

# Sample Company

## CHUBB Workplace Benefits

## Defined Benefit (OPTIONAL AMOUNTS)

### Lifetime Benefit Term Quotes, Page 1 of 1

Semi-Monthly (24 times)

Generated from Quote System (...035\_170926.xls)

RIDERS INCLUDED(\*): TI, LTC75 RR50%,

Prepared For: Sample rates

Class: M50\_NS\_MO

| Riders  | TI, LTC75 RR50% | TI, LTC75 RR50% | TI, LTC75 RR50% | TI, LTC75 RR50% | TI, LTC75 RR50% |  |  |  |
|---------|-----------------|-----------------|-----------------|-----------------|-----------------|--|--|--|
| Iss Age | \$ 10,000       | \$ 25,000       | \$ 50,000       | \$ 75,000       | \$ 100,000      |  |  |  |
| 19      | N/A             | N/A             | 11.75           | 17.63           | 23.50           |  |  |  |
| 20      | N/A             | N/A             | 11.75           | 17.63           | 23.50           |  |  |  |
| 21      | N/A             | N/A             | 11.94           | 17.91           | 23.88           |  |  |  |
| 22      | N/A             | N/A             | 12.15           | 18.22           | 24.29           |  |  |  |
| 23      | N/A             | N/A             | 12.42           | 18.63           | 24.83           |  |  |  |
| 24      | N/A             | N/A             | 12.63           | 18.94           | 25.25           |  |  |  |
| 25      | N/A             | N/A             | 12.90           | 19.35           | 25.79           |  |  |  |
| 26      | N/A             | 6.68            | 13.36           | 20.03           | 26.71           |  |  |  |
| 27      | N/A             | 6.92            | 13.84           | 20.75           | 27.67           |  |  |  |
| 28      | N/A             | 7.18            | 14.36           | 21.53           | 28.71           |  |  |  |
| 29      | N/A             | 7.43            | 14.86           | 22.28           | 29.71           |  |  |  |
| 30      | N/A             | 7.69            | 15.38           | 23.06           | 30.75           |  |  |  |
| 31      | N/A             | 8.02            | 16.04           | 24.05           | 32.07           |  |  |  |
| 32      | N/A             | 8.37            | 16.74           | 25.10           | 33.47           |  |  |  |
| 33      | N/A             | 8.72            | 17.44           | 26.15           | 34.87           |  |  |  |
| 34      | N/A             | 9.10            | 18.20           | 27.30           | 36.39           |  |  |  |
| 35      | N/A             | 9.52            | 19.04           | 28.56           | 38.08           |  |  |  |
| 36      | N/A             | 10.04           | 20.08           | 30.11           | 40.15           |  |  |  |
| 37      | N/A             | 10.57           | 21.13           | 31.69           | 42.26           |  |  |  |
| 38      | N/A             | 11.12           | 22.25           | 33.37           | 44.49           |  |  |  |
| 39      | N/A             | 11.74           | 23.47           | 35.20           | 46.93           |  |  |  |
| 40      | N/A             | 12.35           | 24.69           | 37.03           | 49.38           |  |  |  |
| 41      | N/A             | 13.01           | 26.03           | 39.04           | 52.05           |  |  |  |
| 42      | N/A             | 13.71           | 27.43           | 41.14           | 54.85           |  |  |  |
| 43      | N/A             | 14.44           | 28.87           | 43.30           | 57.73           |  |  |  |
| 44      | N/A             | 15.21           | 30.41           | 45.62           | 60.83           |  |  |  |
| 45      | N/A             | 16.02           | 32.04           | 48.06           | 64.08           |  |  |  |
| 46      | 6.84            | 17.09           | 34.17           | 51.26           | 68.34           |  |  |  |
| 47      | 7.30            | 18.25           | 36.49           | 54.73           | 72.97           |  |  |  |
| 48      | 7.79            | 19.48           | 38.95           | 58.43           | 77.90           |  |  |  |
| 49      | 8.31            | 20.76           | 41.52           | 62.28           | 83.03           |  |  |  |
| 50      | 8.87            | 22.18           | 44.35           | 66.53           | 88.71           |  |  |  |
| 51      | 9.41            | 23.53           | 47.05           | 70.58           | 94.11           |  |  |  |
| 52      | 9.99            | 24.96           | 49.92           | 74.88           | 99.84           |  |  |  |
| 53      | 10.58           | 26.46           | 52.91           | 79.37           | 105.82          |  |  |  |
| 54      | 11.22           | 28.04           | 56.07           | 84.11           | 112.14          |  |  |  |
| 55      | 11.88           | 29.70           | 59.40           | 89.09           | 118.79          |  |  |  |
| 56      | 12.86           | 32.15           | 64.30           | 96.45           | 128.61          |  |  |  |
| 57      | 13.90           | 34.75           | 69.50           | 104.25          | 139.01          |  |  |  |
| 58      | 15.01           | 37.51           | 75.02           | 112.52          | 150.03          |  |  |  |
| 59      | 16.16           | 40.40           | 80.80           | 121.20          | 161.60          |  |  |  |
| 60      | 17.38           | 43.44           | 86.87           | 130.31          | 173.75          |  |  |  |
| 61      | 18.92           | 47.30           | 94.59           | 141.88          | 189.18          |  |  |  |
| 62      | 20.52           | 51.30           | 102.60          | 153.90          | 205.19          |  |  |  |
| 63      | 22.22           | 55.55           | 111.11          | 166.66          | 222.21          |  |  |  |
| 64      | 23.98           | 59.95           | 119.91          | 179.86          | 239.81          |  |  |  |
| 65      | 25.84           | 64.60           | 129.21          | 193.81          | 258.41          |  |  |  |
| 66      | 28.77           | 71.91           | 143.83          | 215.74          | 287.65          |  |  |  |
| 67      | 31.83           | 79.58           | 159.15          | 238.73          | 318.31          |  |  |  |
| 68      | 35.07           | 87.67           | 175.34          | 263.00          | 350.67          |  |  |  |
| 69      | 38.48           | 96.19           | 192.37          | 288.56          | 384.75          |  |  |  |
| 70      | 42.10           | 105.24          | 210.47          | 315.71          | 420.94          |  |  |  |

Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC75 RR50%=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months, Restoration rider restores up to 50% of death benefits: Ages 18-80 (No EOB ages 71-80)

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to age 121. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.5% interest and current insurance charges. The Age Paid Up is the attained age where the initial base death benefit (excluding death benefit provided by term rider) is projected to be fully paid-up under current assumptions. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

This quote sheet intended for enrollment use by agent only. A detailed illustration explaining all guaranteed and non-guaranteed benefits and premiums will be provided to Certificateholder upon delivery of the coverage certificate or earlier upon request.

Prepared: 4/9/2020

These are quotations and not a contract

## CHUBB Workplace Benefits

## Defined Benefit (OPTIONAL AMOUNTS)

## Lifetime Benefit Term Quotes, Page 1 of 1

Semi-Monthly (24 times)

Generated from Quote System (...035\_170926.xls)

RIDERS INCLUDED(\*): WP,

Prepared For: Sample rates

Class: M50\_NS\_MO

| Riders  | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP |  |  |  |
|---------|--------------------|--------------------|--------------------|--------------------|--------------------|--|--|--|
| Iss Age | \$ 10,000          | \$ 25,000          | \$ 50,000          | \$ 75,000          | \$ 100,000         |  |  |  |
| 19      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 20      | 0.06               | 0.15               | 0.29               | 0.44               | 0.59               |  |  |  |
| 21      | 0.06               | 0.15               | 0.29               | 0.44               | 0.59               |  |  |  |
| 22      | 0.06               | 0.15               | 0.29               | 0.44               | 0.59               |  |  |  |
| 23      | 0.06               | 0.16               | 0.31               | 0.47               | 0.63               |  |  |  |
| 24      | 0.06               | 0.16               | 0.31               | 0.47               | 0.63               |  |  |  |
| 25      | 0.06               | 0.16               | 0.31               | 0.47               | 0.63               |  |  |  |
| 26      | 0.07               | 0.17               | 0.34               | 0.50               | 0.67               |  |  |  |
| 27      | 0.07               | 0.18               | 0.36               | 0.53               | 0.71               |  |  |  |
| 28      | 0.08               | 0.19               | 0.38               | 0.56               | 0.75               |  |  |  |
| 29      | 0.08               | 0.20               | 0.40               | 0.60               | 0.79               |  |  |  |
| 30      | 0.09               | 0.21               | 0.42               | 0.63               | 0.84               |  |  |  |
| 31      | 0.09               | 0.23               | 0.46               | 0.69               | 0.92               |  |  |  |
| 32      | 0.10               | 0.24               | 0.48               | 0.72               | 0.96               |  |  |  |
| 33      | 0.11               | 0.26               | 0.52               | 0.78               | 1.04               |  |  |  |
| 34      | 0.12               | 0.29               | 0.59               | 0.88               | 1.17               |  |  |  |
| 35      | 0.13               | 0.31               | 0.63               | 0.94               | 1.25               |  |  |  |
| 36      | 0.14               | 0.35               | 0.69               | 1.03               | 1.38               |  |  |  |
| 37      | 0.16               | 0.39               | 0.77               | 1.16               | 1.54               |  |  |  |
| 38      | 0.17               | 0.42               | 0.84               | 1.25               | 1.67               |  |  |  |
| 39      | 0.19               | 0.46               | 0.92               | 1.38               | 1.84               |  |  |  |
| 40      | 0.21               | 0.51               | 1.02               | 1.53               | 2.04               |  |  |  |
| 41      | 0.23               | 0.58               | 1.15               | 1.72               | 2.29               |  |  |  |
| 42      | 0.25               | 0.63               | 1.25               | 1.88               | 2.50               |  |  |  |
| 43      | 0.28               | 0.70               | 1.40               | 2.10               | 2.79               |  |  |  |
| 44      | 0.31               | 0.77               | 1.54               | 2.31               | 3.09               |  |  |  |
| 45      | 0.35               | 0.88               | 1.75               | 2.63               | 3.50               |  |  |  |
| 46      | 0.39               | 0.97               | 1.94               | 2.91               | 3.88               |  |  |  |
| 47      | 0.44               | 1.11               | 2.21               | 3.31               | 4.42               |  |  |  |
| 48      | 0.50               | 1.24               | 2.48               | 3.72               | 4.96               |  |  |  |
| 49      | 0.56               | 1.41               | 2.81               | 4.22               | 5.63               |  |  |  |
| 50      | 0.64               | 1.61               | 3.21               | 4.81               | 6.42               |  |  |  |
| 51      | 0.72               | 1.80               | 3.61               | 5.41               | 7.21               |  |  |  |
| 52      | 0.81               | 2.02               | 4.04               | 6.06               | 8.09               |  |  |  |
| 53      | 0.91               | 2.27               | 4.54               | 6.81               | 9.09               |  |  |  |
| 54      | 1.03               | 2.58               | 5.15               | 7.72               | 10.29              |  |  |  |
| 55      | 1.17               | 2.93               | 5.86               | 8.78               | 11.71              |  |  |  |
| 56      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 57      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 58      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 59      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 60      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 61      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 62      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 63      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 64      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 65      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 66      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 67      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 68      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 69      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 70      | -                  | -                  | -                  | -                  | -                  |  |  |  |

Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: WP=Waiver of Premium: Ages 20-55

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to age 121. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.5% interest and current insurance charges. The Age Paid Up is the attained age where the initial base death benefit (excluding death benefit provided by term rider) is projected to be fully paid-up under current assumptions. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

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**CHUBB Workplace Benefits**
**Defined Benefit (OPTIONAL AMOUNTS)**
**Lifetime Benefit Term Quotes, Page 1 of 1**
**Semi-Monthly (24 times)**

Generated from Quote System (...035\_170926.xls)

**RIDERS INCLUDED(\*): TI, LTC75 RR50%,**
**Prepared For: Sample rates**
**Class: M50\_SM\_MO**

| Riders  | TI, LTC75 RR50% | TI, LTC75 RR50% | TI, LTC75 RR50% | TI, LTC75 RR50% | TI, LTC75 RR50% |  |  |  |
|---------|-----------------|-----------------|-----------------|-----------------|-----------------|--|--|--|
| Iss Age | \$ 10,000       | \$ 25,000       | \$ 50,000       | \$ 75,000       | \$ 100,000      |  |  |  |
| 19      | N/A             | 7.49            | 14.98           | 22.47           | 29.96           |  |  |  |
| 20      | N/A             | 7.49            | 14.98           | 22.47           | 29.96           |  |  |  |
| 21      | N/A             | 7.66            | 15.31           | 22.97           | 30.63           |  |  |  |
| 22      | N/A             | 7.86            | 15.71           | 23.56           | 31.42           |  |  |  |
| 23      | N/A             | 8.04            | 16.09           | 24.13           | 32.17           |  |  |  |
| 24      | N/A             | 8.26            | 16.52           | 24.78           | 33.04           |  |  |  |
| 25      | N/A             | 8.48            | 16.96           | 25.44           | 33.92           |  |  |  |
| 26      | N/A             | 8.80            | 17.61           | 26.41           | 35.21           |  |  |  |
| 27      | N/A             | 9.13            | 18.25           | 27.38           | 36.50           |  |  |  |
| 28      | N/A             | 9.46            | 18.92           | 28.38           | 37.83           |  |  |  |
| 29      | N/A             | 9.78            | 19.56           | 29.35           | 39.13           |  |  |  |
| 30      | N/A             | 10.13           | 20.25           | 30.38           | 40.50           |  |  |  |
| 31      | N/A             | 10.58           | 21.16           | 31.74           | 42.33           |  |  |  |
| 32      | N/A             | 11.07           | 22.14           | 33.21           | 44.28           |  |  |  |
| 33      | N/A             | 11.54           | 23.07           | 34.61           | 46.14           |  |  |  |
| 34      | N/A             | 12.05           | 24.09           | 36.13           | 48.18           |  |  |  |
| 35      | N/A             | 12.56           | 25.13           | 37.69           | 50.25           |  |  |  |
| 36      | N/A             | 13.18           | 26.36           | 39.54           | 52.73           |  |  |  |
| 37      | N/A             | 13.86           | 27.73           | 41.59           | 55.45           |  |  |  |
| 38      | N/A             | 14.55           | 29.09           | 43.63           | 58.18           |  |  |  |
| 39      | N/A             | 15.32           | 30.64           | 45.96           | 61.28           |  |  |  |
| 40      | N/A             | 16.09           | 32.17           | 48.25           | 64.33           |  |  |  |
| 41      | 6.84            | 17.10           | 34.19           | 51.29           | 68.38           |  |  |  |
| 42      | 7.26            | 18.14           | 36.28           | 54.42           | 72.56           |  |  |  |
| 43      | 7.69            | 19.23           | 38.45           | 57.68           | 76.90           |  |  |  |
| 44      | 8.14            | 20.34           | 40.68           | 61.03           | 81.37           |  |  |  |
| 45      | 8.64            | 21.60           | 43.19           | 64.78           | 86.37           |  |  |  |
| 46      | 9.22            | 23.05           | 46.09           | 69.13           | 92.17           |  |  |  |
| 47      | 9.85            | 24.62           | 49.24           | 73.86           | 98.47           |  |  |  |
| 48      | 10.52           | 26.29           | 52.58           | 78.86           | 105.15          |  |  |  |
| 49      | 11.21           | 28.02           | 56.04           | 84.06           | 112.07          |  |  |  |
| 50      | 11.96           | 29.90           | 59.79           | 89.69           | 119.58          |  |  |  |
| 51      | 12.74           | 31.85           | 63.69           | 95.54           | 127.38          |  |  |  |
| 52      | 13.58           | 33.94           | 67.88           | 101.82          | 135.76          |  |  |  |
| 53      | 14.44           | 36.10           | 72.20           | 108.30          | 144.40          |  |  |  |
| 54      | 15.35           | 38.37           | 76.75           | 115.12          | 153.49          |  |  |  |
| 55      | 16.30           | 40.74           | 81.48           | 122.22          | 162.95          |  |  |  |
| 56      | 17.58           | 43.94           | 87.88           | 131.82          | 175.75          |  |  |  |
| 57      | 18.95           | 47.38           | 94.76           | 142.13          | 189.51          |  |  |  |
| 58      | 20.38           | 50.93           | 101.87          | 152.80          | 203.73          |  |  |  |
| 59      | 21.88           | 54.69           | 109.37          | 164.05          | 218.74          |  |  |  |
| 60      | 23.45           | 58.63           | 117.25          | 175.87          | 234.49          |  |  |  |
| 61      | 25.50           | 63.74           | 127.47          | 191.20          | 254.93          |  |  |  |
| 62      | 27.60           | 68.99           | 137.98          | 206.97          | 275.96          |  |  |  |
| 63      | 29.85           | 74.61           | 149.22          | 223.83          | 298.44          |  |  |  |
| 64      | 32.14           | 80.36           | 160.71          | 241.07          | 321.42          |  |  |  |
| 65      | 34.58           | 86.45           | 172.89          | 259.34          | 345.78          |  |  |  |
| 66      | 38.46           | 96.15           | 192.29          | 288.44          | 384.59          |  |  |  |
| 67      | 42.53           | 106.32          | 212.64          | 318.95          | 425.27          |  |  |  |
| 68      | 46.81           | 117.03          | 234.06          | 351.09          | 468.12          |  |  |  |
| 69      | 51.35           | 128.37          | 256.73          | 385.10          | 513.47          |  |  |  |
| 70      | 56.15           | 140.37          | 280.74          | 421.11          | 561.48          |  |  |  |

Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC75 RR50%=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months, Restoration rider restores up to 50% of death benefits: Ages 18-80 (No EOB ages 71-80)

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to age 121. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.5% interest and current insurance charges. The Age Paid Up is the attained age where the initial base death benefit (excluding death benefit provided by term rider) is projected to be fully paid-up under current assumptions. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

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## Defined Benefit (OPTIONAL AMOUNTS)

## Lifetime Benefit Term Quotes, Page 1 of 1

Semi-Monthly (24 times)

Generated from Quote System (...035\_170926.xls)

RIDERS INCLUDED(\*): WP,

Prepared For: Sample rates

Class: M50\_SM\_MO

| Riders  | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP | ONLY RIDERS:<br>WP |  |  |  |
|---------|--------------------|--------------------|--------------------|--------------------|--------------------|--|--|--|
| Iss Age | \$ 10,000          | \$ 25,000          | \$ 50,000          | \$ 75,000          | \$ 100,000         |  |  |  |
| 19      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 20      | 0.08               | 0.19               | 0.38               | 0.56               | 0.75               |  |  |  |
| 21      | 0.08               | 0.20               | 0.40               | 0.60               | 0.79               |  |  |  |
| 22      | 0.08               | 0.20               | 0.40               | 0.60               | 0.79               |  |  |  |
| 23      | 0.09               | 0.21               | 0.42               | 0.63               | 0.84               |  |  |  |
| 24      | 0.09               | 0.21               | 0.42               | 0.63               | 0.84               |  |  |  |
| 25      | 0.09               | 0.22               | 0.44               | 0.66               | 0.88               |  |  |  |
| 26      | 0.09               | 0.23               | 0.46               | 0.69               | 0.92               |  |  |  |
| 27      | 0.10               | 0.24               | 0.48               | 0.72               | 0.96               |  |  |  |
| 28      | 0.10               | 0.25               | 0.50               | 0.75               | 1.00               |  |  |  |
| 29      | 0.11               | 0.27               | 0.54               | 0.81               | 1.09               |  |  |  |
| 30      | 0.12               | 0.29               | 0.59               | 0.88               | 1.17               |  |  |  |
| 31      | 0.13               | 0.31               | 0.63               | 0.94               | 1.25               |  |  |  |
| 32      | 0.14               | 0.34               | 0.67               | 1.00               | 1.34               |  |  |  |
| 33      | 0.14               | 0.36               | 0.71               | 1.06               | 1.42               |  |  |  |
| 34      | 0.16               | 0.40               | 0.79               | 1.19               | 1.59               |  |  |  |
| 35      | 0.17               | 0.43               | 0.86               | 1.28               | 1.71               |  |  |  |
| 36      | 0.19               | 0.47               | 0.94               | 1.41               | 1.88               |  |  |  |
| 37      | 0.21               | 0.51               | 1.02               | 1.53               | 2.04               |  |  |  |
| 38      | 0.23               | 0.56               | 1.13               | 1.69               | 2.25               |  |  |  |
| 39      | 0.25               | 0.62               | 1.23               | 1.85               | 2.46               |  |  |  |
| 40      | 0.28               | 0.69               | 1.38               | 2.06               | 2.75               |  |  |  |
| 41      | 0.31               | 0.77               | 1.54               | 2.31               | 3.09               |  |  |  |
| 42      | 0.34               | 0.86               | 1.71               | 2.56               | 3.42               |  |  |  |
| 43      | 0.39               | 0.97               | 1.94               | 2.91               | 3.88               |  |  |  |
| 44      | 0.43               | 1.08               | 2.15               | 3.22               | 4.29               |  |  |  |
| 45      | 0.49               | 1.23               | 2.46               | 3.69               | 4.92               |  |  |  |
| 46      | 0.54               | 1.36               | 2.71               | 4.06               | 5.42               |  |  |  |
| 47      | 0.62               | 1.54               | 3.09               | 4.63               | 6.17               |  |  |  |
| 48      | 0.69               | 1.73               | 3.46               | 5.19               | 6.92               |  |  |  |
| 49      | 0.79               | 1.96               | 3.92               | 5.88               | 7.84               |  |  |  |
| 50      | 0.89               | 2.23               | 4.46               | 6.69               | 8.92               |  |  |  |
| 51      | 1.01               | 2.52               | 5.04               | 7.56               | 10.09              |  |  |  |
| 52      | 1.14               | 2.85               | 5.69               | 8.53               | 11.38              |  |  |  |
| 53      | 1.29               | 3.22               | 6.44               | 9.66               | 12.88              |  |  |  |
| 54      | 1.47               | 3.67               | 7.34               | 11.00              | 14.67              |  |  |  |
| 55      | 1.68               | 4.19               | 8.38               | 12.56              | 16.75              |  |  |  |
| 56      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 57      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 58      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 59      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 60      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 61      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 62      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 63      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 64      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 65      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 66      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 67      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 68      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 69      | -                  | -                  | -                  | -                  | -                  |  |  |  |
| 70      | -                  | -                  | -                  | -                  | -                  |  |  |  |

Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: WP=Waiver of Premium: Ages 20-55

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to age 121. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.5% interest and current insurance charges. The Age Paid Up is the attained age where the initial base death benefit (excluding death benefit provided by term rider) is projected to be fully paid-up under current assumptions. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

This quote sheet intended for enrollment use by agent only. A detailed illustration explaining all guaranteed and non-guaranteed benefits and premiums will be provided to Certificateholder upon delivery of the coverage certificate or earlier upon request.

Prepared: 4/9/2020

These are quotations and not a contract