Bankers Fidelity Life Insurance Company ${ }^{\circledR}$ Vantage Care ${ }^{\text {TM }}$
Lump Sum Cancer Insurance Policy Form B 21904
Annual Rate Per Unit Value

|  | Lump Sum Cancer (100\% Carcinoma In Situ) |  |  |  | Lump Sum Cancer (25\% Carcinoma In Situ) |  |  |  | Lump Sum Heart-Stroke Benefit Rider |  |  |  | Specified Disease Benefit Rider |  |  |  | Skin Cancer Rider |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{gathered} \text { Non- } \\ \text { Tobacco } \end{gathered}$ | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$2.43 | \$4.20 | \$3.00 | \$4.90 | \$2.10 | \$3.64 | \$2.60 | \$4.24 | \$1.25 | \$2.14 | \$1.30 | \$2.20 | \$1.61 | \$3.10 | \$3.37 | \$5.26 | \$0.43 | \$0.78 | \$0.72 | \$1.14 |
| 30-34 | \$4.43 | \$7.83 | \$5.13 | \$8.70 | \$3.84 | \$6.78 | \$4.44 | \$7.53 | \$2.87 | \$5.05 | \$2.93 | \$5.13 | \$1.89 | \$3.75 | \$4.05 | \$6.44 | \$0.81 | \$1.45 | \$1.17 | \$1.90 |
| 35-39 | \$6.25 | \$11.23 | \$7.03 | \$12.19 | \$5.41 | \$9.73 | \$6.09 | \$10.56 | \$4.43 | \$8.07 | \$4.50 | \$8.16 | \$2.10 | \$4.13 | \$4.52 | \$7.09 | \$1.31 | \$2.34 | \$1.71 | \$2.83 |
| 40-44 | \$8.58 | \$15.62 | \$9.36 | \$16.58 | \$7.43 | \$13.53 | \$8.11 | \$14.36 | \$6.31 | \$11.73 | \$6.39 | \$11.82 | \$2.38 | \$4.68 | \$4.81 | \$7.64 | \$2.17 | \$3.86 | \$2.58 | \$4.35 |
| 45-49 | \$11.98 | \$21.70 | \$12.77 | \$22.66 | \$10.37 | \$18.79 | \$11.06 | \$19.62 | \$8.98 | \$16.44 | \$9.06 | \$16.53 | \$2.77 | \$5.39 | \$5.20 | \$8.35 | \$4.01 | \$6.83 | \$4.42 | \$7.33 |
| 50-54 | \$15.84 | \$29.94 | \$16.53 | \$30.81 | \$13.72 | \$25.93 | \$14.31 | \$26.68 | \$12.14 | \$22.95 | \$12.20 | \$23.04 | \$3.23 | \$6.32 | \$5.38 | \$9.01 | \$6.25 | \$11.57 | \$6.61 | \$12.02 |
| 55-59 | \$20.15 | \$38.55 | \$20.71 | \$39.29 | \$17.45 | \$33.38 | \$17.93 | \$34.03 | \$15.88 | \$30.04 | \$15.94 | \$30.11 | \$3.77 | \$7.35 | \$5.52 | \$9.64 | \$8.79 | \$16.42 | \$9.08 | \$16.80 |
| 60-64 | \$25.35 | \$48.52 | \$25.78 | \$49.17 | \$21.95 | \$42.02 | \$22.33 | \$42.58 | \$21.05 | \$39.33 | \$21.09 | \$39.39 | \$4.60 | \$8.75 | \$5.95 | \$10.78 | \$12.40 | \$22.97 | \$12.63 | \$23.31 |
| 65-69 | \$31.79 | \$61.54 | \$32.27 | \$62.11 | \$27.53 | \$53.29 | \$27.95 | \$53.79 | \$28.82 | \$53.61 | \$28.86 | \$53.67 | \$6.14 | \$11.43 | \$7.62 | \$13.19 | \$17.96 | \$33.26 | \$18.21 | \$33.55 |
| 70-74 | \$36.50 | \$72.51 | \$36.96 | \$73.01 | \$31.61 | \$62.79 | \$32.01 | \$63.23 | \$37.60 | \$70.84 | \$37.64 | \$70.89 | \$8.35 | \$15.45 | \$9.77 | \$17.00 | \$24.15 | \$45.84 | \$24.39 | \$46.10 |
| 75-79 | \$39.60 | \$79.78 | \$40.04 | \$80.23 | \$34.29 | \$69.09 | \$34.67 | \$69.48 | \$47.11 | \$89.29 | \$47.15 | \$89.33 | \$11.71 | \$21.38 | \$13.05 | \$22.80 | \$29.58 | \$57.45 | \$29.80 | \$57.69 |
| 80-84 | \$41.41 | \$84.23 | \$41.85 | \$84.67 | \$35.86 | \$72.94 | \$36.24 | \$73.32 | \$57.34 | \$109.13 | \$57.38 | \$109.17 | \$17.07 | \$30.76 | \$18.42 | \$32.11 | \$33.90 | \$67.31 | \$34.13 | \$67.54 |
| 85-89 | \$42.77 | \$87.15 | \$43.21 | \$87.59 | \$37.04 | \$75.47 | \$37.42 | \$75.85 | \$67.90 | \$130.51 | \$67.94 | \$130.55 | \$23.60 | \$43.36 | \$24.95 | \$44.70 | \$35.77 | \$72.41 | \$35.99 | \$72.63 |
| 90-94 | \$44.69 | \$91.29 | \$45.13 | \$91.73 | \$38.70 | \$79.06 | \$39.08 | \$79.44 | \$71.44 | \$141.83 | \$71.48 | \$141.87 | \$24.26 | \$48.04 | \$25.60 | \$49.39 | \$37.37 | \$76.20 | \$37.60 | \$76.42 |
| 95-99 | \$45.54 | \$93.38 | \$45.97 | \$93.82 | \$39.44 | \$80.87 | \$39.81 | \$81.25 | \$73.32 | \$146.15 | \$73.36 | \$146.20 | \$24.63 | \$48.72 | \$25.97 | \$50.06 | \$38.08 | \$77.94 | \$38.31 | \$78.17 |
| Tobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$5.71 | \$9.84 | \$6.27 | \$10.54 | \$5.12 | \$8.83 | \$5.62 | \$9.45 | \$2.13 | \$3.59 | \$2.18 | \$3.66 | \$2.13 | \$4.02 | \$3.88 | \$6.18 | \$0.74 | \$1.33 | \$1.03 | \$1.69 |
| 30-34 | \$10.61 | \$18.67 | \$11.31 | \$19.54 | \$9.52 | \$16.75 | \$10.15 | \$17.53 | \$4.99 | \$8.66 | \$5.05 | \$8.74 | \$2.62 | \$5.11 | \$4.78 | \$7.81 | \$1.50 | \$2.63 | \$1.86 | \$3.08 |
| 35-39 | \$15.23 | \$27.28 | \$16.02 | \$28.24 | \$13.66 | \$24.47 | \$14.37 | \$25.33 | \$7.88 | \$14.12 | \$7.95 | \$14.21 | \$3.03 | \$5.85 | \$5.46 | \$8.82 | \$2.50 | \$4.39 | \$2.90 | \$4.89 |
| 40-44 | \$21.39 | \$38.71 | \$22.18 | \$39.67 | \$19.19 | \$34.72 | \$19.90 | \$35.58 | \$11.57 | \$21.09 | \$11.64 | \$21.18 | \$3.64 | \$6.98 | \$6.06 | \$9.94 | \$4.22 | \$7.39 | \$4.62 | \$7.89 |
| 45-49 | \$31.05 | \$55.45 | \$31.83 | \$56.41 | \$27.85 | \$49.74 | \$28.55 | \$50.60 | \$17.41 | \$30.95 | \$17.49 | \$31.04 | \$4.62 | \$8.64 | \$7.04 | \$11.60 | \$8.02 | \$13.39 | \$8.42 | \$13.88 |
| 50-54 | \$42.39 | \$79.22 | \$43.09 | \$80.09 | \$38.02 | \$71.06 | \$38.65 | \$71.84 | \$24.80 | \$45.81 | \$24.86 | \$45.89 | \$5.86 | \$11.12 | \$8.01 | \$13.82 | \$12.93 | \$23.49 | \$13.29 | \$23.94 |
| 55-59 | \$55.41 | \$104.54 | \$55.98 | \$105.28 | \$49.70 | \$93.77 | \$50.21 | \$94.44 | \$33.88 | \$62.49 | \$33.93 | \$62.56 | \$7.38 | \$13.92 | \$9.14 | \$16.21 | \$18.79 | \$34.38 | \$19.09 | \$34.77 |
| 60-64 | \$72.04 | \$135.49 | \$72.48 | \$136.14 | \$64.62 | \$121.53 | \$65.01 | \$122.12 | \$47.12 | \$85.76 | \$47.16 | \$85.82 | \$9.75 | \$17.93 | \$11.10 | \$19.96 | \$27.58 | \$49.95 | \$27.81 | \$50.29 |
| 65-69 | \$94.75 | \$179.10 | \$95.23 | \$179.67 | \$84.99 | \$160.65 | \$85.42 | \$161.16 | \$68.36 | \$123.50 | \$68.41 | \$123.56 | \$14.10 | \$25.36 | \$15.58 | \$27.12 | \$41.86 | \$75.60 | \$42.11 | \$75.89 |
| 70-74 | \$115.89 | \$223.48 | \$116.35 | \$223.99 | \$103.95 | \$200.46 | \$104.37 | \$200.92 | \$95.62 | \$174.27 | \$95.66 | \$174.32 | \$20.76 | \$37.09 | \$22.17 | \$38.64 | \$59.71 | \$110.00 | \$59.95 | \$110.26 |
| 75-79 | \$133.45 | \$261.27 | \$133.88 | \$261.73 | \$119.70 | \$234.36 | \$120.09 | \$234.77 | \$128.86 | \$236.15 | \$128.90 | \$236.19 | \$31.30 | \$55.35 | \$32.64 | \$56.77 | \$78.32 | \$147.27 | \$78.55 | \$147.51 |
| 80-84 | \$139.97 | \$283.40 | \$140.40 | \$283.84 | \$125.55 | \$254.21 | \$125.94 | \$254.60 | \$161.83 | \$302.50 | \$161.87 | \$302.54 | \$47.42 | \$83.74 | \$48.76 | \$85.09 | \$92.41 | \$180.34 | \$92.63 | \$180.57 |
| 85-89 | \$140.55 | \$285.60 | \$140.99 | \$286.04 | \$126.07 | \$256.18 | \$126.47 | \$256.58 | \$192.03 | \$363.69 | \$192.07 | \$363.73 | \$66.41 | \$119.97 | \$67.76 | \$121.32 | \$97.48 | \$194.54 | \$97.71 | \$194.77 |
| 90-94 | \$146.86 | \$297.24 | \$147.30 | \$297.68 | \$131.73 | \$266.62 | \$132.13 | \$267.02 | \$202.06 | \$395.28 | \$202.10 | \$395.32 | \$68.37 | \$133.31 | \$69.71 | \$134.66 | \$101.86 | \$204.70 | \$102.08 | \$204.93 |
| 95-99 | \$149.65 | \$304.05 | \$150.08 | \$304.49 | \$134.24 | \$272.73 | \$134.62 | \$273.13 | \$207.38 | \$407.34 | \$207.42 | \$407.39 | \$69.45 | \$135.34 | \$70.79 | \$136.69 | \$103.79 | \$209.38 | \$104.01 | \$209.61 |

For premium modes other than Annual, multiply rates by the following: Semi-Annual: $0.50 \quad$ Quarterly: $0.25 \quad$ Monthly Bank Draft: $0.08333 \quad$ Monthly Credit Card: 0.08583

## Bankers Fidelity Life Insurance Company ${ }^{\circledR}$

 Vantage Care ${ }^{\text {TM }}$Lump Sum Cancer Insurance Policy Form B 21904
Annual Rate Per Unit Value

|  | Cancer Benefit Builder Rider (100\% Carcinoma In Situ) |  |  |  | Cancer Benefit Builder Rider (25\% Carcinoma In Situ) |  |  |  | Cancer Benefit Builder Rider with Additional Occurrence (100\% Carcinoma In Situ) |  |  |  | Cancer Benefit Builder Rider with Additional Occurrence (25\% Carcinoma In Situ) |  |  |  | Cancer Hospitalization Rider |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| NonTobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$3.24 | \$5.62 | \$3.89 | \$6.42 | \$2.81 | \$4.87 | \$3.37 | \$5.56 | \$3.50 | \$6.08 | \$4.21 | \$6.94 | \$3.03 | \$5.26 | \$3.64 | \$6.01 | \$1.46 | \$2.73 | \$2.58 | \$4.10 |
| 30-34 | \$5.79 | \$10.33 | \$6.59 | \$11.33 | \$5.01 | \$8.95 | \$5.71 | \$9.81 | \$6.26 | \$11.17 | \$7.12 | \$12.25 | \$5.42 | \$9.67 | \$6.17 | \$10.61 | \$2.17 | \$3.99 | \$3.54 | \$5.71 |
| 35-39 | \$7.97 | \$14.61 | \$8.87 | \$15.71 | \$6.90 | \$12.65 | \$7.68 | \$13.60 | \$8.62 | \$15.79 | \$9.59 | \$16.98 | \$7.46 | \$13.68 | \$8.30 | \$14.71 | \$2.92 | \$5.36 | \$4.46 | \$7.25 |
| 40-44 | \$10.47 | \$19.56 | \$11.37 | \$20.66 | \$9.07 | \$16.94 | \$9.85 | \$17.89 | \$11.32 | \$21.14 | \$12.29 | \$22.33 | \$9.80 | \$18.31 | \$10.64 | \$19.34 | \$3.80 | \$7.06 | \$5.34 | \$8.94 |
| 45-49 | \$14.61 | \$26.53 | \$15.50 | \$27.63 | \$12.65 | \$22.97 | \$13.42 | \$23.93 | \$15.79 | \$28.68 | \$16.76 | \$29.87 | \$13.68 | \$24.84 | \$14.51 | \$25.87 | \$4.72 | \$8.84 | \$6.26 | \$10.72 |
| 50-54 | \$18.36 | \$35.92 | \$19.16 | \$36.92 | \$15.90 | \$31.11 | \$16.59 | \$31.97 | \$19.85 | \$38.83 | \$20.71 | \$39.91 | \$17.19 | \$33.63 | \$17.94 | \$34.56 | \$5.56 | \$10.65 | \$6.93 | \$12.36 |
| 55-59 | \$20.78 | \$41.40 | \$21.43 | \$42.25 | \$18.00 | \$35.85 | \$18.56 | \$36.59 | \$22.46 | \$44.75 | \$23.17 | \$45.67 | \$19.45 | \$38.76 | \$20.06 | \$39.55 | \$6.62 | \$12.62 | \$7.74 | \$14.07 |
| 60-64 | \$22.53 | \$45.23 | \$23.03 | \$45.98 | \$19.51 | \$39.17 | \$19.94 | \$39.82 | \$24.35 | \$48.89 | \$24.90 | \$49.70 | \$21.09 | \$42.34 | \$21.56 | \$43.04 | \$8.06 | \$15.18 | \$8.91 | \$16.46 |
| 65-69 | \$24.05 | \$48.82 | \$24.60 | \$49.47 | \$20.83 | \$42.28 | \$21.30 | \$42.84 | \$26.00 | \$52.77 | \$26.59 | \$53.48 | \$22.51 | \$45.70 | \$23.03 | \$46.31 | \$9.91 | \$18.78 | \$10.85 | \$19.89 |
| 70-74 | \$23.26 | \$48.75 | \$23.79 | \$49.33 | \$20.14 | \$42.22 | \$20.60 | \$42.72 | \$25.14 | \$52.70 | \$25.72 | \$53.33 | \$21.77 | \$45.64 | \$22.27 | \$46.18 | \$11.26 | \$21.86 | \$12.15 | \$22.85 |
| 75-79 | \$20.83 | \$44.60 | \$21.33 | \$45.13 | \$18.04 | \$38.62 | \$18.47 | \$39.08 | \$22.52 | \$48.21 | \$23.06 | \$48.79 | \$19.50 | \$41.75 | \$19.97 | \$42.25 | \$12.09 | \$23.81 | \$12.95 | \$24.71 |
| 80-84 | \$17.68 | \$38.49 | \$18.18 | \$38.99 | \$15.31 | \$33.33 | \$15.74 | \$33.77 | \$19.11 | \$41.61 | \$19.65 | \$42.15 | \$16.55 | \$36.03 | \$17.02 | \$36.50 | \$12.73 | \$25.18 | \$13.59 | \$26.03 |
| 85-89 | \$14.68 | \$32.11 | \$15.18 | \$32.61 | \$12.71 | \$27.81 | \$13.15 | \$28.24 | \$15.87 | \$34.71 | \$16.41 | \$35.25 | \$13.74 | \$30.06 | \$14.21 | \$30.53 | \$13.43 | \$26.52 | \$14.29 | \$27.38 |
| 90-94 | \$11.80 | \$26.27 | \$12.30 | \$26.77 | \$10.22 | \$22.75 | \$10.65 | \$23.18 | \$12.76 | \$28.40 | \$13.30 | \$28.94 | \$11.05 | \$24.59 | \$11.51 | \$25.06 | \$13.94 | \$27.76 | \$14.80 | \$28.62 |
| 95-99 | \$7.54 | \$18.56 | \$8.04 | \$19.06 | \$6.53 | \$16.07 | \$6.96 | \$16.51 | \$8.15 | \$20.06 | \$8.69 | \$20.60 | \$7.06 | \$17.37 | \$7.53 | \$17.84 | \$14.12 | \$28.22 | \$14.97 | \$29.08 |
| Tobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$7.74 | \$13.37 | \$8.39 | \$14.17 | \$6.94 | \$11.99 | \$7.53 | \$12.71 | \$8.37 | \$14.45 | \$9.07 | \$15.32 | \$7.51 | \$12.96 | \$8.14 | \$13.74 | \$3.60 | \$6.70 | \$4.71 | \$8.07 |
| 30-34 | \$14.26 | \$25.30 | \$15.06 | \$26.30 | \$12.79 | \$22.69 | \$13.51 | \$23.59 | \$15.42 | \$27.35 | \$16.28 | \$28.43 | \$13.83 | \$24.53 | \$14.60 | \$25.50 | \$5.52 | \$10.11 | \$6.89 | \$11.82 |
| 35-39 | \$20.15 | \$36.65 | \$21.05 | \$37.75 | \$18.07 | \$32.88 | \$18.88 | \$33.86 | \$21.78 | \$39.62 | \$22.76 | \$40.81 | \$19.54 | \$35.54 | \$20.41 | \$36.60 | \$7.59 | \$13.88 | \$9.13 | \$15.76 |
| 40-44 | \$27.16 | \$50.25 | \$28.06 | \$51.35 | \$24.36 | \$45.07 | \$25.17 | \$46.06 | \$29.36 | \$54.32 | \$30.33 | \$55.51 | \$26.34 | \$48.73 | \$27.21 | \$49.79 | \$10.10 | \$18.69 | \$11.64 | \$20.57 |
| 45-49 | \$39.36 | \$70.35 | \$40.26 | \$71.45 | \$35.31 | \$63.10 | \$36.11 | \$64.09 | \$42.55 | \$76.05 | \$43.52 | \$77.24 | \$38.17 | \$68.22 | \$39.04 | \$69.28 | \$13.07 | \$24.17 | \$14.61 | \$26.05 |
| 50-54 | \$51.35 | \$98.86 | \$52.15 | \$99.86 | \$46.06 | \$88.68 | \$46.78 | \$89.57 | \$55.51 | \$106.87 | \$56.37 | \$107.95 | \$49.79 | \$95.86 | \$50.57 | \$96.83 | \$16.03 | \$30.32 | \$17.40 | \$32.03 |
| 55-59 | \$60.26 | \$117.73 | \$60.91 | \$118.58 | \$54.05 | \$105.60 | \$54.64 | \$106.37 | \$65.14 | \$127.27 | \$65.84 | \$128.18 | \$58.43 | \$114.16 | \$59.06 | \$114.98 | \$19.73 | \$37.08 | \$20.84 | \$38.53 |
| 60-64 | \$68.24 | \$133.87 | \$68.74 | \$134.62 | \$61.21 | \$120.08 | \$61.66 | \$120.75 | \$73.77 | \$144.71 | \$74.31 | \$145.52 | \$66.17 | \$129.81 | \$66.65 | \$130.54 | \$24.89 | \$46.12 | \$25.75 | \$47.40 |
| 65-69 | \$76.22 | \$150.99 | \$76.77 | \$151.64 | \$68.37 | \$135.44 | \$68.86 | \$136.02 | \$82.39 | \$163.22 | \$82.99 | \$163.92 | \$73.91 | \$146.41 | \$74.44 | \$147.04 | \$32.15 | \$59.62 | \$33.09 | \$60.73 |
| 70-74 | \$76.81 | \$157.26 | \$77.33 | \$157.83 | \$68.90 | \$141.06 | \$69.37 | \$141.57 | \$83.03 | \$170.00 | \$83.59 | \$170.61 | \$74.48 | \$152.49 | \$74.98 | \$153.04 | \$38.80 | \$73.39 | \$39.70 | \$74.37 |
| 75-79 | \$70.30 | \$148.01 | \$70.80 | \$148.54 | \$63.06 | \$132.76 | \$63.51 | \$133.24 | \$75.99 | \$160.00 | \$76.53 | \$160.57 | \$68.17 | \$143.52 | \$68.65 | \$144.03 | \$43.95 | \$84.45 | \$44.81 | \$85.35 |
| 80-84 | \$58.88 | \$127.63 | \$59.38 | \$128.13 | \$52.82 | \$114.48 | \$53.26 | \$114.93 | \$63.65 | \$137.97 | \$64.19 | \$138.51 | \$57.09 | \$123.76 | \$57.58 | \$124.24 | \$46.03 | \$90.98 | \$46.89 | \$91.84 |
| 85-89 | \$48.24 | \$104.78 | \$48.74 | \$105.28 | \$43.27 | \$93.99 | \$43.72 | \$94.44 | \$52.15 | \$113.27 | \$52.69 | \$113.81 | \$46.78 | \$101.60 | \$47.26 | \$102.09 | \$46.99 | \$92.79 | \$47.85 | \$93.65 |
| 90-94 | \$38.76 | \$85.48 | \$39.26 | \$85.98 | \$34.77 | \$76.68 | \$35.22 | \$77.12 | \$41.90 | \$92.40 | \$42.44 | \$92.94 | \$37.58 | \$82.89 | \$38.07 | \$83.37 | \$48.77 | \$96.42 | \$49.63 | \$97.27 |
| 95-99 | \$24.76 | \$60.35 | \$25.26 | \$60.85 | \$22.21 | \$54.13 | \$22.66 | \$54.58 | \$26.77 | \$65.24 | \$27.31 | \$65.78 | \$24.01 | \$58.52 | \$24.49 | \$59.00 | \$49.40 | \$98.00 | \$50.25 | \$98.86 |

For premium modes other than Annual, multiply rates by the following: $\quad$ Semi-Annual: 0.50 Quarterly: $0.25 \quad$ Monthly Bank Draft: $0.08333 \quad$ Monthly Credit Card: 0.08583

## Bankers Fidelity Life Insurance Company ${ }^{\circledR}$

## Vantage Care ${ }^{\text {TM }}$

Lump Sum Cancer Insurance Policy Form B 21904
Annual Rate Per Unit Value

|  | Cancer \& Heart-Stroke Benefit Builder Rider (100\% Carcinoma In Situ) |  |  |  | Cancer \& Heart-Stroke Benefit Builder Rider (25\% Carcinoma In Situ) |  |  |  | Cancer \& Heart-Stroke Benefit Builder Rider with Additional Occurrence (100\% Carcinoma In Situ) |  |  |  | Cancer \& Heart-Stroke Benefit Builder Rider with Additional Occurrence (25\% Carcinoma In Situ) |  |  |  | Cancer Radiation \& Chemotherapy Treatment Rider |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Non- <br> Tobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$5.31 | \$9.24 | \$6.02 | \$10.11 | \$4.95 | \$8.62 | \$5.62 | \$9.43 | \$5.70 | \$9.92 | \$6.47 | \$10.86 | \$5.32 | \$9.26 | \$6.03 | \$10.13 | \$1.76 | \$3.00 | \$2.68 | \$4.13 |
| 30-34 | \$9.88 | \$17.73 | \$10.75 | \$18.83 | \$9.22 | \$16.54 | \$10.03 | \$17.57 | \$10.61 | \$19.04 | \$11.55 | \$20.22 | \$9.90 | \$17.77 | \$10.77 | \$18.87 | \$3.19 | \$5.56 | \$4.32 | \$6.97 |
| 35-39 | \$13.80 | \$25.45 | \$14.78 | \$26.65 | \$12.88 | \$23.74 | \$13.79 | \$24.86 | \$14.82 | \$27.33 | \$15.87 | \$28.62 | \$13.83 | \$25.50 | \$14.81 | \$26.70 | \$4.44 | \$7.86 | \$5.71 | \$9.42 |
| 40-44 | \$18.27 | \$34.26 | \$19.25 | \$35.47 | \$17.05 | \$31.96 | \$17.96 | \$33.09 | \$19.62 | \$36.80 | \$20.67 | \$38.09 | \$18.31 | \$34.33 | \$19.29 | \$35.54 | \$5.99 | \$10.76 | \$7.26 | \$12.31 |
| 45-49 | \$25.89 | \$46.85 | \$26.86 | \$48.05 | \$24.16 | \$43.71 | \$25.06 | \$44.83 | \$27.81 | \$50.32 | \$28.85 | \$51.61 | \$25.94 | \$46.95 | \$26.91 | \$48.15 | \$8.03 | \$14.43 | \$9.30 | \$15.98 |
| 50-54 | \$33.31 | \$64.66 | \$34.18 | \$65.75 | \$31.08 | \$60.33 | \$31.89 | \$61.34 | \$35.77 | \$69.44 | \$36.71 | \$70.62 | \$33.38 | \$64.79 | \$34.25 | \$65.88 | \$10.21 | \$19.07 | \$11.34 | \$20.48 |
| 55-59 | \$38.79 | \$76.25 | \$39.50 | \$77.18 | \$36.19 | \$71.14 | \$36.85 | \$72.01 | \$41.66 | \$81.89 | \$42.42 | \$82.89 | \$38.87 | \$76.41 | \$39.58 | \$77.34 | \$12.59 | \$23.83 | \$13.51 | \$25.03 |
| 60-64 | \$43.85 | \$86.32 | \$44.40 | \$87.14 | \$40.91 | \$80.54 | \$41.43 | \$81.30 | \$47.09 | \$92.71 | \$47.69 | \$93.59 | \$43.94 | \$86.50 | \$44.49 | \$87.32 | \$15.24 | \$28.99 | \$15.94 | \$30.04 |
| 65-69 | \$49.43 | \$97.82 | \$50.03 | \$98.53 | \$46.12 | \$91.27 | \$46.68 | \$91.93 | \$53.09 | \$105.06 | \$53.73 | \$105.82 | \$49.53 | \$98.02 | \$50.13 | \$98.73 | \$18.01 | \$34.97 | \$18.79 | \$35.89 |
| 70-74 | \$50.90 | \$103.53 | \$51.48 | \$104.17 | \$47.49 | \$96.59 | \$48.03 | \$97.19 | \$54.67 | \$111.19 | \$55.29 | \$111.88 | \$51.00 | \$103.74 | \$51.59 | \$104.38 | \$18.88 | \$38.10 | \$19.62 | \$38.91 |
| 75-79 | \$48.68 | \$100.83 | \$49.23 | \$101.41 | \$45.42 | \$94.07 | \$45.93 | \$94.62 | \$52.28 | \$108.29 | \$52.87 | \$108.91 | \$48.78 | \$101.04 | \$49.33 | \$101.62 | \$17.83 | \$37.35 | \$18.54 | \$38.09 |
| 80-84 | \$44.07 | \$92.66 | \$44.62 | \$93.21 | \$41.12 | \$86.45 | \$41.63 | \$86.96 | \$47.33 | \$99.52 | \$47.92 | \$100.11 | \$44.16 | \$92.85 | \$44.71 | \$93.40 | \$14.54 | \$31.53 | \$15.25 | \$32.24 |
| 85-89 | \$38.05 | \$81.14 | \$38.60 | \$81.68 | \$35.50 | \$75.70 | \$36.01 | \$76.21 | \$40.87 | \$87.14 | \$41.46 | \$87.72 | \$38.13 | \$81.31 | \$38.68 | \$81.85 | \$13.14 | \$27.61 | \$13.85 | \$28.31 |
| 90-94 | \$30.70 | \$67.10 | \$31.24 | \$67.65 | \$28.64 | \$62.60 | \$29.15 | \$63.12 | \$32.97 | \$72.07 | \$33.55 | \$72.66 | \$30.76 | \$67.24 | \$31.30 | \$67.79 | \$13.62 | \$27.84 | \$14.33 | \$28.55 |
| 95-99 | \$19.68 | \$47.51 | \$20.23 | \$48.06 | \$18.36 | \$44.33 | \$18.87 | \$44.84 | \$21.14 | \$51.03 | \$21.73 | \$51.62 | \$19.72 | \$47.61 | \$20.27 | \$48.16 | \$13.65 | \$28.10 | \$14.36 | \$28.80 |
| Tobacco | Individual | Ind/Spous | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$11.31 | \$19.52 | \$12.02 | \$20.39 | \$10.67 | \$18.41 | \$11.33 | \$19.23 | \$12.15 | \$20.96 | \$12.91 | \$21.90 | \$11.45 | \$19.77 | \$12.17 | \$20.65 | \$4.11 | \$7.00 | \$5.03 | \$8.13 |
| 30-34 | \$21.61 | \$38.36 | \$22.48 | \$39.46 | \$20.38 | \$36.17 | \$21.20 | \$37.21 | \$23.21 | \$41.20 | \$24.14 | \$42.38 | \$21.89 | \$38.85 | \$22.77 | \$39.96 | \$7.61 | \$13.19 | \$8.74 | \$14.60 |
| 35-39 | \$31.02 | \$56.44 | \$32.00 | \$57.65 | \$29.25 | \$53.22 | \$30.18 | 54.36 | \$33.32 | \$60.62 | \$34.37 | \$61.92 | \$31.42 | \$57.16 | \$32.41 | \$58.39 | \$10.77 | \$19.00 | \$12.04 | \$20.55 |
| 40-44 | \$42.30 | \$78.14 | \$43.28 | \$79.35 | \$39.89 | \$73.69 | \$40.81 | \$74.83 | \$45.43 | \$83.92 | \$46.48 | \$85.22 | \$42.84 | \$79.14 | \$43.83 | \$80.36 | \$14.88 | \$26.53 | \$16.15 | \$28.08 |
| 45-49 | \$62.64 | \$111.02 | \$63.62 | \$112.23 | \$59.07 | \$104.69 | \$59.99 | \$105.83 | \$67.28 | \$119.24 | \$68.33 | \$120.54 | \$63.44 | \$112.44 | \$64.43 | \$113.66 | \$20.76 | \$36.80 | \$22.03 | \$38.35 |
| 50-54 | \$84.04 | \$160.06 | \$84.91 | \$161.16 | \$79.25 | \$150.94 | \$80.07 | \$151.97 | \$90.26 | \$171.90 | \$91.19 | \$173.09 | \$85.11 | \$162.11 | \$86.00 | \$163.22 | \$27.37 | \$50.49 | \$28.50 | \$51.90 |
| 55-59 | \$101.72 | \$195.69 | \$102.43 | \$196.62 | \$95.92 | \$184.54 | \$96.59 | \$185.41 | \$109.25 | \$210.17 | \$110.01 | \$211.17 | \$103.02 | \$198.19 | \$103.74 | \$199.13 | \$34.72 | \$64.80 | \$35.63 | \$66.00 |
| 60-64 | \$120.11 | \$230.94 | \$120.66 | \$231.76 | \$113.26 | \$217.78 | \$113.78 | \$218.55 | \$129.00 | \$248.03 | \$129.59 | \$248.91 | \$121.65 | \$233.89 | \$122.20 | \$234.72 | \$43.40 | \$81.17 | \$44.11 | \$82.23 |
| 65-69 | \$141.46 | \$273.28 | \$142.06 | \$273.99 | \$133.40 | \$257.70 | \$133.96 | \$258.37 | \$151.93 | \$293.50 | \$152.57 | \$294.27 | \$143.27 | \$276.77 | \$143.88 | \$277.49 | \$53.78 | \$102.00 | \$54.56 | \$102.92 |
| 70-74 | \$151.47 | \$301.09 | \$152.04 | \$301.72 | \$142.84 | \$283.93 | \$143.37 | \$284.52 | \$162.68 | \$323.37 | \$163.29 | \$324.05 | \$153.41 | \$304.94 | \$153.98 | \$305.58 | \$60.07 | \$117.59 | \$60.81 | \$118.40 |
| 75-79 | \$148.24 | \$301.60 | \$148.78 | \$302.18 | \$139.79 | \$284.41 | \$140.30 | \$284.96 | \$159.21 | \$323.92 | \$159.79 | \$324.54 | \$150.13 | \$305.46 | \$150.68 | \$306.04 | \$60.54 | \$122.83 | \$61.24 | \$123.57 |
| 80-84 | \$133.44 | \$278.19 | \$133.99 | \$278.74 | \$125.83 | \$262.33 | \$126.35 | \$262.85 | \$143.31 | \$298.78 | \$143.91 | \$299.37 | \$135.15 | \$281.75 | \$135.70 | \$282.30 | \$49.47 | \$106.86 | \$50.17 | \$107.56 |
| 85-89 | \$114.34 | \$241.27 | \$114.89 | \$241.82 | \$107.82 | \$227.52 | \$108.34 | \$228.04 | \$122.80 | \$259.12 | \$123.39 | \$259.71 | \$115.80 | \$244.35 | \$116.36 | \$244.91 | \$43.28 | \$90.73 | \$43.99 | \$91.44 |
| 90-94 | \$92.21 | \$199.14 | \$92.76 | \$199.69 | \$86.95 | \$187.79 | \$87.47 | \$188.31 | \$99.03 | \$213.88 | \$99.62 | \$214.47 | \$93.39 | \$201.69 | \$93.95 | \$202.24 | \$44.86 | \$90.85 | \$45.57 | \$91.55 |
| 95-99 | \$59.10 | \$140.84 | \$59.64 | \$141.39 | \$55.73 | \$132.81 | \$56.24 | \$133.33 | \$63.47 | \$151.26 | \$64.05 | \$151.85 | \$59.86 | \$142.64 | \$60.40 | \$143.20 | \$44.96 | \$91.67 | \$45.66 | \$92.37 |

For premium modes other than Annual, multiply rates by the following: Semi-Annual: 0.50 Quarterly: 0.25 Monthly Bank Draft: 0.08333 Monthly Credit Card: 0.08583

## Bankers Fidelity Life Insurance Company ${ }^{\circledR}$

 Vantage Care ${ }^{\text {TM }}$Lump Sum Cancer Insurance Policy Form B 21904
Annual Rate Per Unit Value

|  | Cancer Additional Occurrence Rider (100\% Carcinoma In Situ) |  |  |  | Cancer Additional Occurrence Rider (25\% Carcinoma In Situ) |  |  |  | Cancer \& Heart-Stroke Additional Occurrence Rider (100\% Carcinoma In Situ Benefit) |  |  |  | Cancer \& Heart-Stroke Additional Occurrence Rider (25\% Carcinoma In Situ Benefit) |  |  |  | Second Opinion \& Travel Rider |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Non- <br> Tobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$0.15 | \$0.26 | \$0.23 | \$0.36 | \$0.13 | \$0.23 | \$0.20 | \$0.31 | \$0.24 | \$0.42 | \$0.36 | \$0.56 | \$0.22 | \$0.39 | \$0.33 | \$0.52 | \$0.34 | \$0.60 | \$0.45 | \$0.72 |
| 30-34 | \$0.28 | \$0.49 | \$0.38 | \$0.62 | \$0.24 | \$0.42 | \$0.33 | \$0.54 | \$0.51 | \$0.88 | \$0.65 | \$1.06 | \$0.47 | \$0.81 | \$0.60 | \$0.98 | \$0.60 | \$1.07 | \$0.73 | \$1.23 |
| 35-39 | \$0.40 | \$0.71 | \$0.51 | \$0.85 | \$0.35 | \$0.61 | \$0.44 | \$0.74 | \$0.75 | \$1.35 | \$0.90 | \$1.54 | \$0.69 | \$1.25 | \$0.83 | \$1.42 | \$0.84 | \$1.51 | \$0.98 | \$1.68 |
| 40-44 | \$0.55 | \$0.99 | \$0.66 | \$1.13 | \$0.48 | \$0.86 | \$0.57 | \$0.98 | \$1.04 | \$1.91 | \$1.20 | \$2.10 | \$0.96 | \$1.76 | \$1.11 | \$1.94 | \$1.14 | \$2.07 | \$1.28 | \$2.25 |
| 45-49 | \$0.77 | \$1.39 | \$0.88 | \$1.53 | \$0.67 | \$1.20 | \$0.76 | \$1.32 | \$1.43 | \$2.62 | \$1.58 | \$2.82 | \$1.32 | \$2.42 | \$1.46 | \$2.61 | \$1.59 | \$2.87 | \$1.74 | \$3.05 |
| 50-54 | \$1.03 | \$1.94 | \$1.13 | \$2.06 | \$0.89 | \$1.68 | \$0.98 | \$1.78 | \$1.86 | \$3.52 | \$2.00 | \$3.69 | \$1.72 | \$3.25 | \$1.85 | \$3.41 | \$2.11 | \$3.98 | \$2.24 | \$4.13 |
| 55-59 | \$1.30 | \$2.49 | \$1.38 | \$2.59 | \$1.13 | \$2.16 | \$1.20 | \$2.24 | \$2.30 | \$4.40 | \$2.41 | \$4.54 | \$2.13 | \$4.07 | \$2.23 | \$4.19 | \$2.68 | \$5.12 | \$2.79 | \$5.25 |
| 60-64 | \$1.59 | \$3.07 | \$1.65 | \$3.16 | \$1.38 | \$2.66 | \$1.43 | \$2.74 | \$2.81 | \$5.38 | \$2.89 | \$5.51 | \$2.60 | \$4.97 | \$2.67 | \$5.09 | \$3.37 | \$6.43 | \$3.45 | \$6.55 |
| 65-69 | \$1.91 | \$3.75 | \$1.98 | \$3.84 | \$1.65 | \$3.25 | \$1.71 | \$3.33 | \$3.39 | \$6.57 | \$3.49 | \$6.70 | \$3.13 | \$6.07 | \$3.22 | \$6.19 | \$4.22 | \$8.15 | \$4.31 | \$8.25 |
| 70-74 | \$2.05 | \$4.18 | \$2.12 | \$4.25 | \$1.78 | \$3.62 | \$1.84 | \$3.68 | \$3.71 | \$7.44 | \$3.80 | \$7.53 | \$3.43 | \$6.87 | \$3.51 | \$6.96 | \$4.84 | \$9.58 | \$4.93 | \$9.67 |
| 75-79 | \$2.05 | \$4.27 | \$2.11 | \$4.33 | \$1.78 | \$3.70 | \$1.83 | \$3.75 | \$3.64 | \$7.49 | \$3.73 | \$7.58 | \$3.36 | \$6.92 | \$3.45 | \$7.00 | \$5.27 | \$10.56 | \$5.35 | \$10.65 |
| 80-84 | \$1.92 | \$4.09 | \$1.98 | \$4.15 | \$1.66 | \$3.54 | \$1.71 | \$3.59 | \$3.30 | \$7.02 | \$3.38 | \$7.10 | \$3.05 | \$6.49 | \$3.12 | \$6.56 | \$5.45 | \$11.07 | \$5.53 | \$11.15 |
| 85-89 | \$1.65 | \$3.66 | \$1.72 | \$3.73 | \$1.43 | \$3.17 | \$1.49 | \$3.23 | \$2.29 | \$5.30 | \$2.38 | \$5.39 | \$2.12 | \$4.90 | \$2.20 | \$4.98 | \$5.59 | \$11.36 | \$5.67 | \$11.44 |
| 90-94 | \$1.11 | \$2.80 | \$1.17 | \$2.86 | \$0.96 | \$2.42 | \$1.01 | \$2.48 | \$1.53 | \$3.76 | \$1.62 | \$3.85 | \$1.41 | \$3.47 | \$1.50 | \$3.56 | \$5.74 | \$11.72 | \$5.82 | \$11.80 |
| 95-99 | \$0.09 | \$0.91 | \$0.16 | \$0.97 | \$0.08 | \$0.79 | \$0.14 | \$0.84 | \$0.23 | \$1.37 | \$0.32 | \$1.45 | \$0.21 | \$1.27 | \$0.30 | \$1.34 | \$5.85 | \$11.93 | \$5.93 | \$12.01 |
| Tobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$0.35 | \$0.61 | \$0.44 | \$0.71 | \$0.31 | \$0.55 | \$0.39 | \$0.64 | \$0.51 | \$0.87 | \$0.63 | \$1.01 | \$0.48 | \$0.81 | \$0.59 | \$0.94 | \$0.85 | \$1.47 | \$0.95 | \$1.60 |
| 30-34 | \$0.66 | \$1.16 | \$0.76 | \$1.29 | \$0.59 | \$1.04 | \$0.68 | \$1.16 | \$1.04 | \$1.82 | \$1.18 | \$2.00 | \$0.97 | \$1.70 | \$1.10 | \$1.87 | \$1.53 | \$2.72 | \$1.66 | \$2.88 |
| 35-39 | \$0.95 | \$1.70 | \$1.07 | \$1.84 | \$0.85 | \$1.52 | \$0.96 | \$1.65 | \$1.56 | \$2.78 | \$1.72 | \$2.98 | \$1.46 | \$2.60 | \$1.61 | \$2.79 | \$2.18 | \$3.92 | \$2.32 | \$4.10 |
| 40-44 | \$1.35 | \$2.44 | \$1.47 | \$2.57 | \$1.21 | \$2.19 | \$1.32 | \$2.31 | \$2.23 | \$4.05 | \$2.40 | \$4.23 | \$2.09 | \$3.79 | \$2.24 | \$3.96 | \$3.04 | \$5.52 | \$3.19 | \$5.70 |
| 45-49 | \$1.98 | \$3.54 | \$2.10 | \$3.67 | \$1.78 | \$3.18 | \$1.88 | \$3.29 | \$3.22 | \$5.79 | \$3.39 | \$5.98 | \$3.01 | \$5.41 | \$3.17 | \$5.59 | \$4.43 | \$7.92 | \$4.58 | \$8.09 |
| 50-54 | \$2.73 | \$5.09 | \$2.83 | \$5.21 | \$2.45 | \$4.57 | \$2.54 | \$4.67 | \$4.37 | \$8.15 | \$4.51 | \$8.32 | \$4.09 | \$7.62 | \$4.22 | \$7.78 | \$6.07 | \$11.33 | \$6.19 | \$11.49 |
| 55-59 | \$3.53 | \$6.69 | \$3.61 | \$6.79 | \$3.17 | \$6.00 | \$3.24 | \$6.09 | \$5.60 | \$10.56 | \$5.71 | \$10.70 | \$5.24 | \$9.87 | \$5.34 | \$10.00 | \$7.92 | \$14.94 | \$8.02 | \$15.07 |
| 60-64 | \$4.47 | \$8.48 | \$4.53 | \$8.57 | \$4.01 | \$7.61 | \$4.06 | \$7.69 | \$7.13 | \$13.39 | \$7.21 | \$13.52 | \$6.67 | \$12.52 | \$6.74 | \$12.64 | \$10.26 | \$19.29 | \$10.34 | \$19.41 |
| 65-69 | \$5.62 | \$10.79 | \$5.69 | \$10.87 | \$5.04 | \$9.68 | \$5.10 | \$9.75 | \$9.05 | \$17.14 | \$9.15 | \$17.25 | \$8.46 | \$16.03 | \$8.56 | \$16.13 | \$13.43 | \$25.38 | \$13.52 | \$25.49 |
| 70-74 | \$6.44 | \$12.71 | \$6.50 | \$12.78 | \$5.78 | \$11.40 | \$5.83 | \$11.46 | \$10.59 | \$20.56 | \$10.68 | \$20.66 | \$9.90 | \$19.22 | \$9.99 | \$19.32 | \$16.35 | \$31.49 | \$16.43 | \$31.58 |
| 75-79 | \$6.83 | \$13.81 | \$6.90 | \$13.88 | \$6.13 | \$12.39 | \$6.19 | \$12.45 | \$11.22 | \$22.32 | \$11.31 | \$22.41 | \$10.49 | \$20.87 | \$10.57 | \$20.95 | \$18.74 | \$36.67 | \$18.82 | \$36.76 |
| 80-84 | \$6.39 | \$13.60 | \$6.46 | \$13.66 | \$5.73 | \$12.20 | \$5.79 | \$12.25 | \$10.34 | \$21.84 | \$10.44 | \$21.92 | \$9.67 | \$20.42 | \$9.76 | \$20.50 | \$19.36 | \$39.26 | \$19.44 | \$39.34 |
| 85-89 | \$5.29 | \$11.76 | \$5.35 | \$11.82 | \$4.75 | \$10.55 | \$4.80 | \$10.60 | \$7.15 | \$16.42 | \$7.23 | \$16.51 | \$6.69 | \$15.35 | \$6.76 | \$15.44 | \$19.21 | \$39.07 | \$19.29 | \$39.15 |
| 90-94 | \$3.50 | \$8.81 | \$3.57 | \$8.87 | \$3.14 | \$7.90 | \$3.20 | \$7.96 | \$4.73 | \$11.57 | \$4.82 | \$11.65 | \$4.42 | \$10.82 | \$4.51 | \$10.89 | \$19.76 | \$40.01 | \$19.84 | \$40.09 |
| 95-99 | \$0.30 | \$2.86 | \$0.36 | \$2.92 | \$0.27 | \$2.57 | \$0.32 | \$2.62 | \$0.69 | \$4.16 | \$0.77 | \$4.25 | \$0.65 | \$3.89 | \$0.72 | \$3.97 | \$20.13 | \$40.76 | \$20.21 | \$40.84 |

For premium modes other than Annual, multiply rates by the following: $\quad$ Semi-Annual: $0.50 \quad$ Quarterly: $0.25 \quad$ Monthly Bank Draft: $0.08333 \quad$ Monthly Credit Card: 0.08583

Bankers Fidelity Life Insurance Company ${ }^{\circledR}$

## Vantage Care ${ }^{\text {TM }}$

Lump Sum Cancer Insurance Policy Form B 21904
Annual Rate Per Unit Value

|  | Wellness Benefit Rider ( $\$ 25$ benefit) |  |  |  | Wellness Benefit Rider ( $\$ 50$ benefit) |  |  |  | Wellness Benefit Rider (\$75 benefit) |  |  |  | Wellness Benefit Rider ( $\$ 100$ benefit) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{gathered} \text { Non- } \\ \text { Tobacco } \end{gathered}$ | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 30-34 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 35-39 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 40-44 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 45-49 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 50-54 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 55-59 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 60-64 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 65-69 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 70-74 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 75-79 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 80-84 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 85-89 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 90-94 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 95-99 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| Tobacco | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/Child | Family | Individual | Ind/Spouse | Ind/child | Family | Individual | Ind/Spouse | Ind/Child | Family |
| 18-29 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 30-34 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 35-39 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 40-44 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 45-4, | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 50-54 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 55-59 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 60-64 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 65-69 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 70-74 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 75-79 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 80-84 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 85-89 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 90-94 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |
| 95-99 | \$7.50 | \$15.00 | \$16.95 | \$26.55 | \$17.00 | \$34.00 | \$38.42 | \$60.18 | \$30.00 | \$60.00 | \$67.80 | \$106.20 | \$50.00 | \$100.00 | \$113.00 | \$177.00 |

For premium modes other than Annual, multiply rates by the following: Semi-Annual: 0.50 Quarterly: 0.25 Monthly Bank Draft: $0.08333 \quad$ Monthly Credit Card: 0.08583

