 | 62.28% | 47.14% | 54.20% | 63.17% | 78.13% | 59.14% | 68.00% | 79.24% |
| 4 | 68.86% | 53.09% | 65.65% | 77.15% | 86.38% | 66.60% | 82.36% | 96.78% |
| 5 | 74.14% | 67.24% | 78.81% | 93.15% | 93.00% | 84.35% | 98.87% | 116.85% |
| 6 | 78.10% | 79.05% | 92.29% | 95.65% | 97.97% | 99.17% | 115.78% | 120.00% |
| 7 | 83.35% | 84.37% | 106.09% | 105.59% | 104.56% | 105.84% | 133.09% | 132.46% |
| 8 | 90.14% | 89.79% | 115.02% | 119.10% | 113.07% | 112.65% | 144.29% | 149.41% |
| 9 | 95.08% | 97.98% | 122.60% | 132.91% | 119.27% | 122.91% | 153.80% | 166.74% |
| 10 | 102.17% | 106.34% | 131.89% | 147.03% | 128.17% | 133.40% | 165.46% | 184.45% |
| 11 | 109.41% | 114.88% | 141.71% | 160.13% | 137.26% | 144.11% | 177.78% | 200.88% |
| 12 | 116.80% | 118.01% | 153.22% | 169.69% | 146.53% | 148.04% | 192.21% | 212.87% |
| 13 | 119.87% | 122.94% | 164.96% | 171.73% | 150.38% | 154.23% | 206.94% | 215.43% |
| 14 | 124.67% | 127.96% | 170.52% | 173.77% | 156.39% | 160.52% | 213.91% | 217.99% |
| 15 | 129.54% | 131.22% | 175.81% | 175.81% | 162.50% | 164.61% | 220.55% | 220.55% |
| 16 | 132.75% | 132.97% | 175.81% | 175.81% | 166.53% | 166.81% | 220.55% | 220.55% |
| 17 | 137.02% | 134.72% | 175.81% | 175.81% | 171.89% | 169.01% | 220.55% | 220.55% |
| 18 | 141.29% | 140.26% | 175.81% | 175.81% | 177.25% | 175.96% | 220.55% | 220.55% |
| 19 | 145.56% | 145.81% | 175.81% | 175.81% | 182.60% | 182.91% | 220.55% | 220.55% |
| 20 | 149.83% | 151.35% | 175.81% | 175.81% | 187.96% | 189.86% | 220.55% | 220.55% |
| 21 | 154.10% | 156.89% | 175.81% | 175.81% | 193.32% | 196.81% | 220.55% | 220.55% |
| 22 | 158.37% | 162.43% | 175.81% | 175.81% | 198.67% | 203.76% | 220.55% | 220.55% |
| 23 | 162.64% | 167.97% | 175.81% | 175.81% | 204.03% | 210.72% | 220.55% | 220.55% |
| 24 | 166.91% | 173.51% | 175.81% | 175.81% | 209.38% | 217.67% | 220.55% | 220.55% |
| 25+ | 175.81% | 175.81% | 175.81% | 175.81% | 220.55% | 220.55% | 220.55% | 220.55% |

Factors for ages not listed above are interpolated.

Also included are 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in the future claim projections.

<u>Expenses</u>

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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## 6. Trend Assumptions

As this is not medical insurance, explicit medical cost trends have not been included in the projections.

## 7. Marketing Method

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

## 8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. Attending Physician Statements, personal interviews, and other tools were also utilized.

## 9. Premium Classes

The base policy premium rates are per $10 of Maximum Daily Coverage and vary by Issue age, Benefit Period, Elimination Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing, as do rider premiums that are expressed as a percent of the premium amount.

## 10. Premium Modalization Rules

| | |
|---|---|
| Semiannual: | .51 * Annual Premium |
| Quarterly: | .26 * Annual Premium |
| Monthly: | .088 * Annual Premium |
| Monthly list bill: | .084 * Annual Premium |

## 11. Issue Age Range

The issue age range is 18-84 for all policy forms.

## 12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

## 13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

| | Nationwide | Michigan | |
|---|---|---|---|
| Form | before the rate increase | before the rate increase | after the rate increase |
| 7062 | 1,574 | 1,549 | 2,643 |

## 14. Number of Policy Holders

The table below summarizes, as of 12/31/2009, the number of policies inforce and their 2009 annualized premium that will be affected by this rate increase in your state..

| | Pre Rate Stability | |
|---|---|---|
| Form | Number of Policies | 2009 Annualized Premium |
| 7062-MI | 433 | 670,532 |

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## 15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

## 16. Requested Rate Increase

The company is requesting an average rate increase of 70.6%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 90%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. The company then determined the amount of rate increase (105%) that would be needed to revert to the original lifetime expected loss ratio for the form.
2. In order to limit the magnitude of the rate increase, particularly at the older ages, the company capped the maximum rate increase to 90% for issue ages below 63; between issue ages 63 and 79, the maximum rate increase grades from 90% to 5% in 5% intervals, and there will be no rate increase for issue ages 80 and above.
3. In addition, the increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase the premium rates do not exceed the rates that have recently been filed in your State for new business under the currently sold John Hancock LTC-03 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using form 7062 as an example).
4. Finally, the company ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

**Appendix B** contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

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## 17. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

**Original Pricing Assumptions**

*Morbidity:*
Confinement length and incidence rates were based on unpublished industry data and the 1985 National Nursing Home Survey as reported in the Society of Actuaries Transactions, 1988-89-90 Reports. The NCHS also reported 1995 survey results. These were adjusted for the differences between the populations of the data sources and the anticipated underwritten insured population.

The length of non-confinement benefits and incidence rates were based on data from the 1984, 1989, and 1994 Long Term Care Surveys, adjusted for the differences between the populations of the survey and the anticipated underwritten insured population.

Below are original pricing discounted annual claim costs for a 7062 policy, 80% ALF/HHC, 90 day EP, $10 daily benefit, standard risk class, single, with no inflation protection.

| Issue age 55 | | | Issue age 65 | | | Issue age 75 | | |
|---|---|---|---|---|---|---|---|---|
| Age | 4 year | Lifetime | Age | 4 year | Lifetime | Age | 4 year | Lifetime |
| 55 | 0.70 | 0.80 | 65 | 3.27 | 3.77 | 75 | 14.00 | 16.12 |
| 60 | 10.34 | 11.73 | 70 | 43.72 | 49.40 | 80 | 108.74 | 122.50 |
| 65 | 21.06 | 23.69 | 75 | 64.64 | 72.66 | 85 | 169.43 | 190.25 |
| 70 | 39.89 | 45.05 | 80 | 98.71 | 111.01 | 90 | 265.89 | 299.05 |
| 75 | 62.02 | 69.67 | 85 | 161.59 | 181.13 | 95 | 401.74 | 452.99 |
| 80 | 98.55 | 110.76 | 90 | 263.30 | 295.58 | 100 | 593.69 | 670.52 |
| 85 | 161.28 | 180.70 | 95 | 397.09 | 446.86 | | | |
| 90 | 262.59 | 294.63 | 100 | 586.08 | 660.57 | | | |

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*Mortality:*
Based on limited industry data, the 1993 Group Annuity Mortality Table was used, blended to reflect the anticipated distribution of sales by sex, which was 60% female and 40% male.

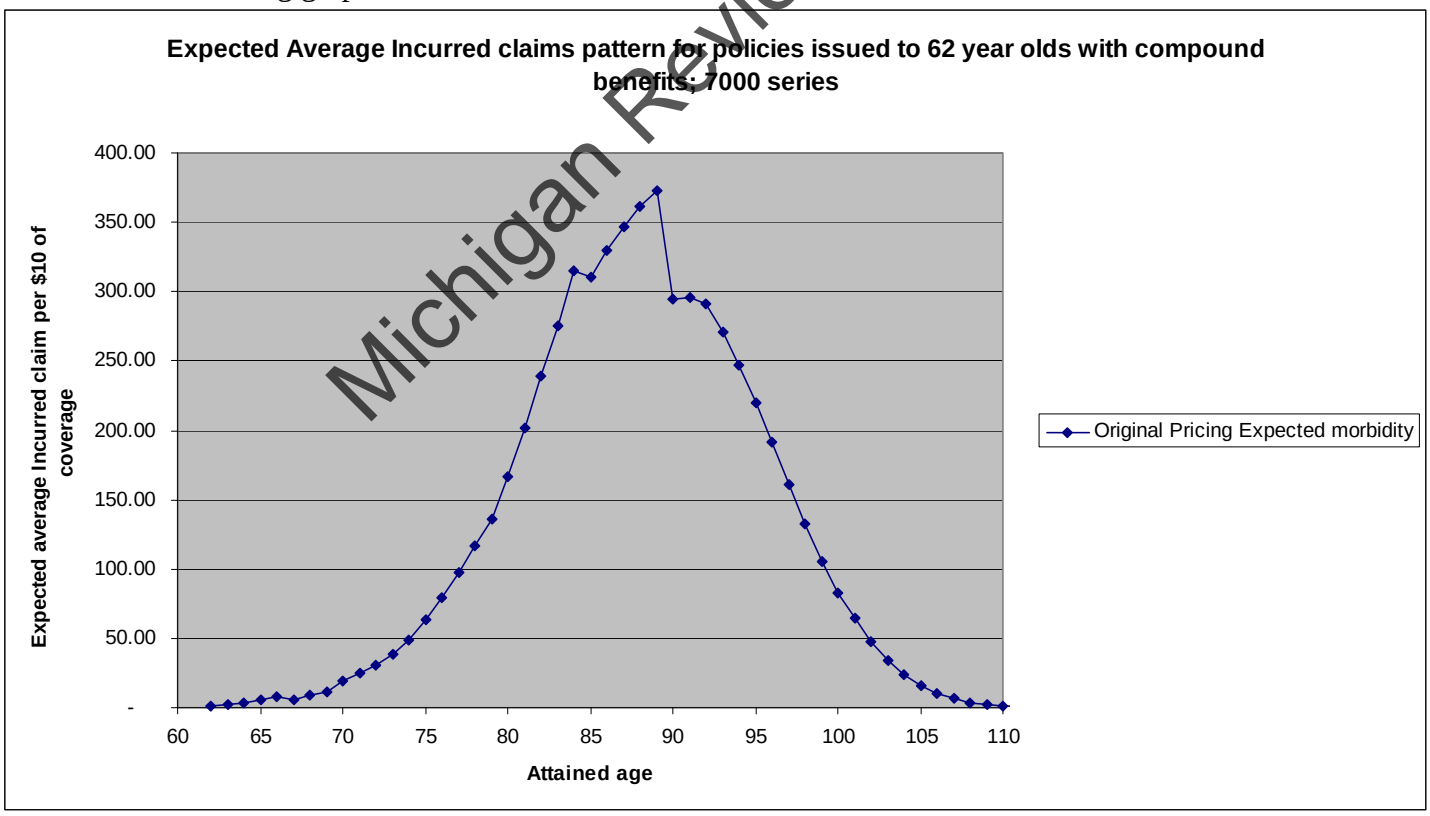
*Voluntary Terminations:*
These original pricing rates were determined by considering the combined effects of mortality and lapsation using limited company and industry data. Original pricing termination rates were set to vary by issue age and duration such that about 91% of policies persist after the first policy year, and that persistency rates are fairly constant each year thereafter. To meet these criteria, voluntary lapse rates were set at 8% in year one, 5% in year two, grading down to 2% ultimately.

## Experience Compared to Original Pricing

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed, and the deterioration does not appear to be temporary.

*Morbidity:*
At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages- the company had very few claims, particularly at later durations. Since that time, the volume of experience has increased enormously, especially in the key high ages and later durations. There are now more than 17,000 Fortis claims, with 7,700 of these at duration 7 or later and at attained age 80 or later. These later durations and older ages are crucial for determining premium adequacy, due to the wear-off of underwriting and due to the much higher rate of claim at ages over 80.

The typical Fortis policyholder under these forms was issued at about age 62 with compound benefits. On a present value basis, 79% of all benefits are expected to be paid at or above attained age 80 and 92% of all benefits are expected to be paid above attained age 75. A more detailed expected incurred claims emergence is shown in the following graph:

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(Note: the curve is not smooth due to Length of Stay information being banded by incurral age.)

This shows that aggregate early actual to expected experience is a poor indicator of what will happen in the future at the durations and ages where most claims experience will occur. However, early experience is very valuable when broken down at a granular level, looking in particular at later durations and at higher attained ages.

This policy series is grouped with the earlier 4060 through 6000s series, as it has similar benefits and had similar underwriting criteria. The 7000 series was the next generation of products after these earlier series. However, the 7000 series did have updated initial pricing expectations. What is presented below is this combined grouping, but using the 7000 series pricing expectations for all forms:

| Duration from issue | Actual Incurred Claims | Expected Incurrals, 7000 series original pricing basis | A / E (7000s basis) |
|---|---|---|---|
| 1-3 | 20,311,422 | 37,952,032 | 54% |
| 4-6 | 60,264,867 | 107,586,833 | 56% |
| 7-10 | 179,809,781 | 198,220,214 | 91% |
| 11+ | 63,833,041 | 49,808,707 | 128% |

(This experience does not include mortality or lapse actual vs. original pricing expected differences- it is morbidity only.)

This chart shows that past experience has been favorable, mostly due to conservative early duration selection factors and conservative claim costs at ages below 75. However, this experience is clearly deteriorating.

Also, if durations 7+ are looked at in more detail by attained age, the following emerges. This chart clearly shows that actual experience at high ages is much higher than expected.

4060 and later data, 7000s Expected basis

| Attained Age band | Actual IC | Pricing Expected, 7000s basis | A/E |
|---|---|---|---|
| 45-69 | 25,582,879 | 59,352,556 | 43% |
| 70-79 | 118,792,450 | 142,001,276 | 84% |
| 80-84 | 66,713,868 | 37,706,362 | 177% |
| 85-89 | 27,352,265 | 12,959,928 | 211% |
| 90+ | 4,699,415 | 2,206,371 | 213% |
| Total | 243,140,876 | 254,226,493 | 96% |

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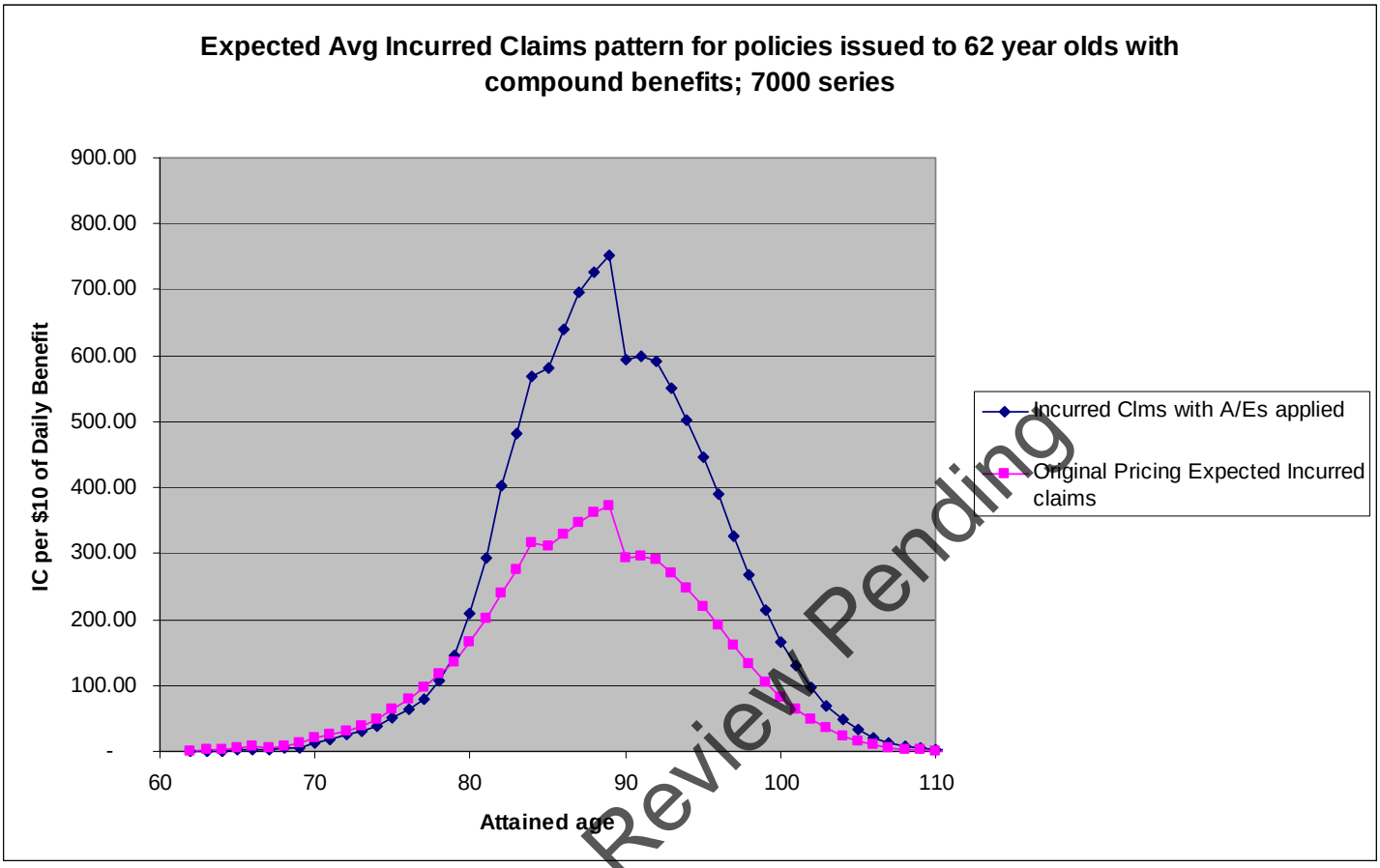
If these A/E ratios are applied to the typical policyholder's incurred claims pattern, then the following occurs

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For this plan, the present value of incurred claims increases by 66%, despite the favorable early duration and younger age experience.

This is consistent with what is shown in Exhibit 1. Exhibit 1 shows the total past and future projected experience on a loss ratio basis, and also includes mortality and lapse differences.

Note that the company did more than just applying these A/E ratios to develop current expected claim costs for Fortis products. In-depth analyses of incidence, continuance, and salvage across many different attributes was completed. However, if best estimate assumptions were used instead of the actual a/e ratios in the above demonstration, the results would be very similar.

***Mortality***

Similarly, there was little insured industry data available for mortality (for Long Term Care purchasers) when the initial premiums were developed, and the company has observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. The company has also observed that the underwriting risk classification impacts mortality as well as morbidity and has refined its assumption accordingly.

Based on these considerations, the company is currently using the 1994 GAM sex distinct tables with 16 years of improvements as our base table. The company then modified these base rates for selection and antiselection to form our final current best estimates. Note that the best estimate experience closely follows Fortis actual experience.

The following table gives the original pricing expected mortality rates (the 1983 GAM table and our current best estimate of mortality for the combined 4060 and later block. Both are applied to the total exposure to form original pricing vs. current best estimate mortality rates over the experience period.

Sample expected mortality rates

| Attained Age | 1983 GAM | Current Best Estimate | Current BE / Original pricing |
|---|---|---|---|
| 40 | 0.12% | 0.02% | 18% |
| 45 | 0.19% | 0.03% | 15% |
| 50 | 0.30% | 0.04% | 13% |
| 55 | 0.47% | 0.08% | 17% |
| 60 | 0.72% | 0.17% | 23% |
| 65 | 1.22% | 0.33% | 27% |
| 70 | 2.15% | 0.59% | 27% |
| 75 | 3.64% | 1.12% | 31% |
| 80 | 6.16% | 2.38% | 39% |
| 85 | 9.69% | 4.54% | 47% |
| 90 | 14.45% | 9.01% | 62% |
| 94 | 19.68% | 15.90% | 81% |
| total (to date) | 2.1% | 0.7% | 32% |

This shows that actual mortality has been much lower than assumed in the original pricing assumptions.

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***Lapses***

For lapses, the company continues to observe much lower lapse rates than what was expected at the time of the initial premium rate development of these forms. The following are the original pricing lapse rates assumed:

| Duration | Issue Age | | |
|---|---|---|---|
| | 18 - 64 | 65 - 74 | 75+ |
| 1 | 8.00% | 8.00% | 8.00% |
| 2 | 5.00% | 5.00% | 5.00% |
| 3 | 4.00% | 4.00% | 4.00% |
| 4 | 3.00% | 3.00% | 3.00% |
| 5 | 2.00% | 2.00% | 2.00% |
| 6 | 2.00% | 2.00% | 2.00% |
| 7 | 2.00% | 2.00% | 2.00% |
| 8 | 2.00% | 2.00% | 2.00% |
| 9+ | 2.00% | 2.00% | 2.00% |

The following are the actual crude lapse rates that have been experienced for the 4060 and later business:

| Duration | Issue Age | | |
|---|---|---|---|
| | 18 - 64 | 65 - 74 | 75+ |
| 1 | 3.4% | 3.9% | 6.3% |
| 2 | 2.5% | 2.3% | 3.7% |
| 3 | 1.7% | 1.5% | 2.5% |
| 4 | 1.2% | 1.4% | 2.2% |
| 5 | 1.0% | 1.0% | 1.4% |
| 6 | 0.7% | 0.9% | 2.0% |
| 7 | 0.5% | 0.8% | 1.7% |
| 8 | 0.4% | 0.6% | 1.8% |
| 9+ | 0.5% | 0.6% | 1.9% |

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The actual lapse rates above are overstated because some of the recorded lapses are actually deaths. These are removed from the best estimate study through Social Security lists of deceased individuals and through other adjustments, but this was not for the above construction. This affects the issue age 75+ block, in particular. However, it is very clear that lapses are much lower than those assumed in original pricing.

**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 85.2%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate of 4.5%.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio, (which was higher than 58%),

2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

**18. New inflation options that will allow policyholders to avoid the rate increase**

Although this is a closed block of business, the company is filing a new inflation option that will allow policyholders that have 5% Compound and 5% Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 2.4%.

The 2.4% indexation was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are the current rate schedules for the 5% Compound and 5% Simple Inflation coverage options, and are included in this filing as **Appendix C.**

**19. History of previous rate revisions**

No previous rate increases have been filed for on these forms.

**20. Proposed Effective Date**

These rates will be effective on the next policy anniversary date, following at least a 60 day policyholder notification period.

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## 21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs if the underlying assumptions are realized, and no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

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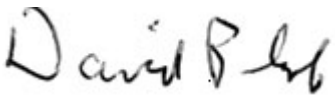

David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company (U.S.A.)

# Exhibit 1: Nationwide Experience
## Fortis 7060, 7062

| | | Original Assumptions | | | Historical & Projected Experience | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio* | Incurred Claims | Earned Premium | Incurred Loss Ratio* | Earned Premium | Incurred Loss Ratio* |
| Historical Experience | 2000 | 4,352 | 161,400 | 3% | - | 161,400 | 0% | 161,400 | 0% |
| | 2001 | 136,091 | 4,366,278 | 3% | 6,484 | 4,381,242 | 0% | 4,381,242 | 0% |
| | 2002 | 599,818 | 11,717,491 | 5% | 511,162 | 12,124,398 | 4% | 12,124,398 | 4% |
| | 2003 | 1,288,350 | 14,276,863 | 9% | 1,032,830 | 15,632,358 | 7% | 15,632,358 | 7% |
| | 2004 | 1,911,170 | 12,960,625 | 15% | 959,269 | 15,282,715 | 6% | 15,282,715 | 6% |
| | 2005 | 2,461,332 | 11,954,682 | 21% | 887,935 | 14,973,461 | 6% | 14,973,461 | 6% |
| | 2006 | 3,011,666 | 11,155,683 | 27% | 2,116,409 | 14,706,623 | 14% | 14,706,623 | 14% |
| | 2007 | 3,481,069 | 10,485,268 | 33% | 3,603,382 | 14,461,390 | 25% | 14,461,390 | 25% |
| | 2008 | 3,818,927 | 9,870,851 | 39% | 3,854,940 | 14,222,295 | 27% | 14,222,295 | 27% |
| | 2009 | 4,089,595 | 9,283,981 | 44% | 4,578,368 | 13,990,448 | 33% | 13,990,448 | 33% |
| Projected Future Experience | 2010 | 4,379,390 | 8,778,719 | 50% | 6,109,507 | 13,747,162 | 44% | 13,747,162 | 44% |
| | 2011 | 4,699,842 | 8,337,821 | 56% | 7,117,731 | 13,451,055 | 53% | 22,942,496 | 31% |
| | 2012 | 5,027,364 | 7,903,564 | 64% | 8,129,957 | 13,108,600 | 62% | 22,415,740 | 36% |
| | 2013 | 5,363,053 | 7,471,568 | 72% | 9,139,225 | 12,724,837 | 72% | 21,822,638 | 42% |
| | 2014 | 5,703,959 | 7,042,857 | 81% | 10,189,798 | 12,308,964 | 83% | 21,177,470 | 48% |
| | 2015 | 6,038,414 | 6,618,551 | 91% | 11,386,278 | 11,869,935 | 96% | 20,493,248 | 56% |
| | 2016 | 6,374,109 | 6,199,839 | 103% | 12,752,161 | 11,411,095 | 112% | 19,773,685 | 64% |
| | 2017 | 6,731,106 | 5,787,978 | 116% | 14,197,266 | 10,935,937 | 130% | 19,023,239 | 75% |
| | 2018 | 7,102,877 | 5,384,276 | 132% | 15,622,953 | 10,448,981 | 150% | 18,247,934 | 86% |
| | 2019 | 7,472,186 | 4,990,055 | 150% | 16,825,527 | 9,953,034 | 169% | 17,451,132 | 96% |
| | 2020 | 7,822,838 | 4,606,609 | 170% | 17,923,151 | 9,448,206 | 190% | 16,632,309 | 108% |
| | 2021 | 8,142,112 | 4,235,159 | 192% | 19,407,073 | 8,934,424 | 217% | 15,791,105 | 123% |
| | 2022 | 8,432,399 | 3,876,893 | 218% | 21,274,325 | 8,412,193 | 253% | 14,928,138 | 143% |
| | 2023 | 8,701,569 | 3,532,991 | 246% | 23,132,015 | 7,881,997 | 293% | 14,043,946 | 165% |
| | 2024 | 8,947,706 | 3,204,547 | 279% | 24,209,908 | 7,345,614 | 330% | 13,141,299 | 184% |
| | 2025 | 9,154,085 | 2,892,443 | 316% | 24,620,811 | 6,806,342 | 362% | 12,225,574 | 201% |
| | 2026 | 9,306,039 | 2,597,331 | 358% | 25,696,423 | 6,268,977 | 410% | 11,305,008 | 227% |
| | 2027 | 9,404,240 | 2,319,765 | 405% | 27,337,342 | 5,740,711 | 476% | 10,392,448 | 263% |
| | 2028 | 9,455,941 | 2,060,252 | 459% | 28,710,306 | 5,228,147 | 549% | 9,500,050 | 302% |
| | 2029 | 9,461,934 | 1,819,146 | 520% | 28,809,658 | 4,735,069 | 608% | 8,635,122 | 334% |
| | 2030 | 9,412,201 | 1,596,526 | 590% | 27,716,943 | 4,264,031 | 650% | 7,802,844 | 355% |
| | 2031 | 9,296,831 | 1,392,181 | 668% | 27,410,087 | 3,817,047 | 718% | 7,007,572 | 391% |
| | 2032 | 9,115,500 | 1,205,776 | 756% | 27,875,629 | 3,395,449 | 821% | 6,252,528 | 446% |
| | 2033 | 8,872,930 | 1,036,969 | 856% | 28,040,035 | 3,000,416 | 935% | 5,540,679 | 506% |
| | 2034 | 8,571,302 | 885,306 | 968% | 26,898,513 | 2,633,225 | 1022% | 4,875,172 | 552% |
| | 2035 | 8,208,892 | 750,097 | 1094% | 24,539,189 | 2,294,675 | 1069% | 4,258,324 | 576% |
| | 2036 | 7,787,517 | 630,416 | 1235% | 22,882,301 | 1,984,965 | 1153% | 3,691,315 | 620% |
| | 2037 | 7,316,295 | 525,266 | 1393% | 21,931,452 | 1,703,953 | 1287% | 3,174,612 | 691% |
| | 2038 | 6,807,273 | 433,694 | 1570% | 20,782,940 | 1,451,129 | 1432% | 2,707,931 | 767% |
| | 2039 | 6,270,063 | 354,735 | 1768% | 19,011,781 | 1,225,722 | 1551% | 2,290,435 | 830% |
| | 2040 | 5,711,181 | 287,313 | 1988% | 16,773,476 | 1,026,724 | 1634% | 1,920,751 | 873% |
| | 2041 | 5,139,348 | 230,252 | 2232% | 14,930,491 | 852,824 | 1751% | 1,596,856 | 935% |
| | 2042 | 4,566,614 | 182,407 | 2504% | 13,371,667 | 702,420 | 1904% | 1,316,109 | 1016% |
| | 2043 | 4,005,191 | 142,736 | 2806% | 11,803,748 | 573,630 | 2058% | 1,075,270 | 1098% |
| | 2044 | 3,464,148 | 110,251 | 3142% | 10,336,802 | 464,458 | 2226% | 870,819 | 1187% |
| | 2045 | 2,950,077 | 84,001 | 3512% | 8,985,853 | 372,904 | 2410% | 699,166 | 1285% |
| | 2046 | 2,485,232 | 63,382 | 3921% | 7,643,677 | 296,998 | 2574% | 556,727 | 1373% |
| | 2047 | 2,097,634 | 47,887 | 4380% | 6,308,467 | 234,757 | 2687% | 439,862 | 1434% |
| | 2048 | 1,785,946 | 36,468 | 4897% | 5,214,778 | 184,233 | 2831% | 344,965 | 1512% |
| | 2049 | 1,531,980 | 27,959 | 5479% | 4,354,333 | 143,632 | 3032% | 268,701 | 1621% |
| **Value as of 12/31/09*:** | | | | | | | | | |
| | **Past** | **23,329,487** | **117,184,411** | **19.9%** | **19,261,097** | **144,099,067** | **13.4%** | **144,099,067** | **13.4%** |
| | **Future** | **126,622,213** | **76,507,630** | **165.5%** | **312,379,684** | **145,654,082** | **214.5%** | **245,063,435** | **127.5%** |
| | **Lifetime** | **149,951,700** | **193,692,041** | **77.4%** | **331,640,781** | **289,753,150** | **114.5%** | **389,162,502** | **85.2%** |

*reflecting maximum statutory valuation rate

**Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prem x 77.4% = | 111,558,018 |
| | | | Present Value of Future Initial Prem x 77.4% = | 112,761,873 |
| Accum Value of Past Incurred Claims = | 19,261,097 | | Accum Value of Prior Increases x 85% = | - |
| Present Value of Future Incurred Claims = | 312,379,684 | | Present Value of Future Increases x 85% = | 84,497,949 |
| TOTAL = | 331,640,781 | > | TOTAL = | 308,817,840 |

Michigan Review Pending

## Appendix A - Comparison to New Business Rates (Fortis 7062 Series)

Rates shown are for a 90/100-day EP, Single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: Guaranteed Purchase Option**

**Current New Business Rates (LTC-03 policy):**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 16.74 | 19.53 | 22.32 | 25.11 | 33.48 |
| 30 | 16.74 | 19.53 | 22.32 | 25.11 | 36.27 |
| 31 | 16.74 | 19.53 | 25.11 | 27.90 | 39.06 |
| 32 | 19.53 | 22.32 | 25.11 | 27.90 | 39.06 |
| 33 | 19.53 | 22.32 | 27.90 | 30.69 | 41.85 |
| 34 | 22.32 | 25.11 | 27.90 | 30.69 | 41.85 |
| 35 | 22.32 | 27.90 | 30.69 | 33.48 | 44.64 |
| 36 | 25.11 | 27.90 | 33.48 | 36.27 | 47.43 |
| 37 | 25.11 | 30.69 | 33.48 | 36.27 | 50.22 |
| 38 | 27.90 | 30.69 | 36.27 | 39.06 | 50.22 |
| 39 | 27.90 | 33.48 | 39.06 | 41.85 | 53.01 |
| 40 | 30.69 | 36.27 | 41.85 | 44.64 | 55.80 |
| 41 | 30.69 | 36.27 | 44.64 | 47.43 | 58.59 |
| 42 | 33.48 | 39.06 | 44.64 | 47.43 | 61.38 |
| 43 | 33.48 | 39.06 | 47.43 | 50.22 | 64.17 |
| 44 | 33.48 | 41.85 | 47.43 | 50.22 | 66.96 |
| 45 | 33.48 | 41.85 | 50.22 | 53.01 | 69.75 |
| 46 | 36.27 | 44.64 | 50.22 | 55.80 | 72.54 |
| 47 | 36.27 | 44.64 | 53.01 | 58.59 | 75.33 |
| 48 | 36.27 | 47.43 | 55.80 | 58.59 | 78.12 |
| 49 | 39.06 | 47.43 | 55.80 | 61.38 | 83.70 |
| 50 | 39.06 | 50.22 | 58.59 | 64.17 | 86.49 |
| 51 | 41.85 | 53.01 | 61.38 | 66.96 | 92.07 |
| 52 | 41.85 | 53.01 | 61.38 | 69.75 | 97.65 |
| 53 | 44.64 | 55.80 | 64.17 | 69.75 | 103.23 |
| 54 | 44.64 | 55.80 | 64.17 | 72.54 | 108.81 |
| 55 | 47.43 | 58.59 | 66.96 | 75.33 | 114.39 |
| 56 | 50.22 | 61.38 | 72.54 | 80.91 | 122.76 |
| 57 | 53.01 | 66.96 | 75.33 | 86.49 | 131.13 |
| 58 | 55.80 | 69.75 | 80.91 | 92.07 | 139.50 |
| 59 | 61.38 | 75.33 | 86.49 | 97.65 | 150.66 |
| 60 | 64.17 | 80.91 | 92.07 | 103.23 | 161.82 |
| 61 | 69.75 | 86.49 | 100.44 | 111.60 | 172.98 |
| 62 | 75.33 | 94.86 | 106.02 | 119.97 | 186.93 |
| 63 | 83.70 | 100.44 | 114.39 | 128.34 | 198.09 |
| 64 | 89.28 | 108.81 | 125.55 | 136.71 | 214.83 |
| 65 | 97.65 | 117.18 | 133.92 | 147.87 | 228.78 |
| 66 | 106.02 | 128.34 | 147.87 | 161.82 | 248.31 |
| 67 | 117.18 | 142.29 | 161.82 | 178.56 | 270.63 |
| 68 | 128.34 | 159.03 | 178.56 | 195.30 | 295.74 |
| 69 | 139.50 | 172.98 | 195.30 | 214.83 | 320.85 |
| 70 | 153.45 | 192.51 | 214.83 | 237.15 | 348.75 |
| 71 | 170.19 | 214.83 | 239.94 | 265.05 | 382.23 |
| 72 | 189.72 | 239.94 | 267.84 | 295.74 | 418.50 |
| 73 | 212.04 | 267.84 | 298.53 | 332.01 | 457.56 |
| 74 | 234.36 | 298.53 | 334.80 | 368.28 | 499.41 |
| 75 | 262.26 | 332.01 | 373.86 | 412.92 | 546.84 |
| 76 | 292.95 | 371.07 | 415.71 | 457.56 | 611.01 |
| 77 | 326.43 | 412.92 | 463.14 | 510.57 | 680.76 |
| 78 | 362.70 | 463.14 | 516.15 | 566.37 | 758.88 |
| 79 | 404.55 | 516.15 | 574.74 | 630.54 | 845.37 |
| 80 | 449.19 | 577.53 | 638.91 | 700.29 | 943.02 |
| 81 | 493.83 | 636.12 | 703.08 | 770.04 | 1037.88 |
| 82 | 544.05 | 700.29 | 772.83 | 848.16 | 1141.11 |
| 83 | 599.85 | 770.04 | 850.95 | 931.86 | 1255.50 |
| 84 | 661.23 | 848.16 | 937.44 | 1023.93 | 1381.05 |

**New Business Rates adjusted for Benefit Differences*:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 14.37 | 16.85 | 19.23 | 21.64 | 31.12 |
| 30 | 14.37 | 16.85 | 19.23 | 21.64 | 33.71 |
| 31 | 14.37 | 16.85 | 21.63 | 24.04 | 36.31 |
| 32 | 16.76 | 19.26 | 21.63 | 24.04 | 36.31 |
| 33 | 16.76 | 19.26 | 24.04 | 26.45 | 38.90 |
| 34 | 19.15 | 21.67 | 24.04 | 26.45 | 38.90 |
| 35 | 19.15 | 24.08 | 26.44 | 28.85 | 41.49 |
| 36 | 21.55 | 24.08 | 28.85 | 31.25 | 44.09 |
| 37 | 21.55 | 26.49 | 28.85 | 31.25 | 46.68 |
| 38 | 23.94 | 26.49 | 31.25 | 33.66 | 46.68 |
| 39 | 23.94 | 28.89 | 33.65 | 36.06 | 49.27 |
| 40 | 26.34 | 31.30 | 36.06 | 38.47 | 51.87 |
| 41 | 26.53 | 31.51 | 38.72 | 41.14 | 54.60 |
| 42 | 29.15 | 34.16 | 38.98 | 41.41 | 57.35 |
| 43 | 29.35 | 34.38 | 41.69 | 44.13 | 60.12 |
| 44 | 29.57 | 37.08 | 41.97 | 44.42 | 62.90 |
| 45 | 29.78 | 37.33 | 44.73 | 47.20 | 65.69 |
| 46 | 32.49 | 40.08 | 45.03 | 50.00 | 68.50 |
| 47 | 32.72 | 40.35 | 47.85 | 52.85 | 71.32 |
| 48 | 32.96 | 43.15 | 50.70 | 53.19 | 74.15 |
| 49 | 35.75 | 43.44 | 51.04 | 56.09 | 79.66 |
| 50 | 36.00 | 46.30 | 53.95 | 59.03 | 82.53 |
| 51 | 38.81 | 49.17 | 56.88 | 61.99 | 88.07 |
| 52 | 39.05 | 49.48 | 57.24 | 64.98 | 93.64 |
| 53 | 41.91 | 52.41 | 60.23 | 65.39 | 99.24 |
| 54 | 42.17 | 52.73 | 60.61 | 68.44 | 104.86 |
| 55 | 45.08 | 55.71 | 63.65 | 71.53 | 110.51 |
| 56 | 47.96 | 58.65 | 69.30 | 77.21 | 118.89 |
| 57 | 50.88 | 64.29 | 72.31 | 82.94 | 127.30 |
| 58 | 53.83 | 67.29 | 78.05 | 88.73 | 135.75 |
| 59 | 59.50 | 73.03 | 83.84 | 94.58 | 146.96 |
| 60 | 62.52 | 78.82 | 89.68 | 100.49 | 158.23 |
| 61 | 68.27 | 84.65 | 98.30 | 109.16 | 169.81 |
| 62 | 74.08 | 93.28 | 104.25 | 117.91 | 184.22 |
| 63 | 82.69 | 99.23 | 113.01 | 126.75 | 195.99 |
| 64 | 88.62 | 108.00 | 124.62 | 135.67 | 213.39 |
| 65 | 97.38 | 116.85 | 133.55 | 147.46 | 228.14 |
| 66 | 105.73 | 127.98 | 147.46 | 161.37 | 247.62 |
| 67 | 116.85 | 141.89 | 161.37 | 178.06 | 269.88 |
| 68 | 127.98 | 158.59 | 178.06 | 194.76 | 294.92 |
| 69 | 139.11 | 172.50 | 194.76 | 214.23 | 319.96 |
| 70 | 153.02 | 191.98 | 214.23 | 236.49 | 347.78 |
| 71 | 169.72 | 214.23 | 239.27 | 264.31 | 381.17 |
| 72 | 189.19 | 239.27 | 267.10 | 294.92 | 417.34 |
| 73 | 211.45 | 267.10 | 297.70 | 331.09 | 456.29 |
| 74 | 233.71 | 297.70 | 333.87 | 367.26 | 498.02 |
| 75 | 261.53 | 331.09 | 372.82 | 411.77 | 545.32 |
| 76 | 292.14 | 370.04 | 414.56 | 456.29 | 609.31 |
| 77 | 325.52 | 411.77 | 461.85 | 509.15 | 678.87 |
| 78 | 361.69 | 461.85 | 514.72 | 564.80 | 756.77 |
| 79 | 403.43 | 514.72 | 573.14 | 628.79 | 843.02 |
| 80 | 447.94 | 575.93 | 637.14 | 698.35 | 940.40 |
| 81 | 492.46 | 634.35 | 701.13 | 767.90 | 1035.00 |
| 82 | 542.54 | 698.35 | 770.68 | 845.80 | 1137.94 |
| 83 | 598.18 | 767.90 | 848.59 | 929.27 | 1252.01 |
| 84 | 659.39 | 845.80 | 934.84 | 1021.09 | 1377.22 |

**Fortis 7062 Rates after requested Rate Increase:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 30 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 31 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 32 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 33 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 34 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 35 | 21.00 | 27.00 | 32.00 | 36.00 | 48.00 |
| 36 | 21.55 | 27.00 | 32.00 | 36.00 | 48.00 |
| 37 | 21.55 | 27.00 | 32.00 | 36.00 | 48.00 |
| 38 | 23.94 | 27.00 | 32.00 | 36.00 | 48.00 |
| 39 | 23.94 | 28.89 | 33.65 | 36.06 | 49.27 |
| 40 | 26.34 | 31.30 | 36.06 | 38.47 | 51.87 |
| 41 | 26.53 | 31.51 | 38.72 | 41.14 | 54.60 |
| 42 | 29.15 | 34.16 | 38.98 | 41.41 | 57.35 |
| 43 | 29.35 | 34.38 | 41.69 | 44.13 | 60.12 |
| 44 | 29.57 | 37.08 | 41.97 | 44.42 | 62.90 |
| 45 | 29.78 | 37.33 | 44.73 | 47.20 | 65.69 |
| 46 | 32.49 | 40.08 | 45.03 | 50.00 | 68.50 |
| 47 | 32.72 | 40.35 | 47.85 | 52.85 | 71.32 |
| 48 | 32.96 | 43.15 | 50.70 | 53.19 | 74.15 |
| 49 | 35.75 | 43.44 | 51.04 | 56.09 | 79.66 |
| 50 | 36.00 | 46.30 | 53.95 | 59.03 | 82.53 |
| 51 | 38.81 | 49.17 | 56.88 | 61.99 | 88.07 |
| 52 | 39.05 | 49.48 | 57.24 | 64.98 | 93.64 |
| 53 | 41.91 | 52.41 | 60.23 | 65.39 | 99.24 |
| 54 | 42.17 | 52.73 | 60.61 | 68.44 | 104.86 |
| 55 | 45.08 | 55.71 | 63.65 | 71.53 | 110.51 |
| 56 | 47.96 | 58.65 | 69.30 | 77.21 | 118.89 |
| 57 | 50.88 | 64.29 | 72.31 | 82.94 | 127.30 |
| 58 | 53.83 | 67.29 | 78.05 | 88.73 | 135.75 |
| 59 | 59.50 | 73.03 | 83.84 | 94.58 | 146.96 |
| 60 | 62.52 | 78.82 | 89.68 | 100.49 | 158.23 |
| 61 | 68.27 | 84.65 | 98.30 | 109.16 | 169.81 |
| 62 | 74.08 | 93.28 | 104.25 | 117.91 | 184.22 |
| 63 | 82.69 | 99.23 | 113.01 | 126.75 | 195.99 |
| 64 | 88.62 | 108.00 | 124.62 | 135.67 | 213.39 |
| 65 | 97.38 | 116.85 | 133.55 | 147.46 | 228.14 |
| 66 | 105.73 | 127.98 | 147.46 | 161.37 | 247.62 |
| 67 | 116.85 | 141.89 | 161.37 | 178.06 | 269.88 |
| 68 | 127.98 | 158.59 | 178.06 | 194.76 | 291.20 |
| 69 | 137.95 | 172.50 | 194.76 | 214.23 | 310.00 |
| 70 | 148.50 | 191.98 | 214.23 | 236.49 | 336.00 |
| 71 | 160.95 | 210.25 | 239.27 | 264.31 | 365.40 |
| 72 | 176.40 | 226.80 | 263.20 | 294.92 | 396.20 |
| 73 | 191.70 | 248.40 | 287.55 | 322.65 | 430.65 |
| 74 | 208.00 | 269.10 | 313.30 | 351.00 | 469.30 |
| 75 | 227.50 | 293.75 | 341.25 | 385.00 | 512.50 |
| 76 | 247.20 | 321.60 | 374.40 | 422.40 | 561.60 |
| 77 | 267.95 | 349.60 | 408.25 | 461.15 | 614.10 |
| 78 | 289.30 | 377.30 | 443.30 | 500.50 | 664.40 |
| 79 | 306.60 | 402.15 | 473.55 | 535.50 | 710.85 |
| 80 | 321.00 | 422.00 | 497.00 | 562.00 | 746.00 |
| 81 | 349.00 | 459.00 | 540.00 | 611.00 | 810.00 |
| 82 | 376.00 | 494.00 | 582.00 | 658.00 | 873.00 |
| 83 | 403.00 | 529.00 | 624.00 | 706.00 | 936.00 |
| 84 | 433.00 | 568.00 | 670.00 | 758.00 | 1005.00 |

**Fortis 7062 Rate Increase %:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 0% | 0% | 0% | 0% | 0% |
| 30 | 0% | 0% | 0% | 0% | 0% |
| 31 | 0% | 0% | 0% | 0% | 0% |
| 32 | 0% | 0% | 0% | 0% | 0% |
| 33 | 0% | 0% | 0% | 0% | 0% |
| 34 | 0% | 0% | 0% | 0% | 0% |
| 35 | 0% | 0% | 0% | 0% | 0% |
| 36 | 3% | 0% | 0% | 0% | 0% |
| 37 | 3% | 0% | 0% | 0% | 0% |
| 38 | 14% | 0% | 0% | 0% | 0% |
| 39 | 14% | 7% | 5% | 0% | 3% |
| 40 | 15% | 8% | 6% | 1% | 2% |
| 41 | 15% | 9% | 14% | 8% | 7% |
| 42 | 27% | 18% | 15% | 9% | 12% |
| 43 | 28% | 19% | 23% | 16% | 18% |
| 44 | 29% | 28% | 23% | 17% | 23% |
| 45 | 24% | 20% | 24% | 18% | 22% |
| 46 | 35% | 29% | 25% | 25% | 27% |
| 47 | 36% | 30% | 33% | 32% | 32% |
| 48 | 37% | 39% | 41% | 33% | 37% |
| 49 | 49% | 40% | 42% | 40% | 48% |
| 50 | 33% | 32% | 35% | 31% | 35% |
| 51 | 39% | 37% | 35% | 32% | 42% |
| 52 | 35% | 34% | 33% | 35% | 46% |
| 53 | 40% | 38% | 37% | 31% | 50% |
| 54 | 36% | 32% | 32% | 32% | 54% |
| 55 | 41% | 36% | 35% | 35% | 56% |
| 56 | 41% | 33% | 36% | 35% | 59% |
| 57 | 41% | 37% | 34% | 36% | 57% |
| 58 | 38% | 35% | 35% | 37% | 56% |
| 59 | 42% | 35% | 35% | 35% | 56% |
| 60 | 39% | 36% | 34% | 34% | 57% |
| 61 | 39% | 37% | 37% | 35% | 59% |
| 62 | 42% | 41% | 37% | 37% | 60% |
| 63 | 48% | 40% | 38% | 38% | 59% |
| 64 | 48% | 42% | 42% | 37% | 62% |
| 65 | 52% | 43% | 39% | 38% | 60% |
| 66 | 53% | 44% | 42% | 39% | 60% |
| 67 | 56% | 48% | 45% | 42% | 62% |
| 68 | 58% | 52% | 47% | 42% | 60% |
| 69 | 55% | 51% | 46% | 43% | 55% |
| 70 | 50% | 50% | 45% | 41% | 50% |
| 71 | 45% | 45% | 42% | 41% | 45% |
| 72 | 40% | 40% | 40% | 39% | 40% |
| 73 | 35% | 35% | 35% | 35% | 35% |
| 74 | 30% | 30% | 30% | 30% | 30% |
| 75 | 25% | 25% | 25% | 25% | 25% |
| 76 | 20% | 20% | 20% | 20% | 20% |
| 77 | 15% | 15% | 15% | 15% | 15% |
| 78 | 10% | 10% | 10% | 10% | 10% |
| 79 | 5% | 5% | 5% | 5% | 5% |
| 80 | 0% | 0% | 0% | 0% | 0% |
| 81 | 0% | 0% | 0% | 0% | 0% |
| 82 | 0% | 0% | 0% | 0% | 0% |
| 83 | 0% | 0% | 0% | 0% | 0% |
| 84 | 0% | 0% | 0% | 0% | 0% |

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* Benefit Differences between LTC-03 and 7062:

-7062 does not have Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

-7062 waives premium only when facility benefits are being paid

-7062 policy is paid-up after 120 days of NH benefits paid

## Appendix A - Comparison to New Business Rates (Fortis 7062 Series)

Rates shown are for a 90/100-day EP, Single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Simple Increase**

**Current New Business Rates (LTC-03 policy):**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 37.44 | 43.20 | 51.84 | 54.72 | 86.40 |
| 30 | 40.32 | 46.08 | 54.72 | 57.60 | 92.16 |
| 31 | 43.20 | 48.96 | 57.60 | 60.48 | 97.92 |
| 32 | 43.20 | 48.96 | 60.48 | 63.36 | 100.80 |
| 33 | 46.08 | 51.84 | 63.36 | 66.24 | 106.56 |
| 34 | 46.08 | 54.72 | 66.24 | 69.12 | 112.32 |
| 35 | 48.96 | 57.60 | 66.24 | 72.00 | 115.20 |
| 36 | 51.84 | 60.48 | 69.12 | 74.88 | 120.96 |
| 37 | 54.72 | 63.36 | 74.88 | 77.76 | 126.72 |
| 38 | 54.72 | 66.24 | 77.76 | 80.64 | 132.48 |
| 39 | 57.60 | 69.12 | 80.64 | 86.40 | 141.12 |
| 40 | 60.48 | 72.00 | 83.52 | 89.28 | 146.88 |
| 41 | 63.36 | 74.88 | 86.40 | 92.16 | 152.64 |
| 42 | 63.36 | 77.76 | 89.28 | 97.92 | 158.40 |
| 43 | 66.24 | 80.64 | 95.04 | 100.80 | 164.16 |
| 44 | 69.12 | 83.52 | 97.92 | 103.68 | 169.92 |
| 45 | 72.00 | 86.40 | 100.80 | 109.44 | 175.68 |
| 46 | 72.00 | 92.16 | 106.56 | 112.32 | 184.32 |
| 47 | 74.88 | 95.04 | 109.44 | 118.08 | 190.08 |
| 48 | 77.76 | 97.92 | 115.20 | 123.84 | 198.72 |
| 49 | 80.64 | 103.68 | 118.08 | 126.72 | 204.48 |
| 50 | 83.52 | 106.56 | 123.84 | 132.48 | 213.12 |
| 51 | 86.40 | 109.44 | 129.60 | 138.24 | 221.76 |
| 52 | 92.16 | 115.20 | 132.48 | 144.00 | 230.40 |
| 53 | 95.04 | 120.96 | 138.24 | 149.76 | 239.04 |
| 54 | 97.92 | 123.84 | 144.00 | 155.52 | 247.68 |
| 55 | 103.68 | 129.60 | 149.76 | 161.28 | 256.32 |
| 56 | 109.44 | 135.36 | 155.52 | 169.92 | 270.72 |
| 57 | 112.32 | 141.12 | 164.16 | 178.56 | 282.24 |
| 58 | 118.08 | 146.88 | 169.92 | 187.20 | 296.64 |
| 59 | 123.84 | 155.52 | 178.56 | 195.84 | 311.04 |
| 60 | 129.60 | 161.28 | 187.20 | 204.48 | 328.32 |
| 61 | 138.24 | 172.80 | 198.72 | 216.00 | 345.60 |
| 62 | 146.88 | 184.32 | 213.12 | 230.40 | 365.76 |
| 63 | 158.40 | 195.84 | 224.64 | 244.80 | 383.04 |
| 64 | 167.04 | 207.36 | 241.92 | 259.20 | 403.20 |
| 65 | 178.56 | 221.76 | 256.32 | 276.48 | 426.24 |
| 66 | 190.08 | 239.04 | 273.60 | 296.64 | 455.04 |
| 67 | 201.60 | 256.32 | 293.76 | 319.68 | 483.84 |
| 68 | 216.00 | 276.48 | 313.92 | 345.60 | 515.52 |
| 69 | 230.40 | 296.64 | 336.96 | 371.52 | 550.08 |
| 70 | 244.80 | 319.68 | 360.00 | 400.32 | 584.64 |
| 71 | 270.72 | 354.24 | 400.32 | 446.40 | 639.36 |
| 72 | 299.52 | 391.68 | 443.52 | 495.36 | 702.72 |
| 73 | 331.20 | 432.00 | 492.48 | 552.96 | 768.96 |
| 74 | 365.76 | 478.08 | 547.20 | 616.32 | 843.84 |
| 75 | 406.08 | 527.04 | 607.68 | 685.44 | 924.48 |
| 76 | 446.40 | 578.88 | 665.28 | 748.80 | 1016.64 |
| 77 | 489.60 | 633.60 | 731.52 | 820.80 | 1114.56 |
| 78 | 538.56 | 696.96 | 800.64 | 898.56 | 1224.00 |
| 79 | 593.28 | 763.20 | 878.40 | 982.08 | 1344.96 |
| 80 | 650.88 | 838.08 | 961.92 | 1074.24 | 1166.40 |
| 81 | 717.12 | 921.60 | 1056.96 | 1180.80 | 1284.48 |
| 82 | 789.12 | 1013.76 | 1163.52 | 1298.88 | 1414.08 |
| 83 | 866.88 | 1114.56 | 1278.72 | 1428.48 | 1555.20 |
| 84 | 953.28 | 1226.88 | 1405.44 | 1572.48 | 1710.72 |

**New Business Rates adjusted for Benefit Differences*:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 33.97 | 39.35 | 47.16 | 49.79 | 81.58 |
| 30 | 36.58 | 41.98 | 49.78 | 52.41 | 87.02 |
| 31 | 39.19 | 44.60 | 52.40 | 55.03 | 92.46 |
| 32 | 39.19 | 44.60 | 55.02 | 57.65 | 95.18 |
| 33 | 41.81 | 47.22 | 57.64 | 60.27 | 100.62 |
| 34 | 41.81 | 49.85 | 60.26 | 62.89 | 106.06 |
| 35 | 44.42 | 52.47 | 60.26 | 65.51 | 108.78 |
| 36 | 47.03 | 55.09 | 62.88 | 68.13 | 114.22 |
| 37 | 49.65 | 57.72 | 68.12 | 70.76 | 119.66 |
| 38 | 49.65 | 60.34 | 70.74 | 73.38 | 125.10 |
| 39 | 52.26 | 62.96 | 73.36 | 78.62 | 133.25 |
| 40 | 54.87 | 65.59 | 75.98 | 81.24 | 138.69 |
| 41 | 57.74 | 68.49 | 78.92 | 84.20 | 144.47 |
| 42 | 57.99 | 71.41 | 81.88 | 89.82 | 150.28 |
| 43 | 60.89 | 74.35 | 87.52 | 92.84 | 156.11 |
| 44 | 63.82 | 77.31 | 90.54 | 95.88 | 161.97 |
| 45 | 66.77 | 80.30 | 93.58 | 101.62 | 167.85 |
| 46 | 67.06 | 86.00 | 99.33 | 104.71 | 176.52 |
| 47 | 70.05 | 89.04 | 102.43 | 110.53 | 182.46 |
| 48 | 73.06 | 92.11 | 108.26 | 116.39 | 191.21 |
| 49 | 76.10 | 97.92 | 111.42 | 119.58 | 197.21 |
| 50 | 79.16 | 101.04 | 117.33 | 125.52 | 206.03 |
| 51 | 82.24 | 104.22 | 123.32 | 131.55 | 214.96 |
| 52 | 88.10 | 110.17 | 126.61 | 137.62 | 223.93 |
| 53 | 91.24 | 116.17 | 132.69 | 143.74 | 232.96 |
| 54 | 94.40 | 119.45 | 138.82 | 149.92 | 242.02 |
| 55 | 100.38 | 125.53 | 145.00 | 156.14 | 251.14 |
| 56 | 106.36 | 131.60 | 151.14 | 165.13 | 265.90 |
| 57 | 109.57 | 137.71 | 160.14 | 174.18 | 277.90 |
| 58 | 115.62 | 143.87 | 166.39 | 183.30 | 292.79 |
| 59 | 121.72 | 152.90 | 175.51 | 192.48 | 307.76 |
| 60 | 127.86 | 159.15 | 184.70 | 201.73 | 325.65 |
| 61 | 136.68 | 170.88 | 196.48 | 213.56 | 343.16 |
| 62 | 145.53 | 182.65 | 211.17 | 228.28 | 363.57 |
| 63 | 157.28 | 194.48 | 223.06 | 243.07 | 381.16 |
| 64 | 166.22 | 206.35 | 240.73 | 257.98 | 401.65 |
| 65 | 178.06 | 221.14 | 255.61 | 275.71 | 425.06 |
| 66 | 189.55 | 238.38 | 272.84 | 295.82 | 453.78 |
| 67 | 201.04 | 255.61 | 292.94 | 318.79 | 482.50 |
| 68 | 215.40 | 275.71 | 313.05 | 344.64 | 514.09 |
| 69 | 229.76 | 295.82 | 336.02 | 370.49 | 548.55 |
| 70 | 244.12 | 318.79 | 359.00 | 399.21 | 583.02 |
| 71 | 269.97 | 353.26 | 399.21 | 445.16 | 637.58 |
| 72 | 298.69 | 390.59 | 442.29 | 493.98 | 700.77 |
| 73 | 330.28 | 430.80 | 491.11 | 551.42 | 766.82 |
| 74 | 364.74 | 476.75 | 545.68 | 614.61 | 841.50 |
| 75 | 404.95 | 525.58 | 605.99 | 683.54 | 921.91 |
| 76 | 445.16 | 577.27 | 663.43 | 746.72 | 1013.82 |
| 77 | 488.24 | 631.84 | 729.49 | 818.52 | 1111.47 |
| 78 | 537.06 | 695.02 | 798.42 | 896.06 | 1220.60 |
| 79 | 591.63 | 761.08 | 875.96 | 979.35 | 1341.23 |
| 80 | 649.07 | 835.75 | 959.25 | 1071.26 | 1163.16 |
| 81 | 715.13 | 919.04 | 1054.03 | 1177.52 | 1280.91 |
| 82 | 786.93 | 1010.95 | 1160.29 | 1295.27 | 1410.15 |
| 83 | 864.47 | 1111.47 | 1275.17 | 1424.51 | 1550.88 |
| 84 | 950.63 | 1223.47 | 1401.54 | 1568.11 | 1705.97 |

**Fortis 7062 Rates after requested Rate Increase:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 34.00 | 44.00 | 51.00 | 59.00 | 81.58 |
| 30 | 36.58 | 44.00 | 51.00 | 59.00 | 87.02 |
| 31 | 39.19 | 44.60 | 52.40 | 59.00 | 92.46 |
| 32 | 39.19 | 44.60 | 55.02 | 59.00 | 95.18 |
| 33 | 41.81 | 47.22 | 57.64 | 60.27 | 100.62 |
| 34 | 41.81 | 49.85 | 60.26 | 62.89 | 106.06 |
| 35 | 44.42 | 52.47 | 60.26 | 65.51 | 108.78 |
| 36 | 47.03 | 55.09 | 62.88 | 68.13 | 114.22 |
| 37 | 49.65 | 57.72 | 68.12 | 70.76 | 119.66 |
| 38 | 49.65 | 60.34 | 70.74 | 73.38 | 125.10 |
| 39 | 52.26 | 62.96 | 73.36 | 78.62 | 133.25 |
| 40 | 54.87 | 65.59 | 75.98 | 81.24 | 138.69 |
| 41 | 57.74 | 68.49 | 78.92 | 84.20 | 144.47 |
| 42 | 57.99 | 71.41 | 81.88 | 89.82 | 150.28 |
| 43 | 60.89 | 74.35 | 87.52 | 92.84 | 155.80 |
| 44 | 63.82 | 77.31 | 90.54 | 95.88 | 155.80 |
| 45 | 66.77 | 80.30 | 93.58 | 101.62 | 165.30 |
| 46 | 67.06 | 86.00 | 99.33 | 104.71 | 165.30 |
| 47 | 70.05 | 89.04 | 102.43 | 110.53 | 165.30 |
| 48 | 72.20 | 92.11 | 108.26 | 116.39 | 165.30 |
| 49 | 72.20 | 93.10 | 111.42 | 119.58 | 165.30 |
| 50 | 79.16 | 101.04 | 117.33 | 125.52 | 184.30 |
| 51 | 82.24 | 104.22 | 123.32 | 131.55 | 190.00 |
| 52 | 87.40 | 110.17 | 126.61 | 137.62 | 197.60 |
| 53 | 89.30 | 115.90 | 132.69 | 143.74 | 203.30 |
| 54 | 93.10 | 119.45 | 138.82 | 149.92 | 209.00 |
| 55 | 95.00 | 123.50 | 144.40 | 156.14 | 216.60 |
| 56 | 100.70 | 131.60 | 151.14 | 165.13 | 228.00 |
| 57 | 106.40 | 137.71 | 160.14 | 174.18 | 243.20 |
| 58 | 114.00 | 143.87 | 166.39 | 183.30 | 260.30 |
| 59 | 121.60 | 152.90 | 175.51 | 192.48 | 279.30 |
| 60 | 127.86 | 159.15 | 184.70 | 201.73 | 298.30 |
| 61 | 136.68 | 170.88 | 196.48 | 213.56 | 319.20 |
| 62 | 145.53 | 182.65 | 211.17 | 228.28 | 342.00 |
| 63 | 157.28 | 194.48 | 223.06 | 243.07 | 358.90 |
| 64 | 165.60 | 206.35 | 240.73 | 257.93 | 374.40 |
| 65 | 171.50 | 221.14 | 255.61 | 275.71 | 392.00 |
| 66 | 178.50 | 232.90 | 272.84 | 295.82 | 409.70 |
| 67 | 186.45 | 240.90 | 282.15 | 318.79 | 424.05 |
| 68 | 192.00 | 251.20 | 294.40 | 337.60 | 443.20 |
| 69 | 203.05 | 263.50 | 310.00 | 353.40 | 468.10 |
| 70 | 213.00 | 282.00 | 331.50 | 378.00 | 499.50 |
| 71 | 230.55 | 305.95 | 358.15 | 408.90 | 539.40 |
| 72 | 250.60 | 329.00 | 386.40 | 441.00 | 581.00 |
| 73 | 268.65 | 356.40 | 417.15 | 476.55 | 627.75 |
| 74 | 289.90 | 383.50 | 451.10 | 513.50 | 677.30 |
| 75 | 312.50 | 411.25 | 485.00 | 552.50 | 727.50 |
| 76 | 334.80 | 442.80 | 523.20 | 597.60 | 784.80 |
| 77 | 357.65 | 473.80 | 562.35 | 644.00 | 844.10 |
| 78 | 379.50 | 503.80 | 600.60 | 686.40 | 899.80 |
| 79 | 397.95 | 530.25 | 632.10 | 723.45 | 948.15 |
| 80 | 411.00 | 549.00 | 655.00 | 751.00 | 982.00 |
| 81 | 442.00 | 591.00 | 703.00 | 806.00 | 1054.00 |
| 82 | 471.00 | 628.00 | 749.00 | 858.00 | 1123.00 |
| 83 | 500.00 | 666.00 | 794.00 | 909.00 | 1191.00 |
| 84 | 530.00 | 706.00 | 842.00 | 963.00 | 1263.00 |

**Fortis 7062 Rate Increase %:**

| Issue | Benefit Period | | | | |
|---|---|---|---|---|---|
| Age | 2 | 3 | 4 | 5 | Life |
| 18-29 | 0% | 0% | 0% | 0% | 6% |
| 30 | 8% | 0% | 0% | 0% | 13% |
| 31 | 15% | 1% | 3% | 0% | 20% |
| 32 | 15% | 1% | 8% | 0% | 24% |
| 33 | 23% | 7% | 13% | 2% | 31% |
| 34 | 23% | 13% | 18% | 7% | 38% |
| 35 | 31% | 19% | 18% | 11% | 41% |
| 36 | 38% | 25% | 23% | 15% | 48% |
| 37 | 46% | 31% | 34% | 20% | 55% |
| 38 | 46% | 37% | 39% | 24% | 62% |
| 39 | 54% | 43% | 44% | 33% | 73% |
| 40 | 48% | 40% | 41% | 31% | 69% |
| 41 | 56% | 46% | 46% | 36% | 76% |
| 42 | 57% | 52% | 52% | 45% | 83% |
| 43 | 65% | 58% | 62% | 50% | 90% |
| 44 | 72% | 64% | 68% | 55% | 90% |
| 45 | 76% | 64% | 59% | 54% | 90% |
| 46 | 76% | 76% | 68% | 59% | 90% |
| 47 | 84% | 82% | 74% | 67% | 90% |
| 48 | 90% | 88% | 83% | 76% | 90% |
| 49 | 90% | 90% | 89% | 81% | 90% |
| 50 | 84% | 84% | 81% | 72% | 90% |
| 51 | 87% | 80% | 81% | 73% | 90% |
| 52 | 90% | 84% | 83% | 76% | 90% |
| 53 | 90% | 90% | 87% | 77% | 90% |
| 54 | 90% | 87% | 88% | 78% | 90% |
| 55 | 90% | 90% | 90% | 82% | 90% |
| 56 | 90% | 88% | 87% | 81% | 90% |
| 57 | 90% | 86% | 88% | 80% | 90% |
| 58 | 90% | 84% | 83% | 76% | 90% |
| 59 | 90% | 82% | 79% | 73% | 90% |
| 60 | 88% | 77% | 76% | 70% | 90% |
| 61 | 85% | 76% | 74% | 67% | 90% |
| 62 | 82% | 77% | 76% | 68% | 90% |
| 63 | 83% | 75% | 73% | 66% | 85% |
| 64 | 80% | 73% | 74% | 64% | 80% |
| 65 | 75% | 74% | 70% | 61% | 75% |
| 66 | 70% | 70% | 69% | 62% | 70% |
| 67 | 65% | 65% | 65% | 63% | 65% |
| 68 | 60% | 60% | 60% | 60% | 60% |
| 69 | 55% | 55% | 55% | 55% | 55% |
| 70 | 50% | 50% | 50% | 50% | 50% |
| 71 | 45% | 45% | 45% | 45% | 45% |
| 72 | 40% | 40% | 40% | 40% | 40% |
| 73 | 35% | 35% | 35% | 35% | 35% |
| 74 | 30% | 30% | 30% | 30% | 30% |
| 75 | 25% | 25% | 25% | 25% | 25% |
| 76 | 20% | 20% | 20% | 20% | 20% |
| 77 | 15% | 15% | 15% | 15% | 15% |
| 78 | 10% | 10% | 10% | 10% | 10% |
| 79 | 5% | 5% | 5% | 5% | 5% |
| 80 | 0% | 0% | 0% | 0% | 0% |
| 81 | 0% | 0% | 0% | 0% | 0% |
| 82 | 0% | 0% | 0% | 0% | 0% |
| 83 | 0% | 0% | 0% | 0% | 0% |
| 84 | 0% | 0% | 0% | 0% | 0% |

Michigan Review Pending

* Benefit Differences between LTC-03 and 7062:

-7062 does not have Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

-7062 waives premium only when facility benefits are being paid

-7062 policy is paid-up after 120 days of NH benefits paid

## Appendix A - Comparison to New Business Rates (Fortis 7062 Series)

Rates shown are for a 90/100-day EP, Single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Compound Increase**

**Current New Business Rates (LTC-03 policy):**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 106.56 | 132.48 | 149.76 | 164.16 | 262.08 |
| 30 | 112.32 | 138.24 | 158.40 | 172.80 | 276.48 |
| 31 | 115.20 | 141.12 | 161.28 | 175.68 | 282.24 |
| 32 | 115.20 | 144.00 | 164.16 | 178.56 | 285.12 |
| 33 | 118.08 | 144.00 | 167.04 | 181.44 | 290.88 |
| 34 | 118.08 | 146.88 | 169.92 | 184.32 | 293.76 |
| 35 | 120.96 | 149.76 | 172.80 | 187.20 | 299.52 |
| 36 | 120.96 | 152.64 | 175.68 | 190.08 | 305.28 |
| 37 | 123.84 | 152.64 | 178.56 | 192.96 | 311.04 |
| 38 | 126.72 | 155.52 | 181.44 | 195.84 | 313.92 |
| 39 | 126.72 | 158.40 | 184.32 | 198.72 | 319.68 |
| 40 | 129.60 | 161.28 | 187.20 | 201.60 | 325.44 |
| 41 | 132.48 | 164.16 | 190.08 | 204.48 | 328.32 |
| 42 | 132.48 | 167.04 | 192.96 | 207.36 | 331.20 |
| 43 | 135.36 | 169.92 | 195.84 | 210.24 | 334.08 |
| 44 | 135.36 | 169.92 | 195.84 | 210.24 | 339.84 |
| 45 | 138.24 | 172.80 | 198.72 | 213.12 | 342.72 |
| 46 | 141.12 | 175.68 | 201.60 | 216.00 | 345.60 |
| 47 | 141.12 | 178.56 | 204.48 | 218.88 | 348.48 |
| 48 | 144.00 | 181.44 | 207.36 | 221.76 | 354.24 |
| 49 | 144.00 | 184.32 | 210.24 | 224.64 | 357.12 |
| 50 | 146.88 | 187.20 | 213.12 | 227.52 | 360.00 |
| 51 | 149.76 | 190.08 | 216.00 | 233.28 | 365.76 |
| 52 | 152.64 | 192.96 | 218.88 | 236.16 | 371.52 |
| 53 | 152.64 | 195.84 | 224.64 | 241.92 | 377.28 |
| 54 | 155.52 | 198.72 | 227.52 | 244.80 | 383.04 |
| 55 | 158.40 | 201.60 | 230.40 | 250.56 | 388.80 |
| 56 | 164.16 | 207.36 | 236.16 | 256.32 | 400.32 |
| 57 | 167.04 | 210.24 | 241.92 | 262.08 | 411.84 |
| 58 | 172.80 | 216.00 | 247.68 | 267.84 | 423.36 |
| 59 | 175.68 | 221.76 | 256.32 | 276.48 | 437.76 |
| 60 | 181.44 | 227.52 | 262.08 | 282.24 | 449.28 |
| 61 | 190.08 | 239.04 | 273.60 | 293.76 | 466.56 |
| 62 | 198.72 | 247.68 | 285.12 | 308.16 | 483.84 |
| 63 | 207.36 | 259.20 | 299.52 | 319.68 | 501.12 |
| 64 | 216.00 | 273.60 | 311.04 | 334.08 | 518.40 |
| 65 | 224.64 | 285.12 | 325.44 | 348.48 | 538.56 |
| 66 | 236.16 | 296.64 | 339.84 | 368.64 | 564.48 |
| 67 | 244.80 | 311.04 | 357.12 | 388.80 | 590.40 |
| 68 | 256.32 | 325.44 | 374.40 | 408.96 | 619.20 |
| 69 | 270.72 | 339.84 | 391.68 | 432.00 | 648.00 |
| 70 | 282.24 | 354.24 | 411.84 | 455.04 | 679.68 |
| 71 | 308.16 | 388.80 | 452.16 | 498.24 | 731.52 |
| 72 | 336.96 | 426.24 | 498.24 | 547.20 | 789.12 |
| 73 | 368.64 | 469.44 | 550.08 | 599.04 | 852.48 |
| 74 | 400.32 | 515.52 | 604.80 | 653.76 | 918.72 |
| 75 | 437.76 | 564.48 | 665.28 | 717.12 | 990.72 |
| 76 | 478.08 | 616.32 | 728.64 | 789.12 | 1088.64 |
| 77 | 524.16 | 676.80 | 797.76 | 866.88 | 1198.08 |
| 78 | 573.12 | 740.16 | 872.64 | 953.28 | 1316.16 |
| 79 | 627.84 | 809.28 | 956.16 | 1048.32 | 1445.76 |
| 80 | 685.44 | 884.16 | 1045.44 | 1152.00 | 1589.76 |
| 81 | 754.56 | 973.44 | 1149.12 | 1267.20 | 1748.16 |
| 82 | 829.44 | 1071.36 | 1264.32 | 1393.92 | 1923.84 |
| 83 | 912.96 | 1177.92 | 1391.04 | 1532.16 | 2116.80 |
| 84 | 1005.12 | 1296.00 | 1529.28 | 1684.80 | 2329.92 |

**New Business Rates adjusted for Benefit Differences*:**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 99.16 | 123.20 | 138.91 | 152.08 | 246.20 |
| 30 | 104.52 | 128.56 | 146.92 | 160.08 | 259.73 |
| 31 | 107.20 | 131.24 | 149.60 | 162.75 | 265.14 |
| 32 | 107.20 | 133.92 | 152.27 | 165.42 | 267.84 |
| 33 | 109.88 | 133.92 | 154.94 | 168.09 | 273.25 |
| 34 | 109.88 | 136.60 | 157.61 | 170.75 | 275.96 |
| 35 | 112.56 | 139.27 | 160.28 | 173.42 | 281.37 |
| 36 | 112.56 | 141.95 | 162.95 | 176.09 | 286.78 |
| 37 | 115.24 | 141.95 | 165.62 | 178.76 | 292.19 |
| 38 | 117.92 | 144.63 | 168.29 | 181.43 | 294.90 |
| 39 | 117.92 | 147.31 | 170.97 | 184.09 | 300.31 |
| 40 | 120.60 | 149.99 | 173.64 | 186.76 | 305.72 |
| 41 | 123.63 | 153.09 | 176.82 | 190.00 | 309.22 |
| 42 | 123.97 | 156.20 | 180.02 | 193.25 | 312.74 |
| 43 | 127.02 | 159.33 | 183.24 | 196.51 | 316.28 |
| 44 | 127.38 | 159.77 | 183.77 | 197.10 | 322.56 |
| 45 | 130.45 | 162.93 | 187.02 | 200.40 | 326.14 |
| 46 | 133.54 | 166.10 | 190.28 | 203.71 | 329.73 |
| 47 | 133.92 | 169.29 | 193.56 | 207.04 | 333.33 |
| 48 | 137.03 | 172.49 | 196.86 | 210.39 | 339.72 |
| 49 | 137.42 | 175.71 | 200.17 | 213.76 | 343.37 |
| 50 | 140.56 | 178.95 | 203.51 | 217.14 | 347.03 |
| 51 | 143.79 | 182.33 | 206.98 | 223.42 | 353.60 |
| 52 | 147.05 | 185.73 | 210.48 | 226.98 | 360.22 |
| 53 | 147.54 | 189.15 | 216.79 | 233.33 | 366.86 |
| 54 | 150.83 | 192.59 | 220.34 | 236.93 | 373.54 |
| 55 | 154.14 | 196.06 | 223.92 | 243.36 | 380.26 |
| 56 | 160.24 | 202.31 | 230.27 | 249.80 | 392.59 |
| 57 | 163.56 | 205.77 | 236.66 | 256.28 | 404.98 |
| 58 | 169.72 | 212.09 | 243.09 | 262.80 | 417.43 |
| 59 | 173.08 | 218.44 | 252.40 | 272.19 | 432.80 |
| 60 | 179.31 | 224.83 | 258.92 | 278.80 | 445.39 |
| 61 | 188.19 | 236.65 | 270.81 | 290.73 | 463.07 |
| 62 | 197.10 | 245.65 | 282.74 | 305.56 | 480.78 |
| 63 | 206.04 | 257.54 | 297.57 | 317.59 | 498.55 |
| 64 | 215.01 | 272.34 | 309.60 | 332.82 | 516.35 |
| 65 | 224.02 | 284.33 | 324.54 | 347.51 | 537.06 |
| 66 | 235.50 | 295.82 | 338.90 | 367.62 | 562.91 |
| 67 | 244.12 | 310.18 | 356.18 | 387.72 | 588.76 |
| 68 | 255.61 | 324.54 | 373.36 | 407.82 | 617.48 |
| 69 | 269.97 | 338.90 | 390.59 | 430.80 | 646.20 |
| 70 | 281.46 | 353.26 | 410.70 | 453.78 | 677.79 |
| 71 | 307.30 | 387.72 | 450.90 | 496.86 | 729.49 |
| 72 | 336.02 | 425.06 | 496.86 | 545.68 | 786.93 |
| 73 | 367.62 | 468.14 | 548.55 | 597.38 | 850.11 |
| 74 | 399.21 | 514.09 | 603.12 | 651.94 | 916.17 |
| 75 | 436.54 | 562.91 | 663.43 | 715.13 | 987.97 |
| 76 | 476.75 | 614.61 | 726.62 | 786.93 | 1085.62 |
| 77 | 522.70 | 674.92 | 795.54 | 864.47 | 1194.75 |
| 78 | 571.53 | 738.10 | 870.22 | 950.63 | 1312.51 |
| 79 | 626.10 | 807.03 | 953.51 | 1045.41 | 1441.75 |
| 80 | 683.54 | 881.70 | 1042.54 | 1148.80 | 1585.35 |
| 81 | 752.46 | 970.74 | 1145.93 | 1263.68 | 1743.31 |
| 82 | 827.14 | 1068.39 | 1260.81 | 1390.05 | 1918.50 |
| 83 | 910.42 | 1174.65 | 1387.18 | 1527.91 | 2110.92 |
| 84 | 1002.33 | 1292.40 | 1525.03 | 1680.12 | 2323.45 |

**Fortis 7062 Rates after requested Rate Increase:**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 30 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 31 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 32 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 33 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 34 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 35 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 36 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 37 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 38 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 39 | 89.30 | 114.00 | 134.90 | 152.00 | 201.40 |
| 40 | 95.00 | 123.50 | 142.50 | 161.50 | 214.70 |
| 41 | 95.00 | 123.50 | 142.50 | 161.50 | 214.70 |
| 42 | 95.00 | 123.50 | 142.50 | 161.50 | 214.70 |
| 43 | 95.00 | 123.50 | 142.50 | 161.50 | 214.70 |
| 44 | 95.00 | 123.50 | 142.50 | 161.50 | 214.70 |
| 45 | 100.70 | 131.10 | 152.00 | 169.10 | 226.10 |
| 46 | 100.70 | 131.10 | 152.00 | 169.10 | 226.10 |
| 47 | 100.70 | 131.10 | 152.00 | 169.10 | 226.10 |
| 48 | 100.70 | 131.10 | 152.00 | 169.10 | 226.10 |
| 49 | 100.70 | 131.10 | 152.00 | 169.10 | 226.10 |
| 50 | 112.10 | 146.30 | 167.20 | 188.10 | 252.70 |
| 51 | 114.00 | 148.20 | 172.90 | 193.80 | 258.40 |
| 52 | 115.90 | 152.00 | 174.80 | 199.50 | 264.10 |
| 53 | 119.70 | 153.90 | 178.60 | 205.20 | 269.80 |
| 54 | 121.60 | 159.60 | 184.30 | 209.00 | 273.60 |
| 55 | 123.50 | 161.50 | 186.20 | 212.80 | 281.20 |
| 56 | 129.20 | 169.10 | 197.60 | 224.20 | 294.50 |
| 57 | 134.90 | 178.60 | 205.20 | 235.60 | 309.70 |
| 58 | 142.50 | 186.20 | 216.60 | 248.90 | 326.80 |
| 59 | 152.00 | 197.60 | 231.80 | 262.20 | 347.70 |
| 60 | 159.60 | 209.00 | 245.10 | 278.80 | 368.60 |
| 61 | 172.90 | 224.20 | 264.10 | 290.73 | 391.40 |
| 62 | 184.30 | 237.50 | 277.40 | 305.56 | 418.00 |
| 63 | 190.55 | 247.90 | 288.60 | 317.59 | 432.90 |
| 64 | 198.00 | 255.60 | 300.60 | 332.52 | 451.80 |
| 65 | 204.75 | 267.75 | 313.25 | 347.51 | 469.00 |
| 66 | 210.80 | 277.10 | 324.70 | 367.62 | 487.90 |
| 67 | 217.80 | 285.45 | 333.30 | 379.50 | 501.60 |
| 68 | 225.60 | 296.00 | 345.60 | 393.60 | 518.40 |
| 69 | 234.05 | 306.90 | 359.60 | 412.30 | 542.50 |
| 70 | 247.50 | 325.50 | 381.00 | 436.50 | 574.50 |
| 71 | 263.90 | 348.00 | 408.90 | 465.45 | 613.35 |
| 72 | 282.80 | 372.40 | 438.20 | 497.00 | 656.60 |
| 73 | 302.40 | 399.60 | 469.80 | 533.25 | 703.35 |
| 74 | 323.70 | 426.40 | 503.10 | 570.70 | 752.70 |
| 75 | 345.00 | 455.00 | 535.00 | 610.00 | 802.50 |
| 76 | 364.80 | 483.60 | 571.20 | 652.80 | 856.80 |
| 77 | 387.55 | 514.05 | 608.35 | 696.90 | 914.25 |
| 78 | 408.10 | 541.20 | 644.60 | 737.00 | 965.80 |
| 79 | 423.15 | 564.90 | 674.10 | 771.75 | 1011.15 |
| 80 | 436.00 | 582.00 | 695.00 | 797.00 | 1042.00 |
| 81 | 466.00 | 625.00 | 743.00 | 853.00 | 1115.00 |
| 82 | 497.00 | 663.00 | 791.00 | 905.00 | 1185.00 |
| 83 | 526.00 | 701.00 | 836.00 | 957.00 | 1255.00 |
| 84 | 558.00 | 744.00 | 885.00 | 1012.00 | 1328.00 |

**Fortis 7062 Rate Increase %:**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 90% | 90% | 90% | 90% | 90% |
| 30 | 90% | 90% | 90% | 90% | 90% |
| 31 | 90% | 90% | 90% | 90% | 90% |
| 32 | 90% | 90% | 90% | 90% | 90% |
| 33 | 90% | 90% | 90% | 90% | 90% |
| 34 | 90% | 90% | 90% | 90% | 90% |
| 35 | 90% | 90% | 90% | 90% | 90% |
| 36 | 90% | 90% | 90% | 90% | 90% |
| 37 | 90% | 90% | 90% | 90% | 90% |
| 38 | 90% | 90% | 90% | 90% | 90% |
| 39 | 90% | 90% | 90% | 90% | 90% |
| 40 | 90% | 90% | 90% | 90% | 90% |
| 41 | 90% | 90% | 90% | 90% | 90% |
| 42 | 90% | 90% | 90% | 90% | 90% |
| 43 | 90% | 90% | 90% | 90% | 90% |
| 44 | 90% | 90% | 90% | 90% | 90% |
| 45 | 90% | 90% | 90% | 90% | 90% |
| 46 | 90% | 90% | 90% | 90% | 90% |
| 47 | 90% | 90% | 90% | 90% | 90% |
| 48 | 90% | 90% | 90% | 90% | 90% |
| 49 | 90% | 90% | 90% | 90% | 90% |
| 50 | 90% | 90% | 90% | 90% | 90% |
| 51 | 90% | 90% | 90% | 90% | 90% |
| 52 | 90% | 90% | 90% | 90% | 90% |
| 53 | 90% | 90% | 90% | 90% | 90% |
| 54 | 90% | 90% | 90% | 90% | 90% |
| 55 | 90% | 90% | 90% | 90% | 90% |
| 56 | 90% | 90% | 90% | 90% | 90% |
| 57 | 90% | 90% | 90% | 90% | 90% |
| 58 | 90% | 90% | 90% | 90% | 90% |
| 59 | 90% | 90% | 90% | 90% | 90% |
| 60 | 90% | 90% | 90% | 90% | 90% |
| 61 | 90% | 90% | 90% | 86% | 90% |
| 62 | 90% | 90% | 90% | 84% | 90% |
| 63 | 85% | 85% | 85% | 79% | 85% |
| 64 | 80% | 80% | 80% | 75% | 80% |
| 65 | 75% | 75% | 75% | 70% | 75% |
| 66 | 70% | 70% | 70% | 69% | 70% |
| 67 | 65% | 65% | 65% | 65% | 65% |
| 68 | 60% | 60% | 60% | 60% | 60% |
| 69 | 55% | 55% | 55% | 55% | 55% |
| 70 | 50% | 50% | 50% | 50% | 50% |
| 71 | 45% | 45% | 45% | 45% | 45% |
| 72 | 40% | 40% | 40% | 40% | 40% |
| 73 | 35% | 35% | 35% | 35% | 35% |
| 74 | 30% | 30% | 30% | 30% | 30% |
| 75 | 25% | 25% | 25% | 25% | 25% |
| 76 | 20% | 20% | 20% | 20% | 20% |
| 77 | 15% | 15% | 15% | 15% | 15% |
| 78 | 10% | 10% | 10% | 10% | 10% |
| 79 | 5% | 5% | 5% | 5% | 5% |
| 80 | 0% | 0% | 0% | 0% | 0% |
| 81 | 0% | 0% | 0% | 0% | 0% |
| 82 | 0% | 0% | 0% | 0% | 0% |
| 83 | 0% | 0% | 0% | 0% | 0% |
| 84 | 0% | 0% | 0% | 0% | 0% |

Michigan Review Pending

* Benefit Differences between LTC-03 and 7062:

-7062 does not have Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

-7062 waives premium only when facility benefits are being paid

-7062 policy is paid-up after 120 days of NH benefits paid

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $34.00 | $44.00 | $51.00 | $59.00 | $81.58 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 30 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $36.58 | $44.00 | $51.00 | $59.00 | $87.02 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 31 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $39.19 | $44.60 | $52.40 | $59.00 | $92.46 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 32 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $39.19 | $44.60 | $55.02 | $59.00 | $95.18 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 33 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $41.81 | $47.22 | $57.64 | $60.27 | $100.62 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 34 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $41.81 | $49.85 | $60.26 | $62.89 | $106.06 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 35 | $21.00 | $27.00 | $32.00 | $36.00 | $48.00 | $44.42 | $52.47 | $60.26 | $65.51 | $108.78 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 36 | $21.55 | $27.00 | $32.00 | $36.00 | $48.00 | $47.03 | $55.09 | $62.88 | $68.13 | $114.22 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 37 | $21.55 | $27.00 | $32.00 | $36.00 | $48.00 | $49.65 | $57.72 | $68.12 | $70.76 | $119.66 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 38 | $23.94 | $27.00 | $32.00 | $36.00 | $48.00 | $49.65 | $60.34 | $70.74 | $73.38 | $125.10 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 39 | $23.94 | $28.89 | $33.65 | $36.06 | $49.27 | $52.26 | $62.96 | $73.36 | $78.62 | $133.25 | $89.30 | $114.00 | $134.90 | $152.00 | $201.40 |
| 40 | $26.34 | $31.30 | $36.06 | $38.47 | $51.87 | $54.87 | $65.59 | $75.98 | $81.24 | $138.69 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 41 | $26.53 | $31.51 | $38.72 | $41.14 | $54.60 | $57.74 | $68.49 | $78.92 | $84.20 | $144.47 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 42 | $29.15 | $34.16 | $38.98 | $41.41 | $57.35 | $57.99 | $71.41 | $81.88 | $89.82 | $150.28 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 43 | $29.35 | $34.38 | $41.69 | $44.13 | $60.12 | $60.89 | $74.35 | $87.52 | $92.84 | $155.80 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 44 | $29.57 | $37.08 | $41.97 | $44.42 | $62.90 | $63.82 | $77.31 | $90.54 | $95.88 | $155.80 | $95.00 | $123.50 | $142.50 | $161.50 | $214.70 |
| 45 | $29.78 | $37.33 | $44.73 | $47.20 | $65.69 | $66.77 | $80.30 | $93.58 | $101.62 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 46 | $32.49 | $40.08 | $45.03 | $50.00 | $68.50 | $67.06 | $86.00 | $99.33 | $104.71 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 47 | $32.72 | $40.35 | $47.85 | $52.85 | $71.32 | $70.05 | $89.04 | $102.43 | $110.53 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 48 | $32.96 | $43.15 | $50.70 | $53.19 | $74.15 | $72.20 | $92.11 | $108.26 | $116.39 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 49 | $35.75 | $43.44 | $51.04 | $56.09 | $79.66 | $72.20 | $93.10 | $111.42 | $119.58 | $165.30 | $100.70 | $131.10 | $152.00 | $169.10 | $226.10 |
| 50 | $36.00 | $46.30 | $53.95 | $59.03 | $82.53 | $79.16 | $101.04 | $117.33 | $125.52 | $184.30 | $112.10 | $146.30 | $167.20 | $188.10 | $252.70 |
| 51 | $38.81 | $49.17 | $56.88 | $61.99 | $88.07 | $82.24 | $104.22 | $123.32 | $131.55 | $190.00 | $114.00 | $148.20 | $172.90 | $193.80 | $258.40 |
| 52 | $39.05 | $49.48 | $57.24 | $64.98 | $93.64 | $87.40 | $110.17 | $126.61 | $137.62 | $197.60 | $115.90 | $152.00 | $174.80 | $199.50 | $264.10 |
| 53 | $41.91 | $52.41 | $60.23 | $65.39 | $99.24 | $89.30 | $115.90 | $132.69 | $143.74 | $203.30 | $119.70 | $153.90 | $178.60 | $205.20 | $269.80 |
| 54 | $42.17 | $52.73 | $60.61 | $68.44 | $104.86 | $93.10 | $119.45 | $138.82 | $149.92 | $209.00 | $121.60 | $159.60 | $184.30 | $209.00 | $273.60 |
| 55 | $45.08 | $55.71 | $63.65 | $71.53 | $110.51 | $95.00 | $123.50 | $144.40 | $156.14 | $216.60 | $123.50 | $161.50 | $186.20 | $212.80 | $281.20 |
| 56 | $47.96 | $58.65 | $69.30 | $77.21 | $118.89 | $100.70 | $131.60 | $151.1[illegible] | $165.13 | $228.00 | $129.20 | $169.10 | $197.60 | $224.20 | $294.50 |
| 57 | $50.88 | $64.29 | $72.31 | $82.94 | $127.30 | $106.40 | $137.71 | $160.14 | $174.18 | $243.20 | $134.90 | $178.60 | $205.20 | $235.60 | $309.70 |
| 58 | $53.83 | $67.29 | $78.05 | $88.73 | $135.75 | $114.00 | $143.87 | $166.39 | $183.30 | $260.30 | $142.50 | $186.20 | $216.60 | $248.90 | $326.80 |
| 59 | $59.50 | $73.03 | $83.84 | $94.58 | $146.96 | $121.60 | $152.90 | $175.51 | $192.48 | $279.30 | $152.00 | $197.60 | $231.80 | $262.20 | $347.70 |
| 60 | $62.52 | $78.82 | $89.68 | $100.49 | $158.23 | $127.86 | $159.15 | $184.70 | $201.73 | $298.30 | $159.60 | $209.00 | $245.10 | $278.80 | $368.60 |
| 61 | $68.27 | $84.65 | $98.30 | $109.16 | $169.81 | $136.68 | $170.88 | $196.48 | $213.56 | $319.20 | $172.90 | $224.20 | $264.10 | $290.73 | $391.40 |
| 62 | $74.08 | $93.28 | $104.25 | $117.91 | $184.22 | $145.53 | $182.65 | $211.17 | $228.28 | $342.00 | $184.30 | $237.50 | $277.40 | $305.56 | $418.00 |
| 63 | $82.69 | $99.23 | $113.01 | $126.75 | $195.99 | $157.28 | $194.48 | $223.06 | $243.07 | $358.90 | $190.55 | $247.90 | $288.60 | $317.59 | $432.90 |
| 64 | $88.62 | $108.00 | $124.62 | $135.67 | $213.39 | $165.60 | $206.35 | $240.73 | $257.93 | $374.40 | $198.00 | $255.60 | $300.60 | $332.52 | $451.80 |
| 65 | $97.38 | $116.85 | $133.55 | $147.46 | $228.14 | $171.50 | $221.14 | $255.61 | $275.71 | $392.00 | $204.75 | $267.75 | $313.25 | $347.51 | $469.00 |
| 66 | $105.73 | $127.98 | $147.46 | $161.37 | $247.62 | $178.50 | $232.90 | $272.84 | $295.82 | $409.70 | $210.80 | $277.10 | $324.70 | $367.62 | $487.90 |
| 67 | $116.85 | $141.89 | $161.37 | $178.06 | $269.88 | $186.45 | $240.90 | $282.15 | $318.79 | $424.05 | $217.80 | $285.45 | $333.30 | $379.50 | $501.60 |
| 68 | $127.98 | $158.59 | $178.06 | $194.76 | $291.20 | $192.00 | $251.20 | $294.40 | $337.60 | $443.20 | $225.60 | $296.00 | $345.60 | $393.60 | $518.40 |
| 69 | $137.95 | $172.50 | $194.76 | $214.23 | $310.00 | $203.05 | $263.50 | $310.00 | $353.40 | $468.10 | $234.05 | $306.90 | $359.60 | $412.30 | $542.50 |
| 70 | $148.50 | $191.98 | $214.23 | $236.49 | $336.00 | $213.00 | $282.00 | $331.50 | $378.00 | $499.50 | $247.50 | $325.50 | $381.00 | $436.50 | $574.50 |
| 71 | $160.95 | $210.25 | $239.27 | $264.31 | $365.40 | $230.55 | $305.95 | $358.15 | $408.90 | $539.40 | $263.90 | $348.00 | $408.90 | $465.45 | $613.35 |
| 72 | $176.40 | $226.80 | $263.20 | $294.92 | $396.20 | $250.60 | $329.00 | $386.40 | $441.00 | $581.00 | $282.80 | $372.40 | $438.20 | $497.00 | $656.60 |
| 73 | $191.70 | $248.40 | $287.55 | $322.65 | $430.65 | $268.65 | $356.40 | $417.15 | $476.55 | $627.75 | $302.40 | $399.60 | $469.80 | $533.25 | $703.35 |
| 74 | $208.00 | $269.10 | $313.30 | $351.00 | $469.30 | $289.90 | $383.50 | $451.10 | $513.50 | $677.30 | $323.70 | $426.40 | $503.10 | $570.70 | $752.70 |
| 75 | $227.50 | $293.75 | $341.25 | $385.00 | $512.50 | $312.50 | $411.25 | $485.00 | $552.50 | $727.50 | $345.00 | $455.00 | $535.00 | $610.00 | $802.50 |
| 76 | $247.20 | $321.60 | $374.40 | $422.40 | $561.60 | $334.80 | $442.80 | $523.20 | $597.60 | $784.80 | $364.80 | $483.60 | $571.20 | $652.80 | $856.80 |
| 77 | $267.95 | $349.60 | $408.25 | $461.15 | $614.10 | $357.65 | $473.80 | $562.35 | $644.00 | $844.10 | $387.55 | $514.05 | $608.35 | $696.90 | $914.25 |
| 78 | $289.30 | $377.30 | $443.30 | $500.50 | $664.40 | $379.50 | $503.80 | $600.60 | $686.40 | $899.80 | $408.10 | $541.20 | $644.60 | $737.00 | $965.80 |
| 79 | $306.60 | $402.15 | $473.55 | $535.50 | $710.85 | $397.95 | $530.25 | $632.10 | $723.45 | $948.15 | $423.15 | $564.90 | $674.10 | $771.75 | $1,011.15 |
| 80 | $321.00 | $422.00 | $497.00 | $562.00 | $746.00 | $411.00 | $549.00 | $655.00 | $751.00 | $982.00 | $436.00 | $582.00 | $695.00 | $797.00 | $1,042.00 |
| 81 | $349.00 | $459.00 | $540.00 | $611.00 | $810.00 | $442.00 | $591.00 | $703.00 | $806.00 | $1,054.00 | $466.00 | $625.00 | $743.00 | $853.00 | $1,115.00 |
| 82 | $376.00 | $494.00 | $582.00 | $658.00 | $873.00 | $471.00 | $628.00 | $749.00 | $858.00 | $1,123.00 | $497.00 | $663.00 | $791.00 | $905.00 | $1,185.00 |
| 83 | $403.00 | $529.00 | $624.00 | $706.00 | $936.00 | $500.00 | $666.00 | $794.00 | $909.00 | $1,191.00 | $526.00 | $701.00 | $836.00 | $957.00 | $1,255.00 |
| 84 | $433.00 | $568.00 | $670.00 | $758.00 | $1,005.00 | $530.00 | $706.00 | $842.00 | $963.00 | $1,263.00 | $558.00 | $744.00 | $885.00 | $1,012.00 | $1,328.00 |

Michigan Renew Pending

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $29.00 | $37.00 | $43.00 | $50.00 | $68.87 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 30 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $31.20 | $37.00 | $43.00 | $50.00 | $73.46 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 31 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $33.43 | $37.50 | $44.18 | $50.00 | $78.05 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 32 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $33.43 | $37.50 | $46.39 | $50.00 | $80.35 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 33 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $35.66 | $39.71 | $48.60 | $51.08 | $84.94 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 34 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $35.66 | $41.92 | $50.81 | $53.30 | $89.53 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 35 | $18.00 | $23.00 | $27.00 | $31.00 | $41.00 | $37.89 | $44.12 | $50.81 | $55.52 | $91.83 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 36 | $18.47 | $23.00 | $27.00 | $31.00 | $41.00 | $40.12 | $46.33 | $53.02 | $57.74 | $96.42 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 37 | $18.47 | $23.00 | $27.00 | $31.00 | $41.00 | $42.35 | $48.54 | $57.43 | $59.96 | $101.01 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 38 | $20.52 | $23.00 | $27.00 | $31.00 | $41.00 | $42.35 | $50.74 | $59.64 | $62.18 | $105.60 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 39 | $20.52 | $24.61 | $28.39 | $31.05 | $42.09 | $44.57 | $52.95 | $61.85 | $66.62 | $112.49 | $76.00 | $96.90 | $114.00 | $129.20 | $171.00 |
| 40 | $22.90 | $26.98 | $30.75 | $32.39 | $43.73 | $45.97 | $55.82 | $64.72 | $69.44 | $118.40 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 41 | $23.07 | $27.16 | $33.02 | $34.64 | $46.04 | $48.37 | $58.29 | $67.23 | $71.98 | $123.33 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 42 | $25.34 | $29.45 | $33.24 | $34.87 | $48.36 | $48.59 | $60.77 | $69.75 | $76.78 | $128.28 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 43 | $25.53 | $29.64 | $35.56 | $37.16 | $50.69 | $51.02 | $63.28 | $74.55 | $79.36 | $133.00 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 44 | $25.71 | $31.97 | $35.79 | $37.41 | $53.03 | $53.47 | $65.80 | $77.12 | $81.96 | $133.00 | $81.70 | $104.50 | $121.60 | $136.80 | $182.40 |
| 45 | $24.81 | $31.31 | $38.52 | $40.12 | $55.96 | $56.23 | $68.83 | $79.30 | $86.22 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 46 | $27.08 | $33.62 | $38.77 | $42.50 | $58.35 | $56.47 | $73.71 | $84.18 | $88.85 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 47 | $27.27 | $33.84 | $41.20 | $44.92 | $60.75 | $58.99 | $76.32 | $86.80 | $93.78 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 48 | $27.47 | $36.19 | $43.66 | $45.22 | $63.17 | $60.80 | $78.95 | $91.74 | $98.76 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 49 | $29.79 | $36.43 | $43.95 | $47.68 | $67.86 | $60.80 | $79.80 | $94.42 | $101.46 | $140.60 | $85.50 | $112.10 | $129.20 | $144.40 | $191.90 |
| 50 | $30.67 | $39.68 | $45.86 | $49.85 | $70.35 | $68.12 | $86.35 | $99.28 | $106.61 | $155.80 | $95.00 | $123.50 | $142.50 | $159.60 | $214.70 |
| 51 | $33.27 | $42.34 | $48.75 | $52.75 | $75.29 | $69.16 | $88.05 | $105.18 | $112.51 | $161.50 | $96.90 | $125.40 | $146.30 | $165.30 | $220.40 |
| 52 | $33.66 | $41.45 | $49.26 | $55.50 | $79.01 | $74.10 | $93.65 | $108.26 | $116.45 | $167.20 | $98.80 | $129.20 | $148.20 | $169.10 | $224.20 |
| 53 | $36.32 | $44.13 | $50.65 | $56.24 | $84.20 | $76.00 | $98.80 | $112.13 | $122.45 | $172.90 | $102.60 | $131.10 | $152.00 | $174.80 | $229.90 |
| 54 | $35.36 | $44.82 | $51.39 | $57.91 | $89.44 | $79.80 | $100.78 | $118.18 | $126.74 | $178.60 | $102.60 | $134.90 | $155.80 | $178.60 | $231.80 |
| 55 | $38.03 | $47.56 | $54.17 | $60.73 | $93.39 | $81.70 | $104.50 | $123.50 | $132.54 | $184.30 | $104.50 | $136.80 | $157.70 | $180.50 | $239.40 |
| 56 | $40.91 | $49.32 | $58.43 | $65.02 | $101.45 | $85.50 | $112.80 | $128.72 | $139.72 | $193.80 | $110.20 | $144.40 | $167.20 | $190.00 | $250.80 |
| 57 | $43.81 | $54.72 | $61.60 | $70.71 | $108.44 | $91.20 | $117.24 | $135.65 | $147.24 | $207.10 | $114.00 | $152.00 | $174.80 | $199.50 | $264.10 |
| 58 | $45.55 | $57.87 | $65.94 | $75.08 | $115.46 | $96.90 | $121.73 | $140.79 | $155.10 | $220.40 | $121.60 | $157.70 | $184.30 | $210.90 | $277.40 |
| 59 | $51.00 | $62.21 | $71.67 | $81.07 | $125.07 | $102.60 | $129.23 | $148.65 | $163.00 | $237.50 | $129.20 | $167.20 | $197.60 | $222.30 | $296.40 |
| 60 | $52.79 | $66.59 | $76.30 | $85.75 | $134.73 | $109.06 | $136.16 | $156.56 | $171.22 | $252.70 | $134.90 | $178.60 | $209.00 | $237.08 | $313.50 |
| 61 | $58.52 | $72.36 | $83.28 | $92.99 | $144.41 | $116.36 | $144.45 | $166.93 | $181.86 | $271.70 | $146.30 | $190.00 | $224.20 | $247.87 | $332.50 |
| 62 | $62.68 | $79.14 | $89.16 | $100.09 | $156.99 | $123.70 | $155.05 | $179.50 | $194.71 | $290.70 | $155.80 | $201.40 | $235.60 | $259.54 | $355.30 |
| 63 | $70.88 | $83.85 | $96.47 | $107.46 | $167.31 | $133.51 | $164.69 | $190.21 | $206.45 | $305.25 | $162.80 | $210.90 | $246.05 | $269.14 | $368.15 |
| 64 | $75.33 | $92.37 | $106.21 | $115.12 | $181.06 | $140.40 | $175.14 | $204.10 | $218.50 | $318.60 | $169.20 | $217.80 | $255.60 | $283.52 | $383.40 |
| 65 | $82.16 | $99.75 | $114.07 | $125.41 | $194.64 | $145.25 | $188.06 | $218.12 | $233.79 | $332.50 | $173.25 | $227.50 | $266.00 | $294.70 | $399.00 |
| 66 | $90.40 | $109.29 | $124.77 | $137.72 | $210.88 | $151.30 | $197.20 | $232.17 | $252.17 | $348.50 | $178.50 | $236.30 | $275.40 | $311.71 | $414.80 |
| 67 | $99.72 | $121.20 | $136.66 | $151.00 | $229.48 | $158.40 | $204.60 | $239.25 | $271.38 | $359.70 | $184.80 | $242.55 | $283.80 | $323.40 | $425.70 |
| 68 | $109.02 | $134.19 | $151.58 | $164.90 | $248.00 | $168.20 | $212.80 | $249.60 | $286.40 | $376.00 | $192.00 | $251.20 | $294.40 | $334.40 | $440.00 |
| 69 | $117.80 | $146.78 | $165.47 | $182.81 | $263.50 | $172.05 | $224.75 | $263.50 | $300.70 | $398.35 | $198.40 | $260.40 | $305.35 | $350.30 | $461.90 |
| 70 | $126.00 | $163.48 | $182.39 | $201.30 | $285.00 | $181.50 | $240.00 | $282.00 | $321.00 | $424.50 | $210.00 | $276.00 | $324.00 | $370.50 | $489.00 |
| 71 | $136.30 | $178.35 | $203.67 | $224.95 | $310.30 | $195.75 | $259.55 | $304.50 | $348.00 | $458.20 | $224.75 | $295.80 | $348.00 | $395.85 | $522.00 |
| 72 | $149.80 | $193.20 | $224.00 | $250.40 | $337.40 | $212.80 | $280.00 | $329.00 | $375.20 | $494.20 | $240.80 | $316.40 | $372.40 | $422.80 | $558.60 |
| 73 | $163.35 | $210.60 | $244.35 | $274.05 | $365.85 | $228.15 | $302.40 | $355.05 | $405.00 | $533.25 | $256.50 | $340.20 | $399.60 | $453.60 | $598.05 |
| 74 | $176.80 | $228.80 | $266.50 | $299.00 | $399.10 | $247.00 | $326.30 | $383.50 | $436.80 | $575.90 | $275.60 | $362.70 | $427.70 | $484.90 | $639.60 |
| 75 | $193.75 | $250.00 | $290.00 | $327.50 | $436.25 | $266.25 | $350.00 | $412.50 | $470.00 | $618.75 | $293.75 | $386.25 | $455.00 | $518.75 | $682.50 |
| 76 | $210.00 | $273.60 | $318.00 | $358.80 | $477.60 | $284.40 | $376.80 | $445.20 | $507.60 | $667.20 | $309.60 | $411.60 | $486.00 | $554.40 | $728.40 |
| 77 | $227.70 | $296.70 | $347.30 | $392.15 | $522.10 | $303.60 | $402.50 | $478.40 | $547.40 | $717.60 | $328.90 | $437.00 | $517.50 | $592.25 | $777.40 |
| 78 | $246.40 | $321.20 | $377.30 | $425.70 | $564.30 | $322.30 | $427.90 | $510.40 | $583.00 | $764.50 | $346.50 | $459.80 | $547.80 | $627.00 | $820.60 |
| 79 | $260.40 | $342.30 | $402.15 | $455.70 | $603.75 | $338.10 | $450.45 | $537.60 | $615.30 | $806.40 | $360.15 | $479.85 | $573.30 | $656.25 | $859.95 |
| 80 | $273.00 | $359.00 | $422.00 | $478.00 | $634.00 | $349.00 | $467.00 | $557.00 | $638.00 | $835.00 | $371.00 | $495.00 | $591.00 | $677.00 | $886.00 |
| 81 | $297.00 | $390.00 | $459.00 | $519.00 | $689.00 | $376.00 | $502.00 | $598.00 | $685.00 | $896.00 | $396.00 | $531.00 | $632.00 | $725.00 | $948.00 |
| 82 | $320.00 | $420.00 | $495.00 | $559.00 | $742.00 | $400.00 | $534.00 | $637.00 | $729.00 | $955.00 | $422.00 | $564.00 | $672.00 | $769.00 | $1,007.00 |
| 83 | $343.00 | $450.00 | $530.00 | $600.00 | $796.00 | $425.00 | $566.00 | $675.00 | $773.00 | $1,012.00 | $447.00 | $596.00 | $711.00 | $813.00 | $1,067.00 |
| 84 | $368.00 | $483.00 | $570.00 | $644.00 | $854.00 | $451.00 | $600.00 | $716.00 | $819.00 | $1,074.00 | $474.00 | $632.00 | $752.00 | $860.00 | $1,129.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $28.00 | $35.00 | $40.00 | $44.00 | $63.57 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 30 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $30.13 | $35.00 | $40.00 | $44.00 | $67.81 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 31 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $32.28 | $35.48 | $41.10 | $44.00 | $72.05 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 32 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $32.28 | $35.48 | $43.15 | $44.00 | $74.17 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 33 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $34.43 | $37.56 | $45.21 | $44.95 | $78.41 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 34 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $34.43 | $39.65 | $47.26 | $46.90 | $82.64 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 35 | $17.00 | $22.00 | $25.00 | $27.00 | $37.00 | $36.58 | $41.74 | $47.26 | $48.86 | $84.76 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 36 | $17.44 | $22.00 | $25.00 | $27.00 | $37.00 | $38.73 | $43.82 | $49.32 | $50.81 | $89.00 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 37 | $17.44 | $22.00 | $25.00 | $27.00 | $37.00 | $40.89 | $45.91 | $53.43 | $52.77 | $93.24 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 38 | $19.38 | $22.00 | $25.00 | $27.00 | $37.00 | $40.89 | $48.00 | $55.48 | $54.72 | $97.48 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 39 | $19.38 | $23.54 | $26.29 | $27.05 | $37.98 | $43.04 | $50.09 | $57.54 | $58.63 | $103.83 | $74.10 | $93.10 | $106.40 | $115.90 | $157.70 |
| 40 | $20.61 | $24.82 | $27.57 | $29.36 | $39.66 | $44.49 | $50.24 | $59.10 | $62.89 | $106.56 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 41 | $20.76 | $24.99 | $29.61 | $31.40 | $41.76 | $46.81 | $52.46 | $61.38 | $65.19 | $111.00 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 42 | $22.81 | $27.09 | $29.80 | $31.60 | $43.86 | $47.02 | $54.69 | $63.69 | $69.54 | $115.46 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 43 | $22.97 | $27.27 | $31.88 | $33.68 | $45.97 | $49.37 | $56.95 | $68.07 | $71.88 | $119.70 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 44 | $23.14 | $29.41 | $32.09 | $33.90 | $48.10 | $51.74 | $59.22 | $70.42 | $74.23 | $119.70 | $77.90 | $96.90 | $112.10 | $125.40 | $167.20 |
| 45 | $26.06 | $30.10 | $34.79 | $35.40 | $49.87 | $56.23 | $65.55 | $71.37 | $76.98 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 46 | $28.43 | $32.32 | $35.02 | $37.50 | $52.01 | $56.47 | $70.20 | $75.76 | $79.33 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 47 | $28.63 | $32.54 | $37.21 | $39.64 | $54.15 | $58.99 | $72.69 | $78.12 | $83.73 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 48 | $28.84 | $34.80 | $39.43 | $39.90 | $56.30 | $60.80 | $75.19 | $82.57 | $88.17 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 49 | $31.28 | $35.03 | $39.70 | $42.07 | $60.48 | $60.80 | $76.00 | $84.98 | $90.59 | $127.30 | $85.50 | $104.50 | $117.80 | $131.10 | $178.60 |
| 50 | $30.67 | $35.71 | $40.46 | $44.60 | $62.23 | $66.28 | $80.84 | $90.25 | $94.57 | $142.50 | $93.10 | $114.00 | $131.10 | $146.30 | $199.50 |
| 51 | $31.88 | $38.24 | $43.34 | $47.48 | $68.18 | $67.29 | $80.86 | $94.30 | $102.12 | $146.30 | $95.00 | $117.80 | $138.70 | $152.00 | $203.30 |
| 52 | $32.32 | $38.78 | $45.26 | $50.09 | $73.16 | $72.20 | $88.14 | $99.08 | $105.86 | $153.90 | $98.80 | $123.50 | $142.50 | $157.70 | $212.80 |
| 53 | $34.92 | $41.37 | $47.91 | $49.70 | $78.19 | $76.00 | $93.10 | $104.65 | $110.03 | $159.60 | $100.70 | $127.30 | $146.30 | $161.50 | $218.50 |
| 54 | $35.36 | $40.87 | $47.44 | $52.65 | $81.73 | $77.90 | $95.18 | $106.93 | $116.01 | $163.40 | $106.40 | $131.10 | $150.10 | $167.20 | $224.20 |
| 55 | $38.03 | $43.48 | $50.11 | $55.33 | $85.61 | $79.80 | $98.80 | $114.00 | $119.83 | $169.10 | $108.30 | $134.90 | $153.90 | $172.90 | $231.80 |
| 56 | $39.50 | $46.65 | $52.99 | $58.24 | $91.94 | $83.60 | $103.40 | $117.50 | $127.02 | $178.60 | $112.10 | $142.50 | $161.50 | $180.50 | $241.30 |
| 57 | $42.40 | $50.61 | $56.24 | $62.55 | $99.01 | $89.30 | $109.80 | $126.23 | $134.67 | $190.00 | $117.80 | $148.20 | $169.10 | $190.00 | $254.60 |
| 58 | $44.17 | $53.83 | $60.56 | $68.26 | $104.54 | $95.00 | $116.20 | $131.65 | $141.00 | $203.30 | $125.40 | $155.80 | $180.50 | $201.40 | $267.90 |
| 59 | $49.59 | $56.80 | $66.26 | $72.96 | $112.57 | $100.70 | $120.13 | $137.90 | $149.13 | $218.50 | $131.10 | $165.30 | $190.00 | $212.80 | $283.10 |
| 60 | $51.40 | $62.51 | $69.61 | $77.71 | $122.19 | $107.18 | $129.09 | $144.24 | $157.66 | $231.80 | $138.70 | $174.80 | $201.40 | $225.70 | $300.20 |
| 61 | $55.73 | $68.27 | $76.45 | $84.90 | $133.31 | $114.51 | $135.64 | $153.01 | $165.17 | $250.80 | $148.20 | $186.20 | $212.80 | $234.82 | $321.10 |
| 62 | $61.26 | $76.32 | $83.67 | $91.86 | $145.78 | $120.06 | $143.96 | $167.18 | $179.61 | $269.80 | $157.70 | $201.40 | $228.00 | $244.82 | $340.10 |
| 63 | $67.93 | $81.06 | $90.96 | $99.20 | $156.16 | $131.68 | $157.68 | $179.83 | $191.46 | $284.90 | $162.80 | $207.20 | $236.80 | $254.79 | $353.35 |
| 64 | $75.33 | $89.53 | $100.54 | $108.26 | $172.98 | $138.60 | $168.20 | $193.63 | $205.35 | $302.40 | $169.20 | $214.20 | $246.60 | $267.77 | $369.00 |
| 65 | $83.68 | $96.90 | $108.51 | $117.14 | $185.07 | $147.00 | $182.84 | $204.49 | $217.67 | $315.00 | $176.75 | $224.00 | $257.25 | $277.67 | $383.25 |
| 66 | $90.40 | $107.85 | $119.10 | $129.37 | $202.89 | $151.30 | $193.80 | $220.31 | $232.77 | $329.80 | $183.60 | $231.20 | $265.20 | $296.46 | $399.50 |
| 67 | $101.27 | $118.25 | $132.29 | $143.88 | $219.78 | $158.40 | $199.65 | $229.35 | $255.03 | $343.20 | $189.75 | $239.25 | $273.90 | $306.90 | $412.50 |
| 68 | $110.60 | $131.14 | $144.22 | $154.95 | $236.80 | $164.80 | $206.40 | $238.40 | $265.60 | $358.40 | $196.80 | $248.00 | $286.40 | $320.00 | $427.20 |
| 69 | $119.35 | $143.75 | $158.15 | $171.39 | $251.10 | $172.05 | $218.55 | $251.10 | $282.10 | $375.10 | $204.60 | $258.85 | $297.60 | $334.80 | $446.40 |
| 70 | $126.00 | $158.98 | $173.70 | $187.22 | $271.60 | $181.50 | $232.50 | $265.50 | $298.50 | $402.00 | $214.50 | $274.50 | $313.50 | $352.50 | $472.50 |
| 71 | $137.75 | $171.10 | $190.85 | $209.48 | $291.45 | $195.75 | $249.40 | $285.65 | $321.90 | $429.20 | $227.65 | $290.00 | $333.50 | $375.55 | $500.25 |
| 72 | $148.40 | $184.80 | $210.00 | $232.32 | $315.00 | $211.40 | $267.40 | $308.00 | $345.80 | $460.60 | $240.80 | $308.00 | $354.20 | $397.60 | $530.60 |
| 73 | $160.65 | $199.80 | $226.80 | $251.10 | $340.20 | $226.80 | $287.55 | $329.40 | $371.25 | $496.80 | $257.85 | $328.05 | $376.65 | $422.55 | $565.65 |
| 74 | $172.90 | $217.10 | $244.40 | $271.70 | $367.90 | $243.10 | $308.10 | $354.90 | $397.80 | $531.70 | $273.00 | $348.40 | $399.10 | $448.50 | $600.60 |
| 75 | $186.25 | $233.75 | $265.00 | $295.00 | $397.50 | $257.50 | $330.00 | $378.75 | $427.50 | $568.75 | $287.50 | $368.75 | $423.75 | $476.25 | $635.00 |
| 76 | $202.80 | $253.20 | $288.00 | $319.20 | $432.00 | $276.00 | $351.60 | $405.60 | $456.00 | $609.60 | $303.60 | $388.80 | $448.80 | $502.80 | $672.00 |
| 77 | $217.35 | $274.85 | $312.80 | $348.45 | $470.35 | $292.10 | $376.05 | $434.70 | $489.90 | $653.20 | $318.55 | $410.55 | $474.95 | $534.75 | $711.85 |
| 78 | $233.20 | $294.80 | $336.60 | $375.10 | $506.00 | $309.10 | $398.20 | $460.90 | $520.30 | $691.90 | $333.30 | $431.20 | $498.30 | $562.10 | $748.00 |
| 79 | $247.80 | $312.90 | $359.10 | $399.00 | $537.60 | $323.40 | $416.85 | $484.05 | $546.00 | $726.60 | $346.50 | $448.35 | $519.75 | $584.85 | $778.05 |
| 80 | $258.00 | $328.00 | $375.00 | $418.00 | $563.00 | $334.00 | $431.00 | $500.00 | $565.00 | $751.00 | $356.00 | $459.00 | $533.00 | $603.00 | $800.00 |
| 81 | $280.00 | $356.00 | $408.00 | $454.00 | $612.00 | $358.00 | $462.00 | $537.00 | $606.00 | $805.00 | $380.00 | $491.00 | $570.00 | $644.00 | $856.00 |
| 82 | $302.00 | $383.00 | $439.00 | $489.00 | $658.00 | $381.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $521.00 | $605.00 | $683.00 | $908.00 |
| 83 | $324.00 | $411.00 | $471.00 | $524.00 | $707.00 | $406.00 | $522.00 | $605.00 | $682.00 | $909.00 | $429.00 | $552.00 | $641.00 | $722.00 | $961.00 |
| 84 | $348.00 | $441.00 | $506.00 | $563.00 | $759.00 | $431.00 | $553.00 | $642.00 | $724.00 | $963.00 | $453.00 | $584.00 | $678.00 | $764.00 | $1,018.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $24.00 | $30.00 | $34.00 | $37.00 | $54.04 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 30 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $25.82 | $30.00 | $34.00 | $37.00 | $57.64 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 31 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $27.67 | $30.41 | $34.93 | $37.00 | $61.24 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 32 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $27.67 | $30.41 | $36.68 | $37.00 | $63.04 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 33 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $29.51 | $32.20 | $38.43 | $37.80 | $66.64 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 34 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $29.51 | $33.99 | $40.17 | $39.44 | $70.25 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 35 | $14.00 | $19.00 | $21.00 | $23.00 | $31.00 | $31.36 | $35.78 | $40.17 | $41.09 | $72.05 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 36 | $14.37 | $19.00 | $21.00 | $23.00 | $31.00 | $33.20 | $37.56 | $41.92 | $42.73 | $75.65 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 37 | $14.37 | $19.00 | $21.00 | $23.00 | $31.00 | $35.04 | $39.35 | $45.41 | $44.37 | $79.25 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 38 | $15.96 | $19.00 | $21.00 | $23.00 | $31.00 | $35.04 | $41.14 | $47.16 | $46.02 | $82.86 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 39 | $15.96 | $20.33 | $22.08 | $23.04 | $31.82 | $36.89 | $42.93 | $48.91 | $49.30 | $88.26 | $62.70 | $79.80 | $91.20 | $98.80 | $134.90 |
| 40 | $17.18 | $21.59 | $23.33 | $25.31 | $33.56 | $38.56 | $43.26 | $50.65 | $53.72 | $91.33 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 41 | $17.30 | $21.73 | $25.05 | $27.06 | $35.33 | $40.57 | $45.17 | $52.61 | $55.68 | $95.14 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 42 | $19.01 | $23.56 | $25.22 | $27.24 | $37.11 | $40.75 | $47.10 | $54.59 | $59.40 | $98.96 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 43 | $19.14 | $23.71 | $26.97 | $29.03 | $38.90 | $42.79 | $49.04 | $58.35 | $61.39 | $102.60 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 44 | $19.28 | $25.57 | $27.15 | $29.22 | $40.70 | $44.85 | $50.99 | $60.36 | $63.40 | $102.60 | $66.50 | $81.70 | $95.00 | $106.40 | $142.50 |
| 45 | $22.33 | $25.29 | $29.82 | $30.68 | $42.58 | $47.44 | $55.72 | $60.27 | $66.20 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 46 | $24.37 | $27.15 | $30.02 | $32.50 | $44.40 | $47.65 | $59.67 | $63.97 | $68.22 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 47 | $24.54 | $27.33 | $31.90 | $34.35 | $46.22 | $49.77 | $61.78 | $65.97 | $72.01 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 48 | $24.72 | $29.23 | $33.80 | $34.58 | $48.06 | $51.30 | $63.91 | $69.73 | $75.83 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 49 | $26.81 | $29.42 | $34.03 | $36.46 | $51.63 | $51.30 | $64.60 | $71.76 | $77.91 | $108.30 | $72.20 | $89.30 | $100.70 | $112.10 | $152.00 |
| 50 | $26.67 | $30.42 | $35.07 | $38.04 | $52.76 | $57.07 | $67.98 | $77.62 | $80.82 | $121.60 | $79.80 | $96.90 | $112.10 | $123.50 | $169.10 |
| 51 | $27.72 | $32.78 | $36.57 | $40.88 | $58.24 | $57.94 | $68.28 | $79.79 | $86.54 | $123.50 | $81.70 | $100.70 | $117.80 | $129.20 | $172.90 |
| 52 | $26.93 | $33.43 | $38.61 | $41.97 | $62.91 | $60.80 | $75.28 | $84.41 | $89.98 | $131.10 | $83.60 | $104.50 | $121.60 | $134.90 | $180.50 |
| 53 | $29.34 | $35.86 | $41.06 | $41.85 | $66.16 | $64.60 | $79.80 | $89.70 | $94.05 | $134.90 | $85.50 | $108.30 | $123.50 | $136.80 | $186.20 |
| 54 | $29.92 | $34.28 | $40.85 | $44.75 | $69.39 | $66.50 | $80.25 | $90.04 | $98.16 | $138.70 | $91.20 | $112.10 | $127.30 | $142.50 | $190.00 |
| 55 | $32.40 | $36.69 | $41.98 | $47.23 | $73.16 | $68.40 | $83.60 | $96.90 | $101.67 | $144.40 | $91.20 | $114.00 | $131.10 | $146.30 | $197.60 |
| 56 | $33.86 | $39.99 | $44.84 | $50.12 | $77.67 | $70.30 | $88.36 | $100.70 | $108.87 | $152.00 | $95.00 | $121.60 | $136.80 | $153.90 | $205.20 |
| 57 | $36.75 | $42.40 | $48.21 | $53.03 | $84.86 | $76.00 | $93.05 | $107.30 | $114.92 | $161.50 | $100.70 | $125.40 | $144.40 | $161.50 | $216.60 |
| 58 | $37.26 | $45.76 | $51.14 | $58.70 | $88.94 | $81.70 | $99.60 | $111.54 | $119.85 | $172.90 | $106.40 | $133.00 | $153.90 | $171.00 | $228.00 |
| 59 | $42.50 | $48.69 | $56.79 | $62.15 | $95.37 | $85.50 | $101.93 | $116.41 | $126.59 | $186.20 | $112.10 | $140.60 | $161.50 | $180.50 | $241.30 |
| 60 | $43.07 | $53.00 | $58.90 | $65.65 | $103.40 | $90.25 | $109.64 | $123.13 | $133.92 | $197.60 | $117.80 | $148.20 | $171.00 | $191.56 | $254.60 |
| 61 | $47.37 | $58.71 | $65.53 | $72.77 | $112.67 | $97.89 | $114.50 | $130.41 | $140.15 | $212.80 | $125.40 | $157.70 | $180.50 | $199.41 | $273.60 |
| 62 | $52.71 | $65.01 | $71.33 | $78.15 | $123.35 | $101.87 | $125.91 | $142.54 | $152.75 | $229.90 | $134.90 | $171.00 | $193.80 | $208.00 | $288.80 |
| 63 | $57.59 | $68.48 | $77.18 | $84.04 | $132.25 | $111.56 | $134.91 | $152.17 | $163.16 | $242.35 | $138.75 | $175.75 | $201.65 | $217.11 | $299.70 |
| 64 | $63.51 | $76.74 | $84.96 | $91.82 | $147.11 | $117.00 | $142.19 | $163.98 | $174.14 | $257.40 | $144.00 | $181.80 | $208.80 | $227.51 | $313.20 |
| 65 | $71.51 | $82.65 | $91.81 | $99.23 | $157.95 | $124.25 | $154.98 | $173.81 | $185.42 | $267.75 | $150.50 | $190.75 | $218.75 | $236.79 | $325.50 |
| 66 | $76.61 | $92.03 | $100.67 | $109.90 | $172.54 | $129.20 | $164.90 | $188.11 | $197.21 | $280.50 | $156.40 | $197.20 | $226.10 | $252.42 | $340.00 |
| 67 | $85.69 | $100.51 | $111.94 | $122.51 | $187.46 | $135.30 | $169.95 | $194.70 | $217.43 | $292.05 | $161.70 | $202.95 | $232.65 | $260.70 | $351.45 |
| 68 | $94.80 | $111.32 | $122.14 | $132.21 | $201.60 | $140.80 | $176.00 | $203.20 | $225.60 | $304.00 | $168.00 | $211.20 | $243.20 | $272.00 | $363.20 |
| 69 | $100.75 | $122.57 | $134.72 | $145.68 | $213.90 | $145.70 | $186.00 | $213.90 | $240.25 | $319.30 | $173.60 | $220.10 | $252.65 | $285.20 | $379.75 |
| 70 | $106.50 | $134.98 | $147.65 | $159.07 | $231.00 | $154.50 | $198.00 | $225.00 | $253.50 | $342.00 | $183.00 | $234.00 | $267.00 | $300.00 | $402.00 |
| 71 | $117.45 | $145.00 | $162.36 | $178.55 | $247.95 | $166.75 | $211.70 | $242.15 | $274.05 | $365.40 | $192.85 | $246.50 | $284.20 | $319.00 | $424.85 |
| 72 | $126.00 | $156.80 | $179.20 | $197.54 | $267.40 | $179.20 | $226.80 | $261.80 | $294.00 | $392.00 | $204.40 | $261.80 | $301.00 | $337.40 | $450.80 |
| 73 | $136.35 | $170.10 | $193.05 | $213.30 | $288.90 | $193.05 | $244.35 | $279.45 | $315.90 | $422.55 | $218.70 | $279.45 | $319.95 | $359.10 | $480.60 |
| 74 | $146.90 | $184.60 | $208.00 | $231.40 | $313.30 | $206.70 | $261.30 | $301.60 | $338.00 | $452.40 | $232.70 | $296.40 | $339.30 | $380.90 | $510.90 |
| 75 | $158.75 | $198.75 | $225.00 | $251.25 | $337.50 | $218.75 | $280.00 | $322.50 | $363.75 | $483.75 | $245.00 | $313.75 | $360.00 | $405.00 | $540.00 |
| 76 | $172.80 | $214.80 | $244.80 | $271.20 | $367.20 | $235.20 | $298.80 | $344.40 | $387.60 | $518.40 | $258.00 | $330.00 | $381.60 | $427.20 | $571.20 |
| 77 | $185.15 | $233.45 | $265.65 | $295.70 | $400.20 | $248.40 | $319.70 | $369.15 | $416.30 | $555.45 | $270.25 | $348.45 | $403.65 | $454.25 | $604.90 |
| 78 | $198.00 | $250.80 | $286.00 | $319.00 | $430.10 | $262.90 | $338.80 | $391.60 | $442.20 | $588.50 | $283.80 | $366.30 | $423.50 | $477.40 | $635.80 |
| 79 | $211.05 | $265.65 | $305.55 | $339.15 | $456.75 | $275.10 | $353.85 | $411.60 | $464.10 | $617.40 | $295.05 | $381.15 | $442.05 | $496.65 | $661.50 |
| 80 | $219.00 | $279.00 | $319.00 | $355.00 | $479.00 | $284.00 | $366.00 | $425.00 | $480.00 | $638.00 | $303.00 | $390.00 | $453.00 | $513.00 | $680.00 |
| 81 | $238.00 | $303.00 | $347.00 | $386.00 | $520.00 | $304.00 | $393.00 | $456.00 | $515.00 | $684.00 | $323.00 | $417.00 | $485.00 | $547.00 | $728.00 |
| 82 | $257.00 | $326.00 | $373.00 | $416.00 | $559.00 | $324.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $443.00 | $514.00 | $581.00 | $772.00 |
| 83 | $275.00 | $349.00 | $400.00 | $445.00 | $601.00 | $345.00 | $444.00 | $514.00 | $580.00 | $773.00 | $365.00 | $469.00 | $545.00 | $614.00 | $817.00 |
| 84 | $296.00 | $375.00 | $430.00 | $479.00 | $645.00 | $366.00 | $470.00 | $546.00 | $615.00 | $819.00 | $385.00 | $496.00 | $576.00 | $649.00 | $865.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $32.00 | $40.00 | $47.00 | $53.00 | $75.23 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 30 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $34.43 | $40.00 | $47.00 | $53.00 | $80.24 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 31 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $36.89 | $40.55 | $48.29 | $53.00 | $85.26 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 32 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $36.89 | $40.55 | $50.70 | $53.00 | $87.76 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 33 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $39.35 | $42.93 | $53.12 | $54.14 | $92.78 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 34 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $39.35 | $45.32 | $55.53 | $56.50 | $97.79 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 35 | $21.00 | $25.00 | $29.00 | $32.00 | $44.00 | $41.81 | $47.70 | $55.53 | $58.85 | $100.30 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 36 | $21.55 | $25.00 | $29.00 | $32.00 | $44.00 | $44.27 | $50.09 | $57.95 | $61.21 | $105.32 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 37 | $21.55 | $25.00 | $29.00 | $32.00 | $44.00 | $46.73 | $52.47 | $62.78 | $63.56 | $110.33 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 38 | $23.94 | $25.00 | $29.00 | $32.00 | $44.00 | $46.73 | $54.86 | $65.19 | $65.91 | $115.35 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 39 | $23.94 | $26.75 | $30.50 | $32.06 | $45.17 | $49.19 | $57.24 | $67.61 | $70.62 | $122.87 | $83.60 | $104.50 | $123.50 | $136.80 | $182.40 |
| 40 | $24.05 | $29.14 | $32.88 | $34.42 | $47.80 | $50.42 | $60.01 | $70.35 | $73.38 | $128.54 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 41 | $24.22 | $29.34 | $35.30 | $36.81 | $50.32 | $53.06 | $62.66 | $73.07 | $76.05 | $133.90 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 42 | $26.61 | $31.80 | $35.54 | $37.05 | $52.86 | $53.29 | $65.33 | $75.82 | $81.13 | $139.28 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 43 | $26.80 | $32.01 | $38.01 | $39.49 | $55.40 | $55.95 | $68.02 | $81.04 | $83.85 | $144.40 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 44 | $26.99 | $34.52 | $38.26 | $39.74 | $57.96 | $58.64 | $70.73 | $83.83 | $86.60 | $144.40 | $87.40 | $112.10 | $131.10 | $144.40 | $193.80 |
| 45 | $28.54 | $34.92 | $41.00 | $42.48 | $60.82 | $63.25 | $75.38 | $85.65 | $90.84 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 46 | $31.14 | $37.49 | $41.28 | $45.00 | $63.42 | $63.53 | $80.73 | $90.91 | $93.61 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 47 | $31.36 | $37.74 | $43.86 | $47.56 | $66.03 | $66.36 | $83.59 | $93.75 | $98.81 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 48 | $31.58 | $40.37 | $46.48 | $47.88 | $68.66 | $68.40 | $86.47 | $99.08 | $104.05 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 49 | $34.26 | $40.63 | $46.79 | $50.48 | $73.76 | $68.40 | $87.40 | $101.97 | $106.90 | $152.00 | $95.00 | $121.60 | $138.70 | $153.90 | $207.10 |
| 50 | $33.34 | $42.33 | $48.55 | $53.78 | $74.41 | $73.64 | $93.70 | $106.50 | $115.21 | $167.20 | $102.60 | $133.00 | $152.00 | $171.00 | $228.00 |
| 51 | $36.04 | $45.07 | $51.46 | $55.39 | $80.97 | $76.63 | $97.03 | $112.44 | $119.43 | $172.90 | $106.40 | $136.80 | $157.70 | $174.80 | $233.70 |
| 52 | $36.36 | $45.47 | $51.92 | $59.56 | $86.32 | $81.70 | $99.15 | $115.60 | $125.27 | $178.60 | $108.30 | $138.70 | $159.60 | $180.50 | $239.40 |
| 53 | $39.11 | $48.27 | $56.12 | $58.85 | $91.72 | $83.60 | $108.30 | $123.34 | $129.55 | $184.30 | $112.10 | $142.50 | $165.30 | $182.40 | $245.10 |
| 54 | $39.44 | $48.78 | $55.34 | $61.86 | $95.61 | $87.40 | $108.25 | $127.56 | $135.64 | $190.00 | $114.00 | $148.20 | $169.10 | $188.10 | $250.80 |
| 55 | $42.26 | $51.64 | $58.24 | $64.78 | $99.62 | $89.30 | $115.90 | $131.10 | $141.62 | $195.70 | $115.90 | $150.10 | $171.00 | $191.90 | $256.50 |
| 56 | $45.14 | $53.32 | $62.50 | $69.08 | $109.38 | $95.00 | $120.32 | $138.00 | $148.80 | $209.00 | $121.60 | $155.80 | $180.50 | $199.50 | $269.80 |
| 57 | $48.05 | $58.82 | $65.62 | $74.79 | $116.30 | $100.70 | $126.55 | $146.96 | $158.02 | $222.30 | $127.30 | $163.40 | $188.10 | $210.90 | $285.00 |
| 58 | $51.07 | $61.91 | $71.32 | $80.54 | $123.27 | $108.30 | $132.80 | $153.59 | $165.67 | $237.50 | $134.90 | $172.90 | $199.50 | $222.30 | $298.30 |
| 59 | $55.25 | $67.62 | $77.08 | $85.12 | $134.45 | $114.00 | $141.97 | $159.39 | $175.14 | $256.50 | $140.60 | $184.30 | $210.90 | $239.40 | $317.30 |
| 60 | $58.35 | $73.38 | $82.99 | $91.11 | $144.13 | $120.34 | $148.54 | $166.87 | $183.08 | $273.60 | $150.10 | $195.70 | $224.20 | $254.15 | $336.30 |
| 61 | $62.70 | $79.19 | $88.74 | $98.38 | $157.11 | $129.29 | $158.54 | $179.10 | $193.53 | $292.60 | $159.60 | $207.10 | $237.50 | $264.64 | $361.00 |
| 62 | $68.38 | $86.21 | $94.65 | $105.57 | $166.60 | $134.62 | $168.46 | $193.58 | $206.46 | $311.60 | $171.00 | $218.50 | $254.60 | $276.11 | $381.90 |
| 63 | $76.79 | $90.84 | $101.98 | $114.35 | $176.87 | $146.31 | $178.71 | $202.31 | $219.76 | $327.45 | $177.60 | $229.40 | $264.55 | $288.88 | $395.90 |
| 64 | $82.71 | $98.05 | $113.29 | $121.97 | $192.38 | $154.80 | $189.01 | $219.80 | $233.28 | $340.20 | $185.40 | $235.80 | $275.40 | $299.27 | $410.40 |
| 65 | $91.29 | $106.88 | $121.03 | $132.30 | $207.40 | $161.00 | $203.73 | $231.75 | $245.08 | $358.75 | $190.75 | $245.00 | $287.00 | $311.74 | $427.00 |
| 66 | $98.06 | $117.92 | $133.28 | $144.68 | $225.25 | $166.60 | $214.20 | $247.42 | $266.72 | $374.00 | $197.20 | $255.00 | $295.80 | $332.04 | $443.70 |
| 67 | $109.06 | $131.55 | $148.29 | $160.97 | $245.64 | $174.90 | $224.40 | $259.05 | $289.37 | $389.40 | $204.60 | $265.65 | $305.25 | $343.20 | $460.35 |
| 68 | $120.08 | $147.91 | $161.88 | $176.28 | $265.60 | $189.80 | $233.60 | $270.40 | $305.60 | $406.40 | $211.20 | $275.20 | $316.80 | $360.00 | $476.80 |
| 69 | $128.65 | $160.39 | $178.65 | $195.67 | $285.20 | $189.10 | $246.45 | $285.20 | $322.40 | $429.35 | $220.10 | $286.75 | $331.70 | $375.10 | $499.10 |
| 70 | $141.00 | $178.48 | $198.31 | $213.97 | $307.60 | $202.50 | $262.50 | $306.00 | $343.50 | $459.00 | $234.00 | $301.50 | $352.50 | $397.50 | $528.00 |
| 71 | $152.25 | $194.30 | $219.33 | $241.82 | $334.95 | $218.95 | $282.75 | $330.60 | $371.20 | $495.90 | $249.40 | $323.35 | $377.00 | $424.85 | $565.50 |
| 72 | $166.60 | $211.40 | $243.60 | $269.88 | $365.40 | $236.60 | $306.60 | $357.00 | $403.20 | $534.80 | $267.40 | $347.20 | $403.20 | $456.40 | $606.20 |
| 73 | $180.90 | $230.85 | $264.60 | $295.65 | $398.25 | $253.80 | $332.10 | $384.75 | $434.70 | $579.15 | $286.20 | $372.60 | $432.00 | $488.70 | $649.35 |
| 74 | $196.30 | $250.90 | $289.90 | $322.40 | $432.90 | $274.30 | $357.50 | $416.00 | $469.30 | $624.00 | $305.50 | $399.10 | $462.80 | $523.90 | $694.20 |
| 75 | $215.00 | $275.00 | $316.25 | $351.25 | $473.75 | $295.00 | $383.75 | $448.75 | $506.25 | $672.50 | $326.25 | $426.25 | $495.00 | $558.75 | $742.50 |
| 76 | $234.00 | $300.00 | $345.60 | $386.40 | $519.60 | $318.00 | $414.00 | $483.60 | $547.20 | $726.00 | $345.60 | $452.40 | $529.20 | $598.80 | $793.20 |
| 77 | $254.15 | $327.75 | $379.50 | $424.35 | $569.25 | $338.10 | $445.05 | $522.10 | $592.25 | $783.15 | $366.85 | $483.00 | $565.80 | $640.55 | $848.70 |
| 78 | $273.90 | $354.20 | $411.40 | $460.90 | $617.10 | $359.70 | $474.10 | $557.70 | $632.50 | $836.00 | $387.20 | $509.30 | $598.40 | $679.80 | $898.70 |
| 79 | $291.90 | $378.00 | $439.95 | $493.50 | $660.45 | $379.05 | $498.75 | $588.00 | $668.85 | $883.05 | $403.20 | $532.35 | $627.90 | $711.90 | $940.80 |
| 80 | $306.00 | $397.00 | $463.00 | $519.00 | $694.00 | $391.00 | $517.00 | $610.00 | $693.00 | $916.00 | $416.00 | $549.00 | $648.00 | $736.00 | $972.00 |
| 81 | $332.00 | $432.00 | $503.00 | $564.00 | $754.00 | $421.00 | $556.00 | $656.00 | $745.00 | $983.00 | $444.00 | $588.00 | $693.00 | $788.00 | $1,039.00 |
| 82 | $358.00 | $465.00 | $541.00 | $607.00 | $812.00 | $449.00 | $592.00 | $697.00 | $792.00 | $1,047.00 | $474.00 | $625.00 | $736.00 | $836.00 | $1,105.00 |
| 83 | $384.00 | $499.00 | $581.00 | $651.00 | $871.00 | $476.00 | $628.00 | $739.00 | $840.00 | $1,110.00 | $501.00 | $663.00 | $780.00 | $884.00 | $1,169.00 |
| 84 | $412.00 | $535.00 | $623.00 | $699.00 | $935.00 | $505.00 | $666.00 | $783.00 | $890.00 | $1,175.00 | $532.00 | $701.00 | $824.00 | $936.00 | $1,237.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $27.00 | $34.00 | $40.00 | $45.00 | $63.57 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 30 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $29.05 | $34.00 | $40.00 | $45.00 | $67.81 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 31 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $31.13 | $34.46 | $41.10 | $45.00 | $72.05 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 32 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $31.13 | $34.46 | $43.15 | $45.00 | $74.17 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 33 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $33.20 | $36.49 | $45.21 | $45.97 | $78.41 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 34 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $33.20 | $38.52 | $47.26 | $47.97 | $82.64 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 35 | $18.00 | $21.00 | $25.00 | $27.00 | $37.00 | $35.28 | $40.55 | $47.26 | $49.97 | $84.76 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 36 | $18.47 | $21.00 | $25.00 | $27.00 | $37.00 | $37.35 | $42.57 | $49.32 | $51.97 | $89.00 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 37 | $18.47 | $21.00 | $25.00 | $27.00 | $37.00 | $39.43 | $44.60 | $53.43 | $53.97 | $93.24 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 38 | $20.52 | $21.00 | $25.00 | $27.00 | $37.00 | $39.43 | $46.63 | $55.48 | $55.96 | $97.48 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 39 | $20.52 | $22.47 | $26.29 | $27.05 | $37.98 | $41.50 | $48.65 | $57.54 | $59.96 | $103.83 | $70.30 | $89.30 | $104.50 | $115.90 | $155.80 |
| 40 | $20.61 | $24.82 | $27.57 | $29.36 | $40.68 | $43.01 | $51.63 | $60.50 | $62.89 | $109.94 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 41 | $20.76 | $24.99 | $29.61 | $31.40 | $42.83 | $45.25 | $53.91 | $62.84 | $65.19 | $114.52 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 42 | $22.81 | $27.09 | $29.80 | $31.60 | $44.98 | $45.45 | $56.21 | $65.20 | $69.54 | $119.12 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 43 | $22.97 | $27.27 | $31.88 | $33.68 | $47.15 | $47.73 | $58.53 | $69.69 | $71.88 | $123.50 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 44 | $23.14 | $29.41 | $32.09 | $33.90 | $49.33 | $50.02 | $60.86 | $72.09 | $74.23 | $123.50 | $74.10 | $95.00 | $112.10 | $123.50 | $165.30 |
| 45 | $24.81 | $30.10 | $34.79 | $36.58 | $52.31 | $54.47 | $63.91 | $72.96 | $76.98 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 46 | $27.08 | $32.32 | $35.02 | $38.75 | $54.54 | $54.71 | $68.45 | $77.44 | $79.33 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 47 | $27.27 | $32.54 | $37.21 | $40.96 | $56.79 | $57.15 | $70.87 | $79.86 | $83.73 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 48 | $27.47 | $34.80 | $39.43 | $41.23 | $59.05 | $58.90 | $73.31 | $84.41 | $88.17 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 49 | $29.79 | $35.03 | $39.70 | $43.47 | $63.43 | $58.90 | $74.10 | $86.87 | $90.59 | $129.20 | $81.70 | $102.60 | $117.80 | $131.10 | $176.70 |
| 50 | $28.00 | $35.71 | $41.81 | $45.91 | $63.59 | $62.59 | $79.00 | $90.25 | $98.01 | $142.50 | $87.40 | $114.00 | $129.20 | $146.30 | $193.80 |
| 51 | $30.50 | $38.24 | $43.34 | $47.48 | $68.18 | $65.42 | $82.66 | $96.12 | $102.12 | $146.30 | $91.20 | $115.90 | $134.90 | $148.20 | $199.50 |
| 52 | $30.97 | $38.78 | $43.93 | $50.09 | $73.16 | $70.30 | $84.46 | $99.08 | $105.86 | $152.00 | $91.20 | $117.80 | $134.90 | $153.90 | $203.30 |
| 53 | $33.53 | $41.37 | $47.91 | $49.70 | $78.19 | $70.30 | $91.20 | $104.65 | $110.03 | $155.80 | $95.00 | $121.60 | $140.60 | $155.80 | $209.00 |
| 54 | $34.00 | $40.87 | $47.44 | $52.65 | $81.73 | $74.10 | $91.45 | $108.80 | $116.01 | $161.50 | $96.90 | $125.40 | $144.40 | $159.60 | $212.80 |
| 55 | $36.62 | $43.48 | $50.11 | $55.33 | $84.05 | $76.00 | $98.80 | $112.10 | $119.83 | $167.20 | $98.80 | $127.30 | $146.30 | $163.40 | $218.50 |
| 56 | $38.09 | $45.32 | $52.99 | $58.24 | $93.52 | $81.70 | $101.52 | $117.50 | $127.02 | $178.60 | $102.60 | $133.00 | $153.90 | $169.10 | $229.90 |
| 57 | $40.99 | $50.61 | $56.24 | $63.91 | $99.01 | $85.50 | $107.94 | $124.35 | $134.67 | $188.10 | $108.30 | $138.70 | $159.60 | $178.60 | $243.20 |
| 58 | $42.78 | $52.49 | $60.56 | $68.26 | $104.54 | $91.20 | $112.51 | $129.82 | $141.00 | $201.40 | $114.00 | $146.30 | $169.10 | $188.10 | $252.70 |
| 59 | $46.75 | $58.15 | $64.91 | $72.96 | $114.13 | $96.90 | $120.13 | $136.11 | $149.13 | $218.50 | $119.70 | $155.80 | $178.60 | $203.30 | $269.80 |
| 60 | $50.01 | $62.51 | $70.94 | $77.71 | $122.19 | $101.54 | $125.55 | $144.24 | $155.96 | $231.80 | $127.30 | $167.20 | $190.00 | $216.21 | $285.00 |
| 61 | $52.95 | $66.90 | $75.09 | $83.55 | $133.31 | $110.82 | $135.64 | $153.01 | $165.17 | $248.90 | $134.90 | $176.70 | $201.40 | $225.50 | $307.80 |
| 62 | $58.41 | $73.49 | $80.93 | $89.12 | $140.97 | $114.61 | $143.64 | $165.42 | $176.25 | $264.10 | $146.30 | $186.20 | $216.60 | $235.61 | $324.90 |
| 63 | $64.97 | $76.87 | $86.82 | $97.82 | $149.78 | $124.36 | $152.43 | $171.19 | $186.47 | $277.50 | $151.70 | $194.25 | $225.70 | $245.82 | $336.70 |
| 64 | $70.89 | $83.84 | $96.29 | $104.15 | $163.28 | $131.40 | $161.26 | $186.66 | $198.78 | $289.80 | $158.40 | $199.80 | $234.00 | $253.77 | $349.20 |
| 65 | $77.60 | $91.20 | $102.94 | $113.01 | $177.09 | $136.50 | $172.39 | $197.67 | $207.99 | $304.50 | $162.75 | $208.25 | $243.25 | $265.74 | $362.25 |
| 66 | $82.74 | $100.66 | $113.43 | $122.42 | $191.71 | $141.10 | $181.90 | $210.14 | $226.31 | $317.90 | $168.30 | $217.60 | $251.60 | $282.91 | $377.40 |
| 67 | $93.48 | $112.33 | $126.48 | $136.75 | $208.47 | $148.50 | $191.40 | $219.45 | $245.22 | $331.65 | $173.25 | $226.05 | $259.05 | $292.05 | $391.05 |
| 68 | $102.70 | $125.04 | $138.33 | $149.27 | $225.60 | $153.60 | $198.40 | $230.40 | $259.20 | $345.60 | $179.20 | $233.60 | $268.80 | $305.60 | $404.80 |
| 69 | $110.05 | $136.18 | $152.29 | $165.67 | $241.80 | $161.20 | $209.25 | $241.80 | $274.35 | $364.25 | $187.55 | $243.35 | $282.10 | $319.30 | $424.70 |
| 70 | $120.00 | $151.48 | $167.91 | $181.59 | $261.00 | $172.50 | $223.50 | $259.50 | $292.50 | $390.00 | $199.50 | $256.50 | $300.00 | $337.50 | $448.50 |
| 71 | $129.05 | $165.30 | $186.58 | $205.27 | $284.20 | $185.60 | $240.70 | $281.30 | $316.10 | $421.95 | $211.70 | $275.50 | $320.45 | $361.05 | $481.40 |
| 72 | $141.40 | $179.20 | $207.20 | $229.54 | $310.80 | $201.60 | $260.40 | $303.80 | $343.00 | $455.00 | $226.80 | $295.40 | $343.00 | $387.80 | $515.20 |
| 73 | $153.90 | $195.75 | $225.45 | $251.10 | $338.85 | $216.00 | $282.15 | $326.70 | $369.90 | $492.75 | $243.00 | $317.25 | $367.20 | $415.80 | $552.15 |
| 74 | $166.40 | $213.20 | $247.00 | $274.30 | $367.90 | $232.70 | $304.20 | $353.60 | $399.10 | $530.40 | $260.00 | $339.30 | $393.90 | $445.90 | $590.20 |
| 75 | $182.50 | $233.75 | $268.75 | $298.05 | $402.50 | $251.25 | $326.25 | $381.25 | $430.00 | $571.25 | $277.50 | $362.50 | $421.25 | $475.00 | $631.25 |
| 76 | $199.20 | $255.60 | $294.00 | $328.80 | $441.60 | $270.00 | $351.60 | $411.60 | $465.60 | $616.80 | $294.00 | $384.00 | $450.00 | $508.80 | $674.40 |
| 77 | $216.20 | $278.30 | $323.15 | $361.10 | $484.15 | $287.50 | $378.35 | $443.90 | $503.70 | $665.85 | $311.65 | $410.55 | $480.70 | $543.95 | $721.05 |
| 78 | $233.20 | $301.40 | $349.90 | $391.60 | $524.70 | $305.80 | $402.60 | $474.10 | $537.90 | $710.60 | $328.90 | $433.40 | $508.20 | $577.50 | $763.40 |
| 79 | $247.80 | $321.30 | $373.80 | $420.00 | $561.75 | $322.35 | $424.20 | $499.80 | $568.05 | $750.75 | $342.30 | $452.55 | $533.40 | $604.80 | $800.10 |
| 80 | $260.00 | $337.00 | $394.00 | $441.00 | $590.00 | $332.00 | $439.00 | $519.00 | $589.00 | $779.00 | $354.00 | $467.00 | $551.00 | $626.00 | $826.00 |
| 81 | $282.00 | $367.00 | $428.00 | $479.00 | $641.00 | $358.00 | $473.00 | $558.00 | $633.00 | $836.00 | $377.00 | $500.00 | $589.00 | $670.00 | $883.00 |
| 82 | $304.00 | $395.00 | $460.00 | $516.00 | $690.00 | $382.00 | $503.00 | $592.00 | $673.00 | $890.00 | $403.00 | $531.00 | $626.00 | $711.00 | $939.00 |
| 83 | $326.00 | $424.00 | $494.00 | $553.00 | $740.00 | $405.00 | $534.00 | $628.00 | $714.00 | $944.00 | $426.00 | $564.00 | $663.00 | $751.00 | $994.00 |
| 84 | $350.00 | $455.00 | $530.00 | $594.00 | $795.00 | $429.00 | $566.00 | $666.00 | $757.00 | $999.00 | $452.00 | $596.00 | $700.00 | $796.00 | $1,051.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $26.00 | $33.00 | $38.00 | $42.00 | $59.33 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 30 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $27.97 | $33.00 | $38.00 | $42.00 | $63.29 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 31 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $29.97 | $33.45 | $39.04 | $42.00 | $67.24 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 32 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $29.97 | $33.45 | $40.99 | $42.00 | $69.22 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 33 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $31.97 | $35.42 | $42.95 | $42.91 | $73.18 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 34 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $31.97 | $37.39 | $44.90 | $44.77 | $77.13 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 35 | $16.00 | $20.00 | $23.00 | $26.00 | $35.00 | $33.97 | $39.35 | $44.90 | $46.64 | $79.11 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 36 | $16.42 | $20.00 | $23.00 | $26.00 | $35.00 | $35.97 | $41.32 | $46.85 | $48.50 | $83.07 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 37 | $16.42 | $20.00 | $23.00 | $26.00 | $35.00 | $37.96 | $43.29 | $50.76 | $50.37 | $87.02 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 38 | $18.24 | $20.00 | $23.00 | $26.00 | $35.00 | $37.96 | $45.26 | $52.71 | $52.23 | $90.98 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 39 | $18.24 | $21.40 | $24.19 | $26.04 | $35.93 | $39.96 | $47.22 | $54.66 | $55.96 | $96.91 | $70.30 | $87.40 | $100.70 | $110.20 | $148.20 |
| 40 | $19.47 | $22.67 | $25.45 | $28.34 | $37.63 | $41.53 | $47.45 | $56.28 | $58.96 | $99.79 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 41 | $19.61 | $22.82 | $27.33 | $30.31 | $39.61 | $43.69 | $49.54 | $58.46 | $61.11 | $103.95 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 42 | $21.54 | $24.73 | $27.51 | $30.51 | $41.61 | $43.88 | $51.66 | $60.65 | $65.19 | $108.13 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 43 | $21.70 | $24.90 | $29.43 | $32.52 | $43.62 | $46.08 | $53.78 | $64.83 | $67.38 | $112.10 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 44 | $21.85 | $26.85 | $29.62 | $32.73 | $45.63 | $48.29 | $55.93 | $67.06 | $69.59 | $112.10 | $74.10 | $91.20 | $106.40 | $117.80 | $157.70 |
| 45 | $23.57 | $27.69 | $33.55 | $34.22 | $47.44 | $52.71 | $62.27 | $68.20 | $72.36 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 46 | $25.72 | $29.74 | $33.77 | $36.25 | $49.47 | $52.94 | $66.69 | $72.39 | $74.57 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 47 | $25.91 | $29.93 | $35.89 | $38.32 | $51.51 | $55.30 | $69.05 | $74.65 | $78.71 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 48 | $26.09 | $32.02 | $38.03 | $38.57 | $53.55 | $57.00 | $71.43 | $78.90 | $82.88 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 49 | $28.30 | $32.23 | $38.28 | $40.67 | $57.53 | $57.00 | $72.20 | $81.20 | $85.16 | $121.60 | $79.80 | $98.80 | $112.10 | $123.50 | $167.20 |
| 50 | $28.00 | $34.39 | $39.11 | $41.97 | $59.53 | $62.59 | $77.16 | $84.84 | $89.41 | $134.90 | $87.40 | $108.30 | $123.50 | $138.70 | $188.10 |
| 51 | $29.11 | $36.88 | $41.98 | $44.84 | $63.92 | $63.55 | $77.27 | $88.86 | $95.20 | $138.70 | $89.30 | $112.10 | $129.20 | $144.40 | $191.90 |
| 52 | $29.62 | $37.44 | $42.60 | $47.38 | $68.77 | $66.50 | $82.63 | $93.58 | $98.80 | $144.40 | $93.10 | $115.90 | $134.90 | $148.20 | $199.50 |
| 53 | $32.13 | $39.99 | $45.17 | $47.08 | $73.68 | $72.20 | $87.40 | $99.05 | $102.93 | $150.10 | $95.00 | $119.70 | $138.70 | $152.00 | $205.20 |
| 54 | $32.64 | $39.55 | $44.80 | $50.01 | $77.10 | $74.10 | $89.58 | $101.30 | $110.65 | $153.90 | $100.70 | $123.50 | $142.50 | $157.70 | $212.80 |
| 55 | $36.62 | $42.12 | $47.40 | $52.63 | $80.94 | $76.00 | $93.10 | $106.40 | $114.38 | $159.60 | $102.60 | $127.30 | $146.30 | $163.40 | $218.50 |
| 56 | $38.09 | $43.99 | $50.27 | $55.54 | $87.18 | $79.80 | $97.76 | $110.00 | $119.76 | $169.10 | $106.40 | $133.00 | $152.00 | $169.10 | $228.00 |
| 57 | $40.99 | $47.88 | $53.56 | $59.83 | $92.72 | $85.50 | $102.35 | $120.53 | $127.49 | $180.50 | $112.10 | $140.60 | $159.60 | $180.50 | $239.40 |
| 58 | $42.78 | $51.14 | $57.86 | $64.16 | $98.30 | $89.30 | $108.82 | $124.34 | $132.19 | $191.90 | $117.80 | $148.20 | $169.10 | $190.00 | $252.70 |
| 59 | $46.75 | $54.10 | $62.20 | $68.91 | $106.31 | $95.00 | $112.85 | $130.74 | $140.46 | $205.20 | $123.50 | $155.80 | $180.50 | $201.40 | $267.90 |
| 60 | $48.63 | $59.79 | $65.59 | $73.69 | $114.36 | $101.54 | $122.01 | $136.45 | $147.48 | $220.40 | $131.10 | $165.30 | $190.00 | $212.42 | $283.10 |
| 61 | $52.95 | $64.17 | $72.36 | $79.51 | $126.96 | $107.13 | $128.60 | $144.32 | $156.83 | $237.50 | $138.70 | $174.80 | $201.40 | $221.78 | $302.10 |
| 62 | $58.41 | $72.08 | $78.19 | $86.38 | $137.77 | $112.79 | $140.09 | $158.38 | $169.53 | $254.60 | $150.10 | $190.00 | $214.70 | $231.93 | $321.10 |
| 63 | $64.97 | $76.87 | $85.44 | $93.69 | $148.19 | $124.36 | $148.92 | $169.46 | $179.81 | $270.10 | $153.55 | $196.10 | $223.85 | $240.43 | $333.00 |
| 64 | $70.89 | $83.84 | $94.88 | $101.41 | $163.28 | $131.40 | $159.53 | $183.17 | $193.85 | $284.40 | $160.20 | $201.60 | $232.20 | $253.77 | $349.20 |
| 65 | $79.12 | $91.20 | $101.55 | $111.63 | $173.90 | $138.25 | $172.39 | $192.56 | $204.77 | $297.50 | $166.25 | $210.00 | $241.50 | $262.34 | $360.50 |
| 66 | $85.81 | $100.66 | $113.43 | $122.42 | $190.11 | $142.80 | $181.90 | $208.44 | $219.84 | $311.10 | $171.70 | $219.30 | $251.60 | $279.52 | $377.40 |
| 67 | $95.04 | $110.86 | $125.03 | $135.33 | $208.47 | $148.50 | $188.10 | $216.15 | $240.32 | $325.05 | $179.85 | $226.05 | $259.05 | $290.40 | $387.75 |
| 68 | $104.28 | $125.04 | $136.86 | $146.42 | $224.00 | $156.80 | $195.20 | $224.00 | $251.20 | $337.60 | $185.60 | $233.60 | $268.80 | $300.80 | $403.20 |
| 69 | $111.60 | $136.18 | $149.36 | $161.39 | $237.15 | $162.75 | $206.15 | $237.15 | $266.60 | $354.95 | $192.20 | $244.90 | $280.55 | $316.20 | $421.60 |
| 70 | $120.00 | $149.98 | $163.57 | $175.96 | $255.00 | $171.00 | $219.00 | $250.50 | $282.00 | $378.00 | $202.50 | $258.00 | $295.50 | $333.00 | $445.50 |
| 71 | $130.50 | $160.95 | $179.46 | $198.24 | $275.50 | $185.60 | $234.90 | $269.70 | $304.50 | $404.55 | $214.60 | $274.05 | $314.65 | $353.80 | $472.70 |
| 72 | $140.00 | $173.60 | $198.80 | $218.41 | $296.80 | $198.80 | $253.40 | $291.20 | $326.20 | $434.00 | $228.20 | $291.20 | $334.60 | $375.20 | $501.20 |
| 73 | $151.20 | $189.00 | $213.30 | $236.25 | $321.30 | $214.65 | $271.35 | $310.50 | $351.00 | $468.45 | $243.00 | $309.15 | $355.05 | $398.25 | $533.25 |
| 74 | $162.50 | $204.10 | $230.10 | $256.10 | $347.10 | $228.80 | $291.20 | $334.10 | $375.70 | $501.80 | $257.40 | $328.90 | $377.00 | $422.50 | $566.80 |
| 75 | $176.25 | $220.00 | $250.00 | $277.90 | $375.00 | $243.75 | $311.25 | $357.50 | $403.75 | $536.25 | $271.25 | $347.50 | $400.00 | $450.00 | $598.75 |
| 76 | $190.80 | $238.80 | $271.20 | $301.20 | $408.00 | $260.40 | $332.40 | $382.80 | $430.80 | $574.80 | $286.80 | $367.20 | $423.60 | $475.20 | $634.80 |
| 77 | $205.85 | $258.75 | $295.55 | $328.90 | $443.90 | $276.00 | $355.35 | $409.40 | $462.30 | $616.40 | $301.30 | $387.55 | $448.50 | $504.85 | $671.60 |
| 78 | $220.00 | $278.30 | $317.90 | $353.10 | $477.40 | $291.50 | $376.20 | $435.60 | $491.70 | $652.30 | $314.60 | $407.00 | $469.70 | $530.20 | $706.20 |
| 79 | $233.10 | $296.10 | $338.10 | $375.90 | $507.15 | $304.50 | $392.70 | $456.75 | $515.55 | $685.65 | $326.55 | $422.10 | $490.35 | $551.25 | $733.95 |
| 80 | $244.00 | $309.00 | $354.00 | $395.00 | $531.00 | $315.00 | $406.00 | $472.00 | $533.00 | $709.00 | $336.00 | $433.00 | $503.00 | $569.00 | $755.00 |
| 81 | $264.00 | $336.00 | $385.00 | $428.00 | $577.00 | $338.00 | $436.00 | $507.00 | $572.00 | $760.00 | $358.00 | $463.00 | $538.00 | $608.00 | $807.00 |
| 82 | $285.00 | $361.00 | $414.00 | $461.00 | $621.00 | $359.00 | $464.00 | $538.00 | $608.00 | $808.00 | $381.00 | $492.00 | $571.00 | $645.00 | $857.00 |
| 83 | $306.00 | $388.00 | $445.00 | $495.00 | $667.00 | $383.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $520.00 | $605.00 | $682.00 | $907.00 |
| 84 | $328.00 | $416.00 | $477.00 | $531.00 | $716.00 | $406.00 | $522.00 | $606.00 | $683.00 | $908.00 | $428.00 | $551.00 | $639.00 | $720.00 | $960.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $22.00 | $28.00 | $32.00 | $36.00 | $50.86 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 30 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $23.67 | $28.00 | $32.00 | $36.00 | $54.25 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 31 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $25.36 | $28.38 | $32.88 | $36.00 | $57.64 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 32 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $25.36 | $28.38 | $34.52 | $36.00 | $59.33 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 33 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $27.05 | $30.05 | $36.17 | $36.78 | $62.72 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 34 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $27.05 | $31.72 | $37.81 | $38.38 | $66.11 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 35 | $14.00 | $17.00 | $20.00 | $22.00 | $30.00 | $28.74 | $33.39 | $37.81 | $39.97 | $67.81 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 36 | $14.37 | $17.00 | $20.00 | $22.00 | $30.00 | $30.43 | $35.06 | $39.45 | $41.57 | $71.20 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 37 | $14.37 | $17.00 | $20.00 | $22.00 | $30.00 | $32.12 | $36.73 | $42.74 | $43.17 | $74.59 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 38 | $15.96 | $17.00 | $20.00 | $22.00 | $30.00 | $32.12 | $38.40 | $44.39 | $44.77 | $77.98 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 39 | $15.96 | $18.19 | $21.03 | $22.04 | $30.80 | $33.81 | $40.07 | $46.03 | $47.97 | $83.07 | $58.90 | $74.10 | $85.50 | $93.10 | $125.40 |
| 40 | $16.03 | $19.43 | $21.21 | $24.29 | $31.53 | $35.59 | $40.47 | $47.84 | $49.79 | $84.57 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 41 | $16.15 | $19.56 | $22.77 | $25.98 | $33.19 | $37.45 | $42.26 | $49.69 | $51.61 | $88.09 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 42 | $17.74 | $21.20 | $22.93 | $26.15 | $34.86 | $37.62 | $44.06 | $51.56 | $55.05 | $91.63 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 43 | $17.87 | $21.34 | $24.52 | $27.87 | $36.54 | $39.50 | $45.87 | $55.10 | $56.90 | $95.00 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 44 | $18.00 | $23.02 | $24.69 | $28.05 | $38.23 | $41.40 | $47.70 | $57.01 | $58.76 | $95.00 | $62.70 | $77.90 | $91.20 | $100.70 | $134.90 |
| 45 | $19.85 | $24.08 | $28.58 | $29.50 | $40.14 | $45.68 | $52.44 | $58.69 | $61.59 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 46 | $21.66 | $25.86 | $28.77 | $31.25 | $41.86 | $45.88 | $56.16 | $62.29 | $63.46 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 47 | $21.82 | $26.03 | $30.57 | $33.03 | $43.58 | $47.93 | $58.15 | $64.24 | $66.99 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 48 | $21.97 | $27.84 | $32.39 | $33.25 | $45.31 | $49.40 | $60.15 | $67.89 | $70.54 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 49 | $23.83 | $28.02 | $32.61 | $35.06 | $48.68 | $49.40 | $60.80 | $69.87 | $72.47 | $102.60 | $68.40 | $83.60 | $95.00 | $104.50 | $142.50 |
| 50 | $24.00 | $29.10 | $33.72 | $35.42 | $50.06 | $53.39 | $66.14 | $72.20 | $75.66 | $114.00 | $74.10 | $91.20 | $104.50 | $117.80 | $159.60 |
| 51 | $24.95 | $31.42 | $35.21 | $38.25 | $53.98 | $54.20 | $66.48 | $76.17 | $81.35 | $117.80 | $76.00 | $95.00 | $110.20 | $123.50 | $163.40 |
| 52 | $25.58 | $32.09 | $35.94 | $40.61 | $58.53 | $57.00 | $69.78 | $78.90 | $84.69 | $123.50 | $79.80 | $98.80 | $114.00 | $125.40 | $169.10 |
| 53 | $27.94 | $34.48 | $38.33 | $40.54 | $63.15 | $60.80 | $74.10 | $84.10 | $86.96 | $127.30 | $81.70 | $102.60 | $117.80 | $129.20 | $174.80 |
| 54 | $27.20 | $34.28 | $38.21 | $42.12 | $66.31 | $62.70 | $76.52 | $86.29 | $94.59 | $131.10 | $85.50 | $104.50 | $121.60 | $134.90 | $180.50 |
| 55 | $30.99 | $35.33 | $40.63 | $44.54 | $68.49 | $64.60 | $79.80 | $91.20 | $98.04 | $134.90 | $87.40 | $108.30 | $123.50 | $138.70 | $186.20 |
| 56 | $32.45 | $37.32 | $42.12 | $47.41 | $74.50 | $68.40 | $82.72 | $93.30 | $101.62 | $144.40 | $91.20 | $114.00 | $129.20 | $144.40 | $193.80 |
| 57 | $35.33 | $41.04 | $45.53 | $50.31 | $78.58 | $72.20 | $87.47 | $101.74 | $107.74 | $153.90 | $95.00 | $119.70 | $134.90 | $153.90 | $203.30 |
| 58 | $35.88 | $43.07 | $49.79 | $54.61 | $84.26 | $76.00 | $92.22 | $106.05 | $112.80 | $163.40 | $100.70 | $125.40 | $144.40 | $161.50 | $214.70 |
| 59 | $39.67 | $45.98 | $52.74 | $58.10 | $90.68 | $81.70 | $96.47 | $111.04 | $119.65 | $174.80 | $104.50 | $133.00 | $153.90 | $171.00 | $228.00 |
| 60 | $41.68 | $50.28 | $56.22 | $62.97 | $97.13 | $86.49 | $104.33 | $114.34 | $125.45 | $188.10 | $112.10 | $140.60 | $161.50 | $180.18 | $241.30 |
| 61 | $44.59 | $54.61 | $61.44 | $67.38 | $107.91 | $90.50 | $109.22 | $123.46 | $133.47 | $201.40 | $117.80 | $148.20 | $171.00 | $188.23 | $256.50 |
| 62 | $49.86 | $60.77 | $65.84 | $74.04 | $116.94 | $96.42 | $118.81 | $135.50 | $144.36 | $216.60 | $127.30 | $161.50 | $182.40 | $196.96 | $273.60 |
| 63 | $54.64 | $65.69 | $73.04 | $79.91 | $125.88 | $106.08 | $126.15 | $143.52 | $153.17 | $229.40 | $131.35 | $166.50 | $190.55 | $204.55 | $283.05 |
| 64 | $60.56 | $71.05 | $80.72 | $86.34 | $139.03 | $111.60 | $135.25 | $155.26 | $164.28 | $241.20 | $136.80 | $171.00 | $198.00 | $215.26 | $297.00 |
| 65 | $66.95 | $76.95 | $86.25 | $95.09 | $148.37 | $117.25 | $146.27 | $163.59 | $174.13 | $253.75 | $141.75 | $178.50 | $204.75 | $223.16 | $306.25 |
| 66 | $73.55 | $86.28 | $96.42 | $104.33 | $161.35 | $120.70 | $154.70 | $177.94 | $187.51 | $265.20 | $146.20 | $187.00 | $214.20 | $237.17 | $321.30 |
| 67 | $81.02 | $94.60 | $106.13 | $115.39 | $177.76 | $127.05 | $160.05 | $183.15 | $204.35 | $275.55 | $153.45 | $191.40 | $219.45 | $247.50 | $330.00 |
| 68 | $88.48 | $106.74 | $116.26 | $125.10 | $190.40 | $132.80 | $166.40 | $190.40 | $212.80 | $286.40 | $158.40 | $198.40 | $228.80 | $256.00 | $342.40 |
| 69 | $94.55 | $116.51 | $127.40 | $137.11 | $201.50 | $137.95 | $175.15 | $201.50 | $226.30 | $302.25 | $162.75 | $207.70 | $238.70 | $268.15 | $358.05 |
| 70 | $102.00 | $127.48 | $138.96 | $149.21 | $217.50 | $145.50 | $186.00 | $213.00 | $240.00 | $321.00 | $172.50 | $219.00 | $250.50 | $283.50 | $378.00 |
| 71 | $111.65 | $136.30 | $152.39 | $168.71 | $234.90 | $158.05 | $200.10 | $229.10 | $259.55 | $343.65 | $182.70 | $233.45 | $266.80 | $300.15 | $401.65 |
| 72 | $119.00 | $147.00 | $169.40 | $185.02 | $252.00 | $169.40 | $215.60 | $247.80 | $277.20 | $369.60 | $194.60 | $247.80 | $284.20 | $319.20 | $425.60 |
| 73 | $128.25 | $160.65 | $180.90 | $201.15 | $271.70 | $182.25 | $230.85 | $264.60 | $298.35 | $398.25 | $206.55 | $263.25 | $302.40 | $338.85 | $453.60 |
| 74 | $137.80 | $172.90 | $195.00 | $217.10 | $295.10 | $195.00 | $247.00 | $283.40 | $319.80 | $426.40 | $218.40 | $279.50 | $321.10 | $358.80 | $482.30 |
| 75 | $150.00 | $187.50 | $212.50 | $236.25 | $318.75 | $207.50 | $265.00 | $303.75 | $343.75 | $456.25 | $230.00 | $295.00 | $340.00 | $382.50 | $508.75 |
| 76 | $162.00 | $202.80 | $230.40 | $255.60 | $346.80 | $220.80 | $282.00 | $325.20 | $366.00 | $488.40 | $243.60 | $312.00 | $360.00 | $404.40 | $540.00 |
| 77 | $174.80 | $219.65 | $250.70 | $279.45 | $377.20 | $234.60 | $302.45 | $348.45 | $393.30 | $524.40 | $256.45 | $328.90 | $381.80 | $428.95 | $570.40 |
| 78 | $187.00 | $236.50 | $270.60 | $300.30 | $405.90 | $247.50 | $320.10 | $370.70 | $418.00 | $554.40 | $267.30 | $346.50 | $399.30 | $451.00 | $600.60 |
| 79 | $198.45 | $252.00 | $287.70 | $319.20 | $431.55 | $259.35 | $333.90 | $388.50 | $437.85 | $582.75 | $277.20 | $359.10 | $416.85 | $468.30 | $623.70 |
| 80 | $207.00 | $263.00 | $301.00 | $336.00 | $451.00 | $268.00 | $345.00 | $401.00 | $453.00 | $603.00 | $286.00 | $368.00 | $428.00 | $484.00 | $642.00 |
| 81 | $224.00 | $286.00 | $327.00 | $364.00 | $490.00 | $287.00 | $371.00 | $431.00 | $486.00 | $646.00 | $304.00 | $394.00 | $457.00 | $517.00 | $686.00 |
| 82 | $242.00 | $307.00 | $352.00 | $392.00 | $528.00 | $305.00 | $394.00 | $457.00 | $517.00 | $687.00 | $324.00 | $418.00 | $485.00 | $548.00 | $728.00 |
| 83 | $260.00 | $330.00 | $378.00 | $421.00 | $567.00 | $326.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $442.00 | $514.00 | $580.00 | $771.00 |
| 84 | $279.00 | $354.00 | $405.00 | $451.00 | $609.00 | $345.00 | $444.00 | $515.00 | $581.00 | $772.00 | $364.00 | $468.00 | $543.00 | $612.00 | $816.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $31.00 | $40.00 | $46.00 | $51.00 | $73.11 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 30 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $33.35 | $40.00 | $46.00 | $51.00 | $77.98 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 31 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $35.74 | $40.55 | $47.26 | $51.00 | $82.86 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 32 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $35.74 | $40.55 | $49.63 | $51.00 | $85.29 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 33 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $38.12 | $42.93 | $51.99 | $52.10 | $90.17 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 34 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $38.12 | $45.32 | $54.35 | $54.37 | $95.04 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 35 | $19.00 | $24.00 | $28.00 | $31.00 | $42.00 | $40.50 | $47.70 | $54.35 | $56.63 | $97.48 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 36 | $19.50 | $24.00 | $28.00 | $31.00 | $42.00 | $42.88 | $50.09 | $56.71 | $58.90 | $102.35 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 37 | $19.50 | $24.00 | $28.00 | $31.00 | $42.00 | $45.27 | $52.47 | $61.44 | $61.16 | $107.22 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 38 | $21.66 | $24.00 | $28.00 | $31.00 | $42.00 | $45.27 | $54.86 | $63.80 | $63.43 | $112.10 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 39 | $21.66 | $25.68 | $29.45 | $31.05 | $43.12 | $47.65 | $57.24 | $66.17 | $67.96 | $119.41 | $79.80 | $102.60 | $115.90 | $131.10 | $176.70 |
| 40 | $22.90 | $28.06 | $31.82 | $33.41 | $44.75 | $48.94 | $58.61 | $68.94 | $70.76 | $123.47 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 41 | $23.07 | $28.25 | $34.16 | $35.73 | $47.11 | $51.50 | $61.20 | $71.61 | $73.33 | $128.61 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 42 | $25.34 | $30.62 | $34.39 | $35.96 | $49.48 | $51.72 | $63.81 | $74.30 | $78.23 | $133.78 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 43 | $25.53 | $30.83 | $36.78 | $38.32 | $51.87 | $54.31 | $66.44 | $79.42 | $80.86 | $138.70 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 44 | $25.71 | $33.25 | $37.03 | $38.58 | $54.26 | $56.92 | $69.09 | $82.15 | $83.51 | $138.70 | $83.60 | $108.30 | $123.50 | $140.60 | $186.20 |
| 45 | $26.06 | $33.72 | $39.76 | $41.30 | $57.17 | $59.74 | $73.75 | $82.48 | $89.30 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 46 | $28.43 | $36.20 | $40.03 | $43.75 | $59.62 | $60.00 | $78.98 | $87.54 | $92.02 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 47 | $28.63 | $36.44 | $42.53 | $46.24 | $62.07 | $62.68 | $81.77 | $90.28 | $97.13 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 48 | $28.84 | $38.97 | $45.07 | $46.55 | $64.54 | $64.60 | $84.59 | $95.41 | $102.28 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 49 | $31.28 | $39.23 | $45.37 | $49.08 | $69.33 | $64.60 | $85.50 | $98.20 | $105.09 | $146.30 | $87.40 | $114.00 | $131.10 | $148.20 | $197.60 |
| 50 | $30.67 | $41.01 | $47.21 | $51.16 | $70.35 | $71.80 | $91.86 | $102.89 | $111.77 | $165.30 | $98.80 | $127.30 | $146.30 | $165.30 | $220.40 |
| 51 | $33.27 | $43.71 | $48.75 | $52.75 | $76.71 | $74.77 | $93.44 | $107.00 | $115.97 | $171.00 | $102.60 | $131.10 | $152.00 | $169.10 | $228.00 |
| 52 | $35.01 | $44.13 | $50.59 | $56.86 | $81.94 | $79.80 | $97.32 | $115.60 | $123.50 | $176.70 | $104.50 | $136.80 | $157.70 | $176.70 | $235.60 |
| 53 | $37.72 | $46.89 | $53.38 | $56.24 | $87.21 | $81.70 | $104.50 | $119.61 | $127.77 | $182.40 | $108.30 | $140.60 | $161.50 | $182.40 | $243.20 |
| 54 | $38.08 | $46.14 | $52.71 | $59.23 | $92.53 | $85.50 | $106.38 | $123.81 | $133.85 | $188.10 | $112.10 | $144.40 | $165.30 | $188.10 | $252.70 |
| 55 | $40.85 | $48.92 | $55.53 | $62.08 | $96.51 | $87.40 | $110.20 | $129.20 | $139.80 | $193.80 | $115.90 | $148.20 | $171.00 | $193.80 | $258.40 |
| 56 | $42.32 | $50.65 | $59.78 | $66.37 | $103.03 | $91.20 | $116.56 | $134.39 | $146.98 | $203.30 | $119.70 | $153.90 | $180.50 | $203.30 | $269.80 |
| 57 | $45.23 | $56.08 | $62.94 | $72.07 | $110.01 | $96.90 | $122.82 | $145.00 | $158.02 | $218.50 | $125.40 | $163.40 | $190.00 | $216.60 | $283.10 |
| 58 | $48.31 | $59.22 | $67.28 | $76.45 | $117.02 | $104.50 | $130.96 | $148.11 | $163.91 | $233.70 | $133.00 | $171.00 | $199.50 | $226.10 | $300.20 |
| 59 | $52.42 | $63.56 | $73.02 | $82.42 | $128.20 | $110.20 | $136.51 | $157.60 | $173.41 | $250.80 | $138.70 | $182.40 | $210.90 | $239.40 | $317.30 |
| 60 | $55.57 | $69.31 | $77.64 | $87.09 | $137.86 | $116.58 | $143.23 | $166.35 | $179.69 | $269.80 | $148.20 | $193.80 | $224.20 | $252.25 | $334.40 |
| 61 | $59.91 | $73.73 | $84.65 | $94.33 | $149.18 | $125.60 | $151.50 | $175.62 | $191.87 | $286.90 | $157.70 | $203.30 | $237.50 | $264.64 | $355.30 |
| 62 | $65.53 | $81.97 | $91.90 | $102.83 | $160.19 | $130.98 | $164.92 | $190.06 | $206.46 | $307.80 | $167.20 | $214.70 | $250.80 | $276.11 | $376.20 |
| 63 | $72.36 | $86.65 | $97.85 | $111.60 | $172.09 | $140.82 | $175.20 | $200.58 | $218.10 | $323.75 | $172.05 | $223.85 | $260.85 | $285.29 | $390.35 |
| 64 | $78.28 | $95.21 | $110.45 | $119.23 | $187.53 | $149.40 | $185.54 | $218.06 | $233.28 | $338.40 | $178.20 | $232.20 | $270.00 | $297.52 | $403.20 |
| 65 | $88.25 | $104.03 | $118.25 | $129.54 | $201.02 | $159.25 | $201.99 | $230.05 | $245.08 | $355.25 | $187.25 | $241.50 | $280.00 | $308.33 | $421.75 |
| 66 | $95.00 | $115.04 | $130.44 | $141.89 | $220.46 | $168.20 | $212.50 | $247.42 | $266.72 | $372.30 | $192.10 | $249.90 | $292.40 | $328.65 | $438.60 |
| 67 | $104.39 | $127.11 | $143.93 | $158.12 | $240.79 | $169.95 | $219.45 | $255.75 | $289.37 | $384.45 | $198.00 | $257.40 | $300.30 | $341.55 | $452.10 |
| 68 | $115.34 | $143.34 | $158.93 | $172.01 | $259.20 | $176.00 | $230.40 | $268.80 | $305.60 | $403.20 | $206.40 | $267.20 | $313.60 | $355.20 | $468.80 |
| 69 | $125.55 | $155.85 | $172.79 | $191.38 | $277.45 | $184.45 | $241.80 | $280.55 | $320.85 | $424.70 | $213.90 | $280.55 | $325.50 | $370.45 | $491.35 |
| 70 | $135.00 | $170.98 | $191.07 | $208.34 | $297.00 | $198.00 | $255.00 | $300.00 | $340.50 | $448.50 | $225.00 | $294.00 | $343.50 | $390.00 | $516.00 |
| 71 | $145.00 | $185.60 | $210.79 | $231.98 | $320.45 | $210.25 | $274.05 | $321.90 | $365.40 | $482.85 | $239.25 | $311.75 | $366.85 | $414.70 | $548.10 |
| 72 | $155.40 | $200.20 | $231.00 | $257.36 | $345.80 | $225.40 | $295.40 | $345.80 | $392.00 | $516.60 | $253.40 | $333.20 | $389.20 | $439.60 | $581.00 |
| 73 | $168.75 | $216.00 | $249.75 | $279.45 | $372.60 | $244.35 | $317.25 | $369.90 | $421.20 | $554.85 | $271.35 | $353.70 | $413.10 | $468.45 | $618.30 |
| 74 | $182.00 | $234.00 | $269.10 | $301.60 | $403.00 | $258.70 | $339.30 | $396.50 | $449.80 | $594.10 | $286.00 | $375.70 | $438.10 | $496.60 | $655.20 |
| 75 | $196.25 | $251.25 | $291.25 | $326.25 | $436.25 | $276.25 | $360.00 | $422.50 | $481.25 | $635.00 | $302.50 | $396.25 | $463.75 | $526.25 | $693.75 |
| 76 | $211.20 | $272.40 | $315.60 | $354.00 | $474.00 | $294.00 | $385.20 | $452.40 | $514.80 | $678.00 | $318.00 | $417.60 | $489.60 | $555.60 | $735.60 |
| 77 | $228.85 | $294.40 | $341.55 | $385.25 | $512.90 | $311.65 | $409.40 | $481.85 | $549.70 | $722.20 | $334.65 | $439.30 | $516.35 | $589.95 | $776.25 |
| 78 | $244.20 | $315.70 | $368.50 | $413.60 | $551.10 | $328.90 | $431.20 | $510.40 | $584.10 | $765.60 | $348.70 | $459.80 | $542.30 | $619.30 | $814.00 |
| 79 | $259.35 | $334.95 | $390.60 | $439.95 | $585.90 | $343.35 | $452.55 | $534.45 | $611.10 | $802.20 | $362.25 | $477.75 | $564.90 | $645.75 | $846.30 |
| 80 | $270.00 | $350.00 | $409.00 | $461.00 | $613.00 | $353.00 | $467.00 | $553.00 | $632.00 | $828.00 | $372.00 | $490.00 | $580.00 | $663.00 | $870.00 |
| 81 | $293.00 | $380.00 | $444.00 | $500.00 | $666.00 | $378.00 | $500.00 | $592.00 | $676.00 | $887.00 | $396.00 | $524.00 | $620.00 | $707.00 | $930.00 |
| 82 | $315.00 | $409.00 | $477.00 | $539.00 | $717.00 | $403.00 | $532.00 | $629.00 | $719.00 | $944.00 | $421.00 | $556.00 | $658.00 | $751.00 | $987.00 |
| 83 | $339.00 | $440.00 | $513.00 | $578.00 | $769.00 | $428.00 | $565.00 | $668.00 | $762.00 | $1,000.00 | $447.00 | $590.00 | $697.00 | $794.00 | $1,044.00 |
| 84 | $364.00 | $471.00 | $551.00 | $620.00 | $826.00 | $455.00 | $598.00 | $707.00 | $806.00 | $1,061.00 | $474.00 | $624.00 | $737.00 | $839.00 | $1,105.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix B**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 80%**

| | Base | | | | | Base Plus Simple Inflation | | | | | Base Plus Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $26.00 | $34.00 | $39.00 | $43.00 | $62.51 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 30 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $27.97 | $34.00 | $39.00 | $43.00 | $66.68 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 31 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $29.97 | $34.46 | $40.07 | $43.00 | $70.85 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 32 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $29.97 | $34.46 | $42.07 | $43.00 | $72.93 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 33 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $31.97 | $36.49 | $44.08 | $43.93 | $77.10 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 34 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $31.97 | $38.52 | $46.08 | $45.84 | $81.27 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 35 | $16.00 | $20.00 | $24.00 | $26.00 | $36.00 | $33.97 | $40.55 | $46.08 | $47.75 | $83.35 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 36 | $16.42 | $20.00 | $24.00 | $26.00 | $36.00 | $35.97 | $42.57 | $48.08 | $49.66 | $87.52 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 37 | $16.42 | $20.00 | $24.00 | $26.00 | $36.00 | $37.96 | $44.60 | $52.09 | $51.57 | $91.68 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 38 | $18.24 | $20.00 | $24.00 | $26.00 | $36.00 | $37.96 | $46.63 | $54.09 | $53.48 | $95.85 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 39 | $18.24 | $21.40 | $25.24 | $26.04 | $36.96 | $39.96 | $48.65 | $56.10 | $57.30 | $102.10 | $68.40 | $87.40 | $98.80 | $112.10 | $150.10 |
| 40 | $19.47 | $23.75 | $27.57 | $28.34 | $37.63 | $41.53 | $50.24 | $59.10 | $60.27 | $104.87 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 41 | $19.61 | $23.90 | $29.61 | $30.31 | $39.61 | $43.69 | $52.46 | $61.38 | $62.47 | $109.23 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 42 | $21.54 | $25.91 | $29.80 | $30.51 | $41.61 | $43.88 | $54.69 | $63.69 | $66.64 | $113.62 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 43 | $21.70 | $26.08 | $31.88 | $32.52 | $43.62 | $46.08 | $56.95 | $68.07 | $68.88 | $117.80 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 44 | $21.85 | $28.13 | $32.09 | $32.73 | $45.63 | $48.29 | $59.22 | $70.42 | $71.14 | $117.80 | $70.30 | $91.20 | $104.50 | $119.70 | $157.70 |
| 45 | $22.33 | $28.90 | $33.55 | $35.40 | $48.66 | $50.95 | $62.27 | $69.79 | $75.44 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 46 | $24.37 | $31.03 | $33.77 | $37.50 | $50.74 | $51.18 | $66.69 | $74.08 | $77.74 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 47 | $24.54 | $31.24 | $35.89 | $39.64 | $52.83 | $53.46 | $69.05 | $76.39 | $82.06 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 48 | $24.72 | $33.41 | $38.03 | $39.90 | $54.93 | $55.10 | $71.43 | $80.74 | $86.41 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 49 | $26.81 | $33.63 | $38.28 | $42.07 | $59.00 | $55.10 | $72.20 | $83.09 | $88.78 | $123.50 | $74.10 | $96.90 | $112.10 | $125.40 | $167.20 |
| 50 | $26.67 | $34.39 | $40.46 | $43.29 | $59.53 | $60.75 | $79.00 | $86.64 | $94.57 | $140.60 | $83.60 | $108.30 | $123.50 | $140.60 | $188.10 |
| 51 | $27.72 | $36.88 | $41.98 | $44.84 | $65.34 | $63.55 | $79.06 | $90.68 | $98.66 | $146.30 | $87.40 | $112.10 | $129.20 | $144.40 | $193.80 |
| 52 | $29.62 | $37.44 | $42.60 | $48.73 | $70.23 | $68.40 | $82.63 | $99.08 | $105.86 | $150.10 | $89.30 | $115.90 | $134.90 | $150.10 | $199.50 |
| 53 | $32.13 | $39.99 | $45.17 | $48.39 | $73.68 | $70.30 | $89.30 | $100.92 | $108.25 | $155.80 | $91.20 | $119.70 | $136.80 | $155.80 | $207.10 |
| 54 | $32.64 | $39.55 | $44.80 | $50.01 | $78.65 | $72.20 | $89.58 | $105.05 | $114.22 | $159.60 | $95.00 | $123.50 | $140.60 | $159.60 | $214.70 |
| 55 | $35.21 | $42.12 | $47.40 | $52.63 | $82.50 | $74.10 | $93.10 | $110.20 | $118.01 | $165.30 | $98.80 | $125.40 | $146.30 | $165.30 | $220.40 |
| 56 | $36.68 | $42.65 | $50.27 | $56.89 | $87.18 | $77.90 | $99.64 | $113.82 | $129.21 | $172.90 | $102.60 | $131.10 | $153.90 | $172.90 | $229.90 |
| 57 | $38.16 | $47.88 | $53.56 | $61.19 | $94.29 | $81.70 | $104.21 | $122.46 | $134.67 | $186.20 | $106.40 | $138.70 | $161.50 | $184.30 | $241.30 |
| 58 | $41.40 | $49.80 | $57.86 | $65.53 | $99.86 | $89.30 | $110.67 | $126.16 | $139.23 | $199.50 | $114.00 | $146.30 | $169.10 | $191.90 | $254.60 |
| 59 | $43.92 | $54.10 | $62.20 | $70.26 | $109.44 | $93.10 | $116.49 | $134.32 | $147.40 | $212.80 | $117.80 | $155.80 | $178.60 | $203.30 | $269.80 |
| 60 | $47.24 | $58.43 | $65.59 | $73.69 | $117.50 | $99.66 | $122.01 | $140.72 | $152.57 | $229.90 | $125.40 | $165.30 | $190.00 | $214.32 | $285.00 |
| 61 | $51.55 | $62.80 | $72.36 | $80.86 | $126.96 | $107.13 | $128.60 | $149.54 | $163.50 | $243.20 | $134.90 | $172.90 | $201.40 | $225.50 | $302.10 |
| 62 | $55.56 | $69.25 | $78.19 | $87.75 | $136.17 | $110.97 | $140.09 | $161.90 | $176.25 | $262.20 | $142.50 | $182.40 | $212.80 | $235.61 | $319.20 |
| 63 | $62.02 | $74.07 | $82.69 | $95.06 | $146.60 | $118.88 | $148.92 | $171.19 | $184.80 | $275.65 | $146.15 | $190.55 | $222.00 | $242.23 | $331.15 |
| 64 | $66.46 | $81.00 | $93.46 | $101.41 | $160.04 | $127.80 | $157.80 | $184.91 | $198.78 | $288.00 | $151.20 | $198.00 | $230.40 | $253.77 | $342.00 |
| 65 | $74.56 | $88.35 | $100.16 | $110.25 | $170.71 | $134.75 | $172.39 | $195.97 | $207.99 | $302.75 | $159.25 | $204.75 | $238.00 | $262.34 | $358.75 |
| 66 | $81.21 | $97.79 | $110.59 | $121.03 | $186.91 | $139.40 | $180.20 | $210.14 | $226.31 | $316.20 | $163.20 | $212.50 | $248.20 | $279.52 | $372.30 |
| 67 | $88.81 | $107.90 | $122.12 | $133.90 | $205.24 | $145.20 | $186.45 | $217.80 | $245.22 | $326.70 | $168.30 | $219.45 | $255.75 | $290.40 | $384.45 |
| 68 | $97.96 | $121.99 | $135.39 | $146.42 | $220.80 | $150.40 | $195.20 | $228.80 | $259.20 | $342.40 | $176.00 | $227.20 | $267.20 | $302.40 | $398.40 |
| 69 | $106.95 | $133.16 | $146.43 | $162.82 | $235.60 | $156.55 | $206.15 | $238.70 | $272.80 | $361.15 | $181.35 | $238.70 | $277.45 | $314.65 | $416.95 |
| 70 | $115.50 | $145.48 | $162.12 | $177.37 | $252.00 | $168.00 | $217.50 | $255.00 | $289.50 | $381.00 | $192.00 | $250.50 | $292.50 | $331.50 | $438.00 |
| 71 | $123.25 | $158.05 | $179.46 | $196.83 | $272.80 | $178.35 | $233.45 | $274.05 | $310.30 | $410.35 | $203.00 | $265.35 | $311.75 | $352.35 | $465.45 |
| 72 | $131.60 | $170.80 | $196.00 | $218.41 | $294.00 | $191.80 | $250.60 | $294.00 | $333.20 | $439.60 | $215.60 | $282.80 | $330.40 | $373.80 | $494.20 |
| 73 | $143.10 | $183.60 | $211.95 | $237.60 | $317.25 | $207.90 | $270.00 | $314.55 | $357.75 | $471.15 | $230.85 | $301.05 | $351.00 | $398.25 | $525.15 |
| 74 | $154.70 | $198.90 | $228.80 | $256.10 | $343.20 | $219.70 | $288.60 | $336.70 | $382.20 | $504.40 | $243.10 | $319.80 | $371.80 | $422.50 | $556.40 |
| 75 | $166.25 | $213.75 | $247.50 | $277.50 | $371.25 | $235.00 | $306.25 | $358.75 | $408.75 | $540.00 | $257.50 | $336.25 | $393.75 | $447.50 | $590.00 |
| 76 | $180.00 | $231.60 | $268.80 | $301.20 | $403.20 | $249.60 | $327.60 | $384.00 | $438.00 | $576.00 | $270.00 | $355.20 | $416.40 | $472.80 | $625.20 |
| 77 | $194.35 | $250.70 | $289.80 | $327.75 | $435.85 | $264.50 | $348.45 | $409.40 | $466.90 | $614.10 | $284.05 | $373.75 | $439.30 | $501.40 | $660.10 |
| 78 | $207.90 | $268.40 | $313.50 | $352.00 | $468.60 | $279.40 | $366.30 | $433.40 | $496.10 | $651.20 | $295.90 | $390.50 | $460.90 | $526.90 | $691.90 |
| 79 | $220.50 | $284.55 | $331.80 | $373.80 | $497.70 | $291.90 | $384.30 | $454.65 | $519.75 | $681.45 | $307.65 | $406.35 | $479.85 | $549.15 | $719.25 |
| 80 | $230.00 | $298.00 | $348.00 | $392.00 | $521.00 | $300.00 | $397.00 | $470.00 | $537.00 | $704.00 | $316.00 | $417.00 | $493.00 | $564.00 | $740.00 |
| 81 | $249.00 | $323.00 | $377.00 | $425.00 | $566.00 | $321.00 | $425.00 | $503.00 | $575.00 | $754.00 | $337.00 | $445.00 | $527.00 | $601.00 | $791.00 |
| 82 | $268.00 | $348.00 | $405.00 | $458.00 | $609.00 | $343.00 | $452.00 | $535.00 | $611.00 | $802.00 | $358.00 | $473.00 | $559.00 | $638.00 | $839.00 |
| 83 | $288.00 | $374.00 | $436.00 | $491.00 | $654.00 | $364.00 | $480.00 | $568.00 | $648.00 | $850.00 | $380.00 | $502.00 | $592.00 | $675.00 | $887.00 |
| 84 | $309.00 | $400.00 | $468.00 | $527.00 | $702.00 | $387.00 | $508.00 | $601.00 | $685.00 | $902.00 | $403.00 | $530.00 | $626.00 | $713.00 | $939.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 30 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 31 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 32 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 33 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 34 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 35 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 36 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 37 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 38 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 39 | $34.00 | $44.00 | $51.00 | $59.00 | $77.00 | $47.00 | $60.00 | $71.00 | $80.00 | $106.00 |
| 40 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 41 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 42 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 43 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 44 | $37.00 | $47.00 | $54.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $85.00 | $113.00 |
| 45 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 46 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 47 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 48 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 49 | $38.00 | $49.00 | $59.00 | $66.00 | $87.00 | $53.00 | $69.00 | $80.00 | $89.00 | $119.00 |
| 50 | $43.00 | $55.00 | $65.00 | $73.00 | $97.00 | $59.00 | $77.00 | $88.00 | $99.00 | $133.00 |
| 51 | $44.00 | $58.00 | $68.00 | $76.00 | $100.00 | $60.00 | $78.00 | $91.00 | $102.00 | $136.00 |
| 52 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 | $61.00 | $80.00 | $92.00 | $105.00 | $139.00 |
| 53 | $47.00 | $61.00 | $71.00 | $81.00 | $107.00 | $63.00 | $81.00 | $94.00 | $108.00 | $142.00 |
| 54 | $49.00 | $64.00 | $74.00 | $84.00 | $110.00 | $64.00 | $84.00 | $97.00 | $110.00 | $144.00 |
| 55 | $50.00 | $65.00 | $76.00 | $86.00 | $114.00 | $65.00 | $85.00 | $98.00 | $112.00 | $148.00 |
| 56 | $53.00 | $70.00 | $81.00 | $91.00 | $120.00 | $68.00 | $89.00 | $104.00 | $118.00 | $155.00 |
| 57 | $56.00 | $74.00 | $85.00 | $97.00 | $128.00 | $71.00 | $94.00 | $108.00 | $124.00 | $163.00 |
| 58 | $60.00 | $78.00 | $91.00 | $104.00 | $137.00 | $75.00 | $98.00 | $114.00 | $131.00 | $172.00 |
| 59 | $64.00 | $84.00 | $98.00 | $111.00 | $147.00 | $80.00 | $104.00 | $122.00 | $138.00 | $183.00 |
| 60 | $68.00 | $90.00 | $105.00 | $119.00 | $157.00 | $84.00 | $110.00 | $129.00 | $147.00 | $194.00 |
| 61 | $74.00 | $97.00 | $113.00 | $128.00 | $168.00 | $91.00 | $118.00 | $139.00 | $156.00 | $206.00 |
| 62 | $80.00 | $103.00 | $120.00 | $136.00 | $180.00 | $97.00 | $125.00 | $146.00 | $166.00 | $220.00 |
| 63 | $86.00 | $111.00 | $129.00 | $146.00 | $194.00 | $103.00 | $134.00 | $156.00 | $177.00 | $234.00 |
| 64 | $92.00 | $119.00 | $138.00 | $157.00 | $208.00 | $110.00 | $142.00 | $167.00 | $190.00 | $251.00 |
| 65 | $98.00 | $127.00 | $150.00 | $171.00 | $224.00 | $117.00 | $153.00 | $179.00 | $204.00 | $268.00 |
| 66 | $105.00 | $137.00 | $161.00 | $183.00 | $241.00 | $124.00 | $163.00 | $191.00 | $217.00 | $287.00 |
| 67 | $113.00 | $146.00 | $171.00 | $195.00 | $257.00 | $132.00 | $173.00 | $202.00 | $230.00 | $304.00 |
| 68 | $120.00 | $157.00 | $184.00 | $211.00 | $277.00 | $141.00 | $185.00 | $216.00 | $246.00 | $324.00 |
| 69 | $131.00 | $170.00 | $200.00 | $228.00 | $302.00 | $151.00 | $198.00 | $232.00 | $266.00 | $350.00 |
| 70 | $142.00 | $188.00 | $221.00 | $252.00 | $333.00 | $165.00 | $217.00 | $254.00 | $291.00 | $383.00 |
| 71 | $159.00 | $211.00 | $247.00 | $282.00 | $372.00 | $182.00 | $240.00 | $282.00 | $321.00 | $423.00 |
| 72 | $179.00 | $235.00 | $276.00 | $315.00 | $415.00 | $202.00 | $266.00 | $313.00 | $355.00 | $469.00 |
| 73 | $199.00 | $264.00 | $309.00 | $353.00 | $465.00 | $224.00 | $296.00 | $348.00 | $395.00 | $521.00 |
| 74 | $223.00 | $295.00 | $347.00 | $395.00 | $521.00 | $249.00 | $328.00 | $387.00 | $439.00 | $579.00 |
| 75 | $250.00 | $329.00 | $388.00 | $442.00 | $582.00 | $276.00 | $364.00 | $428.00 | $488.00 | $642.00 |
| 76 | $279.00 | $369.00 | $436.00 | $498.00 | $654.00 | $304.00 | $403.00 | $476.00 | $544.00 | $714.00 |
| 77 | $311.00 | $412.00 | $489.00 | $560.00 | $734.00 | $337.00 | $447.00 | $529.00 | $606.00 | $795.00 |
| 78 | $345.00 | $458.00 | $546.00 | $624.00 | $818.00 | $371.00 | $492.00 | $586.00 | $670.00 | $878.00 |
| 79 | $379.00 | $505.00 | $602.00 | $689.00 | $903.00 | $403.00 | $538.00 | $642.00 | $735.00 | $963.00 |
| 80 | $411.00 | $549.00 | $655.00 | $751.00 | $982.00 | $436.00 | $582.00 | $695.00 | $797.00 | $1,042.00 |
| 81 | $442.00 | $591.00 | $703.00 | $806.00 | $1,054.00 | $466.00 | $625.00 | $743.00 | $853.00 | $1,115.00 |
| 82 | $471.00 | $628.00 | $749.00 | $858.00 | $1,123.00 | $497.00 | $663.00 | $791.00 | $905.00 | $1,185.00 |
| 83 | $500.00 | $666.00 | $794.00 | $909.00 | $1,191.00 | $526.00 | $701.00 | $836.00 | $957.00 | $1,255.00 |
| 84 | $530.00 | $706.00 | $842.00 | $963.00 | $1,263.00 | $558.00 | $744.00 | $885.00 | $1,012.00 | $1,328.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 100%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 30 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 31 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 32 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 33 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 34 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 35 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 36 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 37 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 38 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 39 | $29.00 | $37.00 | $43.00 | $50.00 | $65.00 | $40.00 | $51.00 | $60.00 | $68.00 | $90.00 |
| 40 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 41 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 42 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 43 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 44 | $31.00 | $40.00 | $46.00 | $53.00 | $70.00 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 |
| 45 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 46 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 47 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 48 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 49 | $32.00 | $42.00 | $50.00 | $56.00 | $74.00 | $45.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 50 | $37.00 | $47.00 | $55.00 | $62.00 | $82.00 | $50.00 | $65.00 | $75.00 | $84.00 | $113.00 |
| 51 | $37.00 | $49.00 | $58.00 | $65.00 | $85.00 | $51.00 | $66.00 | $77.00 | $87.00 | $116.00 |
| 52 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 | $52.00 | $68.00 | $78.00 | $89.00 | $118.00 |
| 53 | $40.00 | $52.00 | $60.00 | $69.00 | $91.00 | $54.00 | $69.00 | $80.00 | $92.00 | $121.00 |
| 54 | $42.00 | $54.00 | $63.00 | $71.00 | $94.00 | $54.00 | $71.00 | $82.00 | $94.00 | $122.00 |
| 55 | $43.00 | $55.00 | $65.00 | $73.00 | $97.00 | $55.00 | $72.00 | $83.00 | $95.00 | $126.00 |
| 56 | $45.00 | $60.00 | $69.00 | $77.00 | $102.00 | $58.00 | $76.00 | $88.00 | $100.00 | $132.00 |
| 57 | $48.00 | $63.00 | $72.00 | $82.00 | $109.00 | $60.00 | $80.00 | $92.00 | $105.00 | $139.00 |
| 58 | $51.00 | $66.00 | $77.00 | $88.00 | $116.00 | $64.00 | $83.00 | $97.00 | $111.00 | $146.00 |
| 59 | $54.00 | $71.00 | $83.00 | $94.00 | $125.00 | $68.00 | $88.00 | $104.00 | $117.00 | $156.00 |
| 60 | $58.00 | $77.00 | $89.00 | $101.00 | $133.00 | $71.00 | $94.00 | $110.00 | $125.00 | $165.00 |
| 61 | $63.00 | $82.00 | $96.00 | $109.00 | $143.00 | $77.00 | $100.00 | $118.00 | $133.00 | $175.00 |
| 62 | $68.00 | $88.00 | $102.00 | $116.00 | $153.00 | $82.00 | $106.00 | $124.00 | $141.00 | $187.00 |
| 63 | $73.00 | $94.00 | $110.00 | $124.00 | $165.00 | $88.00 | $114.00 | $133.00 | $150.00 | $199.00 |
| 64 | $78.00 | $101.00 | $117.00 | $133.00 | $177.00 | $94.00 | $121.00 | $142.00 | $162.00 | $213.00 |
| 65 | $83.00 | $108.00 | $128.00 | $145.00 | $190.00 | $99.00 | $130.00 | $152.00 | $173.00 | $228.00 |
| 66 | $89.00 | $116.00 | $137.00 | $156.00 | $205.00 | $105.00 | $139.00 | $162.00 | $184.00 | $244.00 |
| 67 | $96.00 | $124.00 | $145.00 | $168.00 | $218.00 | $112.00 | $147.00 | $172.00 | $196.00 | $258.00 |
| 68 | $102.00 | $133.00 | $156.00 | $179.00 | $235.00 | $120.00 | $157.00 | $184.00 | $209.00 | $275.00 |
| 69 | $111.00 | $145.00 | $170.00 | $194.00 | $257.00 | $128.00 | $168.00 | $197.00 | $226.00 | $298.00 |
| 70 | $121.00 | $160.00 | $188.00 | $214.00 | $283.00 | $140.00 | $184.00 | $216.00 | $247.00 | $326.00 |
| 71 | $135.00 | $179.00 | $210.00 | $240.00 | $316.00 | $155.00 | $204.00 | $240.00 | $273.00 | $360.00 |
| 72 | $152.00 | $200.00 | $235.00 | $268.00 | $353.00 | $172.00 | $226.00 | $266.00 | $302.00 | $399.00 |
| 73 | $169.00 | $224.00 | $263.00 | $300.00 | $395.00 | $190.00 | $252.00 | $296.00 | $336.00 | $443.00 |
| 74 | $190.00 | $251.00 | $295.00 | $336.00 | $443.00 | $212.00 | $279.00 | $329.00 | $373.00 | $492.00 |
| 75 | $213.00 | $280.00 | $330.00 | $376.00 | $495.00 | $235.00 | $309.00 | $364.00 | $415.00 | $546.00 |
| 76 | $237.00 | $314.00 | $371.00 | $423.00 | $556.00 | $258.00 | $343.00 | $405.00 | $462.00 | $607.00 |
| 77 | $264.00 | $350.00 | $416.00 | $476.00 | $624.00 | $286.00 | $380.00 | $450.00 | $515.00 | $676.00 |
| 78 | $293.00 | $389.00 | $464.00 | $530.00 | $695.00 | $315.00 | $418.00 | $498.00 | $570.00 | $746.00 |
| 79 | $322.00 | $429.00 | $512.00 | $586.00 | $768.00 | $343.00 | $457.00 | $546.00 | $625.00 | $819.00 |
| 80 | $349.00 | $467.00 | $557.00 | $638.00 | $835.00 | $371.00 | $495.00 | $591.00 | $677.00 | $886.00 |
| 81 | $376.00 | $502.00 | $598.00 | $685.00 | $896.00 | $396.00 | $531.00 | $632.00 | $725.00 | $948.00 |
| 82 | $400.00 | $534.00 | $637.00 | $729.00 | $955.00 | $422.00 | $564.00 | $672.00 | $769.00 | $1,007.00 |
| 83 | $425.00 | $566.00 | $675.00 | $773.00 | $1,012.00 | $447.00 | $596.00 | $711.00 | $813.00 | $1,067.00 |
| 84 | $451.00 | $600.00 | $716.00 | $819.00 | $1,074.00 | $474.00 | $632.00 | $752.00 | $860.00 | $1,129.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 30 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 31 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 32 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 33 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 34 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 35 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 36 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 37 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 38 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 39 | $28.00 | $35.00 | $40.00 | $44.00 | $60.00 | $39.00 | $49.00 | $56.00 | $61.00 | $83.00 |
| 40 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 41 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 42 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 43 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 44 | $30.00 | $36.00 | $42.00 | $48.00 | $63.00 | $41.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 45 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 46 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 47 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 48 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 49 | $32.00 | $40.00 | $45.00 | $50.00 | $67.00 | $45.00 | $55.00 | $62.00 | $69.00 | $94.00 |
| 50 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 | $49.00 | $60.00 | $69.00 | $77.00 | $105.00 |
| 51 | $36.00 | $45.00 | $52.00 | $59.00 | $77.00 | $50.00 | $62.00 | $73.00 | $80.00 | $107.00 |
| 52 | $38.00 | $48.00 | $54.00 | $60.00 | $81.00 | $52.00 | $65.00 | $75.00 | $83.00 | $112.00 |
| 53 | $40.00 | $49.00 | $56.00 | $62.00 | $84.00 | $53.00 | $67.00 | $77.00 | $85.00 | $115.00 |
| 54 | $41.00 | $51.00 | $57.00 | $65.00 | $86.00 | $56.00 | $69.00 | $79.00 | $88.00 | $118.00 |
| 55 | $42.00 | $52.00 | $60.00 | $66.00 | $89.00 | $57.00 | $71.00 | $81.00 | $91.00 | $122.00 |
| 56 | $44.00 | $55.00 | $63.00 | $70.00 | $94.00 | $59.00 | $75.00 | $85.00 | $95.00 | $127.00 |
| 57 | $47.00 | $59.00 | $67.00 | $75.00 | $100.00 | $62.00 | $78.00 | $89.00 | $100.00 | $134.00 |
| 58 | $50.00 | $63.00 | $72.00 | $80.00 | $107.00 | $66.00 | $82.00 | $95.00 | $106.00 | $141.00 |
| 59 | $53.00 | $66.00 | $77.00 | $86.00 | $115.00 | $69.00 | $87.00 | $100.00 | $112.00 | $149.00 |
| 60 | $57.00 | $73.00 | $82.00 | $93.00 | $122.00 | $73.00 | $92.00 | $106.00 | $119.00 | $158.00 |
| 61 | $62.00 | $77.00 | $88.00 | $99.00 | $132.00 | $78.00 | $98.00 | $112.00 | $126.00 | $169.00 |
| 62 | $66.00 | $84.00 | $95.00 | $107.00 | $142.00 | $83.00 | $106.00 | $120.00 | $133.00 | $179.00 |
| 63 | $72.00 | $90.00 | $104.00 | $115.00 | $154.00 | $88.00 | $112.00 | $128.00 | $142.00 | $191.00 |
| 64 | $77.00 | $97.00 | $111.00 | $125.00 | $168.00 | $94.00 | $119.00 | $137.00 | $153.00 | $205.00 |
| 65 | $84.00 | $105.00 | $120.00 | $135.00 | $180.00 | $101.00 | $128.00 | $147.00 | $163.00 | $219.00 |
| 66 | $89.00 | $114.00 | $130.00 | $144.00 | $194.00 | $108.00 | $136.00 | $156.00 | $175.00 | $235.00 |
| 67 | $96.00 | $121.00 | $139.00 | $156.00 | $208.00 | $115.00 | $145.00 | $166.00 | $186.00 | $250.00 |
| 68 | $103.00 | $129.00 | $149.00 | $166.00 | $224.00 | $123.00 | $155.00 | $179.00 | $200.00 | $267.00 |
| 69 | $111.00 | $141.00 | $162.00 | $182.00 | $242.00 | $132.00 | $167.00 | $192.00 | $216.00 | $288.00 |
| 70 | $121.00 | $155.00 | $177.00 | $199.00 | $268.00 | $143.00 | $183.00 | $209.00 | $235.00 | $315.00 |
| 71 | $135.00 | $172.00 | $197.00 | $222.00 | $296.00 | $157.00 | $200.00 | $230.00 | $259.00 | $345.00 |
| 72 | $151.00 | $191.00 | $220.00 | $247.00 | $329.00 | $172.00 | $220.00 | $253.00 | $284.00 | $379.00 |
| 73 | $168.00 | $213.00 | $244.00 | $275.00 | $368.00 | $191.00 | $243.00 | $279.00 | $313.00 | $419.00 |
| 74 | $187.00 | $237.00 | $273.00 | $306.00 | $409.00 | $210.00 | $268.00 | $307.00 | $345.00 | $462.00 |
| 75 | $206.00 | $264.00 | $303.00 | $342.00 | $455.00 | $230.00 | $295.00 | $339.00 | $381.00 | $508.00 |
| 76 | $230.00 | $293.00 | $338.00 | $380.00 | $508.00 | $253.00 | $324.00 | $374.00 | $419.00 | $560.00 |
| 77 | $254.00 | $327.00 | $378.00 | $426.00 | $568.00 | $277.00 | $357.00 | $413.00 | $465.00 | $619.00 |
| 78 | $281.00 | $362.00 | $419.00 | $473.00 | $629.00 | $303.00 | $392.00 | $453.00 | $511.00 | $680.00 |
| 79 | $308.00 | $397.00 | $461.00 | $520.00 | $692.00 | $330.00 | $427.00 | $495.00 | $557.00 | $741.00 |
| 80 | $334.00 | $431.00 | $500.00 | $565.00 | $751.00 | $356.00 | $459.00 | $533.00 | $603.00 | $800.00 |
| 81 | $358.00 | $462.00 | $537.00 | $606.00 | $805.00 | $380.00 | $491.00 | $570.00 | $644.00 | $856.00 |
| 82 | $381.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $521.00 | $605.00 | $683.00 | $908.00 |
| 83 | $406.00 | $522.00 | $605.00 | $682.00 | $909.00 | $429.00 | $552.00 | $641.00 | $722.00 | $961.00 |
| 84 | $431.00 | $553.00 | $642.00 | $724.00 | $963.00 | $453.00 | $584.00 | $678.00 | $764.00 | $1,018.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 30 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 31 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 32 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 33 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 34 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 35 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 36 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 37 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 38 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 39 | $24.00 | $30.00 | $34.00 | $37.00 | $51.00 | $33.00 | $42.00 | $48.00 | $52.00 | $71.00 |
| 40 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 41 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 42 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 43 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 44 | $26.00 | $31.00 | $36.00 | $41.00 | $54.00 | $35.00 | $43.00 | $50.00 | $56.00 | $75.00 |
| 45 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 46 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 47 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 48 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 49 | $27.00 | $34.00 | $38.00 | $43.00 | $57.00 | $38.00 | $47.00 | $53.00 | $59.00 | $80.00 |
| 50 | $31.00 | $37.00 | $43.00 | $47.00 | $64.00 | $42.00 | $51.00 | $59.00 | $65.00 | $89.00 |
| 51 | $31.00 | $38.00 | $44.00 | $50.00 | $65.00 | $43.00 | $53.00 | $62.00 | $68.00 | $91.00 |
| 52 | $32.00 | $41.00 | $46.00 | $51.00 | $69.00 | $44.00 | $55.00 | $64.00 | $71.00 | $95.00 |
| 53 | $34.00 | $42.00 | $48.00 | $53.00 | $71.00 | $45.00 | $57.00 | $65.00 | $72.00 | $98.00 |
| 54 | $35.00 | $43.00 | $48.00 | $55.00 | $73.00 | $48.00 | $59.00 | $67.00 | $75.00 | $100.00 |
| 55 | $36.00 | $44.00 | $51.00 | $56.00 | $76.00 | $48.00 | $60.00 | $69.00 | $77.00 | $104.00 |
| 56 | $37.00 | $47.00 | $54.00 | $60.00 | $80.00 | $50.00 | $64.00 | $72.00 | $81.00 | $108.00 |
| 57 | $40.00 | $50.00 | $57.00 | $64.00 | $85.00 | $53.00 | $66.00 | $76.00 | $85.00 | $114.00 |
| 58 | $43.00 | $54.00 | $61.00 | $68.00 | $91.00 | $56.00 | $70.00 | $81.00 | $90.00 | $120.00 |
| 59 | $45.00 | $56.00 | $65.00 | $73.00 | $98.00 | $59.00 | $74.00 | $85.00 | $95.00 | $127.00 |
| 60 | $48.00 | $62.00 | $70.00 | $79.00 | $104.00 | $62.00 | $78.00 | $90.00 | $101.00 | $134.00 |
| 61 | $53.00 | $65.00 | $75.00 | $84.00 | $112.00 | $66.00 | $83.00 | $95.00 | $107.00 | $144.00 |
| 62 | $56.00 | $71.00 | $81.00 | $91.00 | $121.00 | $71.00 | $90.00 | $102.00 | $113.00 | $152.00 |
| 63 | $61.00 | $77.00 | $88.00 | $98.00 | $131.00 | $75.00 | $95.00 | $109.00 | $121.00 | $162.00 |
| 64 | $65.00 | $82.00 | $94.00 | $106.00 | $143.00 | $80.00 | $101.00 | $116.00 | $130.00 | $174.00 |
| 65 | $71.00 | $89.00 | $102.00 | $115.00 | $153.00 | $86.00 | $109.00 | $125.00 | $139.00 | $186.00 |
| 66 | $76.00 | $97.00 | $111.00 | $122.00 | $165.00 | $92.00 | $116.00 | $133.00 | $149.00 | $200.00 |
| 67 | $82.00 | $103.00 | $118.00 | $133.00 | $177.00 | $98.00 | $123.00 | $141.00 | $158.00 | $213.00 |
| 68 | $88.00 | $110.00 | $127.00 | $141.00 | $190.00 | $105.00 | $132.00 | $152.00 | $170.00 | $227.00 |
| 69 | $94.00 | $120.00 | $138.00 | $155.00 | $206.00 | $112.00 | $142.00 | $163.00 | $184.00 | $245.00 |
| 70 | $103.00 | $132.00 | $150.00 | $169.00 | $228.00 | $122.00 | $156.00 | $178.00 | $200.00 | $268.00 |
| 71 | $115.00 | $146.00 | $167.00 | $189.00 | $252.00 | $133.00 | $170.00 | $196.00 | $220.00 | $293.00 |
| 72 | $128.00 | $162.00 | $187.00 | $210.00 | $280.00 | $146.00 | $187.00 | $215.00 | $241.00 | $322.00 |
| 73 | $143.00 | $181.00 | $207.00 | $234.00 | $313.00 | $162.00 | $207.00 | $237.00 | $266.00 | $356.00 |
| 74 | $159.00 | $201.00 | $232.00 | $260.00 | $348.00 | $179.00 | $228.00 | $261.00 | $293.00 | $393.00 |
| 75 | $175.00 | $224.00 | $258.00 | $291.00 | $387.00 | $196.00 | $251.00 | $288.00 | $324.00 | $432.00 |
| 76 | $196.00 | $249.00 | $287.00 | $323.00 | $432.00 | $215.00 | $275.00 | $318.00 | $356.00 | $476.00 |
| 77 | $216.00 | $278.00 | $321.00 | $362.00 | $483.00 | $235.00 | $303.00 | $351.00 | $395.00 | $526.00 |
| 78 | $239.00 | $308.00 | $356.00 | $402.00 | $535.00 | $258.00 | $333.00 | $385.00 | $434.00 | $578.00 |
| 79 | $262.00 | $337.00 | $392.00 | $442.00 | $588.00 | $281.00 | $363.00 | $421.00 | $473.00 | $630.00 |
| 80 | $284.00 | $366.00 | $425.00 | $480.00 | $638.00 | $303.00 | $390.00 | $453.00 | $513.00 | $680.00 |
| 81 | $304.00 | $393.00 | $456.00 | $515.00 | $684.00 | $323.00 | $417.00 | $485.00 | $547.00 | $728.00 |
| 82 | $324.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $443.00 | $514.00 | $581.00 | $772.00 |
| 83 | $345.00 | $444.00 | $514.00 | $580.00 | $773.00 | $365.00 | $469.00 | $545.00 | $614.00 | $817.00 |
| 84 | $366.00 | $470.00 | $546.00 | $615.00 | $819.00 | $385.00 | $496.00 | $576.00 | $649.00 | $865.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

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**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 30 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 31 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 32 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 33 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 34 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 35 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 36 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 37 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 38 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 39 | $32.00 | $40.00 | $47.00 | $53.00 | $71.00 | $44.00 | $55.00 | $65.00 | $72.00 | $96.00 |
| 40 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 41 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 42 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 43 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 44 | $34.00 | $43.00 | $50.00 | $56.00 | $76.00 | $46.00 | $59.00 | $69.00 | $76.00 | $102.00 |
| 45 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 46 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 47 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 48 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 49 | $36.00 | $46.00 | $54.00 | $59.00 | $80.00 | $50.00 | $64.00 | $73.00 | $81.00 | $109.00 |
| 50 | $40.00 | $51.00 | $59.00 | $67.00 | $88.00 | $54.00 | $70.00 | $80.00 | $90.00 | $120.00 |
| 51 | $41.00 | $54.00 | $62.00 | $69.00 | $91.00 | $56.00 | $72.00 | $83.00 | $92.00 | $123.00 |
| 52 | $43.00 | $54.00 | $63.00 | $71.00 | $94.00 | $57.00 | $73.00 | $84.00 | $95.00 | $126.00 |
| 53 | $44.00 | $57.00 | $66.00 | $73.00 | $97.00 | $59.00 | $75.00 | $87.00 | $96.00 | $129.00 |
| 54 | $46.00 | $58.00 | $68.00 | $76.00 | $100.00 | $60.00 | $78.00 | $89.00 | $99.00 | $132.00 |
| 55 | $47.00 | $61.00 | $69.00 | $78.00 | $103.00 | $61.00 | $79.00 | $90.00 | $101.00 | $135.00 |
| 56 | $50.00 | $64.00 | $74.00 | $82.00 | $110.00 | $64.00 | $82.00 | $95.00 | $105.00 | $142.00 |
| 57 | $53.00 | $68.00 | $78.00 | $88.00 | $117.00 | $67.00 | $86.00 | $99.00 | $111.00 | $150.00 |
| 58 | $57.00 | $72.00 | $84.00 | $94.00 | $125.00 | $71.00 | $91.00 | $105.00 | $117.00 | $157.00 |
| 59 | $60.00 | $78.00 | $89.00 | $101.00 | $135.00 | $74.00 | $97.00 | $111.00 | $126.00 | $167.00 |
| 60 | $64.00 | $84.00 | $96.00 | $108.00 | $144.00 | $79.00 | $103.00 | $118.00 | $134.00 | $177.00 |
| 61 | $70.00 | $90.00 | $103.00 | $116.00 | $154.00 | $84.00 | $109.00 | $125.00 | $142.00 | $190.00 |
| 62 | $74.00 | $95.00 | $110.00 | $123.00 | $164.00 | $90.00 | $115.00 | $134.00 | $150.00 | $201.00 |
| 63 | $80.00 | $102.00 | $117.00 | $132.00 | $175.00 | $96.00 | $124.00 | $143.00 | $161.00 | $214.00 |
| 64 | $86.00 | $109.00 | $126.00 | $142.00 | $189.00 | $103.00 | $131.00 | $153.00 | $171.00 | $228.00 |
| 65 | $92.00 | $117.00 | $136.00 | $152.00 | $205.00 | $109.00 | $140.00 | $164.00 | $183.00 | $244.00 |
| 66 | $98.00 | $126.00 | $146.00 | $165.00 | $220.00 | $116.00 | $150.00 | $174.00 | $196.00 | $261.00 |
| 67 | $106.00 | $136.00 | $157.00 | $177.00 | $236.00 | $124.00 | $161.00 | $185.00 | $208.00 | $279.00 |
| 68 | $113.00 | $146.00 | $169.00 | $191.00 | $254.00 | $132.00 | $172.00 | $198.00 | $225.00 | $298.00 |
| 69 | $122.00 | $159.00 | $184.00 | $208.00 | $277.00 | $142.00 | $185.00 | $214.00 | $242.00 | $322.00 |
| 70 | $135.00 | $175.00 | $204.00 | $229.00 | $306.00 | $156.00 | $201.00 | $235.00 | $265.00 | $352.00 |
| 71 | $151.00 | $195.00 | $228.00 | $256.00 | $342.00 | $172.00 | $223.00 | $260.00 | $293.00 | $390.00 |
| 72 | $169.00 | $219.00 | $255.00 | $288.00 | $382.00 | $191.00 | $248.00 | $288.00 | $326.00 | $433.00 |
| 73 | $188.00 | $246.00 | $285.00 | $322.00 | $429.00 | $212.00 | $276.00 | $320.00 | $362.00 | $481.00 |
| 74 | $211.00 | $275.00 | $320.00 | $361.00 | $480.00 | $235.00 | $307.00 | $356.00 | $403.00 | $534.00 |
| 75 | $236.00 | $307.00 | $359.00 | $405.00 | $538.00 | $261.00 | $341.00 | $396.00 | $447.00 | $594.00 |
| 76 | $265.00 | $345.00 | $403.00 | $456.00 | $605.00 | $288.00 | $377.00 | $441.00 | $499.00 | $661.00 |
| 77 | $294.00 | $387.00 | $454.00 | $515.00 | $681.00 | $319.00 | $420.00 | $492.00 | $557.00 | $738.00 |
| 78 | $327.00 | $431.00 | $507.00 | $575.00 | $760.00 | $352.00 | $463.00 | $544.00 | $618.00 | $817.00 |
| 79 | $361.00 | $475.00 | $560.00 | $637.00 | $841.00 | $384.00 | $507.00 | $598.00 | $678.00 | $896.00 |
| 80 | $391.00 | $517.00 | $610.00 | $693.00 | $916.00 | $416.00 | $549.00 | $648.00 | $736.00 | $972.00 |
| 81 | $421.00 | $556.00 | $656.00 | $745.00 | $983.00 | $444.00 | $588.00 | $693.00 | $788.00 | $1,039.00 |
| 82 | $449.00 | $592.00 | $697.00 | $792.00 | $1,047.00 | $474.00 | $625.00 | $736.00 | $836.00 | $1,105.00 |
| 83 | $476.00 | $628.00 | $739.00 | $840.00 | $1,110.00 | $501.00 | $663.00 | $780.00 | $884.00 | $1,169.00 |
| 84 | $505.00 | $666.00 | $783.00 | $890.00 | $1,175.00 | $532.00 | $701.00 | $824.00 | $936.00 | $1,237.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 100%**
**Home and Community Care at 80%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 30 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 31 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 32 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 33 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 34 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 35 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 36 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 37 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 38 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 39 | $27.00 | $34.00 | $40.00 | $45.00 | $60.00 | $37.00 | $47.00 | $55.00 | $61.00 | $82.00 |
| 40 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 41 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 42 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 43 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 44 | $29.00 | $37.00 | $43.00 | $48.00 | $65.00 | $39.00 | $50.00 | $59.00 | $65.00 | $87.00 |
| 45 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 46 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 47 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 48 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 49 | $31.00 | $39.00 | $46.00 | $50.00 | $68.00 | $43.00 | $54.00 | $62.00 | $69.00 | $93.00 |
| 50 | $34.00 | $43.00 | $50.00 | $57.00 | $75.00 | $46.00 | $60.00 | $68.00 | $77.00 | $102.00 |
| 51 | $35.00 | $46.00 | $53.00 | $59.00 | $77.00 | $48.00 | $61.00 | $71.00 | $78.00 | $105.00 |
| 52 | $37.00 | $46.00 | $54.00 | $60.00 | $80.00 | $48.00 | $62.00 | $71.00 | $81.00 | $107.00 |
| 53 | $37.00 | $48.00 | $56.00 | $62.00 | $82.00 | $50.00 | $64.00 | $74.00 | $82.00 | $110.00 |
| 54 | $39.00 | $49.00 | $58.00 | $65.00 | $85.00 | $51.00 | $66.00 | $76.00 | $84.00 | $112.00 |
| 55 | $40.00 | $52.00 | $59.00 | $66.00 | $88.00 | $52.00 | $67.00 | $77.00 | $86.00 | $115.00 |
| 56 | $43.00 | $54.00 | $63.00 | $70.00 | $94.00 | $54.00 | $70.00 | $81.00 | $89.00 | $121.00 |
| 57 | $45.00 | $58.00 | $66.00 | $75.00 | $99.00 | $57.00 | $73.00 | $84.00 | $94.00 | $128.00 |
| 58 | $48.00 | $61.00 | $71.00 | $80.00 | $106.00 | $60.00 | $77.00 | $89.00 | $99.00 | $133.00 |
| 59 | $51.00 | $66.00 | $76.00 | $86.00 | $115.00 | $63.00 | $82.00 | $94.00 | $107.00 | $142.00 |
| 60 | $54.00 | $71.00 | $82.00 | $92.00 | $122.00 | $67.00 | $88.00 | $100.00 | $114.00 | $150.00 |
| 61 | $60.00 | $77.00 | $88.00 | $99.00 | $131.00 | $71.00 | $93.00 | $106.00 | $121.00 | $162.00 |
| 62 | $63.00 | $81.00 | $94.00 | $105.00 | $139.00 | $77.00 | $98.00 | $114.00 | $128.00 | $171.00 |
| 63 | $68.00 | $87.00 | $99.00 | $112.00 | $150.00 | $82.00 | $105.00 | $122.00 | $137.00 | $182.00 |
| 64 | $73.00 | $93.00 | $107.00 | $121.00 | $161.00 | $88.00 | $111.00 | $130.00 | $145.00 | $194.00 |
| 65 | $78.00 | $99.00 | $116.00 | $129.00 | $174.00 | $93.00 | $119.00 | $139.00 | $156.00 | $207.00 |
| 66 | $83.00 | $107.00 | $124.00 | $140.00 | $187.00 | $99.00 | $128.00 | $148.00 | $167.00 | $222.00 |
| 67 | $90.00 | $116.00 | $133.00 | $150.00 | $201.00 | $105.00 | $137.00 | $157.00 | $177.00 | $237.00 |
| 68 | $96.00 | $124.00 | $144.00 | $162.00 | $216.00 | $112.00 | $146.00 | $168.00 | $191.00 | $253.00 |
| 69 | $104.00 | $135.00 | $156.00 | $177.00 | $235.00 | $121.00 | $157.00 | $182.00 | $206.00 | $274.00 |
| 70 | $115.00 | $149.00 | $173.00 | $195.00 | $260.00 | $133.00 | $171.00 | $200.00 | $225.00 | $299.00 |
| 71 | $128.00 | $166.00 | $194.00 | $218.00 | $291.00 | $146.00 | $190.00 | $221.00 | $249.00 | $332.00 |
| 72 | $144.00 | $186.00 | $217.00 | $245.00 | $325.00 | $162.00 | $211.00 | $245.00 | $277.00 | $368.00 |
| 73 | $160.00 | $209.00 | $242.00 | $274.00 | $365.00 | $180.00 | $235.00 | $272.00 | $308.00 | $409.00 |
| 74 | $179.00 | $234.00 | $272.00 | $307.00 | $408.00 | $200.00 | $261.00 | $303.00 | $343.00 | $454.00 |
| 75 | $201.00 | $261.00 | $305.00 | $344.00 | $457.00 | $222.00 | $290.00 | $337.00 | $380.00 | $505.00 |
| 76 | $225.00 | $293.00 | $343.00 | $388.00 | $514.00 | $245.00 | $320.00 | $375.00 | $424.00 | $562.00 |
| 77 | $250.00 | $329.00 | $386.00 | $438.00 | $579.00 | $271.00 | $357.00 | $418.00 | $473.00 | $627.00 |
| 78 | $278.00 | $366.00 | $431.00 | $489.00 | $646.00 | $299.00 | $394.00 | $462.00 | $525.00 | $694.00 |
| 79 | $307.00 | $404.00 | $476.00 | $541.00 | $715.00 | $326.00 | $431.00 | $508.00 | $576.00 | $762.00 |
| 80 | $332.00 | $439.00 | $519.00 | $589.00 | $779.00 | $354.00 | $467.00 | $551.00 | $626.00 | $826.00 |
| 81 | $358.00 | $473.00 | $558.00 | $633.00 | $836.00 | $377.00 | $500.00 | $589.00 | $670.00 | $883.00 |
| 82 | $382.00 | $503.00 | $592.00 | $673.00 | $890.00 | $403.00 | $531.00 | $626.00 | $711.00 | $939.00 |
| 83 | $405.00 | $534.00 | $628.00 | $714.00 | $944.00 | $426.00 | $564.00 | $663.00 | $751.00 | $994.00 |
| 84 | $429.00 | $566.00 | $666.00 | $757.00 | $999.00 | $452.00 | $596.00 | $700.00 | $796.00 | $1,051.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 30 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 31 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 32 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 33 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 34 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 35 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 36 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 37 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 38 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 39 | $26.00 | $33.00 | $38.00 | $42.00 | $56.00 | $37.00 | $46.00 | $53.00 | $58.00 | $78.00 |
| 40 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 41 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 42 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 43 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 44 | $28.00 | $34.00 | $40.00 | $45.00 | $59.00 | $39.00 | $48.00 | $56.00 | $62.00 | $83.00 |
| 45 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 46 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 47 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 48 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 49 | $30.00 | $38.00 | $43.00 | $47.00 | $64.00 | $42.00 | $52.00 | $59.00 | $65.00 | $88.00 |
| 50 | $34.00 | $42.00 | $47.00 | $52.00 | $71.00 | $46.00 | $57.00 | $65.00 | $73.00 | $99.00 |
| 51 | $34.00 | $43.00 | $49.00 | $55.00 | $73.00 | $47.00 | $59.00 | $68.00 | $76.00 | $101.00 |
| 52 | $35.00 | $45.00 | $51.00 | $56.00 | $76.00 | $49.00 | $61.00 | $71.00 | $78.00 | $105.00 |
| 53 | $38.00 | $46.00 | $53.00 | $58.00 | $79.00 | $50.00 | $63.00 | $73.00 | $80.00 | $108.00 |
| 54 | $39.00 | $48.00 | $54.00 | $62.00 | $81.00 | $53.00 | $65.00 | $75.00 | $83.00 | $112.00 |
| 55 | $40.00 | $49.00 | $56.00 | $63.00 | $84.00 | $54.00 | $67.00 | $77.00 | $86.00 | $115.00 |
| 56 | $42.00 | $52.00 | $59.00 | $66.00 | $89.00 | $56.00 | $70.00 | $80.00 | $89.00 | $120.00 |
| 57 | $45.00 | $55.00 | $64.00 | $71.00 | $95.00 | $59.00 | $74.00 | $84.00 | $95.00 | $126.00 |
| 58 | $47.00 | $59.00 | $68.00 | $75.00 | $101.00 | $62.00 | $78.00 | $89.00 | $100.00 | $133.00 |
| 59 | $50.00 | $62.00 | $73.00 | $81.00 | $108.00 | $65.00 | $82.00 | $95.00 | $106.00 | $141.00 |
| 60 | $54.00 | $69.00 | $77.00 | $87.00 | $116.00 | $69.00 | $87.00 | $100.00 | $112.00 | $149.00 |
| 61 | $58.00 | $73.00 | $83.00 | $94.00 | $125.00 | $73.00 | $92.00 | $106.00 | $119.00 | $159.00 |
| 62 | $62.00 | $79.00 | $90.00 | $101.00 | $134.00 | $79.00 | $100.00 | $113.00 | $126.00 | $169.00 |
| 63 | $68.00 | $85.00 | $98.00 | $108.00 | $146.00 | $83.00 | $106.00 | $121.00 | $134.00 | $180.00 |
| 64 | $73.00 | $92.00 | $105.00 | $118.00 | $158.00 | $89.00 | $112.00 | $129.00 | $145.00 | $194.00 |
| 65 | $79.00 | $99.00 | $113.00 | $127.00 | $170.00 | $95.00 | $120.00 | $138.00 | $154.00 | $206.00 |
| 66 | $84.00 | $107.00 | $123.00 | $136.00 | $183.00 | $101.00 | $129.00 | $148.00 | $165.00 | $222.00 |
| 67 | $90.00 | $114.00 | $131.00 | $147.00 | $197.00 | $109.00 | $137.00 | $157.00 | $176.00 | $235.00 |
| 68 | $98.00 | $122.00 | $140.00 | $157.00 | $211.00 | $116.00 | $146.00 | $168.00 | $188.00 | $252.00 |
| 69 | $105.00 | $133.00 | $153.00 | $172.00 | $229.00 | $124.00 | $158.00 | $181.00 | $204.00 | $272.00 |
| 70 | $114.00 | $146.00 | $167.00 | $188.00 | $252.00 | $135.00 | $172.00 | $197.00 | $222.00 | $297.00 |
| 71 | $128.00 | $162.00 | $186.00 | $210.00 | $279.00 | $148.00 | $189.00 | $217.00 | $244.00 | $326.00 |
| 72 | $142.00 | $181.00 | $208.00 | $233.00 | $310.00 | $163.00 | $208.00 | $239.00 | $268.00 | $358.00 |
| 73 | $159.00 | $201.00 | $230.00 | $260.00 | $347.00 | $180.00 | $229.00 | $263.00 | $295.00 | $395.00 |
| 74 | $176.00 | $224.00 | $257.00 | $289.00 | $386.00 | $198.00 | $253.00 | $290.00 | $325.00 | $436.00 |
| 75 | $195.00 | $249.00 | $286.00 | $323.00 | $429.00 | $217.00 | $278.00 | $320.00 | $360.00 | $479.00 |
| 76 | $217.00 | $277.00 | $319.00 | $359.00 | $479.00 | $239.00 | $306.00 | $353.00 | $396.00 | $529.00 |
| 77 | $240.00 | $309.00 | $356.00 | $402.00 | $536.00 | $262.00 | $337.00 | $390.00 | $439.00 | $584.00 |
| 78 | $265.00 | $342.00 | $396.00 | $447.00 | $593.00 | $286.00 | $370.00 | $427.00 | $482.00 | $642.00 |
| 79 | $290.00 | $374.00 | $435.00 | $491.00 | $653.00 | $311.00 | $402.00 | $467.00 | $525.00 | $699.00 |
| 80 | $315.00 | $406.00 | $472.00 | $533.00 | $709.00 | $336.00 | $433.00 | $503.00 | $569.00 | $755.00 |
| 81 | $338.00 | $436.00 | $507.00 | $572.00 | $760.00 | $358.00 | $463.00 | $538.00 | $608.00 | $807.00 |
| 82 | $359.00 | $464.00 | $538.00 | $608.00 | $808.00 | $381.00 | $492.00 | $571.00 | $645.00 | $857.00 |
| 83 | $383.00 | $492.00 | $571.00 | $644.00 | $857.00 | $404.00 | $520.00 | $605.00 | $682.00 | $907.00 |
| 84 | $406.00 | $522.00 | $606.00 | $683.00 | $908.00 | $428.00 | $551.00 | $639.00 | $720.00 | $960.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 50%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 30 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 31 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 32 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 33 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 34 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 35 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 36 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 37 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 38 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 39 | $22.00 | $28.00 | $32.00 | $36.00 | $48.00 | $31.00 | $39.00 | $45.00 | $49.00 | $66.00 |
| 40 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 41 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 42 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 43 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 44 | $24.00 | $29.00 | $34.00 | $38.00 | $50.00 | $33.00 | $41.00 | $48.00 | $53.00 | $71.00 |
| 45 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 46 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 47 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 48 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 49 | $26.00 | $32.00 | $37.00 | $40.00 | $54.00 | $36.00 | $44.00 | $50.00 | $55.00 | $75.00 |
| 50 | $29.00 | $36.00 | $40.00 | $44.00 | $60.00 | $39.00 | $48.00 | $55.00 | $62.00 | $84.00 |
| 51 | $29.00 | $37.00 | $42.00 | $47.00 | $62.00 | $40.00 | $50.00 | $58.00 | $65.00 | $86.00 |
| 52 | $30.00 | $38.00 | $43.00 | $48.00 | $65.00 | $42.00 | $52.00 | $60.00 | $66.00 | $89.00 |
| 53 | $32.00 | $39.00 | $45.00 | $49.00 | $67.00 | $43.00 | $54.00 | $62.00 | $68.00 | $92.00 |
| 54 | $33.00 | $41.00 | $46.00 | $53.00 | $69.00 | $45.00 | $55.00 | $64.00 | $71.00 | $95.00 |
| 55 | $34.00 | $42.00 | $48.00 | $54.00 | $71.00 | $46.00 | $57.00 | $65.00 | $73.00 | $98.00 |
| 56 | $36.00 | $44.00 | $50.00 | $56.00 | $76.00 | $48.00 | $60.00 | $68.00 | $76.00 | $102.00 |
| 57 | $38.00 | $47.00 | $54.00 | $60.00 | $81.00 | $50.00 | $63.00 | $71.00 | $81.00 | $107.00 |
| 58 | $40.00 | $50.00 | $58.00 | $64.00 | $86.00 | $53.00 | $66.00 | $76.00 | $85.00 | $113.00 |
| 59 | $43.00 | $53.00 | $62.00 | $69.00 | $92.00 | $55.00 | $70.00 | $81.00 | $90.00 | $120.00 |
| 60 | $46.00 | $59.00 | $65.00 | $74.00 | $99.00 | $59.00 | $74.00 | $85.00 | $95.00 | $127.00 |
| 61 | $49.00 | $62.00 | $71.00 | $80.00 | $106.00 | $62.00 | $78.00 | $90.00 | $101.00 | $135.00 |
| 62 | $53.00 | $67.00 | $77.00 | $86.00 | $114.00 | $67.00 | $85.00 | $96.00 | $107.00 | $144.00 |
| 63 | $58.00 | $72.00 | $83.00 | $92.00 | $124.00 | $71.00 | $90.00 | $103.00 | $114.00 | $153.00 |
| 64 | $62.00 | $78.00 | $89.00 | $100.00 | $134.00 | $76.00 | $95.00 | $110.00 | $123.00 | $165.00 |
| 65 | $67.00 | $84.00 | $96.00 | $108.00 | $145.00 | $81.00 | $102.00 | $117.00 | $131.00 | $175.00 |
| 66 | $71.00 | $91.00 | $105.00 | $116.00 | $156.00 | $86.00 | $110.00 | $126.00 | $140.00 | $189.00 |
| 67 | $77.00 | $97.00 | $111.00 | $125.00 | $167.00 | $93.00 | $116.00 | $133.00 | $150.00 | $200.00 |
| 68 | $83.00 | $104.00 | $119.00 | $133.00 | $179.00 | $99.00 | $124.00 | $143.00 | $160.00 | $214.00 |
| 69 | $89.00 | $113.00 | $130.00 | $146.00 | $195.00 | $105.00 | $134.00 | $154.00 | $173.00 | $231.00 |
| 70 | $97.00 | $124.00 | $142.00 | $160.00 | $214.00 | $115.00 | $146.00 | $167.00 | $189.00 | $252.00 |
| 71 | $109.00 | $138.00 | $158.00 | $179.00 | $237.00 | $126.00 | $161.00 | $184.00 | $207.00 | $277.00 |
| 72 | $121.00 | $154.00 | $177.00 | $198.00 | $264.00 | $139.00 | $177.00 | $203.00 | $228.00 | $304.00 |
| 73 | $135.00 | $171.00 | $196.00 | $221.00 | $295.00 | $153.00 | $195.00 | $224.00 | $251.00 | $336.00 |
| 74 | $150.00 | $190.00 | $218.00 | $246.00 | $328.00 | $168.00 | $215.00 | $247.00 | $276.00 | $371.00 |
| 75 | $166.00 | $212.00 | $243.00 | $275.00 | $365.00 | $184.00 | $236.00 | $272.00 | $306.00 | $407.00 |
| 76 | $184.00 | $235.00 | $271.00 | $305.00 | $407.00 | $203.00 | $260.00 | $300.00 | $337.00 | $450.00 |
| 77 | $204.00 | $263.00 | $303.00 | $342.00 | $456.00 | $223.00 | $286.00 | $332.00 | $373.00 | $496.00 |
| 78 | $225.00 | $291.00 | $337.00 | $380.00 | $504.00 | $243.00 | $315.00 | $363.00 | $410.00 | $546.00 |
| 79 | $247.00 | $318.00 | $370.00 | $417.00 | $555.00 | $264.00 | $342.00 | $397.00 | $446.00 | $594.00 |
| 80 | $268.00 | $345.00 | $401.00 | $453.00 | $603.00 | $286.00 | $368.00 | $428.00 | $484.00 | $642.00 |
| 81 | $287.00 | $371.00 | $431.00 | $486.00 | $646.00 | $304.00 | $394.00 | $457.00 | $517.00 | $686.00 |
| 82 | $305.00 | $394.00 | $457.00 | $517.00 | $687.00 | $324.00 | $418.00 | $485.00 | $548.00 | $728.00 |
| 83 | $326.00 | $418.00 | $485.00 | $547.00 | $728.00 | $343.00 | $442.00 | $514.00 | $580.00 | $771.00 |
| 84 | $345.00 | $444.00 | $515.00 | $581.00 | $772.00 | $364.00 | $468.00 | $543.00 | $612.00 | $816.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Standard Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 80%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 30 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 31 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 32 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 33 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 34 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 35 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 36 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 37 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 38 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 39 | $31.00 | $40.00 | $46.00 | $51.00 | $69.00 | $42.00 | $54.00 | $61.00 | $69.00 | $93.00 |
| 40 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 41 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 42 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 43 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 44 | $33.00 | $42.00 | $49.00 | $54.00 | $73.00 | $44.00 | $57.00 | $65.00 | $74.00 | $98.00 |
| 45 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 46 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 47 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 48 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 49 | $34.00 | $45.00 | $52.00 | $58.00 | $77.00 | $46.00 | $60.00 | $69.00 | $78.00 | $104.00 |
| 50 | $39.00 | $50.00 | $57.00 | $65.00 | $87.00 | $52.00 | $67.00 | $77.00 | $87.00 | $116.00 |
| 51 | $40.00 | $52.00 | $59.00 | $67.00 | $90.00 | $54.00 | $69.00 | $80.00 | $89.00 | $120.00 |
| 52 | $42.00 | $53.00 | $63.00 | $70.00 | $93.00 | $55.00 | $72.00 | $83.00 | $93.00 | $124.00 |
| 53 | $43.00 | $55.00 | $64.00 | $72.00 | $96.00 | $57.00 | $74.00 | $85.00 | $96.00 | $128.00 |
| 54 | $45.00 | $57.00 | $66.00 | $75.00 | $99.00 | $59.00 | $76.00 | $87.00 | $99.00 | $133.00 |
| 55 | $46.00 | $58.00 | $68.00 | $77.00 | $102.00 | $61.00 | $78.00 | $90.00 | $102.00 | $136.00 |
| 56 | $48.00 | $62.00 | $72.00 | $81.00 | $107.00 | $63.00 | $81.00 | $95.00 | $107.00 | $142.00 |
| 57 | $51.00 | $66.00 | $77.00 | $88.00 | $115.00 | $66.00 | $85.00 | $100.00 | $114.00 | $149.00 |
| 58 | $55.00 | $71.00 | $81.00 | $93.00 | $123.00 | $70.00 | $90.00 | $105.00 | $119.00 | $158.00 |
| 59 | $58.00 | $75.00 | $88.00 | $100.00 | $132.00 | $73.00 | $96.00 | $111.00 | $126.00 | $167.00 |
| 60 | $62.00 | $81.00 | $94.00 | $106.00 | $142.00 | $78.00 | $102.00 | $118.00 | $133.00 | $176.00 |
| 61 | $68.00 | $86.00 | $101.00 | $115.00 | $151.00 | $83.00 | $107.00 | $125.00 | $142.00 | $187.00 |
| 62 | $72.00 | $93.00 | $108.00 | $123.00 | $162.00 | $88.00 | $113.00 | $132.00 | $150.00 | $198.00 |
| 63 | $77.00 | $100.00 | $116.00 | $131.00 | $175.00 | $93.00 | $121.00 | $141.00 | $159.00 | $211.00 |
| 64 | $83.00 | $107.00 | $125.00 | $142.00 | $188.00 | $99.00 | $129.00 | $150.00 | $170.00 | $224.00 |
| 65 | $91.00 | $116.00 | $135.00 | $152.00 | $203.00 | $107.00 | $138.00 | $160.00 | $181.00 | $241.00 |
| 66 | $96.00 | $125.00 | $146.00 | $165.00 | $219.00 | $113.00 | $147.00 | $172.00 | $194.00 | $258.00 |
| 67 | $103.00 | $133.00 | $155.00 | $177.00 | $233.00 | $120.00 | $156.00 | $182.00 | $207.00 | $274.00 |
| 68 | $110.00 | $144.00 | $168.00 | $191.00 | $252.00 | $129.00 | $167.00 | $196.00 | $222.00 | $293.00 |
| 69 | $119.00 | $156.00 | $181.00 | $207.00 | $274.00 | $138.00 | $181.00 | $210.00 | $239.00 | $317.00 |
| 70 | $132.00 | $170.00 | $200.00 | $227.00 | $299.00 | $150.00 | $196.00 | $229.00 | $260.00 | $344.00 |
| 71 | $145.00 | $189.00 | $222.00 | $252.00 | $333.00 | $165.00 | $215.00 | $253.00 | $286.00 | $378.00 |
| 72 | $161.00 | $211.00 | $247.00 | $280.00 | $369.00 | $181.00 | $238.00 | $278.00 | $314.00 | $415.00 |
| 73 | $181.00 | $235.00 | $274.00 | $312.00 | $411.00 | $201.00 | $262.00 | $306.00 | $347.00 | $458.00 |
| 74 | $199.00 | $261.00 | $305.00 | $346.00 | $457.00 | $220.00 | $289.00 | $337.00 | $382.00 | $504.00 |
| 75 | $221.00 | $288.00 | $338.00 | $385.00 | $508.00 | $242.00 | $317.00 | $371.00 | $421.00 | $555.00 |
| 76 | $245.00 | $321.00 | $377.00 | $429.00 | $565.00 | $265.00 | $348.00 | $408.00 | $463.00 | $613.00 |
| 77 | $271.00 | $356.00 | $419.00 | $478.00 | $628.00 | $291.00 | $382.00 | $449.00 | $513.00 | $675.00 |
| 78 | $299.00 | $392.00 | $464.00 | $531.00 | $696.00 | $317.00 | $418.00 | $493.00 | $563.00 | $740.00 |
| 79 | $327.00 | $431.00 | $509.00 | $582.00 | $764.00 | $345.00 | $455.00 | $538.00 | $615.00 | $806.00 |
| 80 | $353.00 | $467.00 | $553.00 | $632.00 | $828.00 | $372.00 | $490.00 | $580.00 | $663.00 | $870.00 |
| 81 | $378.00 | $500.00 | $592.00 | $676.00 | $887.00 | $396.00 | $524.00 | $620.00 | $707.00 | $930.00 |
| 82 | $403.00 | $532.00 | $629.00 | $719.00 | $944.00 | $421.00 | $556.00 | $658.00 | $751.00 | $987.00 |
| 83 | $428.00 | $565.00 | $668.00 | $762.00 | $1,000.00 | $447.00 | $590.00 | $697.00 | $794.00 | $1,044.00 |
| 84 | $455.00 | $598.00 | $707.00 | $806.00 | $1,061.00 | $474.00 | $624.00 | $737.00 | $839.00 | $1,105.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

**Appendix C**
**Union Security Insurance Company**
**Integrated Benefit Long Term Care Insurance Policy 7062-MI**
**Preferred Annual Premiums Per $10 of Daily Benefit**
**90 Day Elimination Period**
**Assisted Living Facility Care at 80%**
**Home and Community Care at 80%**
**Premiums to be used with Inflation Decrease Option Only**

| | Base Plus 2.4% Simple Inflation | | | | | Base Plus 2.4% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 years | Life | 2 Years | 3 Years | 4 Years | 5 years | Life |
| 18-29 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 30 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 31 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 32 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 33 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 34 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 35 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 36 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 37 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 38 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 39 | $26.00 | $34.00 | $39.00 | $43.00 | $59.00 | $36.00 | $46.00 | $52.00 | $59.00 | $79.00 |
| 40 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 41 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 42 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 43 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 44 | $28.00 | $36.00 | $42.00 | $46.00 | $62.00 | $37.00 | $48.00 | $55.00 | $63.00 | $83.00 |
| 45 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 46 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 47 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 48 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 49 | $29.00 | $38.00 | $44.00 | $49.00 | $65.00 | $39.00 | $51.00 | $59.00 | $66.00 | $88.00 |
| 50 | $33.00 | $43.00 | $48.00 | $55.00 | $74.00 | $44.00 | $57.00 | $65.00 | $74.00 | $99.00 |
| 51 | $34.00 | $44.00 | $50.00 | $57.00 | $77.00 | $46.00 | $59.00 | $68.00 | $76.00 | $102.00 |
| 52 | $36.00 | $45.00 | $54.00 | $60.00 | $79.00 | $47.00 | $61.00 | $71.00 | $79.00 | $105.00 |
| 53 | $37.00 | $47.00 | $54.00 | $61.00 | $82.00 | $48.00 | $63.00 | $72.00 | $82.00 | $109.00 |
| 54 | $38.00 | $48.00 | $56.00 | $64.00 | $84.00 | $50.00 | $65.00 | $74.00 | $84.00 | $113.00 |
| 55 | $39.00 | $49.00 | $58.00 | $65.00 | $87.00 | $52.00 | $66.00 | $77.00 | $87.00 | $116.00 |
| 56 | $41.00 | $53.00 | $61.00 | $69.00 | $91.00 | $54.00 | $69.00 | $81.00 | $91.00 | $121.00 |
| 57 | $43.00 | $56.00 | $65.00 | $75.00 | $98.00 | $56.00 | $73.00 | $85.00 | $97.00 | $127.00 |
| 58 | $47.00 | $60.00 | $69.00 | $79.00 | $105.00 | $60.00 | $77.00 | $89.00 | $101.00 | $134.00 |
| 59 | $49.00 | $64.00 | $75.00 | $85.00 | $112.00 | $62.00 | $82.00 | $94.00 | $107.00 | $142.00 |
| 60 | $53.00 | $69.00 | $80.00 | $90.00 | $121.00 | $66.00 | $87.00 | $100.00 | $113.00 | $150.00 |
| 61 | $58.00 | $73.00 | $86.00 | $98.00 | $128.00 | $71.00 | $91.00 | $106.00 | $121.00 | $159.00 |
| 62 | $61.00 | $79.00 | $92.00 | $105.00 | $138.00 | $75.00 | $96.00 | $112.00 | $128.00 | $168.00 |
| 63 | $65.00 | $85.00 | $99.00 | $111.00 | $149.00 | $79.00 | $103.00 | $120.00 | $135.00 | $179.00 |
| 64 | $71.00 | $91.00 | $106.00 | $121.00 | $160.00 | $84.00 | $110.00 | $128.00 | $145.00 | $190.00 |
| 65 | $77.00 | $99.00 | $115.00 | $129.00 | $173.00 | $91.00 | $117.00 | $136.00 | $154.00 | $205.00 |
| 66 | $82.00 | $106.00 | $124.00 | $140.00 | $186.00 | $96.00 | $125.00 | $146.00 | $165.00 | $219.00 |
| 67 | $88.00 | $113.00 | $132.00 | $150.00 | $198.00 | $102.00 | $133.00 | $155.00 | $176.00 | $233.00 |
| 68 | $94.00 | $122.00 | $143.00 | $162.00 | $214.00 | $110.00 | $142.00 | $167.00 | $189.00 | $249.00 |
| 69 | $101.00 | $133.00 | $154.00 | $176.00 | $233.00 | $117.00 | $154.00 | $179.00 | $203.00 | $269.00 |
| 70 | $112.00 | $145.00 | $170.00 | $193.00 | $254.00 | $128.00 | $167.00 | $195.00 | $221.00 | $292.00 |
| 71 | $123.00 | $161.00 | $189.00 | $214.00 | $283.00 | $140.00 | $183.00 | $215.00 | $243.00 | $321.00 |
| 72 | $137.00 | $179.00 | $210.00 | $238.00 | $314.00 | $154.00 | $202.00 | $236.00 | $267.00 | $353.00 |
| 73 | $154.00 | $200.00 | $233.00 | $265.00 | $349.00 | $171.00 | $223.00 | $260.00 | $295.00 | $389.00 |
| 74 | $169.00 | $222.00 | $259.00 | $294.00 | $388.00 | $187.00 | $246.00 | $286.00 | $325.00 | $428.00 |
| 75 | $188.00 | $245.00 | $287.00 | $327.00 | $432.00 | $206.00 | $269.00 | $315.00 | $358.00 | $472.00 |
| 76 | $208.00 | $273.00 | $320.00 | $365.00 | $480.00 | $225.00 | $296.00 | $347.00 | $394.00 | $521.00 |
| 77 | $230.00 | $303.00 | $356.00 | $406.00 | $534.00 | $247.00 | $325.00 | $382.00 | $436.00 | $574.00 |
| 78 | $254.00 | $333.00 | $394.00 | $451.00 | $592.00 | $269.00 | $355.00 | $419.00 | $479.00 | $629.00 |
| 79 | $278.00 | $366.00 | $433.00 | $495.00 | $649.00 | $293.00 | $387.00 | $457.00 | $523.00 | $685.00 |
| 80 | $300.00 | $397.00 | $470.00 | $537.00 | $704.00 | $316.00 | $417.00 | $493.00 | $564.00 | $740.00 |
| 81 | $321.00 | $425.00 | $503.00 | $575.00 | $754.00 | $337.00 | $445.00 | $527.00 | $601.00 | $791.00 |
| 82 | $343.00 | $452.00 | $535.00 | $611.00 | $802.00 | $358.00 | $473.00 | $559.00 | $638.00 | $839.00 |
| 83 | $364.00 | $480.00 | $568.00 | $648.00 | $850.00 | $380.00 | $502.00 | $592.00 | $675.00 | $887.00 |
| 84 | $387.00 | $508.00 | $601.00 | $685.00 | $902.00 | $403.00 | $530.00 | $626.00 | $713.00 | $939.00 |

Discounts Available:
1) 15% on policies covering two insureds

2) For Association business (funded by reduced commissions):
an additional 5% for members

Non-Annual Mode Factors:
.51 Semi-Annual, .26 Quarterly, .088 Monthly

Michigan Review Pending

## John Hancock Life Insurance Company (U.S.A.)

John Hancock Place
Post Office Box 111 B-6-6
Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0101
Email: mfluet@jhancock.com

**Michelle Fluet**
Compliance Consultant
**LTC Contracts and Legislative Services**

February 9, 2011

Kenneth Ross
Commissioner
Office of Financial and Insurance Regulation
611 W. Ottawa Street. 3rd Floor
Lansing, Michigan 48922-1070

Michigan Review Pending

Re: Union Security Insurance Company
Company NAIC # 70408; FEIN #: 81-0170040
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memo's (See Policy Form List Below)

Dear Commissioner:

In March 2000, John Hancock entered into an agreement whereby it would administer and reinsure the Fortis Benefits Insurance Company (now known as Union Security Insurance Company) block of individual long-term care insurance. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

We have just completed our most extensive claims study to date and unfortunately, we have concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request an inforce rate increase on the policy forms.

Our study found that many more insureds are expected to claim than assumed in the pricing of these policy forms, reinforcing the value of the product to policyholders, but creating a pricing issue.

Our morbidity study was conducted internally and peer reviewed internally as well as by an independent third party.

We are requesting acceptance of a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and approval.

| Policy Series | Approval Date | Years Sold | Average Increase |
|---|---|---|---|
| 6062-MI | 2/1/1998, 7/25/2008 | 1998 – 2000 | 45.3% |
| 6063-MI | 2/1/1998, 7/25/2008 | 1998 – 2001 | 45.3% |
| 6073-MI | 2/1/1998, 7/25/2008 | 1998 – 1999 | 45.3% |
| 7062-MI | 6/1/00 | 2000 – 2002 | 70.6% |

The proposed premium rates will be effective on the next policy anniversary date, following a 60-day policyholder notification period, which will be made as soon as practicable following State approval. We will also offer the affected insureds some alternative options to reduce their benefits in order to possibly maintain their current premium level.

**Policyholder Options**

We are fully aware that a premium increase may be difficult for our policyholders; therefore we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who elected the compound or simple inflation rider, we will provide them with the ability to ***completely avoid the increase*** by reducing their inflation coverage from 5 percent compound or simple inflation to a

lower percentage inflation coverage which will vary by policy series. Our policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. **We will be filing these endorsements separately.**
In addition, policyholders will be able to reduce their benefit period, adjust their daily/monthly benefit amount, or extend their elimination period. They will also be able to drop riders from their coverage.

Where the NAIC contingent nonforfeiture benefit or the nonforfeiture benefit (if purchased) is triggered, customers will be offered paid-up coverage in accordance with the applicable provision. We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State.

This submission is being filed in all states and the District of Columbia.

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department either in person or via conference call at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

Michigan Review Pending

**John Hancock Life Insurance Company (U.S.A.)**
(Not licensed in New York)

TBD
Title
Long-Term Care Insurance
1 John Hancock Way, Suite 1700
Boston, Massachusetts 02217-1700

{Insert date}

<First Name> <Last Name>
«Address1»
«Address2»
«City», «State»  «Zip» «Zip4»

Ref: <Policy Number>, **Notice of long-term care insurance premium adjustment. Action may be required. ,<Time Insurance Company> <Union Security Insurance Company>**

Dear «FirstName» «Last Name»,

We are writing to provide you with information regarding your <Time Insurance Company/Union Security Life Insurance Company> formerly known as < Fortis Insurance Company/Fortis Benefits Insurance Company > long-term care (LTC) insurance policy, which is being serviced and administered by John Hancock. This notification provides information regarding an increase to your long-term care (LTC) insurance premiums.

At John Hancock, our commitment is to ensure LTC insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. After the most recent detailed analysis of our business, we have determined there is a need to increase premiums on certain policy series to reflect the future claims expected on these policies, and yours is one of those policies affected.

**Effect of increase on your premium**
Based on your current benefit selections, your premiums will increase from $[current premium] to $[new premium], [policy mode]. This change represents a [XX%] increase in your premium. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

**Options to avoid or minimize the premium increase**
We sincerely regret having to take this action, and understand some policyholders may not be willing or able to pay the higher premium. Therefore, at this time, we are offering you an option to avoid the premium increase completely by reducing your future annual benefit increase rate and keeping all other benefits the same. Please refer to the enclosed ‘Options Package’’ for more information on this as well as alternative options available to you.

**About the premium increase**
It is important to know that this premium rate increase has been submitted to and accepted by the <insert policy issue state> Insurance Department. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is solely related to the future claims anticipated on these policies and not to the recent recession, interest rate environment, or any other investment-related reason. As a reminder, premium rates are not guaranteed, and could be increased again in the future.

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**Importance of LTC insurance coverage**
We believe in the importance of LTC insurance and strongly encourage you to maintain your policy and not give up the valuable protection that it provides. We remain committed to delivering on our promise to provide the most comprehensive coverage, support and service, when and where you need care.

**For questions and assistance**
If you have additional questions, please contact one of our customer service representatives at <xxx-xxx-xxxx>. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,

/s/

Enclosures:
Options Package for <Policyholder name>
Coverage Change Request Form
Frequently Asked Questions

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[Policies underwritten by <Time Insurance Company> <Union Security Insurance Company> are administered by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York).]

**Options Package for <PH Name>, <Policy #>**
**<Time Insurance Company > or <Union Security Insurance Company>**

# I. Summary of your current individual Long-Term Care insurance benefits

| | |
|---|---|
| Daily/Monthly Benefit[1]……..…… | <$xxxx.xx> |
| Benefit Multiplier ……..……..…… | <xx years/Unlimited> |
| Elimination Period…… | <Xx> |
| Benefit Increase | <x> |
| Rider……..…… | |
| Optional Riders……..…… | <List here, if applicable> |
| Current Premium (prior to increase)……..… | $XXX.XX, [policy mode] |

### Your premium increase

Due to the premium rate increase and based on your current benefit selections as shown above, your premiums will increase from $[current premium] to $[new premium], [policy mode] and will be effective for premiums due on or after [anniversary following notification period].

If you wish to keep your current coverage, you do not need to take any action other than pay the increased premium.

- If you have authorized payment via monthly electronic funds transfer through John Hancock, we will deduct the new premium from your bank account effective <next policy anniversary following required notification period>.
- If your payment is via a third-party account or online banking, please contact your representative or bank prior to <next policy anniversary following required notification period> to update the payment amount.

### If you are on claim

If you are a policyholder on claim and currently not paying premium (due to the Waiver of Premium provision in your policy), you do not need to pay the higher premium. We are notifying you now of this increase in the event that your premium becomes payable in the future if you are no longer on claim. If you recover and return to premium status, you will be subject to the premium increase, and at that time we will offer you the same premium reduction alternatives that would otherwise be available to you today.

### Your options

The following pages provide options for you to avoid or minimize the premium increase by adjusting your current benefits. As you evaluate what is best for you, we also encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings. For current cost of care information specific to your area, please visit www.johnhancocklongtermcare.com.

### For questions and assistance

If you have questions or need further assistance, please contact one of our customer service representatives at <xxx-xxx-xxxx>, Monday through Friday from 8:00am – 6:30pm Eastern Time. Our dedicated team is available to help you make a decision that best meets your personal needs.

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[1] Benefits calculated as of <mm/dd/yyyy>.

[Policies underwritten by <Time Insurance Company> <Unoin Security Insurance Company> are administered by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York).

# II. Your Personalized Option to Reduce Coverage and Lower Premiums

## Avoid the premium increase by reducing your future annual benefit increase rate

You will be able to avoid this premium increase completely by reducing your future annual benefit increase rate from <5% Compound/Simple> to <X% Compound/Simple> on your next policy anniversary of <insert policy anniversary following notification period>.

The reduced benefit increase percentage will only be applied to future benefit increases that will occur on or after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy up to the effective date of the benefit increase reduction will be maintained. Before selecting this option, please review the information below.

- *ACTION NEEDED BY <deadline>:* Select the Personalized Option on the enclosed Coverage Change Request Form and return it to the address or fax number provided if you wish to choose this option.

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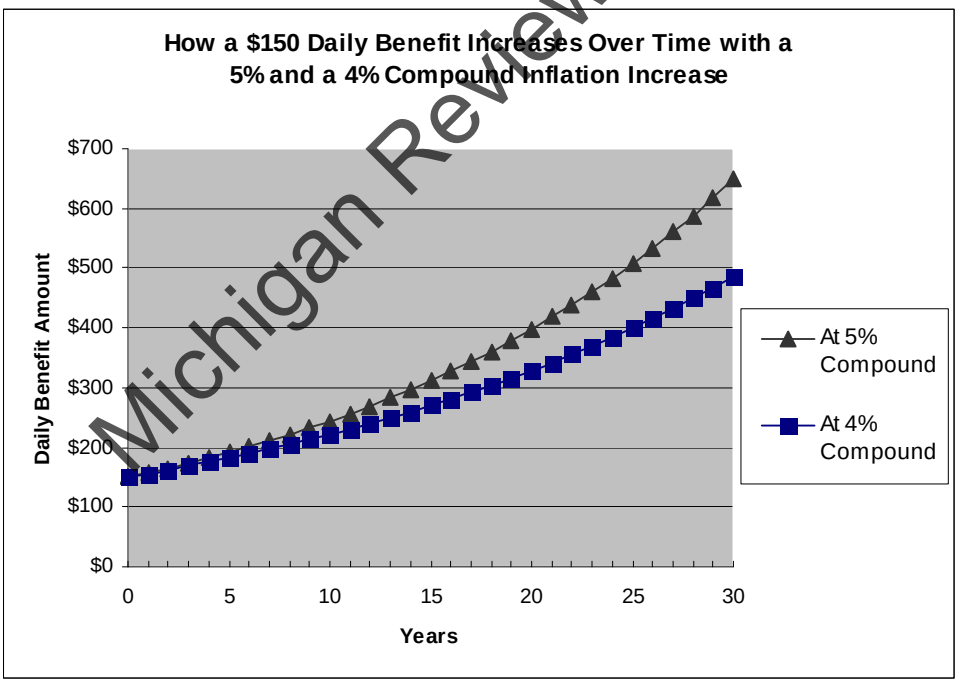
### Sample of the effect on benefits over time by reducing future benefit increase rate

The following is an example of how a $150 daily benefit amount increases over the next 30 years at <5% Compound> and <4% Compound.>




> > > > >

# III. Your Alternative Options to Reduce Coverage and Lower Premiums

**Reduce your current benefits for a lower premium**

To help mitigate the premium increase, without reducing your future inflation rate, you may also be eligible to reduce your benefits[2]. (Please note in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options.) For example, you may be eligible to:

- Reduce your current <daily/monthly> benefit;
- Reduce your benefit multiplier;
- Increase your elimination period;
- Drop an optional rider.

♦ *ACTION NEEDED BY <deadline>:* If you are interested in learning more about any of your Alternative Options, we recommend you contact one of our customer service representatives at 800-200-0837 to review the options in detail and the impact it will have on your premium.

**<Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits**

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it. .>

**<Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits**

If you choose to cancel your policy within 120 days of [next policy anniversary following notification period], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be <$x> as of <date>, which represents the sum of all premiums paid, less any benefits paid. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.>

The following terms apply if you choose to exercise the <Nonforfeiture/Contingent Nonforfeiture> Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future benefit increase adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.>

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[2] A reduction in the Daily Benefit or Benefit Multiplier will have a corresponding reduction on the policy limit (lifetime maximum benefit amount).

- *ACTION NEEDED BY <deadline>:* If you decide to elect the <Nonforfeiture / Contingent Nonforfeiture> Option, please complete the enclosed Coverage Change Request Form and return it by the date provided.

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# COVERAGE CHANGE REQUEST FORM

**Individual LTC Insurance Policy for**
**<Policyholder Name>, <Policy #>**
**<Time Insurance Company> or <Union Security Insurance Company>**

| | MAIL | FAX |
|---|---|---|
| Step 1: Select an option (check the appropriate box)<br>Step 2: Review the Agreement and Acknowledgement<br>Step 3: Sign and date this form<br>Step 4: Return this form by the date provided below | John Hancock<br>LTC Policyholder Services<br>1 John Hancock Way, Ste 1700<br>Boston, MA 02217-1700 | John Hancock<br>LTC Policyholder Services<br>617-572-6010 |

☐ **Your Personalized Option —Avoid the premium increase by reducing your future annual inflation rate**

Your future inflation rate will be reduced from <x %> to <x %> on your upcoming policy anniversary of <policy anniversary>**. This will result in no premium increase.**

☐ **Alternative Options**

*One or more of the following can be selected. Please seek advice if you are interested in any of these options. In some instances, certain changes are subject to state and/or Partnership regulatory benefit minimum requirements.*

☐ Reduce your <Daily/Monthly> Benefit from $<pre-fill> to $_____.

☐ Reduce your Benefit Multiplier from <pre-fill> to _____.

☐ Increase your Elimination Period from <pre-fill> to _____.

☐ Remove the following optional rider(s) from your policy:_____

<☐ Exercise the Nonforfeiture Benefit available on your policy.>

<☐ Exercise the Contingent Nonforfeiture Benefit available on your policy.>

☐ Cancel your policy. This change will be effective immediately.

**Agreement and Acknowledgement**

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

_____ _____

**Signature** **Date**

**Please return this form using the enclosed postage paid return envelope by: <date>.**

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Policies underwritten by <Time Insurance Company> or <Union Security Insurance Company> are administered by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York).
<Insert Policy Form>
FORTIS-1208 1/11

# FREQUENTLY ASKED QUESTIONS

**<Time Insurance Company> or <Union Security Insurance Company>**

1. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased.

2. **Why do you need to raise premium rates — can you explain further?**
   Accurate forecasting and projecting of future claims experience on LTC insurance policies is complex in its detail and application. Many factors are considered at the time that pricing is established, such as the frequency and severity of particular medical conditions, the expected lifespan of policyholders, the length of time policies are expected to remain inforce, and the cost of care, to name a few. As claims are paid, these factors can change over time. Unfortunately, the most recent detailed review of our pricing assumptions confirms that the expected claims over the life of your policy series are significantly higher today than they were expected to be when the premiums were originally determined.

3. **Have I been singled out for this rate increase because of my age or health?**
   No. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Does the prevailing economic environment have anything to do with why you are raising my premium?**
   No. We are increasing premium rates solely due to our claims experience, which indicates higher-than-expected claims on your policy series in the future. State regulation does not permit inforce premium rate increases that are for the purpose of bolstering the insurer's financial position.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Package' outlines your options. To further review these options, please contact one of our customer service representatives at 800-200-0837.

7. **What is the purpose of the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **I am currently on claim. Do I have to pay the increased premium?**
   If you are a policyholder on claim and currently not paying premium (due to the Waiver of Premium provision in your policy), you do not need to pay the higher premium. We are notifying you now of this increase in the event that your premium becomes payable in the future if you are no longer on claim. If you recover and return to premium status, you will be subject to the premium increase, and at that time we will offer you the same premium reduction alternatives that would otherwise be available to you today.

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February 10, 2011
Renee Campbell
Michigan Department of Insurance

Re: Union Security Insurance Company
2010 Inforce Rate Increase Filing
SERFF: MULF-126971419

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Dear Ms. Campbell:

Below are the responses to the questions you asked on 2/3/2011 regarding the above filing. Per your request, the policyholder notification forms have been withdrawn and resubmitted as a separate filing.

**1. Attached for Union Security's review is a report from INS Consultants Inc. dated January 27, 2011. While this report is reflective of a review of John Hancock's filing MULF-126970007, the questions asked of John Hancock may be related to this filing. Please review and respond to the requests for information in the report. Please be detailed and thorough in your response.**

**INS 1. We have reviewed the maximum actuarially justified rate increases indicated by JHLIC and we have determined that such rate increases are consistent with our projections. However, these maximum rate increases are on an aggregate risk pool basis. Since the Company is seeking a rate increase specific by issue age, INS suggests that the Company should provide the maximum rate revision for various issue ages e.g. issue ages 50, 55, 65, 75 and 80. INS suggests that the Company also should provide the actuarial projection for each such issue age within each policy series in support of the maximum rate revision.**

The variations by rate increase were not meant to be justifiable by experience - the aggregate experience was all that was used to justify the rate increase, as to provide the maximum credibility. The reductions that occur at the older issue ages were not meant to be actuarial in nature. However, If we impose higher rate increases on the elderly insureds that are the least likely able to afford them while they are also at attained ages where they are more likely to be going on claim in the upcoming years, that this will result in anti-selective lapse behavior which would mean that the healthy would more likely lapse and the resulting inforce would be a pool of less healthy lives, thus this could have a negative impact on the pool as a whole.

Any reductions from the aggregate that occur at the younger ages are due to capping the premiums at our new business rates, as we believe it provides some equity to the policyholder to not charge them more post-rate increase than we would currently charge based on our current pricing.

A summary of loss ratios and the maximum justified rate increase by age bucket, for the 4060-6073 series, is as follows:

| Issue Age | Max Justifiable Increase | Average Increase Requested | | Original Pricing Loss Ratio | Current Loss Ratio before increase | Current Loss Ratio after increase |
|---|---|---|---|---|---|---|
| < 48 | 256.91% | 64.90% | | 61.05% | 142.18% | 106.49% |
| 48-54 | 126.36% | 66.94% | | 77.19% | 126.35% | 94.45% |
| 55-59 | 91.13% | 65.92% | | 79.19% | 113.53% | 86.39% |
| 60-64 | 81.40% | 54.35% | | 73.07% | 98.21% | 79.76% |
| 65-69 | 110.94% | 37.27% | | 67.85% | 94.97% | 83.63% |
| 70-74 | 177.98% | 19.66% | | 57.26% | 85.98% | 81.37% |
| 75-79 | 415.13% | 2.14% | | 44.03% | 78.34% | 78.01% |
| 80+ | 801.04% | 0.00% | | 42.63% | 78.63% | 78.63% |
| **TOTAL** | **121.85%** | **45.28%** | | **68.17%** | **100.59%** | **84.12%** |

Some of what drives the pattern of justifiable increase by age is that at older issue ages there is a lot less future premium to be collected relative to claims paid due to higher termination rates.

**INS 2. The Company identifies "self-imposed by Company" maximum rate revisions which vary by Policy Series. INS suggests that the Company provide an explanation of how the "self imposed" maximum revisions were determined and whether or not actuarial principles were used in that determination.**

The maximum increases were not determined using actuarial principles, but rather to reduce the impact on insureds (particularly for the older policy series). We are willing to forego the cost to us of reducing the maximum increase below what actuarial principles would allow.

**INS 3. The Company explains that the reason why the requested rate increase for each series varies by both age and benefit combination is to ensure that the resulting (re-rated) premium is not higher than new business rates for comparable benefits. This is a requirement of policies subject to the Rate Stability Regulation and it is one which JHLIC decided to apply to policies not subject to Rate Stability.**

Correct.

**INS 4. Further, the Company describes their decision not to seek a rate increase for issue ages 80 and older because they did not want to impose a rate increase on "elderly policyholders that are presumed to be less likely able to afford it." This is obviously not a decision based on actuarial principles. As a matter of fact, this decision is contrary to the results of the Company's actuarial morbidity studies. As asserted by the Company in the supporting actuarial memorandum for certain policy series, current experience data "indicated our earlier assumptions for older ages and later durations were too low" and that "this is consistent with the comparison of our original assumptions against our current morbidity assumptions, where it can be seen that the claim costs increases are mostly at the later durations and the older ages." INS views this limitation on rate revisions at issue ages 80 and older as an arbitrary decision that produces inequities as to the funding of the underlying insurance risk pool. INS suggests that the affected policyholders are not a part of a social scheme, but are a part of a commercial insurance scheme in which there is a reasonable expectation of equitable treatment among all policyholders.**

The claim observations regarding older ages and later durations referenced in the actuarial memorandum were about attained ages, not issue ages. The claims experience at the older ages will impact all issue ages.

We are wiling to forego the grading if absolutely required; however, we believe that since we are filing rate increases that grade to zero in all states, there will be more policyholder complaints and lapses in a state that does not allow the grading. Additionally, this is not a social

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scheme, since we are not subsidizing older policyholders at the expense of younger policyholders. We are absorbing the cost of the reduced increases on the older policyholders. We believe this should be allowed because those insureds are the least likely to be able to afford the increase and imposing a large increase on the older insureds could result in very anti-selective lapsation which could be harmful to the remaining insureds. The rates for younger ages were not increased to offset the lower increases at the older ages.

**INS 5. The Company states that "since the above items were reductions from otherwise justifiable aggregate rate increases, no insured will be subsidizing any of the concessions that have been made to other insureds in order to accomplish the above objectives". INS suggests that this stated position is not clearly indicated from the information provided. INS suggests that the issue age information requested in item 1. above will provide a clearer basis from which to judge the substance of this statement.**

See our response to item 1 above. Had we not applied any reductions from the aggregate justifiable rate increase, there would be some age blocks that were below, and some above, the aggregate justifiable increase, and the reductions we applied have not affected that.

**INS 6. The Company states that "since these were voluntary reductions put in place by the company, we will not use the resulting deficiency in future profits to justify future rate increases on these series". INS suggests that**

- **The Company should explain what they mean by "resulting deficiency in future profits"**
- **The Company should identify these deficiencies by issue age and**
- **The Company should explain how these deficiencies will be excluded from future rate increase analysis by issue age.**

What we mean by that statement is that if our projected lifetime loss ratios remain less than or equal to the revised loss ratios after the currently requested rate increases, we will not request any further rate increases to make up for our current request being lower than what is now justified. If experience and assumptions change so that our projected lifetime loss ratios exceed the revised loss ratios after the currently requested rate increases, then we could request further rate increases, but in no event would such further requests result in lifetime loss ratios that are less than the current projection.

**INS 7. The Company indicates "that the younger insureds are more likely to have purchased the built-in inflation coverage and these insureds will be given the opportunity to completely avoid the rate increase while maintaining their current coverage level by accepting a lower future inflation indexation. Further the Company states in the supporting actuarial memorandums that the reduced indexation "was determined to be actuarially equivalent to the requested rate increase in aggregate." Since the proposed rate revisions are age specific, INS suggests that the Company provide a demonstration of the actuarial equivalence by issue age of the reduced indexation and the proposed rate revision.**

As stated in the actuarial memorandum, the reduced inflation options were calculated in aggregate for each plan across all policyholders with 5% inflation (all ages and benefits within the given plan). For each plan, the following analysis was done:

A. Determine the impact of the requested rate increases on the present value of future gross premiums.

B. Solve for the reduced future inflation percentage that reduces the present value of future benefits by the amount equal to the amount calculated in A (actual accrued past benefit increases at 5% are retained).

Since the rate increases requested in this filing may vary by cell (due to the new business rate cap, as well as grading the increases to zero at issue ages 80 and above), it was assumed that for those with relatively lower rate increases, a lower portion of policyholders would choose the inflation reduction in lieu of the rate increase.

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On the other hand, for those with relatively higher rate increases, it was assumed that a higher portion of policyholders would choose the inflation reduction. In total, we assumed that policyholders with relatively higher rate increases would be twice as likely to accept the inflation reduction compared to those with relatively lower rate increases.

While there are some cross subsidies across classes, we believe that this approach, while not perfect, is still a much more favorable option than traditional benefit reductions. It would be impossible for us to administer multiple future inflation indices to eliminate the subsidies between cells and thus we would not be able to make this attractive option available. Additionally, using a single future inflation index per product series facilitates communication. The approach is also equitable in that insureds are not required to take this option; those who perceive it is not enough of a good deal, such as the higher issue ages which are subject to smaller increases, can opt to take the rate increase or consider other options.

**2. Provide an updated list of the status of this filing in all states, including a description of the current status (approved, disapproved, denied, etc. and the applicable percentage).**

Please see the attached file, Union Rate Increase by State Summary - 02-09-2011.pdf.

**3. Has Union Security reviewed the financial or solvency implications for their long term care business if this rate increase is not approved or if the increase received is much less than requested? Please provide a detailed explanation.**

Since the business is 100% coinsured by John Hancock Life Insurance Company, John Hancock evaluates the solvency of this business as part of its overall Long Term Care business. The John Hancock long term care business will require a substantial capital infusion if, on a nationwide basis, this rate increase is not approved or approved for much less than requested.

**4. How is the issue age rating structure consistent with the concept of guaranteed renewability? By varying the rate increase by issue age, isn't Union Security varying the increase based on a risk characteristic and not a class basis?**

Since premium rates vary by issue age, we believe that age can be defined as a risk class, similar to benefit period, inflation option, or underwriting class. But even if that is not universally agreed, most of the variation by issue age is due to the limitation that the revised rates cannot exceed our current new business rate - and that is a requirement for policies subject to rate stability regulations. The other variation of rate increases by age arises from our grading the increase down to zero at issue ages 80 and above. We believe this should be allowed because those insureds are the least likely to be able to afford the increase and imposing a large increase on the older insureds could result in very anti-selective lapsation which could be harmful to the remaining insureds. The rates for younger ages were not increased to offset the lower increases at the older ages. In fact, no insured is subject to a higher rate increase than what could be justified on an across the board basis - i.e. no rates were raised by a larger amount to offset plans and ages where the rate increase is lower than the maximum amount.

**5. Please explain how reducing the future inflation option would keep these long term care policies in compliance with MCL 500.3909(1)(a).**

MCL 500.3909(1) requires the offer of the three types (a-c) at the time of *original* purchase. It also allows the insurer to offer other forms of inflation protection, so long as one of (a-c) was offered.

These policies comply with the code in that the applicants were offered a 5% Compound Inflation option at time of purchase, and by rejecting it, were allowed to select another form of inflation protection also offered (e.g. GPO). Furthermore, this code does not state that the choice of original inflation option must be retained for the life of the policy.

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In light of the fact that the inflation landing spot does not conflict with the explicit requirements of 500.3909(1), it should also be noted that Michigan adopted the latest NAIC Model LTC Regulation provision to allow a policyholder to reduce benefits in the future. Although that reduction provision (500.3910b) is applicable to policies issued on or after 6/1/2007, it demonstrates that allowing a policyholder ways to reduce benefits in the future is important and good public policy.

Given that the inflation landing spot is being offered to allow policyholders to avoid the requested rate increases, we ask the OFIR to approve it, as it allows the policyholders to retain all increases accumulated to date at 5%. This is an innovative approach to help affected policyholders, and although a future benefit reduction, it allows the policyholder to avoid making alternative reductions in critical current benefits such as the current Daily Benefit, Benefit Period, or increasing the Elimination Period, all of which would otherwise have a significant negative effect if the policyholder needed long-term care services in the near term. This option is particularly relevant now since the increase in the cost of care has been running in the range of 2-4% for many years now.

Please do not hesitate to contact me if you require further clarification on the above.

Sincerely,

Patrick O'Rourke, FSA, MAAA
AVP & Pricing Actuary

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**Union Security Insurance Company**
**2010 Inforce Rate Increase Filing**

## Filing Status in All States

As of: **2/9/2011**

| State | Average Increase Requested | Status | Number of Policies Inforce | Annual Premium (before Rate Increase) | Notes |
|---|---|---|---|---|---|
| AR | 51.8% | Pending | 140 | 216,407 | |
| AZ | 51.6% | Pending | 1,248 | 1,993,248 | |
| CA | 45.3% | Pending | 2,720 | 5,216,753 | |
| CO | 53.1% | Pending | 2,553 | 3,914,006 | |
| CT | 71.0% | Pending | 526 | 1,064,168 | |
| DC | 45.3% | Pending | 57 | 106,897 | |
| DE | 50.8% | Pending | 81 | 140,150 | |
| FL Comprehensive | 71.6% | Pending | 6,274 | 10,381,729 | |
| FL Facility Only | 46.1% | Pending | 283 | 345,782 | |
| GA | 51.1% | Pending | 854 | 1,458,837 | |
| IA | 52.4% | Pending | 331 | 412,806 | |
| ID | 45.3% | Pending | 130 | 200,528 | |
| IL | 50.3% | Pending | 2,688 | 4,648,160 | |
| IL Trust | | Pending | | | |
| IN | 46.7% | Pending | 194 | 343,210 | |
| KS | 48.8% | Pending | 776 | 1,053,183 | |
| KY | 50.6% | Pending | 541 | 813,146 | |
| LA | 46.3% | Pending | 81 | 108,640 | |
| MA Trust | 71.0% | Pending | 952 | 1,744,229 | |
| MA NonTrust | 71.0% | Pending | 148 | 265,178 | |
| MD | 49.0% | Pending | 533 | 808,557 | |
| ME | 71.0% | Pending | 246 | 388,661 | |
| MI | 53.2% | Pending | 1,304 | 2,140,886 | |
| MN | 55.3% | Pending | 2,593 | 4,284,022 | |
| MO | 48.5% | Pending | 1,377 | 1,860,233 | |
| MS | 58.4% | Pending | 102 | 133,192 | |
| MT | 56.3% | **Approved** | 155 | 220,692 | Approved rates that were equivalent to amount initially requested, but increases > 40% must be phased in over 2 years, resulting in higher ultimate rates to remain equivalent |
| NC | 49.1% | Pending | 989 | 1,620,853 | |
| ND | 56.6% | Pending | 320 | 412,885 | |
| NE | 51.1% | Pending | 244 | 332,913 | |
| NH | 50.2% | Pending | 355 | 646,728 | |
| NJ | 48.2% | Pending | 3,394 | 6,883,910 | |
| NM | 59.5% | Pending | 156 | 207,000 | |
| NV | 71.0% | Pending | 143 | 234,088 | |
| NY | 63.0% | Pending | 3,118 | 6,686,843 | |
| OH | 54.6% | **Approved** | 1,854 | 2,610,374 | Approved as filed |
| OK | 52.9% | Pending | 269 | 377,926 | |
| OR | 48.2% | Pending | 532 | 801,896 | |
| PA | 48.0% | Pending | 4,614 | 8,246,753 | |
| RI | 70.9% | Pending | 111 | 202,556 | |
| SC | 49.4% | Pending | 812 | 1,316,084 | |
| SD | 59.6% | Pending | 269 | 366,331 | |
| TN | 47.9% | Pending | 945 | 1,468,198 | |
| TX | 45.3% | Pending | 1,868 | 3,057,917 | |
| UT | 71.0% | Pending | 105 | 161,852 | |
| VA | 45.3% | Pending | 1,973 | 3,344,785 | |
| VT | 71.1% | Pending | 357 | 612,129 | |
| WA | 49.6% | Pending | 1,368 | 2,414,766 | |
| WI | 48.6% | Pending | 2,622 | 4,089,774 | |
| WV | 50.7% | Pending | 82 | 117,814 | |
| WY | 50.8% | Pending | 24 | 36,900 | |

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John Hancock
the future is yours

February 23, 2011
Renee Campbell
Michigan Department of Insurance

Re: Union Security Insurance Company
2010 Inforce Rate Increase Filing
SERFF: MULF-127027286

Dear Ms. Campbell:

Below are the responses to the questions you asked on 2/16/2011 regarding the above filing.

**1.) For each policy series, please further break down each issue age rate revision category and provide the attained ages within each group and tell us how much of a rate increase each group is receiving. What are the numbers of policyholders in each of these groups as well?**

Please find the requested data in the attached Excel file 'MI Appendix D - Union.xls'.

**2.) From our meeting on 2/11/11, we understand that John Hancock will be absorbing the cost of not sufficiently funding the future anticipated benefit cost for plans included in the proposed rate revision. We assume that cost is approximated by the difference between the present value of the gross premiums adjusted by the actuarial justified revisions and the present value of the gross premiums adjusted by the proposed revisions, where such present values are based on assumptions consistent with those used in the filing. Can we see this difference by plan for Michigan policies.**

The table below shows the difference between the present value of future premiums adjusted by the actuarial justified revisions (with new business caps, without self-imposed caps or grading down at older ages) and the present value of future premiums adjusted by the proposed revisions (with new business caps, with self-imposed caps and grading down at older ages) for Michigan only experience.

Please note that the experience for the 4060-6073 policy series (issued under Time Insurance Company and Union Security Insurance Company) is combined in all our analysis, so only a portion of the difference below would be attributable to the business covered by this filing, and the remainder would be attributable to the business covered by the other filing.

**Michigan-only experience**

| | PVFP no caps/grading | PVFP with caps/grading | PVFP difference | % difference |
|---|---|---|---|---|
| **4060-6073 Series** | 30.1 M | 27.3 M | 2.8 M | 10.3% |
| **7062 Series** | 12.5 M | 11.8 M | 0.7 M | 5.7% |

Please do not hesitate to contact me if you require further clarification on the above.

Sincerely,

Patrick O'Rourke, FSA, MAAA
AVP & Pricing Actuary

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# Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---|---|---|---|---|
| 02/23/2011 | Supporting Document | Response to 02/16/11 Objection | 02/24/2011 | Response to MI 2-16-11 Union obj.pdf<br>MI Appendix D - Union.xls (Superceded) |

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