CHRONIC ILLNESS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - ACC - Rider 1/10 - Weekly Premium Rates for 90-Day Elimination Period

| | 12-Month Maximum Benefit Period | | | 24-Month Maximum Benefit Period | | | 36-Month Maximum Benefit Period | | |
|--|------------------------------------|------------------|--------------------|------------------------------------|--------------------|--------------------|------------------------------------|--------------------|--------------------|
| Monthly Benefit | \$1,000 | \$2,000 | \$3,000 | \$1,000 | \$2,000 | \$3,000 | \$1,000 | \$2,000 | \$3,000 |
| Minimum ELOP Face Amount In Force to Qualify | \$8,000 | \$10,000 | \$15,000 | \$10,000 | \$20,000 | \$30,000 | \$15,000 | \$30,000 | \$50,000 |
| Code for Application | CE1 | CE1 | CE1 | CE2 | CE2 | CE2 | CE3 | CE3 | CE3 |
| <u>AGE</u> | | | | | | | | | |
| 18 - 25 | \$0.19 | \$0.39 | \$0.58 | \$0.30 | \$0.61 | \$0.91 | \$0.38 | \$0.76 | \$1.13 |
| 26 | \$0.21 | \$0.42 | \$0.63 | \$0.33 | \$0.66 | \$0.99 | \$0.41 | \$0.82 | \$1.23 |
| 27 | \$0.22 | \$0.45 | \$0.67 | \$0.35 | \$0.70 | \$1.05 | \$0.44 | \$0.88 | \$1.32 |
| 28 | \$0.24 | \$0.47 | \$0.71 | \$0.38 | \$0.75 | \$1.13 | \$0.47 | \$0.94 | \$1.41 |
| 29 | \$0.25 | \$0.51 | \$0.76 | \$0.40 | \$0.80 | \$1.20 | \$0.50 | \$1.00 | \$1.50 |
| 30 | \$0.27 | \$0.53 | \$0.80 | \$0.42 | \$0.85 | \$1.27 | \$0.53 | \$1.07 | \$1.60 |
| 31 | \$0.28 | \$0.56 | \$0.84 | \$0.45 | \$0.90 | \$1.35 | \$0.57 | \$1.13 | \$1.69 |
| 32 | \$0.30 | \$0.59 | \$0.89 | \$0.47 | \$0.95 | \$1.42 | \$0.60 | \$1.19 | \$1.79 |
| 33 | \$0.31 | \$0.62 | \$0.93 | \$0.50 | \$0.99 | \$1.49 | \$0.63 | \$1.25 | \$1.87 |
| 34 35 | \$0.33 \$0.34 | \$0.65 \$0.68 | \$0.98 | \$0.52 \$0.55 | \$1.04 \$1.09 | \$1.56 | \$0.66 \$0.69 | \$1.31 \$1.37 | \$1.96 \$2.06 |
| 36 | \$0.34 | \$0.68 | \$1.02 \$1.11 | \$0.55 | \$1.09 | \$1.64 \$1.79 | \$0.69 | \$1.57 | \$2.06 |
| 37 | \$0.37 | \$0.74 | \$1.11 | \$0.65 | \$1.20 | \$1.79 | \$0.75 | \$1.64 | \$2.26 |
| 38 | \$0.40 | \$0.87 | \$1.21 | \$0.70 | \$1.40 | \$2.10 | \$0.82 | \$1.04 | \$2.46 |
| 39 | \$0.44 | \$0.94 | \$1.41 | \$0.75 | \$1.51 | \$2.10 | \$0.09 | \$1.77 | \$2.86 |
| 40 | \$0.47 | \$1.01 | \$1.51 | \$0.73 | \$1.61 | \$2.42 | \$1.02 | \$2.04 | \$3.06 |
| 41 | \$0.54 | \$1.07 | \$1.61 | \$0.86 | \$1.71 | \$2.57 | \$1.08 | \$2.17 | \$3.25 |
| 42 | \$0.57 | \$1.14 | \$1.70 | \$0.91 | \$1.82 | \$2.73 | \$1.15 | \$2.30 | \$3.45 |
| 43 | \$0.60 | \$1.20 | \$1.81 | \$0.96 | \$1.92 | \$2.88 | \$1.22 | \$2.44 | \$3.65 |
| 44 | \$0.63 | \$1.26 | \$1.90 | \$1.02 | \$2.03 | \$3.04 | \$1.29 | \$2.57 | \$3.85 |
| 45 | \$0.67 | \$1.33 | \$2.00 | \$1.07 | \$2.13 | \$3.19 | \$1.35 | \$2.70 | \$4.05 |
| 46 | \$0.75 | \$1.49 | \$2.24 | \$1.20 | \$2.39 | \$3.58 | \$1.52 | \$3.03 | \$4.54 |
| 47 | \$0.82 | \$1.65 | \$2.47 | \$1.32 | \$2.65 | \$3.97 | \$1.68 | \$3.36 | \$5.04 |
| 48 | \$0.90 | \$1.81 | \$2.71 | \$1.45 | \$2.91 | \$4.36 | \$1.84 | \$3.68 | \$5.53 |
| 49 | \$0.98 | \$1.96 | \$2.94 | \$1.58 | \$3.16 | \$4.74 | \$2.01 | \$4.01 | \$6.02 |
| 50 | \$1.06 | \$2.12 | \$3.18 | \$1.71 | \$3.42 | \$5.14 | \$2.17 | \$4.34 | \$6.51 |
| 51 | \$1.14 | \$2.28 | \$3.42 | \$1.84 | \$3.68 | \$5.53 | \$2.34 | \$4.67 | \$7.00 |
| 52 | \$1.22 | \$2.44 | \$3.66 | \$1.97 | \$3.94 | \$5.91 | \$2.50 | \$5.00 | \$7.50 |
| 53 | \$1.30 | \$2.60 | \$3.90 | \$2.10 | \$4.20 | \$6.30 | \$2.66 | \$5.32 | \$7.98 |
| 54 | \$1.38 | \$2.76 | \$4.13 | \$2.23 | \$4.46 | \$6.68 | \$2.83 | \$5.65 | \$8.48 |
| 55 | \$1.46 | \$2.91 | \$4.37 | \$2.36 | \$4.71 | \$7.07 | \$2.99 | \$5.98 | \$8.97 |
| 56 | \$1.67 | \$3.34 | \$5.01 | \$2.70 | \$5.41 | \$8.11 | \$3.43 | \$6.86 | \$10.29 |
| 57 | \$1.88 | \$3.76 | \$5.64 | \$3.05 | \$6.10 | \$9.16 | \$3.87 | \$7.74 | \$11.61 |
| 58 | \$2.09 | \$4.18 | \$6.28 | \$3.40 | \$6.79 | \$10.19 | \$4.31 | \$8.62 | \$12.93 |
| 59 | \$2.31 | \$4.61 | \$6.91 | \$3.75 | \$7.49 | \$11.23 | \$4.75 | \$9.50 | \$14.26 |
| 60 | \$2.52 | \$5.03 | \$7.55 | \$4.09 | \$8.18 | \$12.28 | \$5.19 | \$10.39 | \$15.58 |
| 61 | \$2.73 | \$5.46 | \$8.19 | \$4.44 | \$8.88 | \$13.32 | \$5.63 | \$11.26 | \$16.89 |
| 62 | \$2.94 | \$5.88 | \$8.82 | \$4.79 | \$9.57 | \$14.36 | \$6.07 | \$12.15 | \$18.22 |
| 63 | \$3.15 | \$6.31 | \$9.46 | \$5.13 | \$10.26 | \$15.40 | \$6.51 | \$13.03 | \$19.54 |
| 64 | \$3.37 | \$6.73 | \$10.10 | \$5.48 | \$10.96 | \$16.44 | \$6.95 | \$13.90 | \$20.85 |
| 65 | \$3.58 | \$7.16 | \$10.74 | \$5.83 | \$11.65 | \$17.48 | \$7.39 | \$14.79 | \$22.18 |
| 66 | \$3.79 | \$7.58 | \$11.37 | \$6.17 | \$12.35 | \$18.52 | \$7.84 | \$15.67 | \$23.50 |
| 67 68 | \$4.00 | \$8.01 | \$12.01 | \$6.52 \$6.57 | \$13.04 | \$19.56 | \$8.27 | \$16.54 | \$24.81 |
| 69 | \$4.22 \$4.43 | \$8.43 \$8.85 | \$12.64 \$13.29 | \$6.87 \$7.21 | \$13.73 \$14.43 | \$20.60 \$21.64 | \$8.71 \$9.16 | \$17.43 \$18.31 | \$26.14 \$27.46 |
| 70 | \$4.43 \$4.64 | | \$13.28 \$13.02 | | | | | \$18.31 | |
| /0 | Ψ4.04 | \$9.28 | \$13.92 | \$7.56 | \$15.12 | \$22.68 | \$9.60 | \$19.19 | \$28.78 |

Approved for use in: MA.