

**MONTHLY NON-TOBACCO RATES**  
**ZIP CODES: 460-461, 465-469, 472-479**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
74.53	106.02	89.78	65	85.67	121.86	103.19
77.09	109.51	92.70	66	88.61	125.87	106.55
80.52	114.20	96.64	67	92.55	131.27	111.08
83.16	117.97	99.83	68	95.59	135.60	114.74
85.73	121.86	103.15	69	98.54	140.07	118.56
88.16	125.66	106.41	70	101.34	144.44	122.31
90.47	129.31	109.54	71	103.99	148.63	125.91
92.66	132.83	112.57	72	106.51	152.68	129.40
94.61	136.06	115.37	73	108.75	156.39	132.61
96.32	139.07	117.99	74	110.72	159.85	135.62
97.77	141.78	120.36	75	112.38	162.96	138.35
99.13	144.41	122.69	76	113.94	165.99	141.02
100.41	146.94	124.92	77	115.41	168.89	143.59
101.60	149.32	127.02	78	116.78	171.63	146.00
102.72	151.63	129.07	79	118.07	174.29	148.35
103.84	153.94	131.12	80	119.36	176.94	150.71
104.88	156.20	133.12	81	120.55	179.54	153.02
105.84	158.39	135.09	82	121.65	182.06	155.28
106.71	160.45	136.93	83	122.65	184.42	157.39
107.50	162.47	138.76	84	123.57	186.75	159.49
108.25	164.43	140.52	85	124.43	189.00	161.52
108.98	166.38	142.29	86	125.26	191.24	163.55
109.71	168.41	144.13	87	126.11	193.58	165.67
110.45	170.39	145.93	88	126.96	195.85	167.74
111.20	172.38	147.78	89	127.82	198.13	169.86
111.96	174.46	149.71	90	128.69	200.53	172.08
112.75	176.55	151.65	91	129.60	202.94	174.31
113.55	178.75	153.70	92	130.52	205.46	176.66
114.38	180.99	155.77	93	131.47	208.03	179.05
115.23	183.35	157.97	94	132.45	210.75	181.57
116.07	185.73	160.16	95	133.41	213.48	184.09
116.88	188.08	162.36	96	134.35	216.19	186.62
117.61	190.33	164.46	97	135.19	218.77	189.03
118.33	192.62	166.59	98	136.02	221.41	191.49
119.06	194.98	168.80	99+	136.85	224.11	194.02

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY TOBACCO RATES**  
**ZIP CODES: 460-461, 465-469, 472-479**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
85.67	121.86	103.19	65	98.47	140.07	118.61
88.61	125.87	106.55	66	101.85	144.68	122.47
92.55	131.27	111.08	67	106.38	150.88	127.68
95.59	135.60	114.74	68	109.87	155.86	131.89
98.54	140.07	118.56	69	113.26	161.00	136.28
101.34	144.44	122.31	70	116.48	166.02	140.58
103.99	148.63	125.91	71	119.53	170.84	144.72
106.51	152.68	129.40	72	122.42	175.49	148.73
108.75	156.39	132.61	73	125.00	179.76	152.43
110.72	159.85	135.62	74	127.26	183.73	155.88
112.38	162.96	138.35	75	129.17	187.31	159.02
113.94	165.99	141.02	76	130.97	190.79	162.09
115.41	168.89	143.59	77	132.66	194.13	165.04
116.78	171.63	146.00	78	134.23	197.28	167.82
118.07	174.29	148.35	79	135.71	200.33	170.52
119.36	176.94	150.71	80	137.19	203.38	173.23
120.55	179.54	153.02	81	138.56	206.37	175.88
121.65	182.06	155.28	82	139.83	209.26	178.48
122.65	184.42	157.39	83	140.98	211.98	180.91
123.57	186.75	159.49	84	142.03	214.65	183.32
124.43	189.00	161.52	85	143.02	217.24	185.65
125.26	191.24	163.55	86	143.98	219.82	187.99
126.11	193.58	165.67	87	144.95	222.50	190.42
126.96	195.85	167.74	88	145.93	225.12	192.80
127.82	198.13	169.86	89	146.92	227.74	195.24
128.69	200.53	172.08	90	147.92	230.49	197.79
129.60	202.94	174.31	91	148.96	233.26	200.36
130.52	205.46	176.66	92	150.02	236.16	203.06
131.47	208.03	179.05	93	151.11	239.12	205.80
132.45	210.75	181.57	94	152.24	242.24	208.70
133.41	213.48	184.09	95	153.35	245.38	211.60
134.35	216.19	186.62	96	154.42	248.49	214.50
135.19	218.77	189.03	97	155.39	251.46	217.28
136.02	221.41	191.49	98	156.34	254.49	220.10
136.85	224.11	194.02	99+	157.30	257.60	223.01

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY NON-TOBACCO RATES**

**ZIP CODES: 470, 471**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
79.00	112.38	95.16	65	90.81	129.17	109.38
81.72	116.08	98.26	66	93.93	133.42	112.94
85.35	121.05	102.44	67	98.10	139.14	117.75
88.15	125.05	105.82	68	101.32	143.73	121.63
90.87	129.17	109.34	69	104.45	148.47	125.68
93.45	133.20	112.79	70	107.42	153.10	129.64
95.90	137.07	116.11	71	110.23	157.55	133.46
98.22	140.80	119.33	72	112.90	161.84	137.16
100.29	144.22	122.30	73	115.28	165.78	140.57
102.10	147.41	125.07	74	117.36	169.44	143.75
103.63	150.28	127.58	75	119.12	172.74	146.65
105.08	153.07	130.05	76	120.78	175.95	149.48
106.44	155.75	132.41	77	122.34	179.03	152.20
107.69	158.28	134.64	78	123.79	181.93	154.76
108.88	160.73	136.81	79	125.15	184.74	157.25
110.07	163.18	138.99	80	126.52	187.56	159.75
111.17	165.57	141.11	81	127.78	190.32	162.20
112.19	167.89	143.20	82	128.95	192.98	164.59
113.11	170.07	145.15	83	130.01	195.49	166.84
113.95	172.22	147.08	84	130.98	197.95	169.06
114.75	174.30	148.95	85	131.89	200.34	171.21
115.52	176.37	150.83	86	132.78	202.72	173.36
116.30	178.51	152.78	87	133.67	205.19	175.61
117.08	180.62	154.69	88	134.58	207.61	177.80
117.88	182.72	156.64	89	135.49	210.02	180.05
118.68	184.93	158.69	90	136.41	212.56	182.40
119.51	187.15	160.75	91	137.37	215.11	184.77
120.36	189.47	162.92	92	138.35	217.79	187.26
121.24	191.85	165.12	93	139.35	220.52	189.79
122.14	194.35	167.44	94	140.40	223.39	192.46
123.04	196.87	169.77	95	141.42	226.29	195.14
123.89	199.37	172.10	96	142.41	229.16	197.81
124.67	201.75	174.33	97	143.30	231.90	200.38
125.43	204.18	176.59	98	144.18	234.69	202.98
126.20	206.68	178.92	99+	145.06	237.56	205.66

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY TOBACCO RATES**

**ZIP CODES: 470, 471**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
90.81	129.17	109.38	65	104.38	148.47	125.73
93.93	133.42	112.94	66	107.96	153.36	129.82
98.10	139.14	117.75	67	112.76	159.93	135.34
101.32	143.73	121.63	68	116.46	165.21	139.80
104.45	148.47	125.68	69	120.06	170.66	144.46
107.42	153.10	129.64	70	123.47	175.98	149.02
110.23	157.55	133.46	71	126.70	181.09	153.40
112.90	161.84	137.16	72	129.77	186.02	157.65
115.28	165.77	140.57	73	132.50	190.55	161.58
117.36	169.44	143.75	74	134.90	194.75	165.23
119.12	172.74	146.65	75	136.92	198.55	168.56
120.78	175.95	149.48	76	138.83	202.24	171.82
122.34	179.03	152.20	77	140.62	205.78	174.94
123.79	181.93	154.76	78	142.28	209.12	177.89
125.15	184.75	157.25	79	143.85	212.35	180.75
126.52	187.56	159.75	80	145.42	215.58	183.62
127.78	190.31	162.20	81	146.87	218.75	186.43
128.95	192.98	164.59	82	148.22	221.82	189.19
130.01	195.49	166.84	83	149.44	224.70	191.77
130.98	197.95	169.06	84	150.55	227.53	194.32
131.89	200.34	171.21	85	151.60	230.27	196.79
132.78	202.72	173.37	86	152.62	233.01	199.27
133.67	205.19	175.61	87	153.65	235.85	201.85
134.58	207.61	177.80	88	154.69	238.63	204.37
135.49	210.02	180.05	89	155.74	241.40	206.95
136.41	212.56	182.40	90	156.80	244.32	209.66
137.37	215.11	184.77	91	157.90	247.26	212.38
138.35	217.79	187.26	92	159.02	250.33	215.24
139.35	220.52	189.79	93	160.18	253.47	218.15
140.40	223.39	192.46	94	161.37	256.77	221.22
141.42	226.29	195.14	95	162.55	260.10	224.30
142.41	229.16	197.81	96	163.69	263.40	227.37
143.30	231.90	200.38	97	164.71	266.55	230.32
144.18	234.69	202.98	98	165.72	269.76	233.31
145.06	237.56	205.66	99+	166.74	273.06	236.39

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY NON-TOBACCO RATES**

**ZIP CODES: 462, 463, 464**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
88.69	126.16	106.83	65	101.95	145.01	122.80
91.74	130.32	110.31	66	105.45	149.79	126.79
95.82	135.90	115.00	67	110.14	156.21	132.19
98.96	140.39	118.80	68	113.75	161.36	136.55
102.01	145.01	122.75	69	117.26	166.68	141.09
104.92	149.54	126.62	70	120.59	171.88	145.54
107.66	153.88	130.35	71	123.75	176.87	149.83
110.26	158.07	133.96	72	126.74	181.69	153.98
112.59	161.91	137.30	73	129.41	186.11	157.81
114.62	165.49	140.40	74	131.75	190.22	161.38
116.34	168.71	143.23	75	133.73	193.92	164.63
117.97	171.85	146.00	76	135.59	197.53	167.81
119.49	174.86	148.65	77	137.34	200.98	170.87
120.90	177.69	151.16	78	138.97	204.24	173.74
122.24	180.44	153.59	79	140.50	207.40	176.54
123.57	183.19	156.03	80	142.03	210.56	179.35
124.80	185.88	158.42	81	143.45	213.66	182.09
125.95	188.48	160.76	82	144.77	216.65	184.78
126.98	190.93	162.95	83	145.96	219.46	187.30
127.93	193.34	165.12	84	147.04	222.23	189.79
128.82	195.67	167.22	85	148.07	224.91	192.20
129.68	197.99	169.33	86	149.06	227.58	194.63
130.56	200.41	171.51	87	150.07	230.35	197.14
131.44	202.77	173.66	88	151.08	233.07	199.61
132.33	205.13	175.86	89	152.11	235.78	202.13
133.23	207.61	178.15	90	153.14	238.63	204.77
134.17	210.10	180.47	91	154.22	241.49	207.43
135.13	212.71	182.90	92	155.32	244.50	210.23
136.11	215.38	185.37	93	156.44	247.56	213.06
137.12	218.19	187.98	94	157.61	250.79	216.07
138.12	221.02	190.59	95	158.76	254.04	219.07
139.09	223.82	193.20	96	159.87	257.26	222.07
139.96	226.49	195.71	97	160.88	260.34	224.95
140.82	229.22	198.25	98	161.86	263.47	227.87
141.68	232.02	200.87	99+	162.85	266.69	230.88

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY TOBACCO RATES**

**ZIP CODES: 462, 463, 464**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
101.95	145.01	122.80	65	117.18	166.68	141.15
105.45	149.79	126.79	66	121.20	172.17	145.74
110.14	156.21	132.19	67	126.59	179.55	151.94
113.75	161.36	136.55	68	130.75	185.47	156.95
117.26	166.68	141.09	69	134.78	191.59	162.17
120.59	171.88	145.54	70	138.61	197.56	167.29
123.75	176.87	149.83	71	142.24	203.30	172.22
126.74	181.69	153.98	72	145.68	208.83	176.99
129.41	186.11	157.81	73	148.75	213.91	181.39
131.75	190.22	161.38	74	151.44	218.64	185.50
133.73	193.92	164.63	75	153.71	222.90	189.23
135.59	197.53	167.81	76	155.85	227.04	192.89
137.34	200.98	170.87	77	157.87	231.02	196.40
138.97	204.24	173.74	78	159.73	234.76	199.71
140.50	207.40	176.54	79	161.50	238.39	202.92
142.03	210.56	179.35	80	163.26	242.02	206.14
143.45	213.66	182.09	81	164.89	245.58	209.30
144.77	216.65	184.78	82	166.40	249.02	212.39
145.96	219.46	187.30	83	167.77	252.26	215.28
147.04	222.23	189.79	84	169.02	255.43	218.15
148.07	224.91	192.20	85	170.19	258.52	220.92
149.06	227.58	194.63	86	171.34	261.59	223.71
150.07	230.35	197.14	87	172.49	264.78	226.60
151.08	233.07	199.61	88	173.66	267.89	229.43
152.11	235.78	202.13	89	174.84	271.01	232.34
153.14	238.63	204.77	90	176.03	274.28	235.37
154.22	241.49	207.43	91	177.26	277.58	238.43
155.32	244.50	210.23	92	178.52	281.03	241.64
156.44	247.56	213.06	93	179.82	284.55	244.90
157.61	250.79	216.07	94	181.17	288.27	248.35
158.76	254.04	219.07	95	182.49	292.00	251.80
159.87	257.26	222.07	96	183.76	295.70	255.26
160.88	260.34	224.95	97	184.91	299.24	258.56
161.86	263.47	227.87	98	186.05	302.84	261.92
162.85	266.69	230.88	99+	187.19	306.54	265.38

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.