

Prepared For: Sample rates

<u>Optional Child Face Amount</u>	<u>Deduction Premium(*)</u>
\$ 5,000	\$ 2.09
\$ 10,000	\$ 4.18
\$ 15,000	\$ 6.27
\$ 20,000	\$ 8.36
\$ 25,000	\$ 10.46

Deduction premium shown covers ALL eligible dependent children for the face amount shown (regardless of number of children). Generally, a dependent child is defined as a child who is more than 15 days old and has not had his or her 23rd birthday; is unmarried; is reliant on the Insured for support; is the Insured's child, legally adopted child, stepchild or child for whom the Insured is legal guardian; and has not had his or her 19th birthday on or before the Coverage Date of this benefit. See contract for details and any variations by issue state.

Actual premiums and face amounts may vary slightly due to administrative system rounding.

A detailed illustration will be provided upon delivery of the coverage certificate or earlier upon request