

Olathe Public Schools													
Plan 1													
RIDERS INCLUDED: TI, CIC50, RR25%						Defined Benefit (Optional Amounts)							
Risk Class 5_NS_KS						Semi-Monthly (24 times)							
Iss Age	10,000	25,000	50,000	75,000	100,000								
19	N/A	N/A	12.18	18.27	24.36								
20	N/A	N/A	12.18	18.27	24.36								
21	N/A	N/A	12.37	18.55	24.74								
22	N/A	N/A	12.60	18.90	25.20								
23	N/A	N/A	12.85	19.28	25.71								
24	N/A	6.53	13.06	19.59	26.12								
25	N/A	6.67	13.34	20.01	26.67								
26	N/A	6.91	13.81	20.72	27.63								
27	N/A	7.17	14.34	21.51	28.67								
28	N/A	7.44	14.88	22.33	29.77								
29	N/A	7.72	15.44	23.17	30.89								
30	N/A	7.99	15.98	23.97	31.96								
31	N/A	8.33	16.66	24.99	33.33								
32	N/A	8.70	17.39	26.09	34.79								
33	N/A	9.06	18.12	27.17	36.23								
34	N/A	9.47	18.93	28.39	37.86								
35	N/A	9.87	19.74	29.61	39.49								
36	N/A	10.43	20.85	31.28	41.70								
37	N/A	11.02	22.03	33.04	44.06								
38	N/A	11.62	23.24	34.86	46.48								
39	N/A	12.26	24.53	36.79	49.05								
40	N/A	12.94	25.87	38.81	51.75								
41	N/A	13.62	27.23	40.84	54.46								
42	N/A	14.36	28.71	43.06	57.42								
43	N/A	15.10	30.20	45.30	60.40								
44	N/A	15.90	31.80	47.70	63.61								
45	6.69	16.72	33.44	50.16	66.88								
46	7.18	17.95	35.91	53.86	71.81								
47	7.71	19.28	38.55	57.83	77.11								
48	8.28	20.70	41.39	62.09	82.78								
49	8.88	22.19	44.37	66.56	88.75								
50	9.52	23.79	47.58	71.36	95.15								
51	10.10	25.24	50.48	75.71	100.95								
52	10.72	26.80	53.59	80.39	107.18								
53	11.36	28.40	56.80	85.20	113.60								
54	12.05	30.13	60.25	90.38	120.51								
55	12.77	31.92	63.83	95.75	127.66								
56	13.91	34.78	69.55	104.32	139.09								
57	15.13	37.82	75.63	113.44	151.25								
58	16.41	41.03	82.05	123.08	164.10								
59	17.75	44.36	88.72	133.08	177.44								
60	19.15	47.88	95.75	143.63	191.51								
61	20.73	51.82	103.64	155.46	207.29								
62	22.37	55.93	111.85	167.78	223.71								
63	24.11	60.26	120.52	180.78	241.04								
64	25.90	64.76	129.51	194.26	259.01								
65	27.82	69.55	139.10	208.64	278.19								
66	30.94	77.34	154.68	232.02	309.36								
67	34.22	85.56	171.11	256.67	342.22								
68	37.71	94.26	188.52	282.78	377.04								
69	41.39	103.48	206.96	310.44	413.92								
70	45.32	113.30	226.60	339.89	453.19								

Actual premiums may vary slightly due to administrative system rounding.

(* Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC50 RR25%=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 50 months, Restoration rider restores up to 25% 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 at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 2.5% interest and current insurance charges. 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.

Olathe Public Schools														
Plan 1														
RIDERS INCLUDED: TI, CIC50, RR25%														
Risk Class 5_SM_KS														
						Defined Benefit (Optional Amounts)								
						Semi-Monthly (24 times)								
Iss Age	10,000	25,000	50,000	75,000	100,000									
19	N/A	7.80	15.60	23.40	31.20									
20	N/A	7.80	15.60	23.40	31.20									
21	N/A	7.99	15.97	23.96	31.95									
22	N/A	8.18	16.35	24.52	32.70									
23	N/A	8.39	16.77	25.15	33.54									
24	N/A	8.59	17.17	25.75	34.33									
25	N/A	8.81	17.61	26.41	35.21									
26	N/A	9.13	18.26	27.40	36.53									
27	N/A	9.47	18.94	28.41	37.88									
28	N/A	9.81	19.62	29.42	39.23									
29	N/A	10.16	20.31	30.46	40.62									
30	N/A	10.52	21.04	31.57	42.09									
31	N/A	10.96	21.92	32.89	43.85									
32	N/A	11.44	22.87	34.31	45.74									
33	N/A	11.90	23.79	35.68	47.57									
34	N/A	12.40	24.79	37.19	49.58									
35	N/A	12.92	25.84	38.76	51.68									
36	N/A	13.61	27.23	40.84	54.45									
37	N/A	14.34	28.68	43.02	57.36									
38	N/A	15.10	30.20	45.29	60.39									
39	N/A	15.94	31.88	47.81	63.75									
40	6.71	16.77	33.54	50.31	67.08									
41	7.12	17.81	35.61	53.42	71.22									
42	7.54	18.86	37.71	56.56	75.41									
43	7.99	19.97	39.95	59.92	79.89									
44	8.45	21.13	42.26	63.39	84.51									
45	8.95	22.38	44.76	67.14	89.52									
46	9.58	23.94	47.88	71.82	95.75									
47	10.23	25.58	51.16	76.74	102.32									
48	10.96	27.39	54.77	82.15	109.53									
49	11.70	29.25	58.49	87.74	116.98									
50	12.50	31.24	62.48	93.72	124.96									
51	13.32	33.30	66.60	99.90	133.20									
52	14.19	35.48	70.95	106.42	141.90									
53	15.08	37.71	75.41	113.12	150.83									
54	16.05	40.11	80.22	120.33	160.43									
55	17.03	42.58	85.16	127.74	170.32									
56	18.48	46.20	92.40	138.60	184.79									
57	20.00	49.99	99.97	149.95	199.93									
58	21.58	53.95	107.90	161.85	215.80									
59	23.25	58.13	116.25	174.38	232.51									
60	25.01	62.52	125.04	187.56	250.08									
61	26.98	67.45	134.90	202.35	269.80									
62	29.02	72.56	145.11	217.66	290.22									
63	31.18	77.96	155.91	233.87	311.82									
64	33.41	83.51	167.02	250.53	334.04									
65	35.76	89.40	178.79	268.19	357.58									
66	40.66	101.65	203.29	304.94	406.59									
67	44.98	112.45	224.90	337.35	449.80									
68	49.56	123.90	247.79	371.68	495.58									
69	54.41	136.02	272.03	408.05	544.06									
70	59.57	148.91	297.82	446.73	595.64									

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC50 RR25%=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 50 months, Restoration rider restores up to 25% of death benefits: Ages 18-80 (No EOB ages 71-80)

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