



Home Office:  
 The Order of United Commercial Travelers of America  
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 Visit our web site at www.uct.org

**Annual Non-Smoker Premium Rates  
 For Use In Alabama Zip Codes  
 35000-35299, 35500-35599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$856.80	\$984.90	\$1,109.85	\$1,275.75	\$1,216.95	\$1,399.65	\$1,080.45	\$1,242.15	\$1,253.70	\$1,442.70	\$1,044.75	\$1,201.20
66	\$900.90	\$1,036.35	\$1,166.55	\$1,342.95	\$1,276.80	\$1,468.95	\$1,135.05	\$1,305.15	\$1,306.20	\$1,502.55	\$1,098.30	\$1,262.10
67	\$947.10	\$1,088.85	\$1,225.35	\$1,409.10	\$1,340.85	\$1,541.40	\$1,191.75	\$1,370.25	\$1,360.80	\$1,564.50	\$1,152.90	\$1,327.20
68	\$987.00	\$1,135.05	\$1,276.80	\$1,467.90	\$1,403.85	\$1,612.80	\$1,242.15	\$1,429.05	\$1,418.55	\$1,630.65	\$1,202.25	\$1,382.85
69	\$1,031.10	\$1,185.45	\$1,334.55	\$1,535.10	\$1,463.70	\$1,683.15	\$1,298.85	\$1,493.10	\$1,474.20	\$1,694.70	\$1,256.85	\$1,444.80
70	\$1,072.05	\$1,232.70	\$1,387.05	\$1,594.95	\$1,516.20	\$1,744.05	\$1,350.30	\$1,552.95	\$1,527.75	\$1,756.65	\$1,306.20	\$1,502.55
71	\$1,113.00	\$1,279.95	\$1,440.60	\$1,656.90	\$1,568.70	\$1,806.00	\$1,401.75	\$1,611.75	\$1,580.25	\$1,817.55	\$1,356.60	\$1,559.25
72	\$1,151.85	\$1,324.05	\$1,489.95	\$1,713.60	\$1,618.05	\$1,861.65	\$1,451.10	\$1,668.45	\$1,629.60	\$1,874.25	\$1,403.85	\$1,612.80
73	\$1,188.60	\$1,366.05	\$1,537.20	\$1,768.20	\$1,662.15	\$1,912.05	\$1,496.25	\$1,720.95	\$1,673.70	\$1,925.70	\$1,446.90	\$1,664.25
74	\$1,222.20	\$1,404.90	\$1,582.35	\$1,818.60	\$1,705.20	\$1,961.40	\$1,539.30	\$1,770.30	\$1,717.80	\$1,974.00	\$1,489.95	\$1,712.55
75	\$1,252.65	\$1,440.60	\$1,621.20	\$1,864.80	\$1,744.05	\$2,005.50	\$1,578.15	\$1,814.40	\$1,756.65	\$2,019.15	\$1,527.75	\$1,756.65
76	\$1,281.00	\$1,474.20	\$1,659.00	\$1,906.80	\$1,776.60	\$2,043.30	\$1,613.85	\$1,856.40	\$1,789.20	\$2,058.00	\$1,562.40	\$1,795.50
77	\$1,309.35	\$1,504.65	\$1,694.70	\$1,949.85	\$1,808.10	\$2,079.00	\$1,648.50	\$1,896.30	\$1,820.70	\$2,093.70	\$1,594.95	\$1,834.35
78	\$1,334.55	\$1,535.10	\$1,727.25	\$1,986.60	\$1,835.40	\$2,111.55	\$1,681.05	\$1,933.05	\$1,849.05	\$2,126.25	\$1,625.40	\$1,870.05
79	\$1,358.70	\$1,562.40	\$1,756.65	\$2,021.25	\$1,861.65	\$2,140.95	\$1,709.40	\$1,966.65	\$1,875.30	\$2,155.65	\$1,654.80	\$1,902.60
80	\$1,379.70	\$1,586.55	\$1,786.05	\$2,053.80	\$1,885.80	\$2,169.30	\$1,737.75	\$1,998.15	\$1,899.45	\$2,184.00	\$1,682.10	\$1,934.10
81	\$1,399.65	\$1,609.65	\$1,811.25	\$2,083.20	\$1,909.95	\$2,196.60	\$1,762.95	\$2,026.50	\$1,923.60	\$2,212.35	\$1,706.25	\$1,961.40
82	\$1,418.55	\$1,631.70	\$1,836.45	\$2,111.55	\$1,934.10	\$2,224.95	\$1,787.10	\$2,055.90	\$1,948.80	\$2,239.65	\$1,729.35	\$1,987.65
83	\$1,436.40	\$1,651.65	\$1,860.60	\$2,138.85	\$1,958.25	\$2,252.25	\$1,810.20	\$2,082.15	\$1,972.95	\$2,268.00	\$1,751.40	\$2,013.90
84	\$1,455.30	\$1,672.65	\$1,882.65	\$2,165.10	\$1,979.25	\$2,277.45	\$1,832.25	\$2,107.35	\$1,993.95	\$2,293.20	\$1,771.35	\$2,038.05
85	\$1,471.05	\$1,692.60	\$1,904.70	\$2,191.35	\$2,001.30	\$2,302.65	\$1,853.25	\$2,131.50	\$2,016.00	\$2,318.40	\$1,793.40	\$2,062.20
86	\$1,487.85	\$1,710.45	\$1,925.70	\$2,215.50	\$2,022.30	\$2,326.80	\$1,875.30	\$2,155.65	\$2,037.00	\$2,342.55	\$1,813.35	\$2,084.25
87	\$1,503.60	\$1,729.35	\$1,946.70	\$2,239.65	\$2,042.25	\$2,350.95	\$1,895.25	\$2,179.80	\$2,058.00	\$2,366.70	\$1,833.30	\$2,107.35
88	\$1,518.30	\$1,746.15	\$1,964.55	\$2,259.60	\$2,061.15	\$2,370.90	\$1,914.15	\$2,200.80	\$2,075.85	\$2,386.65	\$1,851.15	\$2,128.35
89	\$1,531.95	\$1,761.90	\$1,984.50	\$2,281.65	\$2,077.95	\$2,390.85	\$1,930.95	\$2,220.75	\$2,093.70	\$2,407.65	\$1,867.95	\$2,148.30
90	\$1,546.65	\$1,778.70	\$2,001.30	\$2,301.60	\$2,095.80	\$2,410.80	\$1,948.80	\$2,239.65	\$2,110.50	\$2,427.60	\$1,883.70	\$2,167.20
91	\$1,559.25	\$1,793.40	\$2,019.15	\$2,321.55	\$2,111.55	\$2,429.70	\$1,964.55	\$2,258.55	\$2,127.30	\$2,445.45	\$1,900.50	\$2,185.05
92	\$1,570.80	\$1,806.00	\$2,033.85	\$2,338.35	\$2,125.20	\$2,445.45	\$1,979.25	\$2,276.40	\$2,140.95	\$2,462.25	\$1,914.15	\$2,201.85
93	\$1,582.35	\$1,819.65	\$2,047.50	\$2,355.15	\$2,138.85	\$2,461.20	\$1,993.95	\$2,293.20	\$2,154.60	\$2,478.00	\$1,927.80	\$2,216.55
94	\$1,592.85	\$1,831.20	\$2,061.15	\$2,370.90	\$2,151.45	\$2,474.85	\$2,007.60	\$2,308.95	\$2,167.20	\$2,492.70	\$1,941.45	\$2,232.30
95	\$1,601.25	\$1,841.70	\$2,072.70	\$2,384.55	\$2,163.00	\$2,488.50	\$2,019.15	\$2,321.55	\$2,178.75	\$2,505.30	\$1,951.95	\$2,244.90
96	\$1,611.75	\$1,853.25	\$2,085.30	\$2,398.20	\$2,173.50	\$2,500.05	\$2,030.70	\$2,335.20	\$2,189.25	\$2,517.90	\$1,963.50	\$2,258.55
97	\$1,621.20	\$1,864.80	\$2,097.90	\$2,412.90	\$2,185.05	\$2,512.65	\$2,042.25	\$2,347.80	\$2,200.80	\$2,529.45	\$1,975.05	\$2,271.15
98	\$1,630.65	\$1,876.35	\$2,110.50	\$2,427.60	\$2,196.60	\$2,526.30	\$2,053.80	\$2,362.50	\$2,212.35	\$2,543.10	\$1,986.60	\$2,285.85
99	\$1,640.10	\$1,885.80	\$2,122.05	\$2,440.20	\$2,207.10	\$2,538.90	\$2,065.35	\$2,375.10	\$2,222.85	\$2,555.70	\$1,998.15	\$2,298.45

**MODAL FACTORS**

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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**Monthly EFT Non-Smoker Premium Rates  
For Use In Alabama Zip Codes  
35000-35299, 35500-35599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$71.40	\$82.07	\$92.48	\$106.31	\$101.41	\$116.63	\$90.03	\$103.51	\$104.47	\$120.22	\$87.06	\$100.10
66	\$75.07	\$86.36	\$97.21	\$111.91	\$106.40	\$122.41	\$94.58	\$108.76	\$108.85	\$125.21	\$91.52	\$105.17
67	\$78.92	\$90.73	\$102.11	\$117.42	\$111.73	\$128.44	\$99.31	\$114.18	\$113.40	\$130.37	\$96.07	\$110.60
68	\$82.25	\$94.58	\$106.40	\$122.32	\$116.98	\$134.39	\$103.51	\$119.08	\$118.21	\$135.88	\$100.18	\$115.23
69	\$85.92	\$98.78	\$111.21	\$127.92	\$121.97	\$140.26	\$108.23	\$124.42	\$122.85	\$141.22	\$104.73	\$120.40
70	\$89.33	\$102.72	\$115.58	\$132.91	\$126.34	\$145.33	\$112.52	\$129.41	\$127.31	\$146.38	\$108.85	\$125.21
71	\$92.75	\$106.66	\$120.05	\$138.07	\$130.72	\$150.49	\$116.81	\$134.31	\$131.68	\$151.46	\$113.05	\$129.93
72	\$95.98	\$110.33	\$124.16	\$142.79	\$134.83	\$155.13	\$120.92	\$139.03	\$135.79	\$156.18	\$116.98	\$134.39
73	\$99.05	\$113.83	\$128.09	\$147.34	\$138.51	\$159.33	\$124.68	\$143.41	\$139.47	\$160.47	\$120.57	\$138.68
74	\$101.85	\$117.07	\$131.86	\$151.54	\$142.09	\$163.44	\$128.27	\$147.52	\$143.14	\$164.49	\$124.16	\$142.71
75	\$104.38	\$120.05	\$135.09	\$155.39	\$145.33	\$167.12	\$131.51	\$151.19	\$146.38	\$168.26	\$127.31	\$146.38
76	\$106.75	\$122.85	\$138.24	\$158.89	\$148.04	\$170.27	\$134.48	\$154.69	\$149.09	\$171.49	\$130.19	\$149.62
77	\$109.11	\$125.38	\$141.22	\$162.48	\$150.67	\$173.24	\$137.37	\$158.02	\$151.72	\$174.47	\$132.91	\$152.86
78	\$111.21	\$127.92	\$143.93	\$165.54	\$152.94	\$175.96	\$140.08	\$161.08	\$154.08	\$177.18	\$135.44	\$155.83
79	\$113.22	\$130.19	\$146.38	\$168.43	\$155.13	\$178.41	\$142.44	\$163.88	\$156.27	\$179.63	\$137.89	\$158.54
80	\$114.97	\$132.21	\$148.83	\$171.14	\$157.14	\$180.77	\$144.81	\$166.51	\$158.28	\$181.99	\$140.17	\$161.17
81	\$116.63	\$134.13	\$150.93	\$173.59	\$159.16	\$183.04	\$146.91	\$168.87	\$160.29	\$184.36	\$142.18	\$163.44
82	\$118.21	\$135.97	\$153.03	\$175.96	\$161.17	\$185.41	\$148.92	\$171.32	\$162.39	\$186.63	\$144.11	\$165.63
83	\$119.70	\$137.63	\$155.04	\$178.23	\$163.18	\$187.68	\$150.84	\$173.51	\$164.41	\$188.99	\$145.94	\$167.82
84	\$121.27	\$139.38	\$156.88	\$180.42	\$164.93	\$189.78	\$152.68	\$175.61	\$166.16	\$191.09	\$147.61	\$169.83
85	\$122.58	\$141.04	\$158.72	\$182.61	\$166.77	\$191.88	\$154.43	\$177.62	\$167.99	\$193.19	\$149.44	\$171.84
86	\$123.98	\$142.53	\$160.47	\$184.62	\$168.52	\$193.89	\$156.27	\$179.63	\$169.74	\$195.20	\$151.11	\$173.68
87	\$125.29	\$144.11	\$162.22	\$186.63	\$170.18	\$195.90	\$157.93	\$181.64	\$171.49	\$197.22	\$152.77	\$175.61
88	\$126.52	\$145.51	\$163.71	\$188.29	\$171.76	\$197.57	\$159.51	\$183.39	\$172.98	\$198.88	\$154.26	\$177.36
89	\$127.66	\$146.82	\$165.37	\$190.13	\$173.16	\$199.23	\$160.91	\$185.06	\$174.47	\$200.63	\$155.66	\$179.02
90	\$128.88	\$148.22	\$166.77	\$191.79	\$174.64	\$200.89	\$162.39	\$186.63	\$175.87	\$202.29	\$156.97	\$180.59
91	\$129.93	\$149.44	\$168.26	\$193.45	\$175.96	\$202.47	\$163.71	\$188.20	\$177.27	\$203.78	\$158.37	\$182.08
92	\$130.89	\$150.49	\$169.48	\$194.85	\$177.09	\$203.78	\$164.93	\$189.69	\$178.41	\$205.18	\$159.51	\$183.48
93	\$131.86	\$151.63	\$170.62	\$196.25	\$178.23	\$205.09	\$166.16	\$191.09	\$179.54	\$206.49	\$160.64	\$184.71
94	\$132.73	\$152.59	\$171.76	\$197.57	\$179.28	\$206.23	\$167.29	\$192.40	\$180.59	\$207.72	\$161.78	\$186.02
95	\$133.43	\$153.47	\$172.72	\$198.70	\$180.24	\$207.37	\$168.26	\$193.45	\$181.56	\$208.77	\$162.66	\$187.07
96	\$134.31	\$154.43	\$173.77	\$199.84	\$181.12	\$208.33	\$169.22	\$194.59	\$182.43	\$209.82	\$163.62	\$188.20
97	\$135.09	\$155.39	\$174.82	\$201.07	\$182.08	\$209.38	\$170.18	\$195.64	\$183.39	\$210.78	\$164.58	\$189.25
98	\$135.88	\$156.36	\$175.87	\$202.29	\$183.04	\$210.52	\$171.14	\$196.87	\$184.36	\$211.92	\$165.54	\$190.48
99	\$136.67	\$157.14	\$176.83	\$203.34	\$183.92	\$211.57	\$172.11	\$197.92	\$185.23	\$212.97	\$166.51	\$191.53

**MODAL FACTORS**

<b>Semi Annual</b>	<b>0.51500</b>	<b>Quarterly</b>	<b>0.26250</b>	<b>Direct Monthly</b>	<b>0.10000</b>	<b>Monthly EFT</b>	<b>0.08333</b>
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**Annual Non-Smoker Premium Rates  
For Use In Alabama Zip Codes  
All Other Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$771.12	\$886.41	\$998.87	\$1,148.18	\$1,095.26	\$1,259.69	\$972.41	\$1,117.94	\$1,128.33	\$1,298.43	\$940.28	\$1,081.08
66	\$810.81	\$932.72	\$1,049.90	\$1,208.66	\$1,149.12	\$1,322.06	\$1,021.55	\$1,174.64	\$1,175.58	\$1,352.30	\$988.47	\$1,135.89
67	\$852.39	\$979.97	\$1,102.82	\$1,268.19	\$1,206.77	\$1,387.26	\$1,072.58	\$1,233.23	\$1,224.72	\$1,408.05	\$1,037.61	\$1,194.48
68	\$888.30	\$1,021.55	\$1,149.12	\$1,321.11	\$1,263.47	\$1,451.52	\$1,117.94	\$1,286.15	\$1,276.70	\$1,467.59	\$1,082.03	\$1,244.57
69	\$927.99	\$1,066.91	\$1,201.10	\$1,381.59	\$1,317.33	\$1,514.84	\$1,168.97	\$1,343.79	\$1,326.78	\$1,525.23	\$1,131.17	\$1,300.32
70	\$964.85	\$1,109.43	\$1,248.35	\$1,435.46	\$1,364.58	\$1,569.65	\$1,215.27	\$1,397.66	\$1,374.98	\$1,580.99	\$1,175.58	\$1,352.30
71	\$1,001.70	\$1,151.96	\$1,296.54	\$1,491.21	\$1,411.83	\$1,625.40	\$1,261.58	\$1,450.58	\$1,422.23	\$1,635.80	\$1,220.94	\$1,403.33
72	\$1,036.67	\$1,191.65	\$1,340.96	\$1,542.24	\$1,456.25	\$1,675.49	\$1,305.99	\$1,501.61	\$1,466.64	\$1,686.83	\$1,263.47	\$1,451.52
73	\$1,069.74	\$1,229.45	\$1,383.48	\$1,591.38	\$1,495.94	\$1,720.85	\$1,346.63	\$1,548.86	\$1,506.33	\$1,733.13	\$1,302.21	\$1,497.83
74	\$1,099.98	\$1,264.41	\$1,424.12	\$1,636.74	\$1,534.68	\$1,765.26	\$1,385.37	\$1,593.27	\$1,546.02	\$1,776.60	\$1,340.96	\$1,541.30
75	\$1,127.39	\$1,296.54	\$1,459.08	\$1,678.32	\$1,569.65	\$1,804.95	\$1,420.34	\$1,632.96	\$1,580.99	\$1,817.24	\$1,374.98	\$1,580.99
76	\$1,152.90	\$1,326.78	\$1,493.10	\$1,716.12	\$1,598.94	\$1,838.97	\$1,452.47	\$1,670.76	\$1,610.28	\$1,852.20	\$1,406.16	\$1,615.95
77	\$1,178.42	\$1,354.19	\$1,525.23	\$1,754.87	\$1,627.29	\$1,871.10	\$1,483.65	\$1,706.67	\$1,638.63	\$1,884.33	\$1,435.46	\$1,650.92
78	\$1,201.10	\$1,381.59	\$1,554.53	\$1,787.94	\$1,651.86	\$1,900.40	\$1,512.95	\$1,739.75	\$1,664.15	\$1,913.63	\$1,462.86	\$1,683.05
79	\$1,222.83	\$1,406.16	\$1,580.99	\$1,819.13	\$1,675.49	\$1,926.86	\$1,538.46	\$1,769.99	\$1,687.77	\$1,940.09	\$1,489.32	\$1,712.34
80	\$1,241.73	\$1,427.90	\$1,607.45	\$1,848.42	\$1,697.22	\$1,952.37	\$1,563.98	\$1,798.34	\$1,709.51	\$1,965.60	\$1,513.89	\$1,740.69
81	\$1,259.69	\$1,448.69	\$1,630.13	\$1,874.88	\$1,718.96	\$1,976.94	\$1,586.66	\$1,823.85	\$1,731.24	\$1,991.12	\$1,535.63	\$1,765.26
82	\$1,276.70	\$1,468.53	\$1,652.81	\$1,900.40	\$1,740.69	\$2,002.46	\$1,608.39	\$1,850.31	\$1,753.92	\$2,015.69	\$1,556.42	\$1,788.89
83	\$1,292.76	\$1,486.49	\$1,674.54	\$1,924.97	\$1,762.43	\$2,027.03	\$1,629.18	\$1,873.94	\$1,775.66	\$2,041.20	\$1,576.26	\$1,812.51
84	\$1,309.77	\$1,505.39	\$1,694.39	\$1,948.59	\$1,781.33	\$2,049.71	\$1,649.03	\$1,896.62	\$1,794.56	\$2,063.88	\$1,594.22	\$1,834.25
85	\$1,323.95	\$1,523.34	\$1,714.23	\$1,972.22	\$1,801.17	\$2,072.39	\$1,667.93	\$1,918.35	\$1,814.40	\$2,086.56	\$1,614.06	\$1,855.98
86	\$1,339.07	\$1,539.41	\$1,733.13	\$1,993.95	\$1,820.07	\$2,094.12	\$1,687.77	\$1,940.09	\$1,833.30	\$2,108.30	\$1,632.02	\$1,875.83
87	\$1,353.24	\$1,556.42	\$1,752.03	\$2,015.69	\$1,838.03	\$2,115.86	\$1,705.73	\$1,961.82	\$1,852.20	\$2,130.03	\$1,649.97	\$1,896.62
88	\$1,366.47	\$1,571.54	\$1,768.10	\$2,033.64	\$1,855.04	\$2,133.81	\$1,722.74	\$1,980.72	\$1,868.27	\$2,147.99	\$1,666.04	\$1,915.52
89	\$1,378.76	\$1,585.71	\$1,786.05	\$2,053.49	\$1,870.16	\$2,151.77	\$1,737.86	\$1,998.68	\$1,884.33	\$2,166.89	\$1,681.16	\$1,933.47
90	\$1,391.99	\$1,600.83	\$1,801.17	\$2,071.44	\$1,886.22	\$2,169.72	\$1,753.92	\$2,015.69	\$1,899.45	\$2,184.84	\$1,695.33	\$1,950.48
91	\$1,403.33	\$1,614.06	\$1,817.24	\$2,089.40	\$1,900.40	\$2,186.73	\$1,768.10	\$2,032.70	\$1,914.57	\$2,200.91	\$1,710.45	\$1,966.55
92	\$1,413.72	\$1,625.40	\$1,830.47	\$2,104.52	\$1,912.68	\$2,200.91	\$1,781.33	\$2,048.76	\$1,926.86	\$2,216.03	\$1,722.74	\$1,981.67
93	\$1,424.12	\$1,637.69	\$1,842.75	\$2,119.64	\$1,924.97	\$2,215.08	\$1,794.56	\$2,063.88	\$1,939.14	\$2,230.20	\$1,735.02	\$1,994.90
94	\$1,433.57	\$1,648.08	\$1,855.04	\$2,133.81	\$1,936.31	\$2,227.37	\$1,806.84	\$2,078.06	\$1,950.48	\$2,243.43	\$1,747.31	\$2,009.07
95	\$1,441.13	\$1,657.53	\$1,865.43	\$2,146.10	\$1,946.70	\$2,239.65	\$1,817.24	\$2,089.40	\$1,960.88	\$2,254.77	\$1,756.76	\$2,020.41
96	\$1,450.58	\$1,667.93	\$1,876.77	\$2,158.38	\$1,956.15	\$2,250.05	\$1,827.63	\$2,101.68	\$1,970.33	\$2,266.11	\$1,767.15	\$2,032.70
97	\$1,459.08	\$1,678.32	\$1,888.11	\$2,171.61	\$1,966.55	\$2,261.39	\$1,838.03	\$2,113.02	\$1,980.72	\$2,276.51	\$1,777.55	\$2,044.04
98	\$1,467.59	\$1,688.72	\$1,899.45	\$2,184.84	\$1,976.94	\$2,273.67	\$1,848.42	\$2,126.25	\$1,991.12	\$2,288.79	\$1,787.94	\$2,057.27
99	\$1,476.09	\$1,697.22	\$1,909.85	\$2,196.18	\$1,986.39	\$2,285.01	\$1,858.82	\$2,137.59	\$2,000.57	\$2,300.13	\$1,798.34	\$2,068.61

**MODAL FACTORS**

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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**Monthly EFT Non-Smoker Premium Rates  
 For Use In Alabama Zip Codes  
 All Other Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$64.26	\$73.86	\$83.24	\$95.68	\$91.27	\$104.97	\$81.03	\$93.16	\$94.02	\$108.20	\$78.35	\$90.09
66	\$67.56	\$77.72	\$87.49	\$100.72	\$95.76	\$110.17	\$85.13	\$97.88	\$97.96	\$112.69	\$82.37	\$94.65
67	\$71.03	\$81.66	\$91.90	\$105.68	\$100.56	\$115.60	\$89.38	\$102.76	\$102.06	\$117.33	\$86.46	\$99.54
68	\$74.02	\$85.13	\$95.76	\$110.09	\$105.28	\$120.96	\$93.16	\$107.17	\$106.39	\$122.29	\$90.17	\$103.71
69	\$77.33	\$88.91	\$100.09	\$115.13	\$109.77	\$126.23	\$97.41	\$111.98	\$110.56	\$127.10	\$94.26	\$108.36
70	\$80.40	\$92.45	\$104.02	\$119.62	\$113.71	\$130.80	\$101.27	\$116.47	\$114.58	\$131.74	\$97.96	\$112.69
71	\$83.47	\$95.99	\$108.04	\$124.26	\$117.65	\$135.44	\$105.13	\$120.88	\$118.51	\$136.31	\$101.74	\$116.94
72	\$86.39	\$99.30	\$111.74	\$128.51	\$121.35	\$139.62	\$108.83	\$125.13	\$122.22	\$140.56	\$105.28	\$120.96
73	\$89.14	\$102.45	\$115.29	\$132.61	\$124.66	\$143.40	\$112.21	\$129.07	\$125.52	\$144.42	\$108.51	\$124.81
74	\$91.66	\$105.36	\$118.67	\$136.39	\$127.88	\$147.10	\$115.44	\$132.77	\$128.83	\$148.04	\$111.74	\$128.44
75	\$93.94	\$108.04	\$121.59	\$139.85	\$130.80	\$150.41	\$118.36	\$136.07	\$131.74	\$151.43	\$114.58	\$131.74
76	\$96.07	\$110.56	\$124.42	\$143.00	\$133.24	\$153.24	\$121.03	\$139.22	\$134.18	\$154.34	\$117.18	\$134.66
77	\$98.20	\$112.84	\$127.10	\$146.23	\$135.60	\$155.92	\$123.63	\$142.22	\$136.55	\$157.02	\$119.62	\$137.57
78	\$100.09	\$115.13	\$129.54	\$148.99	\$137.65	\$158.36	\$126.07	\$144.97	\$138.67	\$159.46	\$121.90	\$140.25
79	\$101.90	\$117.18	\$131.74	\$151.59	\$139.62	\$160.56	\$128.20	\$147.49	\$140.64	\$161.67	\$124.11	\$142.69
80	\$103.47	\$118.99	\$133.95	\$154.03	\$141.43	\$162.69	\$130.33	\$149.86	\$142.45	\$163.79	\$126.15	\$145.05
81	\$104.97	\$120.72	\$135.84	\$156.23	\$143.24	\$164.74	\$132.22	\$151.98	\$144.26	\$165.92	\$127.96	\$147.10
82	\$106.39	\$122.37	\$137.73	\$158.36	\$145.05	\$166.86	\$134.03	\$154.19	\$146.15	\$167.97	\$129.70	\$149.07
83	\$107.73	\$123.87	\$139.54	\$160.41	\$146.86	\$168.91	\$135.76	\$156.16	\$147.97	\$170.09	\$131.35	\$151.04
84	\$109.14	\$125.44	\$141.19	\$162.38	\$148.44	\$170.80	\$137.41	\$158.04	\$149.54	\$171.98	\$132.85	\$152.85
85	\$110.32	\$126.94	\$142.85	\$164.34	\$150.09	\$172.69	\$138.99	\$159.86	\$151.19	\$173.87	\$134.50	\$154.66
86	\$111.58	\$128.28	\$144.42	\$166.16	\$151.67	\$174.50	\$140.64	\$161.67	\$152.77	\$175.68	\$136.00	\$156.31
87	\$112.77	\$129.70	\$146.00	\$167.97	\$153.16	\$176.31	\$142.14	\$163.48	\$154.34	\$177.50	\$137.49	\$158.04
88	\$113.87	\$130.96	\$147.34	\$169.46	\$154.58	\$177.81	\$143.56	\$165.05	\$155.68	\$178.99	\$138.83	\$159.62
89	\$114.89	\$132.14	\$148.83	\$171.12	\$155.84	\$179.31	\$144.82	\$166.55	\$157.02	\$180.57	\$140.09	\$161.12
90	\$115.99	\$133.40	\$150.09	\$172.61	\$157.18	\$180.80	\$146.15	\$167.97	\$158.28	\$182.06	\$141.27	\$162.53
91	\$116.94	\$134.50	\$151.43	\$174.11	\$158.36	\$182.22	\$147.34	\$169.38	\$159.54	\$183.40	\$142.53	\$163.87
92	\$117.81	\$135.44	\$152.53	\$175.37	\$159.38	\$183.40	\$148.44	\$170.72	\$160.56	\$184.66	\$143.56	\$165.13
93	\$118.67	\$136.47	\$153.56	\$176.63	\$160.41	\$184.58	\$149.54	\$171.98	\$161.59	\$185.84	\$144.58	\$166.23
94	\$119.46	\$137.33	\$154.58	\$177.81	\$161.35	\$185.61	\$150.56	\$173.16	\$162.53	\$186.95	\$145.60	\$167.42
95	\$120.09	\$138.12	\$155.45	\$178.83	\$162.22	\$186.63	\$151.43	\$174.11	\$163.40	\$187.89	\$146.39	\$168.36
96	\$120.88	\$138.99	\$156.39	\$179.86	\$163.01	\$187.50	\$152.30	\$175.13	\$164.19	\$188.83	\$147.26	\$169.38
97	\$121.59	\$139.85	\$157.34	\$180.96	\$163.87	\$188.44	\$153.16	\$176.08	\$165.05	\$189.70	\$148.12	\$170.33
98	\$122.29	\$140.72	\$158.28	\$182.06	\$164.74	\$189.46	\$154.03	\$177.18	\$165.92	\$190.72	\$148.99	\$171.43
99	\$123.00	\$141.43	\$159.15	\$183.01	\$165.53	\$190.41	\$154.90	\$178.13	\$166.71	\$191.67	\$149.86	\$172.38

**MODAL FACTORS**

Semi Annual	<b>0.51500</b>
Quarterly	<b>0.26250</b>
Direct Monthly	<b>0.10000</b>
Monthly EFT	<b>0.08333</b>



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**Annual Smoker Premium Rates  
 For Use In Alabama Zip Codes  
 35000-35299, 35500-35599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$1,071.00	\$1,231.65	\$1,387.05	\$1,594.95	\$1,521.45	\$1,749.30	\$1,350.30	\$1,552.95	\$1,567.65	\$1,802.85	\$1,306.20	\$1,502.55
66	\$1,126.65	\$1,295.70	\$1,458.45	\$1,677.90	\$1,597.05	\$1,836.45	\$1,418.55	\$1,631.70	\$1,632.75	\$1,877.40	\$1,372.35	\$1,578.15
67	\$1,183.35	\$1,360.80	\$1,531.95	\$1,761.90	\$1,675.80	\$1,926.75	\$1,491.00	\$1,713.60	\$1,701.00	\$1,956.15	\$1,442.70	\$1,659.00
68	\$1,233.75	\$1,418.55	\$1,596.00	\$1,835.40	\$1,754.55	\$2,017.05	\$1,552.95	\$1,786.05	\$1,772.40	\$2,038.05	\$1,503.60	\$1,728.30
69	\$1,288.35	\$1,481.55	\$1,668.45	\$1,918.35	\$1,829.10	\$2,104.20	\$1,624.35	\$1,866.90	\$1,841.70	\$2,118.90	\$1,570.80	\$1,806.00
70	\$1,339.80	\$1,540.35	\$1,733.55	\$1,993.95	\$1,896.30	\$2,179.80	\$1,688.40	\$1,941.45	\$1,908.90	\$2,194.50	\$1,632.75	\$1,877.40
71	\$1,391.25	\$1,600.20	\$1,800.75	\$2,070.60	\$1,962.45	\$2,256.45	\$1,752.45	\$2,014.95	\$1,975.05	\$2,272.20	\$1,695.75	\$1,949.85
72	\$1,439.55	\$1,655.85	\$1,862.70	\$2,142.00	\$2,023.35	\$2,326.80	\$1,813.35	\$2,085.50	\$2,037.00	\$2,342.55	\$1,754.55	\$2,017.05
73	\$1,484.70	\$1,708.35	\$1,921.50	\$2,209.20	\$2,077.95	\$2,389.80	\$1,870.05	\$2,150.40	\$2,092.65	\$2,406.60	\$1,809.15	\$2,081.10
74	\$1,527.75	\$1,756.65	\$1,977.15	\$2,274.30	\$2,131.50	\$2,451.75	\$1,924.65	\$2,213.40	\$2,146.20	\$2,468.55	\$1,861.65	\$2,140.95
75	\$1,565.55	\$1,800.75	\$2,026.50	\$2,331.00	\$2,179.80	\$2,507.40	\$1,972.95	\$2,268.00	\$2,194.50	\$2,524.20	\$1,908.90	\$2,194.50
76	\$1,601.25	\$1,841.70	\$2,072.70	\$2,384.55	\$2,220.75	\$2,553.60	\$2,018.10	\$2,320.50	\$2,236.50	\$2,571.45	\$1,951.95	\$2,244.90
77	\$1,635.90	\$1,881.60	\$2,118.90	\$2,436.00	\$2,260.65	\$2,598.75	\$2,061.15	\$2,370.90	\$2,276.40	\$2,616.60	\$1,993.95	\$2,293.20
78	\$1,668.45	\$1,918.35	\$2,158.80	\$2,482.20	\$2,295.30	\$2,639.70	\$2,101.05	\$2,416.05	\$2,311.05	\$2,657.55	\$2,032.80	\$2,337.30
79	\$1,696.80	\$1,951.95	\$2,196.60	\$2,526.30	\$2,327.85	\$2,676.45	\$2,137.80	\$2,458.05	\$2,343.60	\$2,695.55	\$2,068.50	\$2,378.25
80	\$1,724.10	\$1,983.45	\$2,232.30	\$2,567.25	\$2,357.25	\$2,711.10	\$2,172.45	\$2,497.95	\$2,373.00	\$2,730.00	\$2,102.10	\$2,417.10
81	\$1,749.30	\$2,011.80	\$2,263.80	\$2,604.00	\$2,387.70	\$2,745.75	\$2,203.95	\$2,533.65	\$2,404.50	\$2,764.65	\$2,131.50	\$2,451.75
82	\$1,773.45	\$2,039.10	\$2,295.30	\$2,638.65	\$2,419.20	\$2,781.45	\$2,234.40	\$2,569.35	\$2,434.95	\$2,800.35	\$2,160.90	\$2,485.35
83	\$1,795.50	\$2,065.35	\$2,324.70	\$2,674.35	\$2,448.60	\$2,816.10	\$2,263.80	\$2,601.90	\$2,465.40	\$2,835.00	\$2,189.25	\$2,517.90
84	\$1,817.55	\$2,090.55	\$2,353.05	\$2,705.85	\$2,474.85	\$2,846.55	\$2,290.05	\$2,634.45	\$2,492.70	\$2,866.50	\$2,215.50	\$2,547.30
85	\$1,839.60	\$2,115.75	\$2,381.40	\$2,738.40	\$2,503.20	\$2,878.05	\$2,317.35	\$2,664.90	\$2,520.00	\$2,898.00	\$2,241.75	\$2,577.75
86	\$1,859.55	\$2,138.85	\$2,407.65	\$2,768.85	\$2,529.45	\$2,907.45	\$2,343.60	\$2,695.35	\$2,546.25	\$2,928.45	\$2,265.90	\$2,606.10
87	\$1,879.50	\$2,161.95	\$2,432.85	\$2,798.25	\$2,554.65	\$2,937.90	\$2,368.80	\$2,723.70	\$2,572.50	\$2,957.85	\$2,291.10	\$2,635.50
88	\$1,898.40	\$2,182.95	\$2,457.00	\$2,824.50	\$2,576.70	\$2,963.10	\$2,391.90	\$2,749.95	\$2,594.55	\$2,984.10	\$2,313.15	\$2,660.70
89	\$1,915.20	\$2,202.90	\$2,480.10	\$2,851.80	\$2,598.75	\$2,988.30	\$2,413.95	\$2,776.20	\$2,616.60	\$3,009.30	\$2,335.20	\$2,685.90
90	\$1,933.05	\$2,222.85	\$2,502.15	\$2,878.05	\$2,619.75	\$3,013.50	\$2,434.95	\$2,800.35	\$2,638.65	\$3,034.50	\$2,355.15	\$2,709.00
91	\$1,949.85	\$2,241.75	\$2,523.15	\$2,902.20	\$2,640.75	\$3,036.60	\$2,455.95	\$2,823.45	\$2,658.60	\$3,057.60	\$2,375.10	\$2,732.10
92	\$1,963.50	\$2,258.55	\$2,542.05	\$2,923.20	\$2,657.55	\$3,056.55	\$2,473.80	\$2,844.45	\$2,675.40	\$3,077.55	\$2,392.95	\$2,752.05
93	\$1,978.20	\$2,275.35	\$2,559.90	\$2,944.20	\$2,674.35	\$3,075.45	\$2,492.70	\$2,866.50	\$2,693.25	\$3,097.50	\$2,409.75	\$2,770.95
94	\$1,990.80	\$2,289.00	\$2,577.75	\$2,964.15	\$2,690.10	\$3,094.35	\$2,508.45	\$2,885.40	\$2,709.00	\$3,115.35	\$2,426.55	\$2,790.90
95	\$2,002.35	\$2,302.65	\$2,591.40	\$2,979.90	\$2,704.80	\$3,110.10	\$2,523.15	\$2,902.20	\$2,722.65	\$3,132.15	\$2,440.20	\$2,806.65
96	\$2,013.90	\$2,316.30	\$2,607.15	\$2,998.80	\$2,718.45	\$3,125.85	\$2,537.85	\$2,917.95	\$2,736.30	\$3,146.85	\$2,454.90	\$2,822.40
97	\$2,025.45	\$2,329.95	\$2,622.90	\$3,015.60	\$2,731.05	\$3,140.55	\$2,552.55	\$2,934.75	\$2,749.95	\$3,162.60	\$2,469.60	\$2,839.20
98	\$2,038.05	\$2,344.65	\$2,638.65	\$3,034.50	\$2,745.75	\$3,157.35	\$2,567.25	\$2,952.60	\$2,764.65	\$3,179.40	\$2,483.25	\$2,856.00
99	\$2,049.60	\$2,357.25	\$2,652.30	\$3,050.25	\$2,759.40	\$3,173.10	\$2,581.95	\$2,969.40	\$2,778.30	\$3,194.10	\$2,497.95	\$2,872.80

**MODAL FACTORS**

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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**Monthly EFT Smoker Premium Rates  
For Use In Alabama Zip Codes  
35000-35299, 35500-35599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$89.25	\$102.63	\$115.58	\$132.91	\$126.78	\$145.77	\$112.52	\$129.41	\$130.63	\$150.23	\$108.85	\$125.21
66	\$93.88	\$107.97	\$121.53	\$139.82	\$133.08	\$153.03	\$118.21	\$135.97	\$136.06	\$156.44	\$114.36	\$131.51
67	\$98.61	\$113.40	\$127.66	\$146.82	\$139.64	\$160.56	\$124.25	\$142.79	\$141.74	\$163.01	\$120.22	\$138.24
68	\$102.81	\$118.21	\$132.99	\$152.94	\$146.21	\$168.08	\$129.41	\$148.83	\$147.69	\$169.83	\$125.29	\$144.02
69	\$107.36	\$123.46	\$139.03	\$159.86	\$152.42	\$175.34	\$135.36	\$155.57	\$153.47	\$176.57	\$130.89	\$150.49
70	\$111.65	\$128.36	\$144.46	\$166.16	\$158.02	\$181.64	\$140.69	\$161.78	\$159.07	\$182.87	\$136.06	\$156.44
71	\$115.93	\$133.34	\$150.06	\$172.54	\$163.53	\$188.03	\$146.03	\$167.91	\$164.58	\$189.34	\$141.31	\$162.48
72	\$119.96	\$137.98	\$155.22	\$178.49	\$168.61	\$193.89	\$151.11	\$173.77	\$169.74	\$195.20	\$146.21	\$168.08
73	\$123.72	\$142.36	\$160.12	\$184.09	\$173.16	\$199.14	\$155.83	\$179.19	\$174.38	\$200.54	\$150.76	\$173.42
74	\$127.31	\$146.38	\$164.76	\$189.52	\$177.62	\$204.30	\$160.38	\$184.44	\$178.84	\$205.70	\$155.13	\$178.41
75	\$130.46	\$150.06	\$168.87	\$194.24	\$181.64	\$208.94	\$164.41	\$188.99	\$182.87	\$210.34	\$159.07	\$182.87
76	\$133.43	\$153.47	\$172.72	\$198.70	\$185.06	\$212.79	\$168.17	\$193.37	\$186.37	\$214.28	\$162.66	\$187.07
77	\$136.32	\$156.79	\$176.57	\$202.99	\$188.38	\$216.55	\$171.76	\$197.57	\$189.69	\$218.04	\$166.16	\$191.09
78	\$139.03	\$159.86	\$179.89	\$206.84	\$191.27	\$219.97	\$175.08	\$201.33	\$192.58	\$221.45	\$169.39	\$194.77
79	\$141.39	\$162.66	\$183.04	\$210.52	\$193.98	\$223.03	\$178.14	\$204.83	\$195.29	\$224.60	\$172.37	\$198.18
80	\$143.67	\$165.28	\$186.02	\$213.93	\$196.43	\$225.92	\$181.03	\$208.15	\$197.74	\$227.49	\$175.17	\$201.42
81	\$145.77	\$167.64	\$188.64	\$216.99	\$198.97	\$228.80	\$183.66	\$211.13	\$200.37	\$230.38	\$177.62	\$204.30
82	\$147.78	\$169.92	\$191.27	\$219.88	\$201.59	\$231.78	\$186.19	\$214.10	\$202.90	\$233.35	\$180.07	\$207.10
83	\$149.62	\$172.11	\$193.72	\$222.85	\$204.04	\$234.67	\$188.64	\$216.82	\$205.44	\$236.24	\$182.43	\$209.82
84	\$151.46	\$174.21	\$196.08	\$225.48	\$206.23	\$237.20	\$190.83	\$219.53	\$207.72	\$238.87	\$184.62	\$212.27
85	\$153.29	\$176.31	\$198.44	\$228.19	\$208.59	\$239.83	\$193.10	\$222.07	\$209.99	\$241.49	\$186.81	\$214.80
86	\$154.96	\$178.23	\$200.63	\$230.73	\$210.78	\$242.28	\$195.29	\$224.60	\$212.18	\$244.03	\$188.82	\$217.17
87	\$156.62	\$180.16	\$202.73	\$233.18	\$212.88	\$244.82	\$197.39	\$226.97	\$214.37	\$246.48	\$190.92	\$219.62
88	\$158.19	\$181.91	\$204.74	\$235.37	\$214.72	\$246.92	\$199.32	\$229.15	\$216.20	\$248.67	\$192.75	\$221.72
89	\$159.59	\$183.57	\$206.67	\$237.64	\$216.55	\$249.02	\$201.15	\$231.34	\$218.04	\$250.76	\$194.59	\$223.82
90	\$161.08	\$185.23	\$208.50	\$239.83	\$218.30	\$251.11	\$202.90	\$233.35	\$219.88	\$252.86	\$196.25	\$225.74
91	\$162.48	\$186.81	\$210.25	\$241.84	\$220.05	\$253.04	\$204.65	\$235.28	\$221.54	\$254.79	\$197.92	\$227.67
92	\$163.62	\$188.20	\$211.83	\$243.59	\$221.45	\$254.70	\$206.14	\$237.03	\$222.94	\$256.45	\$199.40	\$229.33
93	\$164.84	\$189.60	\$213.32	\$245.34	\$222.85	\$256.28	\$207.72	\$238.87	\$224.43	\$258.11	\$200.80	\$230.90
94	\$165.89	\$190.74	\$214.80	\$247.00	\$224.17	\$257.85	\$209.03	\$240.44	\$225.74	\$259.60	\$202.20	\$232.57
95	\$166.86	\$191.88	\$215.94	\$248.32	\$225.39	\$259.16	\$210.25	\$241.84	\$226.88	\$261.00	\$203.34	\$233.88
96	\$167.82	\$193.02	\$217.25	\$249.89	\$226.53	\$260.48	\$211.48	\$243.15	\$228.02	\$262.23	\$204.57	\$235.19
97	\$168.78	\$194.15	\$218.57	\$251.29	\$227.58	\$261.70	\$212.70	\$244.55	\$229.15	\$263.54	\$205.79	\$236.59
98	\$169.83	\$195.38	\$219.88	\$252.86	\$228.80	\$263.10	\$213.93	\$246.04	\$230.38	\$264.94	\$206.93	\$237.99
99	\$170.79	\$196.43	\$221.02	\$254.18	\$229.94	\$264.41	\$215.15	\$247.44	\$231.52	\$266.16	\$208.15	\$239.39

**MODAL FACTORS**

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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## Annual Smoker Premium Rates For Use In Alabama Zip Codes All Other Zip Codes

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$963.90	\$1,108.49	\$1,248.35	\$1,435.46	\$1,369.31	\$1,574.37	\$1,215.27	\$1,397.66	\$1,410.89	\$1,622.57	\$1,175.58	\$1,352.30
66	\$1,013.99	\$1,166.13	\$1,312.61	\$1,510.11	\$1,437.35	\$1,652.81	\$1,276.70	\$1,468.53	\$1,469.48	\$1,689.66	\$1,235.12	\$1,420.34
67	\$1,065.02	\$1,224.72	\$1,378.76	\$1,585.71	\$1,508.22	\$1,734.08	\$1,341.90	\$1,542.24	\$1,530.90	\$1,760.54	\$1,298.43	\$1,493.10
68	\$1,110.38	\$1,276.70	\$1,436.40	\$1,651.86	\$1,579.10	\$1,815.35	\$1,397.66	\$1,607.45	\$1,595.16	\$1,834.25	\$1,353.24	\$1,555.47
69	\$1,159.52	\$1,333.40	\$1,501.61	\$1,726.52	\$1,646.19	\$1,893.78	\$1,461.92	\$1,680.21	\$1,657.53	\$1,907.01	\$1,413.72	\$1,625.40
70	\$1,205.82	\$1,386.32	\$1,560.20	\$1,794.56	\$1,706.67	\$1,961.82	\$1,519.56	\$1,747.31	\$1,718.01	\$1,975.05	\$1,469.48	\$1,689.66
71	\$1,252.13	\$1,440.18	\$1,620.68	\$1,863.54	\$1,766.21	\$2,030.81	\$1,577.21	\$1,813.46	\$1,777.55	\$2,044.98	\$1,526.18	\$1,754.87
72	\$1,295.60	\$1,490.27	\$1,676.43	\$1,927.80	\$1,821.02	\$2,094.12	\$1,632.02	\$1,876.77	\$1,833.30	\$2,108.30	\$1,579.10	\$1,815.35
73	\$1,336.23	\$1,537.52	\$1,729.35	\$1,988.28	\$1,870.16	\$2,150.82	\$1,683.05	\$1,935.36	\$1,883.39	\$2,165.94	\$1,628.24	\$1,872.99
74	\$1,374.98	\$1,580.99	\$1,779.44	\$2,046.87	\$1,918.35	\$2,206.58	\$1,732.19	\$1,992.06	\$1,931.58	\$2,221.70	\$1,675.49	\$1,926.86
75	\$1,409.00	\$1,620.68	\$1,823.85	\$2,097.90	\$1,961.82	\$2,256.66	\$1,775.66	\$2,041.20	\$1,975.05	\$2,271.78	\$1,718.01	\$1,975.05
76	\$1,441.13	\$1,657.53	\$1,865.43	\$2,146.10	\$1,998.68	\$2,298.24	\$1,816.29	\$2,088.45	\$2,012.85	\$2,314.31	\$1,756.76	\$2,020.41
77	\$1,472.31	\$1,693.44	\$1,907.01	\$2,192.40	\$2,034.59	\$2,338.88	\$1,855.04	\$2,133.81	\$2,048.76	\$2,354.94	\$1,794.56	\$2,063.88
78	\$1,501.61	\$1,726.52	\$1,942.92	\$2,233.98	\$2,065.77	\$2,375.73	\$1,890.95	\$2,174.45	\$2,079.95	\$2,391.80	\$1,829.52	\$2,103.57
79	\$1,527.12	\$1,756.76	\$1,976.94	\$2,273.67	\$2,095.07	\$2,408.81	\$1,924.02	\$2,212.25	\$2,109.24	\$2,425.82	\$1,861.65	\$2,140.43
80	\$1,551.69	\$1,785.11	\$2,009.07	\$2,310.53	\$2,121.53	\$2,439.99	\$1,955.21	\$2,248.16	\$2,135.70	\$2,457.00	\$1,891.89	\$2,175.39
81	\$1,574.37	\$1,810.62	\$2,037.42	\$2,343.60	\$2,148.93	\$2,471.18	\$1,983.56	\$2,280.29	\$2,164.05	\$2,488.19	\$1,918.35	\$2,206.58
82	\$1,596.11	\$1,835.19	\$2,065.77	\$2,374.79	\$2,177.28	\$2,503.31	\$2,010.96	\$2,312.42	\$2,191.46	\$2,520.32	\$1,944.81	\$2,236.82
83	\$1,615.95	\$1,858.82	\$2,092.23	\$2,406.92	\$2,203.74	\$2,534.49	\$2,037.42	\$2,341.71	\$2,218.86	\$2,551.50	\$1,970.33	\$2,266.11
84	\$1,635.80	\$1,881.50	\$2,117.75	\$2,435.27	\$2,227.37	\$2,561.90	\$2,061.05	\$2,371.01	\$2,243.43	\$2,579.85	\$1,993.95	\$2,292.57
85	\$1,655.64	\$1,904.18	\$2,143.26	\$2,464.56	\$2,252.88	\$2,590.25	\$2,085.62	\$2,398.41	\$2,268.00	\$2,608.20	\$2,017.58	\$2,319.98
86	\$1,673.60	\$1,924.97	\$2,166.89	\$2,491.97	\$2,276.51	\$2,616.71	\$2,109.24	\$2,425.82	\$2,291.63	\$2,635.61	\$2,039.31	\$2,345.49
87	\$1,691.55	\$1,945.76	\$2,189.57	\$2,518.43	\$2,299.19	\$2,644.11	\$2,131.92	\$2,451.33	\$2,315.25	\$2,662.07	\$2,061.99	\$2,371.95
88	\$1,708.56	\$1,964.66	\$2,211.30	\$2,542.05	\$2,319.03	\$2,666.79	\$2,152.71	\$2,474.96	\$2,335.10	\$2,685.69	\$2,081.84	\$2,394.63
89	\$1,723.68	\$1,982.61	\$2,232.09	\$2,566.62	\$2,338.88	\$2,689.47	\$2,172.56	\$2,498.58	\$2,354.94	\$2,708.37	\$2,101.68	\$2,417.31
90	\$1,739.75	\$2,000.57	\$2,251.94	\$2,590.25	\$2,357.78	\$2,712.15	\$2,191.46	\$2,520.32	\$2,374.79	\$2,731.05	\$2,119.64	\$2,438.10
91	\$1,754.87	\$2,017.58	\$2,270.84	\$2,611.98	\$2,376.68	\$2,732.94	\$2,210.36	\$2,541.11	\$2,392.74	\$2,751.84	\$2,137.59	\$2,458.89
92	\$1,767.15	\$2,032.70	\$2,287.85	\$2,630.88	\$2,391.80	\$2,750.90	\$2,226.42	\$2,560.01	\$2,407.86	\$2,769.80	\$2,153.66	\$2,476.85
93	\$1,780.38	\$2,047.82	\$2,303.91	\$2,649.78	\$2,406.92	\$2,767.91	\$2,243.43	\$2,579.85	\$2,423.93	\$2,787.75	\$2,168.78	\$2,493.86
94	\$1,791.72	\$2,060.10	\$2,319.98	\$2,667.74	\$2,421.09	\$2,784.92	\$2,257.61	\$2,596.86	\$2,438.10	\$2,803.82	\$2,183.90	\$2,511.81
95	\$1,802.12	\$2,072.39	\$2,332.26	\$2,681.91	\$2,434.32	\$2,799.09	\$2,270.84	\$2,611.98	\$2,450.39	\$2,818.94	\$2,196.18	\$2,525.99
96	\$1,812.51	\$2,084.67	\$2,346.44	\$2,698.92	\$2,446.61	\$2,813.27	\$2,284.07	\$2,626.16	\$2,462.67	\$2,832.17	\$2,209.41	\$2,540.16
97	\$1,822.91	\$2,096.96	\$2,360.61	\$2,714.04	\$2,457.95	\$2,826.50	\$2,297.30	\$2,641.28	\$2,474.96	\$2,846.34	\$2,222.64	\$2,555.28
98	\$1,834.25	\$2,110.19	\$2,374.79	\$2,731.05	\$2,471.18	\$2,841.62	\$2,310.53	\$2,657.34	\$2,488.19	\$2,861.46	\$2,234.93	\$2,570.40
99	\$1,844.64	\$2,121.53	\$2,387.07	\$2,745.23	\$2,483.46	\$2,855.79	\$2,323.76	\$2,672.46	\$2,500.47	\$2,874.69	\$2,248.16	\$2,585.52

### MODAL FACTORS

Semi Annual	Direct Monthly	Monthly EFT
0.51500	0.10000	0.08333



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**Monthly EFT Smoker Premium Rates  
For Use In Alabama Zip Codes  
All Other Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$80.32	\$92.37	\$104.02	\$119.62	\$114.10	\$131.19	\$101.27	\$116.47	\$117.57	\$135.21	\$97.96	\$112.69
66	\$84.50	\$97.17	\$109.38	\$125.84	\$119.77	\$137.73	\$106.39	\$122.37	\$122.45	\$140.80	\$102.92	\$118.36
67	\$88.75	\$102.06	\$114.89	\$132.14	\$125.68	\$144.50	\$111.82	\$128.51	\$127.57	\$146.71	\$108.20	\$124.42
68	\$92.53	\$106.39	\$119.70	\$137.65	\$131.59	\$151.27	\$116.47	\$133.95	\$132.92	\$152.85	\$112.77	\$129.62
69	\$96.62	\$111.11	\$125.13	\$143.87	\$137.18	\$157.81	\$121.82	\$140.01	\$138.12	\$158.91	\$117.81	\$135.44
70	\$100.48	\$115.52	\$130.01	\$149.54	\$142.22	\$163.48	\$126.62	\$145.60	\$143.16	\$164.58	\$122.45	\$140.80
71	\$104.34	\$120.01	\$135.05	\$155.29	\$147.18	\$169.23	\$131.45	\$151.12	\$148.12	\$170.41	\$127.18	\$146.23
72	\$107.96	\$124.18	\$139.70	\$160.64	\$151.75	\$174.50	\$136.00	\$156.39	\$152.77	\$175.68	\$131.59	\$151.27
73	\$111.35	\$128.12	\$144.11	\$165.68	\$155.84	\$179.23	\$140.25	\$161.27	\$156.94	\$180.49	\$135.68	\$156.08
74	\$114.58	\$131.74	\$148.28	\$170.57	\$159.86	\$183.87	\$144.34	\$166.00	\$160.96	\$185.13	\$139.62	\$160.56
75	\$117.41	\$135.05	\$151.98	\$174.82	\$163.48	\$188.05	\$147.97	\$170.09	\$164.58	\$189.31	\$143.16	\$164.58
76	\$120.09	\$138.12	\$155.45	\$178.83	\$166.55	\$191.51	\$151.35	\$174.03	\$167.73	\$192.85	\$146.39	\$168.36
77	\$122.69	\$141.11	\$158.91	\$182.69	\$169.54	\$194.90	\$154.58	\$177.81	\$170.72	\$196.24	\$149.54	\$171.98
78	\$125.13	\$143.87	\$161.90	\$186.16	\$172.14	\$197.97	\$157.57	\$181.20	\$173.32	\$199.31	\$152.45	\$175.29
79	\$127.25	\$146.39	\$164.74	\$189.46	\$174.58	\$200.73	\$160.33	\$184.35	\$175.76	\$202.14	\$155.13	\$178.36
80	\$129.30	\$148.75	\$167.42	\$192.54	\$176.79	\$203.32	\$162.93	\$187.34	\$177.97	\$204.74	\$157.65	\$181.28
81	\$131.19	\$150.88	\$169.78	\$195.29	\$179.07	\$205.92	\$165.29	\$190.02	\$180.33	\$207.34	\$159.86	\$183.87
82	\$133.00	\$152.93	\$172.14	\$197.89	\$181.43	\$208.60	\$167.57	\$192.69	\$182.61	\$210.02	\$162.06	\$186.39
83	\$134.66	\$154.90	\$174.35	\$200.57	\$183.64	\$211.20	\$169.78	\$195.13	\$184.90	\$212.62	\$164.19	\$188.83
84	\$136.31	\$156.78	\$176.47	\$202.93	\$185.61	\$213.48	\$171.75	\$197.58	\$186.95	\$214.98	\$166.16	\$191.04
85	\$137.96	\$158.67	\$178.60	\$205.37	\$187.73	\$215.85	\$173.79	\$199.86	\$188.99	\$217.34	\$168.12	\$193.32
86	\$139.46	\$160.41	\$180.57	\$207.66	\$189.70	\$218.05	\$175.76	\$202.14	\$190.96	\$219.62	\$169.94	\$195.45
87	\$140.96	\$162.14	\$182.46	\$209.86	\$191.59	\$220.33	\$177.65	\$204.27	\$192.93	\$221.83	\$171.83	\$197.65
88	\$142.37	\$163.71	\$184.27	\$211.83	\$193.24	\$222.22	\$179.39	\$206.24	\$194.58	\$223.80	\$173.48	\$199.54
89	\$143.63	\$165.21	\$186.00	\$213.88	\$194.90	\$224.11	\$181.04	\$208.21	\$196.24	\$225.69	\$175.13	\$201.43
90	\$144.97	\$166.71	\$187.65	\$215.85	\$196.47	\$226.00	\$182.61	\$210.02	\$197.89	\$227.58	\$176.63	\$203.17
91	\$146.23	\$168.12	\$189.23	\$217.66	\$198.05	\$227.74	\$184.19	\$211.75	\$199.39	\$229.31	\$178.13	\$204.90
92	\$147.26	\$169.38	\$190.65	\$219.23	\$199.31	\$229.23	\$185.53	\$213.33	\$200.65	\$230.81	\$179.46	\$206.40
93	\$148.36	\$170.64	\$191.98	\$220.81	\$200.57	\$230.65	\$186.95	\$214.98	\$201.99	\$232.30	\$180.72	\$207.81
94	\$149.30	\$171.67	\$193.32	\$222.30	\$201.75	\$232.07	\$188.13	\$216.40	\$203.17	\$233.64	\$181.98	\$209.31
95	\$150.17	\$172.69	\$194.35	\$223.48	\$202.85	\$233.25	\$189.23	\$217.66	\$204.19	\$234.90	\$183.01	\$210.49
96	\$151.04	\$173.72	\$195.53	\$224.90	\$203.88	\$234.43	\$190.33	\$218.84	\$205.21	\$236.00	\$184.11	\$211.67
97	\$151.90	\$174.74	\$196.71	\$226.16	\$204.82	\$235.53	\$191.43	\$220.10	\$206.24	\$237.19	\$185.21	\$212.93
98	\$152.85	\$175.84	\$197.89	\$227.58	\$205.92	\$236.79	\$192.54	\$221.44	\$207.34	\$238.45	\$186.24	\$214.19
99	\$153.71	\$176.79	\$198.91	\$228.76	\$206.95	\$237.97	\$193.64	\$222.70	\$208.36	\$239.55	\$187.34	\$215.45

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
0.26250

Direct Monthly  
0.10000

Monthly EFT  
0.08333