

**CHUBB Workplace Benefits**

**Plan 1**

**Defined Benefit (OPTIONAL AMOUNTS)**

**Monthly (12 times)**

**RIDERS INCLUDED(\*): TI, LTC50 RR50%,**

**Risk Class 4\_NS\_MO**

**Prepared For: City of St Charles School District**

| Iss Age | 10,000 | 25,000 | 50,000 | 75,000 | 100,000 | 125,000 | 150,000 | 225,000  |
|---------|--------|--------|--------|--------|---------|---------|---------|----------|
| 19      | N/A    | N/A    | 23.04  | 34.56  | 46.08   | 57.60   | 69.12   | 103.68   |
| 20      | N/A    | N/A    | 23.04  | 34.56  | 46.08   | 57.60   | 69.12   | 103.68   |
| 21      | N/A    | N/A    | 23.46  | 35.19  | 46.91   | 58.64   | 70.37   | 105.56   |
| 22      | N/A    | N/A    | 23.87  | 35.81  | 47.75   | 59.69   | 71.62   | 107.43   |
| 23      | N/A    | N/A    | 24.37  | 36.56  | 48.75   | 60.94   | 73.12   | 109.68   |
| 24      | N/A    | N/A    | 24.87  | 37.31  | 49.75   | 62.19   | 74.62   | 111.93   |
| 25      | N/A    | N/A    | 25.42  | 38.12  | 50.83   | 63.54   | 76.25   | 114.37   |
| 26      | N/A    | 13.12  | 26.25  | 39.37  | 52.50   | 65.62   | 78.75   | 118.12   |
| 27      | N/A    | 13.60  | 27.21  | 40.81  | 54.41   | 68.02   | 81.62   | 122.43   |
| 28      | N/A    | 14.10  | 28.21  | 42.31  | 56.41   | 70.52   | 84.62   | 126.93   |
| 29      | N/A    | 14.60  | 29.21  | 43.81  | 58.41   | 73.02   | 87.62   | 131.43   |
| 30      | N/A    | 15.12  | 30.25  | 45.37  | 60.50   | 75.62   | 90.75   | 136.12   |
| 31      | N/A    | 15.73  | 31.46  | 47.19  | 62.91   | 78.64   | 94.37   | 141.56   |
| 32      | N/A    | 16.44  | 32.87  | 49.31  | 65.75   | 82.18   | 98.62   | 147.93   |
| 33      | N/A    | 17.12  | 34.25  | 51.37  | 68.50   | 85.62   | 102.75  | 154.12   |
| 34      | N/A    | 17.90  | 35.79  | 53.69  | 71.58   | 89.48   | 107.37  | 161.06   |
| 35      | N/A    | 18.73  | 37.46  | 56.19  | 74.91   | 93.64   | 112.37  | 168.56   |
| 36      | N/A    | 19.74  | 39.48  | 59.22  | 78.96   | 98.70   | 118.45  | 177.67   |
| 37      | N/A    | 20.80  | 41.59  | 62.39  | 83.18   | 103.98  | 124.77  | 187.16   |
| 38      | N/A    | 21.91  | 43.82  | 65.73  | 87.65   | 109.56  | 131.47  | 197.20   |
| 39      | N/A    | 23.11  | 46.22  | 69.33  | 92.45   | 115.56  | 138.67  | 208.00   |
| 40      | N/A    | 24.33  | 48.66  | 73.00  | 97.33   | 121.66  | 145.99  | 218.99   |
| 41      | N/A    | 25.65  | 51.30  | 76.95  | 102.60  | 128.24  | 153.89  | 230.84   |
| 42      | N/A    | 27.03  | 54.06  | 81.08  | 108.11  | 135.14  | 162.17  | 243.25   |
| 43      | N/A    | 28.47  | 56.94  | 85.41  | 113.88  | 142.35  | 170.82  | 256.23   |
| 44      | N/A    | 29.97  | 59.95  | 89.92  | 119.90  | 149.87  | 179.84  | 269.76   |
| 45      | N/A    | 31.58  | 63.16  | 94.75  | 126.33  | 157.91  | 189.49  | 284.24   |
| 46      | 13.49  | 33.72  | 67.43  | 101.15 | 134.86  | 168.58  | 202.29  | 303.44   |
| 47      | 14.41  | 36.04  | 72.07  | 108.11 | 144.14  | 180.18  | 216.22  | 324.32   |
| 48      | 15.42  | 38.54  | 77.09  | 115.63 | 154.18  | 192.72  | 231.27  | 346.90   |
| 49      | 16.45  | 41.14  | 82.27  | 123.41 | 164.54  | 205.68  | 246.82  | 370.22   |
| 50      | 17.62  | 44.04  | 88.08  | 132.12 | 176.16  | 220.20  | 264.24  | 396.36   |
| 51      | 18.70  | 46.76  | 93.52  | 140.28 | 187.04  | 233.80  | 280.56  | 420.85   |
| 52      | 19.87  | 49.67  | 99.34  | 149.01 | 198.68  | 248.34  | 298.01  | 447.02   |
| 53      | 21.08  | 52.70  | 105.40 | 158.11 | 210.81  | 263.51  | 316.21  | 474.32   |
| 54      | 22.37  | 55.92  | 111.85 | 167.77 | 223.69  | 279.61  | 335.54  | 503.30   |
| 55      | 23.74  | 59.35  | 118.70 | 178.06 | 237.41  | 296.76  | 356.11  | 534.17   |
| 56      | 25.68  | 64.21  | 128.42 | 192.63 | 256.84  | 321.05  | 385.26  | 577.89   |
| 57      | 27.78  | 69.44  | 138.89 | 208.33 | 277.77  | 347.22  | 416.66  | 624.99   |
| 58      | 29.98  | 74.95  | 149.89 | 224.84 | 299.79  | 374.74  | 449.68  | 674.52   |
| 59      | 32.31  | 80.76  | 161.53 | 242.29 | 323.05  | 403.82  | 484.58  | 726.87   |
| 60      | 34.77  | 86.93  | 173.87 | 260.80 | 347.74  | 434.67  | 521.60  | 782.41   |
| 61      | 37.85  | 94.63  | 189.25 | 283.88 | 378.50  | 473.13  | 567.75  | 851.63   |
| 62      | 41.06  | 102.65 | 205.30 | 307.95 | 410.60  | 513.25  | 615.90  | 923.85   |
| 63      | 44.46  | 111.15 | 222.31 | 333.46 | 444.62  | 555.77  | 666.92  | 1,000.38 |
| 64      | 48.00  | 119.99 | 239.98 | 359.97 | 479.96  | 599.96  | 719.95  | 1,079.92 |
| 65      | 51.72  | 129.31 | 258.61 | 387.92 | 517.23  | 646.54  | 775.84  | 1,163.77 |
| 66      | 57.48  | 143.70 | 287.41 | 431.11 | 574.81  | 718.51  | 862.22  | 1,293.32 |
| 67      | 63.56  | 158.89 | 317.78 | 476.67 | 635.56  | 794.45  | 953.34  | 1,430.01 |

Actual premiums may vary slightly due to administrative system rounding.

(\* ) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC50 RR50%=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 50 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 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.

**CHUBB Workplace Benefits****Plan 1****Defined Benefit (OPTIONAL AMOUNTS)****Monthly (12 times)****RIDERS INCLUDED(\*): TI, LTC50 RR50%,****Risk Class 4\_NS\_MO****Prepared For: City of St Charles School District**

| Iss Age | 10,000 | 25,000 | 50,000 | 75,000 | 100,000 | 125,000  | 150,000  | 225,000  |
|---------|--------|--------|--------|--------|---------|----------|----------|----------|
| 68      | 69.97  | 174.93 | 349.86 | 524.79 | 699.72  | 874.65   | 1,049.58 | 1,574.37 |
| 69      | 76.75  | 191.87 | 383.73 | 575.60 | 767.47  | 959.34   | 1,151.20 | 1,726.81 |
| 70      | 83.98  | 209.95 | 419.90 | 629.85 | 839.80  | 1,049.75 | 1,259.70 | 1,889.55 |

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Prepared: 06/08/2022

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**CHUBB Workplace Benefits**

**Plan 1**

**Defined Benefit (OPTIONAL AMOUNTS)**

**Monthly (12 times)**

**RIDERS INCLUDED(\*): TI, LTC50 RR50%,**

**Prepared For: City of St Charles School District**

**Risk Class 4\_SM\_MO**

| Iss Age | 10,000 | 25,000 | 50,000 | 75,000 | 100,000 | 125,000  | 150,000  | 225,000  |
|---------|--------|--------|--------|--------|---------|----------|----------|----------|
| 19      | N/A    | 14.85  | 29.71  | 44.56  | 59.41   | 74.27    | 89.12    | 133.68   |
| 20      | N/A    | 14.85  | 29.71  | 44.56  | 59.41   | 74.27    | 89.12    | 133.68   |
| 21      | N/A    | 15.23  | 30.46  | 45.69  | 60.91   | 76.14    | 91.37    | 137.06   |
| 22      | N/A    | 15.58  | 31.17  | 46.75  | 62.33   | 77.91    | 93.50    | 140.24   |
| 23      | N/A    | 16.00  | 32.00  | 48.00  | 64.00   | 80.00    | 96.00    | 143.99   |
| 24      | N/A    | 16.44  | 32.87  | 49.31  | 65.75   | 82.18    | 98.62    | 147.93   |
| 25      | N/A    | 16.85  | 33.71  | 50.56  | 67.41   | 84.27    | 101.12   | 151.68   |
| 26      | N/A    | 17.47  | 34.95  | 52.42  | 69.90   | 87.37    | 104.85   | 157.27   |
| 27      | N/A    | 18.07  | 36.15  | 54.22  | 72.30   | 90.37    | 108.45   | 162.67   |
| 28      | N/A    | 18.70  | 37.39  | 56.09  | 74.78   | 93.48    | 112.17   | 168.26   |
| 29      | N/A    | 19.32  | 38.63  | 57.95  | 77.26   | 96.58    | 115.90   | 173.84   |
| 30      | N/A    | 19.98  | 39.96  | 59.94  | 79.91   | 99.89    | 119.87   | 179.81   |
| 31      | N/A    | 20.87  | 41.73  | 62.60  | 83.46   | 104.33   | 125.19   | 187.79   |
| 32      | N/A    | 21.82  | 43.63  | 65.45  | 87.26   | 109.08   | 130.89   | 196.34   |
| 33      | N/A    | 22.72  | 45.45  | 68.17  | 90.90   | 113.62   | 136.34   | 204.52   |
| 34      | N/A    | 23.72  | 47.43  | 71.15  | 94.86   | 118.58   | 142.29   | 213.44   |
| 35      | N/A    | 24.73  | 49.46  | 74.18  | 98.91   | 123.64   | 148.37   | 222.55   |
| 36      | N/A    | 25.97  | 51.94  | 77.91  | 103.88  | 129.85   | 155.82   | 233.73   |
| 37      | N/A    | 27.32  | 54.63  | 81.95  | 109.26  | 136.58   | 163.89   | 245.84   |
| 38      | N/A    | 28.68  | 57.36  | 86.05  | 114.73  | 143.41   | 172.09   | 258.14   |
| 39      | N/A    | 30.26  | 60.51  | 90.77  | 121.03  | 151.29   | 181.54   | 272.31   |
| 40      | N/A    | 31.77  | 63.54  | 95.31  | 127.08  | 158.85   | 190.62   | 285.93   |
| 41      | 13.51  | 33.77  | 67.55  | 101.32 | 135.09  | 168.87   | 202.64   | 303.96   |
| 42      | 14.34  | 35.84  | 71.68  | 107.52 | 143.36  | 179.20   | 215.04   | 322.56   |
| 43      | 15.20  | 38.01  | 76.02  | 114.03 | 152.04  | 190.05   | 228.07   | 342.10   |
| 44      | 16.10  | 40.24  | 80.49  | 120.73 | 160.98  | 201.22   | 241.47   | 362.20   |
| 45      | 17.09  | 42.73  | 85.45  | 128.18 | 170.91  | 213.64   | 256.36   | 384.55   |
| 46      | 18.24  | 45.61  | 91.21  | 136.82 | 182.43  | 228.03   | 273.64   | 410.46   |
| 47      | 19.48  | 48.69  | 97.39  | 146.08 | 194.78  | 243.47   | 292.16   | 438.24   |
| 48      | 20.81  | 52.03  | 104.06 | 156.09 | 208.13  | 260.16   | 312.19   | 468.28   |
| 49      | 22.20  | 55.49  | 110.99 | 166.48 | 221.97  | 277.47   | 332.96   | 499.44   |
| 50      | 23.71  | 59.27  | 118.54 | 177.81 | 237.07  | 296.34   | 355.61   | 533.42   |
| 51      | 25.27  | 63.17  | 126.34 | 189.52 | 252.69  | 315.86   | 379.03   | 568.55   |
| 52      | 26.95  | 67.37  | 134.74 | 202.10 | 269.47  | 336.84   | 404.21   | 606.31   |
| 53      | 28.68  | 71.71  | 143.42 | 215.13 | 286.84  | 358.55   | 430.26   | 645.39   |
| 54      | 30.52  | 76.30  | 152.60 | 228.90 | 305.20  | 381.51   | 457.81   | 686.71   |
| 55      | 32.43  | 81.08  | 162.16 | 243.24 | 324.32  | 405.40   | 486.48   | 729.72   |
| 56      | 34.98  | 87.45  | 174.90 | 262.35 | 349.80  | 437.25   | 524.70   | 787.06   |
| 57      | 37.72  | 94.30  | 188.60 | 282.90 | 377.20  | 471.50   | 565.80   | 848.70   |
| 58      | 40.57  | 101.42 | 202.84 | 304.26 | 405.68  | 507.10   | 608.53   | 912.79   |
| 59      | 43.57  | 108.94 | 217.87 | 326.81 | 435.75  | 544.69   | 653.62   | 980.44   |
| 60      | 46.74  | 116.85 | 233.70 | 350.55 | 467.40  | 584.25   | 701.10   | 1,051.65 |
| 61      | 50.88  | 127.20 | 254.41 | 381.61 | 508.81  | 636.02   | 763.22   | 1,144.83 |
| 62      | 55.16  | 137.91 | 275.82 | 413.73 | 551.64  | 689.56   | 827.47   | 1,241.20 |
| 63      | 59.72  | 149.31 | 298.61 | 447.92 | 597.23  | 746.53   | 895.84   | 1,343.76 |
| 64      | 64.37  | 160.93 | 321.86 | 482.79 | 643.72  | 804.66   | 965.59   | 1,448.38 |
| 65      | 69.31  | 173.28 | 346.57 | 519.85 | 693.14  | 866.42   | 1,039.71 | 1,559.56 |
| 66      | 77.04  | 192.60 | 385.20 | 577.80 | 770.40  | 963.00   | 1,155.60 | 1,733.41 |
| 67      | 85.17  | 212.94 | 425.87 | 638.81 | 851.75  | 1,064.69 | 1,277.62 | 1,916.44 |

Actual premiums may vary slightly due to administrative system rounding.

(\*): Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC50 RR50%=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 50 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 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.

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| Iss Age | 10,000 | 25,000 | 50,000 | 75,000 | 100,000  | 125,000  | 150,000  | 225,000  |
|---------|--------|--------|--------|--------|----------|----------|----------|----------|
| 68      | 93.77  | 234.42 | 468.84 | 703.26 | 937.68   | 1,172.10 | 1,406.52 | 2,109.78 |
| 69      | 102.88 | 257.19 | 514.39 | 771.58 | 1,028.78 | 1,285.97 | 1,543.16 | 2,314.74 |
| 70      | 112.55 | 281.36 | 562.73 | 844.09 | 1,125.45 | 1,406.82 | 1,688.18 | 2,532.27 |

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**CHUBB Workplace Benefits****Plan 1****Defined Benefit (OPTIONAL AMOUNTS)****Monthly (12 times)****RIDERS INCLUDED(\*): TI, LTC25 RR50%****Risk Class 4\_NS\_MO****Prepared For: City of St Charles School District**

| Iss Age | 10,000 | 25,000 | 30,000 | 40,000 | 50,000   |
|---------|--------|--------|--------|--------|----------|
| 71      | 88.55  | 221.38 | 265.65 | 354.21 | 442.76   |
| 72      | 98.29  | 245.72 | 294.87 | 393.16 | 491.45   |
| 73      | 108.64 | 271.61 | 325.93 | 434.58 | 543.22   |
| 74      | 119.61 | 299.02 | 358.82 | 478.43 | 598.03   |
| 75      | 131.29 | 328.24 | 393.88 | 525.18 | 656.47   |
| 76      | 147.60 | 368.99 | 442.79 | 590.38 | 737.98   |
| 77      | 164.76 | 411.89 | 494.27 | 659.02 | 823.78   |
| 78      | 182.86 | 457.14 | 548.57 | 731.42 | 914.28   |
| 79      | 201.95 | 504.87 | 605.85 | 807.79 | 1,009.74 |
| 80      | 222.20 | 555.50 | 666.60 | 888.80 | 1,111.00 |

Actual premiums may vary slightly due to administrative system rounding.

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| Iss Age | 10,000 | 25,000 | 30,000 | 40,000   | 50,000   |
|---------|--------|--------|--------|----------|----------|
| 71      | 120.59 | 301.48 | 361.78 | 482.37   | 602.97   |
| 72      | 134.92 | 337.29 | 404.75 | 539.67   | 674.58   |
| 73      | 150.21 | 375.51 | 450.62 | 600.82   | 751.03   |
| 74      | 166.46 | 416.15 | 499.39 | 665.85   | 832.31   |
| 75      | 183.90 | 459.75 | 551.70 | 735.60   | 919.50   |
| 76      | 207.24 | 518.10 | 621.72 | 828.95   | 1,036.19 |
| 77      | 231.93 | 579.84 | 695.80 | 927.74   | 1,159.67 |
| 78      | 258.13 | 645.32 | 774.39 | 1,032.52 | 1,290.65 |
| 79      | 285.93 | 714.81 | 857.78 | 1,143.70 | 1,429.63 |
| 80      | 315.55 | 788.86 | 946.64 | 1,262.18 | 1,577.73 |

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| Iss Age | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
|---------|-------|--------|--------|--------|--------|
| 0       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 1       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 2       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 3       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 4       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 5       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 6       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 7       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 8       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 9       | 2.61  | 5.22   | 7.82   | 10.43  | 13.04  |
| 10      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 11      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 12      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 13      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 14      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 15      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 16      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 17      | 2.62  | 5.23   | 7.85   | 10.47  | 13.08  |
| 18      | 2.99  | 5.98   | 8.97   | 11.97  | 14.96  |

Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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.

Prepared: 06/08/2022

These are quotations and not a contract

| Iss Age | 3.00  |
|---------|-------|
| 19      | 6,488 |
| 20      | 6,488 |
| 21      | 6,373 |
| 22      | 6,261 |
| 23      | 6,133 |
| 24      | 6,010 |
| 25      | 5,881 |

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Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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Prepared: 06/08/2022

These are quotations and not a contract



| Iss Age | 3.00  |
|---------|-------|
| 19      | 5,032 |
| 20      | 5,032 |
| 21      | N/A   |
| 22      | N/A   |
| 23      | N/A   |
| 24      | N/A   |
| 25      | N/A   |

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Actual premiums may vary slightly due to administrative system rounding.

(\*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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.

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| Optional Child Face Amount | Deduction Premium(*) |
|----------------------------|----------------------|
| \$ 5,000                   | \$ 2.09              |
| \$ 10,000                  | \$ 4.18              |
| \$ 15,000                  | \$ 6.27              |
| \$ 20,000                  | \$ 8.36              |
| \$ 25,000                  | \$ 10.46             |

Deduction premium shown covers ALL eligible dependent children for the face amount shown (regardless of number of children). Generally, a dependent child is defined as a child who is more than 15 days old and has not had his or her 26th birthday; is unmarried; is reliant on the Insured for support; is the Insured's child, legally adopted child, stepchild or child for whom the Insured is legal guardian; and has not had his or her 25th birthday on or before the Coverage Date of this benefit. See contract for details and any variations by issue state.

Actual premiums and face amounts may vary slightly due to administrative system rounding.  
**A detailed illustration will be provided upon delivery of the coverage certificate or earlier upon request.**