

Standard LTD: Monthly Annuity Premium Benefit Premium Rates 02/01/2010

Age	Annual Earnings												
	Rate/100 of earnings	\$325,000	\$300,000	\$275,000	\$250,000	\$225,000	\$200,000	\$175,000	\$150,000	\$125,000			
Under 30	0.040	\$10.83	\$10.00	\$9.17	\$8.33	\$7.50	\$6.67	\$5.83	\$5.00	\$4.17			
30 - 34	0.070	\$18.96	\$17.50	\$16.04	\$14.58	\$13.13	\$11.67	\$10.21	\$8.75	\$7.29			
35 - 39	0.080	\$21.67	\$20.00	\$18.33	\$16.67	\$15.00	\$13.33	\$11.67	\$10.00	\$8.33			
40 - 44	0.140	\$37.92	\$35.00	\$32.08	\$29.17	\$26.25	\$23.33	\$20.42	\$17.50	\$14.58			
45 - 49	0.170	\$46.04	\$42.50	\$38.96	\$35.42	\$31.88	\$28.33	\$24.79	\$21.25	\$17.71			
50 - 54	0.280	\$75.83	\$70.00	\$64.17	\$58.33	\$52.50	\$46.67	\$40.83	\$35.00	\$29.17			
55 - 59	0.340	\$92.08	\$85.00	\$77.92	\$70.83	\$63.75	\$56.67	\$49.58	\$42.50	\$35.42			
60 - 64	0.350	\$94.79	\$87.50	\$80.21	\$72.92	\$65.63	\$58.33	\$51.04	\$43.75	\$36.46			
65 and over	\$0.320	\$86.67	\$80.00	\$73.33	\$66.67	\$60.00	\$53.33	\$46.67	\$40.00	\$33.33			

Age	Annual Earnings												
	Rate/\$100 of Earnings	\$100,000	\$96,000	\$90,000	\$84,000	\$78,000	\$72,000	\$66,000	\$60,000	\$54,000			
Under 30	0.040	\$3.33	\$3.20	\$3.00	\$2.80	\$2.60	\$2.40	\$2.20	\$2.00	\$1.80			
30 - 34	0.070	\$5.83	\$5.60	\$5.25	\$4.90	\$4.55	\$4.20	\$3.85	\$3.50	\$3.15			
35 - 39	0.080	\$6.67	\$6.40	\$6.00	\$5.60	\$5.20	\$4.80	\$4.40	\$4.00	\$3.60			
40 - 44	0.140	\$11.67	\$11.20	\$10.50	\$9.80	\$9.10	\$8.40	\$7.70	\$7.00	\$6.30			
45 - 49	0.170	\$14.17	\$13.60	\$12.75	\$11.90	\$11.05	\$10.20	\$9.35	\$8.50	\$7.65			
50 - 54	0.280	\$23.33	\$22.40	\$21.00	\$19.60	\$18.20	\$16.80	\$15.40	\$14.00	\$12.60			
55 - 59	0.340	\$28.33	\$27.20	\$25.50	\$23.80	\$22.10	\$20.40	\$18.70	\$17.00	\$15.30			
60 - 64	0.350	\$29.17	\$28.00	\$26.25	\$24.50	\$22.75	\$21.00	\$19.25	\$17.50	\$15.75			
65 and over	\$0.320	\$26.67	\$25.60	\$24.00	\$22.40	\$20.80	\$19.20	\$17.60	\$16.00	\$14.40			

Age	Annual Earnings												
	Rate/\$100 of Earnings	\$48,000	\$42,000	\$36,000	\$30,000	\$24,000	\$18,000	\$12,000	\$10,800	\$10,200			
Under 30	0.040	\$1.60	\$1.40	\$1.20	\$1.00	\$0.80	\$0.60	\$0.40	\$0.36	\$0.34			
30 - 34	0.070	\$2.80	\$2.45	\$2.10	\$1.75	\$1.40	\$1.05	\$0.70	\$0.63	\$0.60			
35 - 39	0.080	\$3.20	\$2.80	\$2.40	\$2.00	\$1.60	\$1.20	\$0.80	\$0.72	\$0.68			
40 - 44	0.140	\$5.60	\$4.90	\$4.20	\$3.50	\$2.80	\$2.10	\$1.40	\$1.26	\$1.19			
45 - 49	0.170	\$6.80	\$5.95	\$5.10	\$4.25	\$3.40	\$2.55	\$1.70	\$1.53	\$1.45			
50 - 54	0.280	\$11.20	\$9.80	\$8.40	\$7.00	\$5.60	\$4.20	\$2.80	\$2.52	\$2.38			
55 - 59	0.340	\$13.60	\$11.90	\$10.20	\$8.50	\$6.80	\$5.10	\$3.40	\$3.06	\$2.89			
60 - 64	0.350	\$14.00	\$12.25	\$10.50	\$8.75	\$7.00	\$5.25	\$3.50	\$3.15	\$2.98			
65 and over	\$0.320	\$12.80	\$11.20	\$9.60	\$8.00	\$6.40	\$4.80	\$3.20	\$2.88	\$2.72			

Standard LTD: Monthly Income Benefit Premium Rates 02/01/2010

Age	Rate/100 of earnings	\$100,000	\$96,000	\$90,000	\$84,000	\$78,000	\$72,000	\$66,000	\$60,000	\$54,000
		Under 30	0.130	\$10.83	\$10.40	\$9.75	\$9.10	\$8.45	\$7.80	\$7.15
30 - 34	0.223	\$18.58	\$17.84	\$16.73	\$15.61	\$14.50	\$13.38	\$12.27	\$11.15	\$10.04
35 - 39	0.288	\$24.00	\$23.04	\$21.60	\$20.16	\$18.72	\$17.28	\$15.84	\$14.40	\$12.96
40 - 44	0.465	\$38.75	\$37.20	\$34.88	\$32.55	\$30.23	\$27.90	\$25.58	\$23.25	\$20.93
45 - 49	0.595	\$49.58	\$47.60	\$44.63	\$41.65	\$38.68	\$35.70	\$32.73	\$29.75	\$26.78
50 - 54	0.930	\$77.50	\$74.40	\$69.75	\$65.10	\$60.45	\$55.80	\$51.15	\$46.50	\$41.85
55 - 59	1.107	\$92.25	\$88.56	\$83.03	\$77.49	\$71.96	\$66.42	\$60.89	\$55.35	\$49.82
60 - 64	1.125	\$93.75	\$90.00	\$84.38	\$78.75	\$73.13	\$67.50	\$61.88	\$56.25	\$50.63
65 and over	\$1.246	\$103.83	\$99.68	\$93.45	\$87.22	\$80.99	\$74.76	\$68.53	\$62.30	\$56.07

Age	Rate/\$100 of Earnings	\$48,000	\$42,000	\$36,000	\$30,000	\$24,000	\$18,000	\$12,000	\$10,800	\$10,200
		Under 30	0.130	\$5.20	\$4.55	\$3.90	\$3.25	\$2.60	\$1.95	\$1.30
30 - 34	0.223	\$8.92	\$7.81	\$6.69	\$5.58	\$4.46	\$3.35	\$2.23	\$2.01	\$1.90
35 - 39	0.288	\$11.52	\$10.08	\$8.64	\$7.20	\$5.76	\$4.32	\$2.88	\$2.59	\$2.45
40 - 44	0.465	\$18.60	\$16.28	\$13.95	\$11.63	\$9.30	\$6.98	\$4.65	\$4.19	\$3.95
45 - 49	0.595	\$23.80	\$20.83	\$17.85	\$14.88	\$11.90	\$8.93	\$5.95	\$5.36	\$5.06
50 - 54	0.930	\$37.20	\$32.55	\$27.90	\$23.25	\$18.60	\$13.95	\$9.30	\$8.37	\$7.91
55 - 59	1.107	\$44.28	\$38.75	\$33.21	\$27.68	\$22.14	\$16.61	\$11.07	\$9.96	\$9.41
60 - 64	1.125	\$45.00	\$39.38	\$33.75	\$28.13	\$22.50	\$16.88	\$11.25	\$10.13	\$9.56
65 and over	\$1.246	\$49.84	\$43.61	\$37.38	\$31.15	\$24.92	\$18.69	\$12.46	\$11.21	\$10.59