

Disability Insurance Monthly Premium Rates per \$1000/Month Benefit

NC BAR ASSOCIATION MEMBER PROGRAM

(NO MEDICAL REVIEW/GUARANTEED ISSUE)

<u>Age</u>	<u>Non-Tobacco</u>	<u>Tobacco</u>	<u>Age</u>	<u>Non-Tobacco</u>	<u>Tobacco</u>
25	\$21.79	\$27.24	45	\$38.33	\$47.92
26	\$21.98	\$27.47	46	\$40.01	\$50.01
27	\$22.22	\$27.77	47	\$41.60	\$52.00
28	\$22.55	\$28.18	48	\$43.06	\$53.83
29	\$22.90	\$28.62	49	\$44.32	\$55.34
30	\$23.31	\$29.14	50	\$45.30	\$56.64
31	\$23.80	\$29.74	51	\$46.07	\$57.60
32	\$24.32	\$30.40	52	\$46.70	\$58.38
33	\$24.91	\$31.14	53	\$47.23	\$59.04
34	\$25.56	\$31.96	54	\$47.62	\$59.53
35	\$26.28	\$32.85	55	\$47.91	\$59.88
36	\$27.04	\$33.80	56	\$48.07	\$60.09
37	\$27.87	\$34.83	57	\$48.15	\$60.19
38	\$28.77	\$35.96	58	\$48.14	\$60.19
39	\$29.76	\$37.20	59	\$48.06	\$60.09
40	\$30.81	\$38.50	60	\$47.97	\$59.95
41	\$32.00	\$39.99	61	\$41.09	\$51.36
42	\$33.42	\$41.77	62	\$35.71	\$44.64
43	\$34.99	\$43.73	63	\$30.33	\$37.91
44	\$36.64	\$45.79	64	\$24.94	\$31.18

MALE & FEMALE RATES ARE THE SAME

FIXED GUARANTEED RATES

RESIDUAL BENEFIT RIDER

TRUE OWN OCCUPATION PROTECTION

ACT NOW!!! LIMITED TIME OFFER

UP TO \$4000/MONTH WITHOUT MEDICAL HISTORY (HIGHER LIMITS AVAILABLE UPON REVIEW)

INDUSTRY COMPETITION

(FULL MEDICAL REVIEW REQUIRED)

<u>AGE 25</u>	
<u>Principal Male</u>	\$19.92
<u>Principal Female</u>	\$26.70
<u>Met Life Male</u>	\$22.76
<u>Met Life Female</u>	\$32.85
<u>AGE 35</u>	
<u>Principal Male</u>	\$26.53
<u>Principal Female</u>	\$39.59
<u>Met Life Male</u>	\$33.88
<u>Met Life Female</u>	\$47.99
<u>AGE 45</u>	
<u>Principal Male</u>	\$44.35
<u>Principal Female</u>	\$57.92
<u>Met Life Male</u>	\$56.01
<u>Met Life Female</u>	\$65.92
<u>AGE 55</u>	
<u>Principal Male</u>	\$67.89
<u>Principal Female</u>	\$70.01
<u>Met Life Male</u>	\$91.51
<u>Met Life Female</u>	\$86.62

Principal & Met Life Rates Reflect Non-Tobacco Classification