

Monthly Rates — Includes \$1.67 monthly policy fee							
	Benefit Level						
Issue Age	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000		
18-39	\$22.98	\$24.01	\$28.32	\$29.06	\$29.78		
40-44	\$25.74	\$31.16	\$33.31	\$34.85	\$36.34		
45-49	\$27.46	\$33.63	\$36.30	\$38.65	\$40.47		
50-54	\$30.03	\$37.02	\$40.38	\$43.26	\$45.86		
55-59	\$32.69	\$41.60	\$45.00	\$48.32	\$51.25		
60-65	\$35.73	\$45.90	\$50.08	\$53.74	\$57.09		
66-69	\$38.88	\$49.29	\$55.52	\$59.44	\$63.65		
70-74	\$40.59	\$51.85	\$58.42	\$62.88	\$67.42		
75-79	\$40.59	\$53.50	\$58.78	\$63.24	\$67.87		
80-84	\$41.06	\$53.87	\$59.24	\$63.69	\$68.23		
85-89	\$41.44	\$54.42	\$59.60	\$64.05	\$68.68		
Child Rider*	\$25.69	\$28.66	\$28.83	\$29.11	\$29.37		

Annual Rates — Includes \$20 annual policy fee							
	Benefit Level						
Issue Age	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000		
18-39	\$275.81	\$288.16	\$339.87	\$348.76	\$357.41		
40-44	\$308.93	\$373.88	\$399.71	\$418.20	\$436.11		
45-49	\$329.48	\$403.55	\$435.62	\$463.77	\$485.70		
50-54	\$360.32	\$444.21	\$484.58	\$519.10	\$550.38		
55-59	\$392.29	\$499.16	\$540.06	\$579.86	\$615.06		
60-65	\$428.84	\$550.82	\$600.99	\$644.96	\$685.13		
66-69	\$466.52	\$591.48	\$666.27	\$713.32	\$763.82		
70-74	\$487.08	\$622.25	\$701.09	\$754.55	\$809.10		
75-79	\$487.08	\$642.03	\$705.44	\$758.89	\$814.49		
80-84	\$492.79	\$646.43	\$710.88	\$764.31	\$818.80		
85-89	\$497.36	\$653.02	\$715.23	\$768.65	\$824.19		
Child Rider*	\$308.34	\$343.99	\$345.98	\$349.37	\$352.51		

^{*}Not available in SC.

Premium Mode Factors:

Monthly PAC 0.08333 | Quarterly 0.25 | Semi Annual 0.5

Dental Shield Benefit Policy U21DN

Child Rider RU21DCR

AZ, MI, MN, NE, ND, SC, TN, TX, UT, WI & WY **UNT855**