

Continental Life Insurance Company of Brentwood, Tennessee

Annual Premiums

For Use in ZIP Codes: 294-295, 298-299

Female Rates

Questions: 916-682-1117

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	1,079	1,271	1,602	642	1,272	989	65	1,198	1,413	1,780	713	1,414	1,099
66	1,079	1,271	1,602	642	1,272	1,006	66	1,198	1,413	1,780	713	1,414	1,118
67	1,079	1,271	1,602	642	1,272	1,024	67	1,198	1,413	1,780	713	1,414	1,138
68	1,091	1,287	1,622	649	1,288	1,052	68	1,212	1,430	1,801	721	1,431	1,169
69	1,115	1,314	1,656	662	1,315	1,093	69	1,240	1,460	1,841	737	1,461	1,213
70	1,144	1,349	1,701	680	1,350	1,140	70	1,272	1,500	1,889	756	1,501	1,266
71	1,178	1,390	1,752	701	1,391	1,174	71	1,310	1,544	1,946	777	1,545	1,305
72	1,218	1,434	1,809	723	1,436	1,213	72	1,353	1,594	2,009	804	1,595	1,347
73	1,259	1,485	1,871	748	1,486	1,255	73	1,399	1,650	2,079	831	1,651	1,394
74	1,309	1,543	1,944	777	1,544	1,304	74	1,454	1,715	2,160	864	1,716	1,449
75	1,363	1,606	2,025	809	1,607	1,358	75	1,514	1,786	2,250	900	1,787	1,508
76	1,418	1,671	2,106	843	1,673	1,413	76	1,575	1,856	2,339	936	1,858	1,569
77	1,471	1,733	2,186	874	1,736	1,465	77	1,633	1,926	2,428	970	1,928	1,628
78	1,521	1,795	2,261	904	1,796	1,517	78	1,690	1,994	2,513	1,004	1,995	1,685
79	1,574	1,855	2,338	935	1,857	1,568	79	1,749	2,061	2,597	1,038	2,063	1,742
80	1,623	1,913	2,412	965	1,915	1,617	80	1,802	2,126	2,679	1,072	2,129	1,797
81	1,674	1,973	2,487	995	1,975	1,669	81	1,859	2,193	2,764	1,106	2,195	1,854
82	1,727	2,035	2,566	1,026	2,038	1,720	82	1,917	2,261	2,850	1,140	2,264	1,912
83	1,780	2,099	2,644	1,058	2,100	1,773	83	1,978	2,332	2,938	1,175	2,333	1,970
84	1,834	2,163	2,725	1,090	2,165	1,828	84	2,039	2,402	3,028	1,211	2,405	2,030
85	1,899	2,238	2,821	1,129	2,240	1,891	85	2,109	2,486	3,134	1,254	2,489	2,102
86	1,952	2,302	2,901	1,161	2,304	1,946	86	2,168	2,558	3,223	1,289	2,560	2,163
87	2,008	2,366	2,984	1,194	2,370	2,001	87	2,231	2,629	3,315	1,326	2,632	2,223
88	2,063	2,433	3,067	1,226	2,436	2,056	88	2,293	2,704	3,408	1,363	2,707	2,285
89	2,122	2,501	3,153	1,260	2,504	2,114	89	2,358	2,779	3,503	1,401	2,782	2,350
90	2,180	2,570	3,239	1,296	2,572	2,172	90	2,422	2,856	3,598	1,440	2,858	2,414
91	2,239	2,640	3,327	1,332	2,642	2,232	91	2,487	2,934	3,697	1,479	2,936	2,480
92	2,300	2,710	3,416	1,367	2,713	2,291	92	2,555	3,011	3,795	1,518	3,016	2,546
93	2,361	2,783	3,507	1,403	2,787	2,353	93	2,623	3,093	3,897	1,559	3,097	2,615
94	2,422	2,856	3,599	1,441	2,859	2,416	94	2,692	3,173	3,999	1,601	3,178	2,684
95	2,486	2,931	3,695	1,478	2,935	2,478	95	2,763	3,257	4,104	1,643	3,261	2,754
96	2,550	3,007	3,790	1,515	3,010	2,541	96	2,834	3,340	4,211	1,684	3,344	2,824
97	2,615	3,084	3,887	1,555	3,087	2,607	97	2,905	3,426	4,319	1,728	3,430	2,896
98	2,682	3,161	3,985	1,594	3,165	2,673	98	2,981	3,512	4,428	1,772	3,517	2,970
99+	2,748	3,241	4,083	1,634	3,244	2,740	99+	3,053	3,600	4,537	1,816	3,606	3,044

Modal Factors:

Semi-Annual: 0.5200

Quarterly: 0.2650

Monthly: 0.0833

The above rates do not include the \$20 one-time policy fee.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)

Modal premium x .93 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

Continental Life Insurance Company of Brentwood, Tennessee

Annual Premiums

For Use in ZIP Codes: 294-295, 298-299

Male Rates

Questions: 916-682-1117

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	1,241	1,461	1,843	737	1,463	1,138	65	1,378	1,624	2,047	820	1,625	1,264
66	1,241	1,461	1,843	737	1,463	1,157	66	1,378	1,624	2,047	820	1,625	1,286
67	1,241	1,461	1,843	737	1,463	1,177	67	1,378	1,624	2,047	820	1,625	1,307
68	1,255	1,480	1,866	747	1,482	1,210	68	1,394	1,645	2,072	829	1,647	1,345
69	1,282	1,511	1,904	762	1,512	1,256	69	1,425	1,679	2,116	848	1,680	1,395
70	1,316	1,553	1,956	782	1,554	1,311	70	1,463	1,726	2,172	867	1,727	1,456
71	1,356	1,598	2,015	805	1,599	1,350	71	1,507	1,775	2,238	894	1,777	1,501
72	1,399	1,650	2,079	831	1,651	1,395	72	1,556	1,833	2,310	924	1,834	1,548
73	1,449	1,708	2,152	861	1,709	1,443	73	1,610	1,898	2,391	957	1,900	1,603
74	1,505	1,774	2,236	894	1,775	1,500	74	1,673	1,972	2,485	994	1,973	1,667
75	1,568	1,848	2,329	932	1,849	1,561	75	1,742	2,053	2,587	1,035	2,054	1,734
76	1,630	1,921	2,421	969	1,924	1,624	76	1,811	2,135	2,689	1,076	2,137	1,805
77	1,691	1,993	2,513	1,004	1,996	1,685	77	1,878	2,215	2,792	1,116	2,217	1,874
78	1,749	2,063	2,601	1,040	2,066	1,744	78	1,944	2,294	2,891	1,155	2,295	1,938
79	1,810	2,133	2,688	1,075	2,136	1,803	79	2,012	2,371	2,987	1,195	2,373	2,004
80	1,867	2,200	2,774	1,109	2,202	1,859	80	2,073	2,445	3,081	1,232	2,447	2,067
81	1,926	2,270	2,860	1,144	2,272	1,918	81	2,139	2,523	3,179	1,272	2,525	2,132
82	1,985	2,340	2,951	1,179	2,342	1,980	82	2,205	2,601	3,277	1,311	2,603	2,199
83	2,047	2,413	3,041	1,217	2,416	2,040	83	2,275	2,682	3,379	1,351	2,683	2,267
84	2,110	2,487	3,134	1,254	2,489	2,102	84	2,344	2,764	3,482	1,392	2,766	2,335
85	2,183	2,573	3,244	1,299	2,575	2,175	85	2,425	2,858	3,605	1,442	2,863	2,418
86	2,245	2,647	3,335	1,335	2,649	2,238	86	2,494	2,941	3,707	1,483	2,943	2,487
87	2,308	2,722	3,432	1,372	2,725	2,302	87	2,566	3,023	3,813	1,525	3,028	2,557
88	2,373	2,799	3,527	1,411	2,801	2,365	88	2,637	3,109	3,919	1,568	3,113	2,628
89	2,440	2,875	3,624	1,450	2,880	2,432	89	2,711	3,195	4,027	1,612	3,198	2,701
90	2,506	2,957	3,725	1,490	2,959	2,499	90	2,786	3,284	4,138	1,656	3,287	2,777
91	2,574	3,036	3,825	1,531	3,039	2,567	91	2,860	3,373	4,251	1,702	3,377	2,852
92	2,644	3,116	3,929	1,571	3,121	2,636	92	2,937	3,463	4,365	1,745	3,468	2,928
93	2,715	3,201	4,034	1,614	3,205	2,706	93	3,016	3,557	4,481	1,793	3,561	3,007
94	2,786	3,284	4,139	1,657	3,289	2,778	94	3,094	3,650	4,600	1,842	3,654	3,087
95	2,858	3,370	4,249	1,701	3,376	2,849	95	3,178	3,746	4,721	1,888	3,749	3,167
96	2,932	3,457	4,358	1,743	3,461	2,924	96	3,258	3,841	4,843	1,937	3,847	3,248
97	3,007	3,547	4,470	1,788	3,551	2,997	97	3,341	3,940	4,966	1,987	3,945	3,330
98	3,084	3,635	4,583	1,833	3,640	3,074	98	3,427	4,039	5,092	2,038	4,044	3,415
99+	3,160	3,727	4,696	1,879	3,731	3,151	99+	3,511	4,140	5,218	2,087	4,147	3,501

Modal Factors: Semi-Annual: 0.5200

Quarterly: 0.2650 Monthly: 0.0833

The above rates do not include the \$20 one-time policy fee.

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Annual premium x modal factor = modal premium (round to nearest whole cent)

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If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

Continental Life Insurance Company of Brentwood, Tennessee

Annual Premiums
For Use in: Rest of State
Female Rates

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	985	1,161	1,463	586	1,162	903	65	1,094	1,290	1,626	651	1,291	1,004
66	985	1,161	1,463	586	1,162	919	66	1,094	1,290	1,626	651	1,291	1,021
67	985	1,161	1,463	586	1,162	935	67	1,094	1,290	1,626	651	1,291	1,039
68	996	1,175	1,481	593	1,176	961	68	1,107	1,306	1,645	658	1,307	1,068
69	1,018	1,200	1,512	605	1,201	998	69	1,132	1,333	1,681	673	1,334	1,108
70	1,045	1,232	1,553	621	1,233	1,041	70	1,162	1,370	1,725	690	1,371	1,156
71	1,076	1,269	1,600	640	1,270	1,072	71	1,196	1,410	1,777	710	1,411	1,192
72	1,112	1,310	1,652	660	1,311	1,108	72	1,236	1,456	1,835	734	1,457	1,230
73	1,150	1,356	1,709	683	1,357	1,146	73	1,278	1,507	1,899	759	1,508	1,273
74	1,195	1,409	1,775	710	1,410	1,191	74	1,328	1,566	1,973	789	1,567	1,323
75	1,245	1,467	1,849	739	1,468	1,240	75	1,383	1,631	2,055	822	1,632	1,377
76	1,295	1,526	1,923	770	1,528	1,290	76	1,438	1,695	2,136	855	1,697	1,433
77	1,343	1,583	1,996	798	1,585	1,338	77	1,491	1,759	2,217	886	1,761	1,487
78	1,389	1,639	2,065	826	1,640	1,385	78	1,543	1,821	2,295	917	1,822	1,539
79	1,437	1,694	2,135	854	1,696	1,432	79	1,597	1,882	2,372	948	1,884	1,591
80	1,482	1,747	2,203	881	1,749	1,477	80	1,646	1,942	2,447	979	1,944	1,641
81	1,529	1,802	2,271	909	1,804	1,524	81	1,698	2,003	2,524	1,010	2,005	1,693
82	1,577	1,858	2,343	937	1,861	1,571	82	1,751	2,065	2,603	1,041	2,068	1,746
83	1,626	1,917	2,415	966	1,918	1,619	83	1,806	2,130	2,683	1,073	2,131	1,799
84	1,675	1,975	2,489	995	1,977	1,669	84	1,862	2,194	2,765	1,106	2,196	1,854
85	1,734	2,044	2,576	1,031	2,046	1,727	85	1,926	2,270	2,862	1,145	2,273	1,920
86	1,783	2,102	2,649	1,060	2,104	1,777	86	1,980	2,336	2,943	1,177	2,338	1,975
87	1,834	2,161	2,725	1,090	2,164	1,827	87	2,037	2,401	3,027	1,211	2,404	2,030
88	1,884	2,222	2,801	1,120	2,225	1,878	88	2,094	2,469	3,112	1,245	2,472	2,087
89	1,938	2,284	2,879	1,151	2,287	1,931	89	2,153	2,538	3,199	1,279	2,541	2,146
90	1,991	2,347	2,958	1,184	2,349	1,984	90	2,212	2,608	3,286	1,315	2,610	2,205
91	2,045	2,411	3,038	1,216	2,413	2,038	91	2,271	2,679	3,376	1,351	2,681	2,265
92	2,100	2,475	3,120	1,248	2,478	2,092	92	2,333	2,750	3,466	1,386	2,754	2,325
93	2,156	2,542	3,203	1,281	2,545	2,149	93	2,395	2,825	3,559	1,424	2,828	2,388
94	2,212	2,608	3,287	1,316	2,611	2,206	94	2,458	2,898	3,652	1,462	2,902	2,451
95	2,270	2,677	3,374	1,350	2,680	2,263	95	2,523	2,974	3,748	1,500	2,978	2,515
96	2,329	2,746	3,461	1,384	2,749	2,321	96	2,588	3,050	3,846	1,538	3,054	2,579
97	2,388	2,816	3,550	1,420	2,819	2,381	97	2,653	3,129	3,944	1,578	3,132	2,645
98	2,449	2,887	3,639	1,456	2,890	2,441	98	2,722	3,207	4,044	1,618	3,212	2,712
99+	2,510	2,960	3,729	1,492	2,963	2,502	99+	2,788	3,288	4,143	1,658	3,293	2,780

Modal Factors:

Semi-Annual: 0.5200

Quarterly: 0.2650

Monthly: 0.0833

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If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

Continental Life Insurance Company of Brentwood, Tennessee

Annual Premiums
For Use in: Rest of State
Male Rates

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	1,133	1,334	1,683	673	1,336	1,039	65	1,258	1,483	1,869	749	1,484	1,154
66	1,133	1,334	1,683	673	1,336	1,057	66	1,258	1,483	1,869	749	1,484	1,174
67	1,133	1,334	1,683	673	1,336	1,075	67	1,258	1,483	1,869	749	1,484	1,194
68	1,146	1,352	1,704	682	1,353	1,105	68	1,273	1,502	1,892	757	1,504	1,228
69	1,171	1,380	1,739	696	1,381	1,147	69	1,301	1,533	1,932	774	1,534	1,274
70	1,202	1,418	1,786	714	1,419	1,197	70	1,336	1,576	1,984	792	1,577	1,330
71	1,238	1,459	1,840	735	1,460	1,233	71	1,376	1,621	2,044	816	1,623	1,371
72	1,278	1,507	1,899	759	1,508	1,274	72	1,421	1,674	2,110	844	1,675	1,414
73	1,323	1,560	1,965	786	1,561	1,318	73	1,470	1,733	2,184	874	1,735	1,464
74	1,374	1,620	2,042	816	1,621	1,370	74	1,528	1,801	2,269	908	1,802	1,522
75	1,432	1,688	2,127	851	1,689	1,426	75	1,591	1,875	2,363	945	1,876	1,584
76	1,489	1,754	2,211	885	1,757	1,483	76	1,654	1,950	2,456	983	1,952	1,648
77	1,544	1,820	2,295	917	1,823	1,539	77	1,715	2,023	2,550	1,019	2,025	1,711
78	1,597	1,884	2,375	950	1,887	1,593	78	1,775	2,095	2,640	1,055	2,096	1,770
79	1,653	1,948	2,455	982	1,951	1,647	79	1,837	2,165	2,728	1,091	2,167	1,830
80	1,705	2,009	2,533	1,013	2,011	1,698	80	1,893	2,233	2,814	1,125	2,235	1,888
81	1,759	2,073	2,612	1,045	2,075	1,752	81	1,953	2,304	2,903	1,162	2,306	1,947
82	1,813	2,137	2,695	1,077	2,139	1,808	82	2,014	2,375	2,993	1,197	2,377	2,008
83	1,869	2,204	2,777	1,111	2,206	1,863	83	2,078	2,449	3,086	1,234	2,450	2,070
84	1,927	2,271	2,862	1,145	2,273	1,920	84	2,141	2,524	3,180	1,271	2,526	2,132
85	1,994	2,350	2,963	1,186	2,352	1,986	85	2,215	2,610	3,292	1,317	2,615	2,208
86	2,050	2,417	3,046	1,219	2,419	2,044	86	2,278	2,686	3,385	1,354	2,688	2,271
87	2,108	2,486	3,134	1,253	2,489	2,102	87	2,343	2,761	3,482	1,393	2,765	2,335
88	2,167	2,556	3,221	1,289	2,558	2,160	88	2,408	2,839	3,579	1,432	2,843	2,400
89	2,228	2,626	3,310	1,324	2,630	2,221	89	2,476	2,918	3,678	1,472	2,921	2,467
90	2,289	2,700	3,402	1,361	2,702	2,282	90	2,544	2,999	3,779	1,512	3,002	2,536
91	2,351	2,773	3,493	1,398	2,775	2,344	91	2,612	3,080	3,882	1,554	3,084	2,605
92	2,415	2,846	3,588	1,435	2,850	2,407	92	2,682	3,163	3,986	1,594	3,167	2,674
93	2,479	2,923	3,684	1,474	2,927	2,471	93	2,754	3,248	4,092	1,637	3,252	2,746
94	2,544	2,999	3,780	1,513	3,004	2,537	94	2,826	3,333	4,201	1,682	3,337	2,819
95	2,610	3,078	3,880	1,553	3,083	2,602	95	2,902	3,421	4,311	1,724	3,424	2,892
96	2,678	3,157	3,980	1,592	3,161	2,670	96	2,975	3,508	4,423	1,769	3,513	2,966
97	2,746	3,239	4,082	1,633	3,243	2,737	97	3,051	3,598	4,535	1,815	3,603	3,041
98	2,816	3,320	4,185	1,674	3,324	2,807	98	3,130	3,689	4,650	1,861	3,693	3,119
99+	2,886	3,404	4,289	1,716	3,407	2,878	99+	3,206	3,781	4,765	1,906	3,787	3,197

Modal Factors: Semi-Annual: 0.5200 Quarterly: 0.2650 Monthly: 0.0833

The above rates do not include the \$20 one-time policy fee.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)

Modal premium x .93 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

PREMIUM INFORMATION

Continental Life Insurance Company of Brentwood, Tennessee can only raise your premium if we raise the premium for all policies like yours in this state. Premiums for this policy will increase due to the increase in your age. Upon attainment of an age requiring a rate increase, the renewal premium for the policy will be the renewal premium then in effect for your attained age. Other policies may be provided with Issue Age rating and do not increase with age. You should compare Issue Age with Attained Age policies.

Premiums payable other than annually will be determined according to the following factors:

Semi-annual: 0.5200 Quarterly: 0.2650 Monthly
EFT: 0.0833.

HOUSEHOLD DISCOUNT

In order to be eligible for the Household discount under an Continental Life Insurance Company of Brentwood, Tennessee Medicare supplement plan, you must apply for a Medicare supplement plan at the same time as another Medicare eligible adult or the other Medicare eligible adult must currently be covered by an Continental Life Insurance Company of Brentwood, Tennessee Medicare supplement policy. The Medicare eligible adult must be either (a) your spouse; (b) be someone with whom you are in a civil union partnership; or (c) someone with whom you have continuously resided for the past 12 months. The household discount will only be applicable if a policy for each applicant is issued. The discounted rate will be 7 percent lower than the individual rates and will apply as long as both policies remain in force.

DISCLOSURES

Use this outline to compare benefits and premium among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to Continental Life Insurance Company of Brentwood, Tennessee P.O. Box 14770, Lexington, Kentucky 40512-4770. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do **NOT** cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

The policy may not cover all of your medical costs.

Neither Continental Life Insurance Company of Brentwood, Tennessee nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare & You* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely any questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

THE FOLLOWING CHARTS DESCRIBE PLANS A, B, F, HIGH DEDUCTIBLE F, G and N OFFERED BY CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD TENNESSEE.