





	Female, Couple											
	Zip 370,371,373,374,377,378,380,383	\$4,217				\$5,737	\$2,458			\$2,964	\$4,082	
	Zip 375, 379, 381, 384	\$4,443				\$6,044	\$2,590			\$3,122	\$4,301	
	Zip 372	\$4,632				\$6,300	\$2,699			\$3,255	\$4,483	
	Zip 376, 382, 385	\$4,029				\$5,481	\$2,348			\$2,831	\$3,900	
	Male, Standard											
	Zip 370,371,373,374,377,378,380,383	\$5,496				\$7,476	\$3,140			\$3,862	\$5,319	
	Zip 375, 379, 381, 384	\$5,790				\$7,877	\$3,308			\$4,069	\$5,604	
	Zip 372	\$6,036				\$8,210	\$3,448			\$4,242	\$5,841	
	Zip 376, 382, 385	\$5,251				\$7,142	\$3,000			\$3,690	\$5,081	
	Male, Couple											
	Zip 370,371,373,374,377,378,380,383	\$4,850				\$6,599	\$2,716			\$3,409	\$4,694	
	Zip 375, 379, 381, 384	\$5,110				\$6,953	\$2,862			\$3,592	\$4,946	
	Zip 372	\$5,327				\$7,247	\$2,983			\$3,744	\$5,155	
	Zip 376, 382, 385	\$4,634				\$6,305	\$2,595			\$3,257	\$4,485	
age 65 attained age	Female, Standard											
	Zip 370,371,373,374,377,378,380,383	\$1,256				\$1,709	\$718			\$883	\$1,216	
	Zip 375, 379, 381, 384	\$1,323				\$1,800	\$756			\$930	\$1,281	
	Zip 372	\$1,379				\$1,877	\$788			\$969	\$1,335	
	Zip 376, 382, 385	\$1,200				\$1,633	\$686			\$843	\$1,161	
	Female, Couple											
	Zip 370,371,373,374,377,378,380,383	\$1,152				\$1,568	\$671			\$810	\$1,116	
	Zip 375, 379, 381, 384	\$1,214				\$1,652	\$707			\$854	\$1,176	
	Zip 372	\$1,265				\$1,722	\$737			\$890	\$1,225	
	Zip 376, 382, 385	\$1,100				\$1,498	\$641			\$774	\$1,066	
	Male, Standard											
	Zip 370,371,373,374,377,378,380,383	\$1,501				\$2,043	\$858			\$1,055	\$1,453	
Zip 375, 379, 381, 384	\$1,582				\$2,152	\$904			\$1,111	\$1,531		
Zip 372	\$1,649				\$2,244	\$942			\$1,158	\$1,595		
Zip 376, 382, 385	\$1,434				\$1,952	\$819			\$1,008	\$1,388		
Male, Couple												
Zip 370,371,373,374,377,378,380,383	\$1,325				\$1,803	\$743			\$931	\$1,282		
Zip 375, 379, 381, 384	\$1,396				\$1,900	\$782			\$981	\$1,351		
Zip 372	\$1,455				\$1,980	\$815			\$1,022	\$1,408		
Zip 376, 382, 385	\$1,266				\$1,723	\$709			\$889	\$1,225		

American Republic Ins Co

Type Rate  
STANDARD  
Female

A

B

C

D

F

HDF

G

K

L

M

N

under age 65

Zip 370,371,373,374,377,378,380,383	\$5,747	\$7,324
Zip 375, 379, 381, 384	\$6,055	\$7,716
Zip 372	\$6,311	\$8,043
Zip 376, 382, 385	\$5,490	\$6,997
<b>Female, Couple</b>		
Zip 370,371,373,374,377,378,380,383	\$5,747	\$7,324
Zip 375, 379, 381, 384	\$6,055	\$7,716
Zip 372	\$6,311	\$8,043
Zip 376, 382, 385	\$5,490	\$6,997
<b>Male</b>		
Zip 370,371,373,374,377,378,380,383	\$5,747	\$7,324
Zip 375, 379, 381, 384	\$6,055	\$7,716
Zip 372	\$6,311	\$8,043
Zip 376, 382, 385	\$5,490	\$6,997
<b>Male, Couple</b>		
Zip 370,371,373,374,377,378,380,383	\$5,747	\$7,324
Zip 375, 379, 381, 384	\$6,055	\$7,716
Zip 372	\$6,311	\$8,043
Zip 376, 382, 385	\$5,490	\$6,997
<b>Female</b>		
Zip 370,371,373,374,377,378,380,383	\$1,614	\$2,090
Zip 375, 379, 381, 384	\$1,700	\$2,202
Zip 372	\$1,772	\$2,295
Zip 376, 382, 385	\$1,542	\$1,997
<b>Female, Couple</b>		
Zip 370,371,373,374,377,378,380,383	\$1,378	\$1,783
Zip 375, 379, 381, 384	\$1,451	\$1,879
Zip 372	\$1,513	\$1,958
Zip 376, 382, 385	\$1,316	\$1,703
<b>Male</b>		
Zip 370,371,373,374,377,378,380,383	\$1,794	\$2,324
Zip 375, 379, 381, 384	\$1,890	\$2,449
Zip 372	\$1,970	\$2,552
Zip 376, 382, 385	\$1,714	\$2,220
<b>Male, Couple</b>		
Zip 370,371,373,374,377,378,380,383	\$1,584	\$2,052
Zip 375, 379, 381, 384	\$1,669	\$2,162
Zip 372	\$1,739	\$2,253
Zip 376, 382, 385	\$1,513	\$1,960
<b>PREFERRED</b>		

age 65 attained age

under age 65

Female, Standard		
Zip 370,371,373,374,377,378,380,383	\$4,885	\$6,225
Zip 375, 379, 381, 384	\$5,146	\$6,559
Zip 372	\$5,364	\$6,837
Zip 376, 382, 385	\$4,667	\$5,947
Female, Couple		
Zip 370,371,373,374,377,378,380,383	\$4,885	\$6,225
Zip 375, 379, 381, 384	\$5,146	\$6,559
Zip 372	\$5,364	\$6,837
Zip 376, 382, 385	\$4,667	\$5,947
Male, Standard		
Zip 370,371,373,374,377,378,380,383	\$4,885	\$6,225
Zip 375, 379, 381, 384	\$5,146	\$6,559
Zip 372	\$5,364	\$6,837
Zip 376, 382, 385	\$4,667	\$5,947
Male, Couple		
Zip 370,371,373,374,377,378,380,383	\$4,885	\$6,225
Zip 375, 379, 381, 384	\$5,146	\$6,559
Zip 372	\$5,364	\$6,837
Zip 376, 382, 385	\$4,667	\$5,947

age 65 attained age

Female, Standard		
Zip 370,371,373,374,377,378,380,383	\$1,372	\$1,776
Zip 375, 379, 381, 384	\$1,445	\$1,872
Zip 372	\$1,507	\$1,951
Zip 376, 382, 385	\$1,311	\$1,697
Female, Couple		
Zip 370,371,373,374,377,378,380,383	\$1,171	\$1,516
Zip 375, 379, 381, 384	\$1,234	\$1,597
Zip 372	\$1,286	\$1,664
Zip 376, 382, 385	\$1,119	\$1,448
Male, Standard		
Zip 370,371,373,374,377,378,380,383	\$1,525	\$1,975
Zip 375, 379, 381, 384	\$1,607	\$2,081
Zip 372	\$1,675	\$2,169
Zip 376, 382, 385	\$1,457	\$1,887
Male, Couple		
Zip 370,371,373,374,377,378,380,383	\$1,346	\$1,744
Zip 375, 379, 381, 384	\$1,418	\$1,837
Zip 372	\$1,478	\$1,915
Zip 376, 382, 385	\$1,286	\$1,666

<b>Bankers Fidelity Life Ins Co</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under age 65	Zip 372		\$2,988				\$4,164	\$1,440	\$3,540	\$2,064			
	All other Zips		\$2,640				\$3,696	\$1,284	\$3,144	\$1,872			
age 65 attained age	Preferred												
	Zip 372		\$996				\$1,392	\$480	\$1,176	\$684			
	All other Zips		\$876				\$1,236	\$432	\$1,044	\$624			
	Standard												
	Zip 372		\$1,200				\$1,668	\$588	\$1,428	\$828			
	All other Zips		\$1,068				\$1,476	\$516	\$1,272	\$756			

<b>Blue Cross Blue Shield of TN</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under age 65	Female, non-smoker		\$2,316			\$3,900	\$4,464						
	Female, smoker		\$2,548			\$4,290	\$4,910						
	Male, non-smoker		\$2,508			\$4,248	\$4,848						
	Male, smoker		\$2,759			\$4,673	\$5,333						
age 65 attained age	Female, non-smoker		\$636			\$1,068	\$1,356						
	Female, smoker		\$700			\$1,175	\$1,492						
	Male, non-smoker		\$684			\$1,164	\$1,464						
	Male, smoker		\$752			\$1,280	\$1,610						

<b>Colonial Penn Life Ins Co</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under 65	Male & Female		\$4,346	\$5,435			\$6,127	\$1,470	\$5,624	\$2,339	\$3,767	\$4,860	\$3,752
age 65 attained age	Male & Female		\$1,165	\$1,465			\$1,661	\$399	\$1,492	\$630	\$1,036	\$1,278	\$934

<b>Columbian Mutual Life Ins Co</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under age 65	Male		\$3,838				\$5,564		\$4,442				
	Female		\$3,339				\$4,841		\$3,864				
	Male, Smoker		\$4,412				\$6,396		\$5,106				
	Female, Smoker		\$3,838				\$5,564		\$4,442				
age 65 attained age	Male		\$1,163				\$1,686		\$1,346				
	Female		\$1,012				\$1,467		\$1,171				
	Male, Smoker		\$1,337				\$1,938		\$1,547				
	Female, Smoker		\$1,163				\$1,686		\$1,346				

<b>Columbian Mutual Life Ins Co</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
SELECT - under age 65	Male						\$4,730		\$3,683				
	Female						\$4,115		\$3,204				
	Male, Smoker						\$5,436		\$4,233				

<b>SELECT</b> - age 65 attained age	Female, Smoker					\$4,730		\$3,683		
	Male					\$1,433		\$1,116		
	Female					\$1,247		\$971		
	Male, Smoker					\$1,647		\$1,283		
	Female, Smoker					\$1,433		\$1,116		

<b>Combined Ins Co of America</b>	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Female	\$3,832				\$5,757						\$4,030
	Male	\$4,235				\$6,363						\$4,454
age 65 attained age	Female, Preferred	\$1,047				\$1,573						\$1,101
	Male, Preferred	\$1,157				\$1,738						\$1,217
	Female	\$1,214				\$1,824						\$1,277
	Male	\$1,342				\$2,016						\$1,411
	Female, Smoker	\$1,403				\$2,108						\$1,476
	Male, Smoker	\$1,551				\$2,330						\$1,631

<b>Continental General Ins Co</b>	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N	
under age 65	Female, Preferred Plus												
	Zip 370-371,373-378,380,382-385	\$3,927				\$4,832		\$4,190				\$3,912	
	Zip 372, 379, 381	\$4,418				\$5,436		\$4,713				\$4,401	
	Female, Preferred												
	Zip 370-371,373-378,380,382-385	\$3,927				\$4,832		\$4,190				\$3,912	
	Zip 372, 379, 381	\$4,418				\$5,436		\$4,713				\$4,401	
	Female, Standard												
	Zip 370-371,373-378,380,382-385	\$4,908				\$6,040		\$5,240					\$4,889
	Zip 372, 379, 381	\$5,522				\$6,795		\$5,895					\$5,500
	Male, Preferred Plus												
	Zip 370-371,373-378,380,382-385	\$4,241				\$5,221		\$4,528					\$4,225
	Zip 372, 379, 381	\$4,771				\$5,873		\$5,101					\$4,753
65 attained age	Male, Preferred												
	Zip 370-371,373-378,380,382-385	\$4,241				\$5,221		\$4,528				\$4,225	
	Zip 372, 379, 381	\$4,771				\$5,873		\$5,101				\$4,753	
	Male, Standard												
	Zip 370-371,373-378,380,382-385	\$5,303				\$6,524		\$5,658				\$5,281	
	Zip 372, 379, 381	\$5,966				\$7,340		\$6,365				\$5,941	
	Female, Preferred Plus												
	Zip 370-371,373-378,380,382-385	\$1,073				\$1,320		\$1,145					\$1,069
	Zip 372, 379, 381	\$1,207				\$1,485		\$1,288					\$1,202
	Female, Preferred												
	Zip 370-371,373-378,380,382-385	\$1,073				\$1,320		\$1,145					\$1,069

Zip 372, 379, 381	\$1,207		\$1,485	\$1,288	\$1,202
Female, Standard					
Zip 370-371,373-378,380,382-385	\$1,341		\$1,650	\$1,432	\$1,336
Zip 372, 379, 381	1676*.9		\$1,857	\$1,611	\$1,503
Male, Preferred Plus					
Zip 370-371,373-378,380,382-385	\$1,158		\$1,426	\$1,238	\$1,154
Zip 372, 379, 381	\$1,303		\$1,605	\$1,392	\$1,299
Male, Preferred					
Zip 370-371,373-378,380,382-385	\$1,158		\$1,426	\$1,238	\$1,154
Zip 372, 379, 381	\$1,303		\$1,605	\$1,392	\$1,299
Male, Standard					
Zip 370-371,373-378,380,382-385	\$1,449		\$1,782	\$1,546	\$1,443
Zip 372, 379, 381	\$1,630		\$2,005	\$1,739	\$1,624

**Equitable Life & Casualty Ins Co  
ULTIMATE**

under age 65

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Female, non-smoker											
Zip 370-372, 383-385	\$3,925				\$5,559						\$3,914
Zip 373-382	\$3,575				\$5,063						\$3,565
Female, smoker											
Zip 370-372, 383-385	\$4,693				\$6,648						\$4,680
Zip 373-382	\$4,275				\$6,055						\$4,263
Male, non-smoker											
Zip 370-372, 383-385	\$4,515				\$6,395						\$4,502
Zip 373-382	\$4,113				\$5,825						\$4,102
Male, smoker											
Zip 370-372, 383-385	\$5,399				\$7,647						\$5,384
Zip 373-382	\$4,919				\$6,967						\$4,904

age 65 attained age

Female, non-smoker											
Zip 370-372, 383-385	\$1,314				\$1,862						\$1,312
Zip 373-382	\$1,192				\$1,668						\$1,189
Female, smoker											
Zip 370-372, 383-385	\$1,570				\$2,226						\$1,568
Zip 373-382	\$1,425				\$2,019						\$1,421
Male, non-smoker											
Zip 370-372, 383-385	\$1,511				\$2,142						\$1,509
Zip 373-382	\$1,371				\$1,942						\$1,368
Male, smoker											
Zip 370-372, 383-385	\$1,807				\$2,561						\$1,805
Zip 373-382	\$1,640				\$2,323						\$1,635

**STANDARD**

under age 65	Female, non-smoker												
	Zip 370-372, 383-385	\$5,231				\$7,408						\$5,216	
	Zip 373-382	\$4,764				\$6,747						\$4,750	
	Female, smoker												
	Zip 370-372, 383-385	\$6,254				\$8,859						\$6,236	
	Zip 373-382	\$5,697				\$8,069						\$5,681	
	Male, non-smoker												
	Zip 370-372, 383-385	\$6,017				\$8,523						\$6,000	
	Zip 373-382	\$5,481				\$7,763						\$5,466	
	Male, smoker												
	Zip 370-372, 383-385	\$7,196				\$10,191						\$7,175	
	Zip 373-382	\$6,554				\$9,284						\$6,535	
	age 65 attained age	Female, non-smoker											
		Zip 370-372, 383-385	\$1,744				\$2,469						\$1,739
Zip 373-382		\$1,588				\$2,250						\$1,584	
Female, smoker													
Zip 370-372, 383-385		\$2,086				\$2,954						\$2,079	
Zip 373-382		\$1,899				\$2,690						\$1,894	
Male, non-smoker													
Zip 370-372, 383-385		\$2,006				\$2,841						\$2,001	
Zip 373-382		\$1,827				\$2,588						\$1,823	
Male, smoker													
Zip 370-372, 383-385		\$2,399				\$3,398						\$2,392	
Zip 373-382		\$2,185				\$3,095						\$2,179	

**Family Life Ins Co**

	Type	Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Female, Preferred		\$2,865	\$3,484	\$3,998	\$3,656	\$4,166		\$3,671			\$3,291	\$2,915
	Female, Standard		\$3,186	\$3,873	\$4,442	\$4,060	\$4,629		\$4,082			\$3,656	\$3,242
	Male, Preferred		\$3,295	\$4,007	\$4,598	\$4,203	\$4,791		\$4,225			\$3,783	\$3,353
	Male, Standard		\$3,662	\$4,455	\$5,109	\$4,670	\$5,323		\$4,695			\$4,203	\$3,727
age 65 attained age	Female, Preferred		\$783	\$952	\$1,092	\$999	\$1,138		\$1,003			\$899	\$796
	Female, Standard		\$870	\$1,058	\$1,214	\$1,109	\$1,265		\$1,115			\$999	\$886
	Male, Preferred		\$900	\$1,095	\$1,256	\$1,148	\$1,309		\$1,154			\$1,034	\$916
	Male, Standard		\$1,000	\$1,217	\$1,396	\$1,276	\$1,454		\$1,283			\$1,148	\$1,018

For married applicants multiply rates by 0.93

**Forethought Life Ins Co**

	Type	Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Male		\$4,272		\$5,618		\$5,754		\$4,555				\$4,026

	Female	\$3,717		\$4,888		\$5,006		\$3,963		\$3,503
	Male, Smoker	\$4,910		\$6,458		\$6,614		\$5,236		\$4,627
age 65 attained age	Female, Smoker	\$4,272		\$5,618		\$5,754		\$4,555		\$4,025
	Male	\$1,221		\$1,605		\$1,644		\$1,302		\$1,150
	Female	\$1,062		\$1,396		\$1,430		\$1,133		\$1,001
	Male, Smoker	\$1,403		\$1,845		\$1,890		\$1,496		\$1,322
	Female, Smoker	\$1,221		\$1,605		\$1,644		\$1,302		\$1,150

**Gerber Life Insurance Co**  
under age 65

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Male	\$4,047				\$5,824		\$4,874				
Female	\$3,520				\$5,067		\$4,240				
Male, Smoker	\$4,651				\$6,694		\$5,602				
Female, Smoker	\$4,047				\$5,824		\$4,874				
age 65 attained age	Male	\$1,190			\$1,713		\$1,433				
	Female	\$1,035			\$1,490		\$1,247				
	Male, Smoker	\$1,368			\$1,969		\$1,648				
	Female, Smoker	\$1,190			\$1,713		\$1,433				

**Gerber Life Insurance Co**  
**SELECT** - under age 65

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Male					\$4,834		\$4,045				
Female					\$4,206		\$3,519				
Male, Smoker					\$5,556		\$4,650				
Female, Smoker					\$4,834		\$4,045				
<b>SELECT</b> - age 65 attained age	Male				\$1,422		\$1,190				
	Female				\$1,237		\$1,035				
	Male, Smoker				\$1,634		\$1,368				
	Female, Smoker				\$1,422		\$1,190				

**Globe Life & Accident IC**  
under age 65  
age 65 attained age

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Male & Female	\$2,968	\$4,685	\$5,483		\$5,530						
age 65 attained age	Male & Female	\$811	\$1,280	\$1,498	\$1,511						

**Government Personnel Mutual**  
under age 65

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Male	\$4,097		\$5,553		\$5,687		\$4,352				\$3,802
Female	\$3,564		\$4,811		\$4,948		\$3,786				\$3,308
Male, Smoker	\$4,710		\$6,383		\$6,537		\$5,002				\$4,370
Female, Smoker	\$4,098		\$5,553		\$5,687		\$4,352				\$3,802
age 65 attained age	Male	\$1,242	\$1,683		\$1,723		\$1,319				\$1,152
	Female	\$1,081	\$1,464		\$1,499		\$1,148				\$1,002



age 65 attained age	Zip 370-372, 377-381	\$4,127			\$5,186	\$6,008		\$5,273		\$4,856	\$4,180	
	Zip 373-376, 382-385	\$3,692			\$4,640	\$5,375		\$4,718		\$4,345	\$3,740	
	Female, non-smoker											
	Zip 370-372, 377-381	\$883			\$1,111	\$1,286		\$1,129		\$1,038	\$895	
	Zip 373-376, 382-385	\$790			\$994	\$1,151		\$1,010		\$929	\$801	
	Female, smoker											
	Zip 370-372, 377-381	\$980			\$1,233	\$1,429		\$1,254		\$1,153	\$994	
	Zip 373-376, 382-385	\$877			\$1,103	\$1,278		\$1,122		\$1,032	\$889	
	Male, non-smoker											
	Zip 370-372, 377-381	\$1,015			\$1,276	\$1,477		\$1,298		\$1,193	\$1,028	
	Zip 373-376, 382-385	\$908			\$1,142	\$1,322		\$1,161		\$1,068	\$920	
	Male, smoker											
Zip 370-372, 377-381	\$1,128			\$1,417	\$1,642		\$1,441		\$1,327	\$1,142		
Zip 373-376, 382-385	\$1,009			\$1,268	\$1,469		\$1,289		\$1,187	\$1,022		

Humana Ins Co	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N	
under age 65	Female, Preferred												
	Area 1	\$3,453	\$3,758	\$4,333		\$4,421	\$1,658		\$2,025	\$2,878			
	Area 2	\$3,385	\$3,684	\$4,248		\$4,334	\$1,625		\$1,985	\$2,822			
	Area 3	\$3,385	\$3,684	\$4,248		\$4,334	\$1,625		\$1,985	\$2,822			
	Female, Standard												
	Area 1	\$5,161	\$5,617	\$6,476		\$6,608	\$2,478		\$3,026	\$4,302			
	Area 2	\$5,060	\$5,507	\$6,349		\$6,478	\$2,429		\$2,967	\$4,217			
	Area 3	\$5,060	\$5,507	\$6,349		\$6,478	\$2,429		\$2,967	\$4,217			
	Male, Preferred												
	Area 1	\$3,453	\$3,758	\$4,333		\$4,421	\$1,658		\$2,025	\$2,878			
	Area 2	\$3,385	\$3,684	\$4,248		\$4,334	\$1,625		\$1,985	\$2,822			
	Area 3	\$3,385	\$3,684	\$4,248		\$4,334	\$1,625		\$1,985	\$2,822			
	Male, Standard												
	Area 1	\$5,161	\$5,617	\$6,476		\$6,608	\$2,478		\$3,026	\$4,302			
	Area 2	\$5,060	\$5,507	\$6,349		\$6,478	\$2,429		\$2,967	\$4,217			
	Area 3	\$5,060	\$5,507	\$6,349		\$6,478	\$2,429		\$2,967	\$4,217			
	age 65 attained age	Female, Preferred											
		Area 1	\$1,378	\$1,499	\$1,729		\$1,764	\$661		\$808	\$1,149		
Area 2		\$1,351	\$1,470	\$1,695		\$1,729	\$648		\$792	\$1,126			
Area 3		\$1,471	\$1,470	\$1,695		\$1,729	\$648		\$792	\$1,126			
Female, Standard													
Area 1		\$2,059	\$2,241	\$2,584		\$2,636	\$989		\$1,207	\$1,716			
Area 2		\$2,019	\$2,197	\$2,533		\$2,585	\$969		\$1,184	\$1,683			
Area 3		\$1,659	\$2,197	\$2,533		\$2,585	\$969		\$1,184	\$1,683			

Male, Preferred								
Area 1	\$1,381	\$1,503	\$1,733		\$1,768	\$663	\$810	\$1,151
Area 2	\$1,354	\$1,474	\$1,699		\$1,734	\$650	\$794	\$1,129
Area 3	\$1,474	\$1,474	\$1,699		\$1,734	\$650	\$794	\$1,129
Male, Standard								
Area 1	\$2,064	\$2,247	\$2,590		\$2,643	\$991	\$1,211	\$1,721
Area 2	\$2,024	\$2,203	\$2,539		\$2,591	\$972	\$1,187	\$1,687
Area 3	\$2,024	\$2,203	\$2,539		\$2,591	\$972	\$1,187	\$1,687

Area 1 = Campbell, Cannon, Cheatham, Clay, Davidson, DeKalb, Decatur, Fentress, Giles, Hamilton, Lewis, Macon, Marion, Marshall, Maury, Perry, Pickett, Polk, Robertson, Scott, Shelby, Smith, Sumner, Van Buren, Warren, Wilson

Area 2=Anderson, Bledsoe, Bradley, Claiborne, Coffee, Cumberland, Dickson, Fayette, Franklin, Grundy, Hamblen, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lauderdale, Lawrence, Loudon, Moore, Morgan

Overton, Roane, Rutherford, Sequatchie, Tipton, Wayne, White, Williamson

Area 3= Bedford, Benton, Blount, Carroll, Carter, Chester, Cocke, Crockett, Dyer, Gibson, Grainger, Greene, Hancock, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Johnson, Lake, Lincoln, Madison, McMinn, McNairy

Meigs, Monroe, Montgomery, Obion, Putnam, Rhea, Sevier, Stewart, Sullivan, Trousdale, Unicoi, Union, Washington, Weakley

Liberty National Life Ins Co	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N	
under age 65	Female, Preferred												
	Zip 370-372, 380-381	\$4,973	\$5,980			\$8,086	\$1,843						\$6,379
	Zip 373-379, 382-385	\$4,499	\$5,411			\$7,316	\$1,667						\$5,772
	Female, Standard												
	Zip 370-372, 380-381	\$4,973	\$5,980			\$8,086	\$1,843						\$6,379
	Zip 373-379, 382-385	\$4,499	\$5,411			\$7,316	\$1,667						\$5,772
	Male, Preferred												
	Zip 370-372, 380-381	\$5,717	\$6,875			\$9,296	\$2,118						\$7,334
	Zip 373-379, 382-385	\$5,172	\$6,221			\$8,411	\$1,917						\$6,635
	Male, Standard												
	Zip 370-372, 380-381	\$5,717	\$6,875			\$9,296	\$2,118						\$7,334
	Zip 373-379, 382-385	\$5,172	\$6,221			\$8,411	\$1,917						\$6,635
age 65 attained age	Female, Preferred												
	Zip 370-372, 380-381	\$1,366	\$1,944			\$2,221	\$506						\$1,753
	Zip 373-379, 382-385	\$1,236	\$1,759			\$2,010	\$458						\$1,586
	Female, Standard												
	Zip 370-372, 380-381	\$1,571	\$2,235			\$2,554	\$582						\$2,015
	Zip 373-379, 382-385	\$1,421	\$2,022			\$2,311	\$526						\$1,823
	Male, Preferred												
	Zip 370-372, 380-381	\$1,571	\$2,235			\$2,554	\$582						\$2,015
	Zip 373-379, 382-385	\$1,421	\$2,022			\$2,311	\$526						\$1,823
	Male, Standard												
	Zip 370-372, 380-381	\$1,808	\$2,572			\$2,940	\$670						\$2,319
	Zip 373-379, 382-385	\$1,636	\$2,327			\$2,660	\$606						\$2,098

<b>Loyal American Life Ins Co</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under 65	Female, Preferred		\$4,233	\$4,944	\$5,916	\$5,182	\$6,127		\$5,314				\$4,287
	Male, Preferred		\$4,871	\$5,683	\$6,799	\$5,955	\$7,048		\$6,111				\$4,933
	Female		\$4,233	\$4,944	\$5,916	\$5,182	\$6,127		\$5,314				\$4,287
	Male		\$4,871	\$5,683	\$6,799	\$5,955	\$7,048		\$6,111				\$4,933
age 65 attained age	Female, Preferred		\$1,042	\$1,215	\$1,454	\$1,274	\$1,507		\$1,307				\$1,054
	Male, Preferred		\$1,197	\$1,398	\$1,672	\$1,466	\$1,733		\$1,502				\$1,213
	Female		\$1,156	\$1,351	\$1,616	\$1,415	\$1,674		\$1,452				\$1,172
	Male		\$1,331	\$1,553	\$1,857	\$1,627	\$1,925		\$1,670				\$1,348

<b>Marquette National Life Ins Co</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under 65	Female												
	Zip 373-379, 383		\$2,497			\$2,626	\$2,944		\$2,773				
	Zip 370-372, 380-382, 384, 385		\$2,585			\$2,718	\$3,048		\$2,871				
age 65 attained age	Male												
	Zip 373-379, 383		\$2,873			\$3,019	\$3,387		\$3,189				
	Zip 370-372, 380-382, 384, 385		\$2,974			\$3,126	\$3,507		\$3,302				
	Female, Preferred												
	Zip 373-379, 383		\$994			\$1,118	\$1,312		\$1,182				
	Zip 370-372, 380-382, 384, 385		\$1,029			\$1,157	\$1,358		\$1,224				
age 65 attained age	Male, Preferred												
	Zip 373-379, 383		\$1,143			\$1,285	\$1,509		\$1,360				
	Zip 370-372, 380-382, 384, 385		\$1,184			\$1,331	\$1,562		\$1,408				
	Female, Standard												
	Zip 373-379, 383		\$1,143			\$1,285	\$1,509		\$1,360				
	Zip 370-372, 380-382, 384, 385		\$1,184			\$1,331	\$1,562		\$1,408				
age 65 attained age	Male, Standard												
	Zip 373-379, 383		\$1,315			\$1,478	\$1,735		\$1,564				
	Zip 370-372, 380-382, 384, 385		\$1,361			\$1,530	\$1,796		\$1,619				

<b>SELECT</b>		<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under 65	Female												
	Zip 373-379, 383					\$2,489	\$2,768		\$2,632				
	Zip 370-372, 380-382, 384, 385					\$2,577	\$2,866		\$2,725				
age 65 attained age	Male												
	Zip 373-379, 383					\$2,862	\$3,184		\$3,028				
	Zip 370-372, 380-382, 384, 385					\$2,963	\$3,296		\$3,135				
	Female, Preferred												
	Zip 373-379, 383					\$1,021	\$1,212		\$1,082				
Zip 370-372, 380-382, 384, 385					\$1,057	\$1,255		\$1,120					

Male, Preferred												
Zip 373-379, 383					\$1,174	\$1,394		\$1,244				
Zip 370-372, 380-382, 384, 385					\$1,215	\$1,443		\$1,288				
Female, Standard												
Zip 373-379, 383					\$1,174	\$1,394		\$1,244				
Zip 370-372, 380-382, 384, 385					\$1,215	\$1,443		\$1,288				
Male, Standard												
Zip 373-379, 383					\$1,350	\$1,603		\$1,431				
Zip 370-372, 380-382, 384, 385					\$1,397	\$1,660		\$1,482				

**Philadelphia American Life Ins**

under age 65

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Female, non-smoker											
Zip 370-372, 380-381	\$2,390		\$3,328		\$3,378		\$2,853				\$2,332
Zip 373-379, 382-385	\$2,161		\$3,009		\$3,054		\$2,580				\$2,109
Female, smoker											
Zip 370-372, 380-381	\$2,748		\$3,827		\$3,884		\$3,281				\$2,682
Zip 373-379, 382-385	\$2,485		\$3,461		\$3,513		\$2,967				\$2,425
Male, non-smoker											
Zip 370-372, 380-381	\$2,581		\$3,594		\$3,648		\$3,081				\$2,518
Zip 373-379, 382-385	\$2,334		\$3,250		\$3,299		\$2,786				\$2,277
Male, smoker											
Zip 370-372, 380-381	\$2,968		\$4,133		\$4,195		\$3,543				\$2,896
Zip 373-379, 382-385	\$2,684		\$3,738		\$3,793		\$3,204				\$2,619

age 65 attained age

Female, non-smoker											
Zip 370-372, 380-381	\$915		\$1,274		\$1,293		\$1,093				\$893
Zip 373-379, 382-385	\$828		\$1,152		\$1,170		\$988				\$808
Female, smoker											
Zip 370-372, 380-381	\$1,053		\$1,466		\$1,488		\$1,257				\$1,027
Zip 373-379, 382-385	\$952		\$1,325		\$1,345		\$1,136				\$929
Male, non-smoker											
Zip 370-372, 380-381	\$988		\$1,376		\$1,397		\$1,180				\$964
Zip 373-379, 382-385	\$894		\$1,245		\$1,263		\$1,067				\$872
Male, smoker											
Zip 370-372, 380-381	\$1,137		\$1,583		\$1,606		\$1,357				\$1,109
Zip 373-379, 382-385	\$1,028		\$1,431		\$1,453		\$1,227				\$1,003

**Physicians Mutual Ins Co**

Attained Age

under age 65

Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
Female, non-smoker											
Zip 377-383, Zip 385	\$4,509				\$6,829	\$3,127	\$5,591				

	Zip 371, Zip 373-376, Zip 384	\$4,746		\$7,188	\$3,292	\$5,885
	Zip 370, Zip 372	\$4,983		\$7,547	\$3,456	\$6,180
	Female, smoker					
	Zip 377-383, Zip 385	\$5,010		\$7,587	\$3,475	\$6,212
	Zip 371, Zip 373-376, Zip 384	\$5,273		\$7,987	\$3,658	\$6,539
	Zip 370, Zip 372	\$5,537		\$8,386	\$3,840	\$6,866
	Male, non-smoker					
	Zip 377-383, Zip 385	\$4,509		\$6,829	\$3,127	\$5,591
	Zip 371, Zip 373-376, Zip 384	\$4,746		\$7,188	\$3,292	\$5,885
	Zip 370, Zip 372	\$4,983		\$7,547	\$3,456	\$6,180
	Male, smoker					
	Zip 377-383, Zip 385	\$5,010		\$7,587	\$3,475	\$6,212
	Zip 371, Zip 373-376, Zip 384	\$5,273		\$7,987	\$3,658	\$6,539
	Zip 370, Zip 372	\$5,537		\$8,386	\$3,840	\$6,866
	<b>For Household Discount - Subtract \$60 from the rate</b>					
age 65	Female, non-smoker					
	Zip 377-383, Zip 385	\$1,232		\$1,866	\$608	\$1,528
	Zip 371, Zip 373-376, Zip 384	\$1,297		\$1,964	\$640	\$1,608
	Zip 370, Zip 372	\$1,361		\$2,062	\$672	\$1,688
	Female, smoker					
	Zip 377-383, Zip 385	\$1,369		\$2,073	\$676	\$1,697
	Zip 371, Zip 373-376, Zip 384	\$1,441		\$2,182	\$711	\$1,787
	Zip 370, Zip 372	\$1,513		\$2,291	\$369	\$1,876
	Male, non-smoker					
	Zip 377-383, Zip 385	\$1,232		\$1,866	\$608	\$1,528
	Zip 371, Zip 373-376, Zip 384	\$1,297		\$1,964	\$640	\$1,608
	Zip 370, Zip 372	\$1,361		\$2,062	\$672	\$1,688
	Male, smoker					
	Zip 377-383, Zip 385	\$1,369		\$2,073	\$676	\$1,697
	Zip 371, Zip 373-376, Zip 384	\$1,441		\$2,182	\$711	\$1,787
	Zip 370, Zip 372	\$1,513		\$2,291	\$747	\$1,876
	<b>For Household Discount - Subtract \$60 from the rate</b>					
Issue Age	Female, non-smoker					
under age 65	Zip 377-383, Zip 385	\$4,509		\$6,829	\$3,127	\$5,591
	Zip 371, Zip 373-376, Zip 384	\$4,746		\$7,188	\$3,292	\$5,885
	Zip 370, Zip 372	\$4,983		\$7,547	\$3,456	\$6,180
	Female, smoker					
	Zip 377-383, Zip 385	\$5,010		\$7,587	\$3,475	\$6,212
	Zip 371, Zip 373-376, Zip 384	\$5,273		\$7,987	\$3,658	\$6,539

	Zip 370, Zip 372	\$5,537				\$8,386	\$3,840	\$6,866		
	Male, non-smoker									
	Zip 377-383, Zip 385	\$4,509				\$6,829	\$3,127	\$5,591		
	Zip 371, Zip 373-376, Zip 384	\$4,746				\$7,188	\$3,292	\$5,885		
	Zip 370, Zip 372	\$4,983				\$7,547	\$3,456	\$6,180		
	Male, smoker									
	Zip 377-383, Zip 385	\$5,010				\$7,587	\$3,475	\$6,212		
	Zip 371, Zip 373-376, Zip 384	\$5,273				\$7,987	\$3,658	\$6,539		
	Zip 370, Zip 372	\$5,537				\$8,386	\$3,840	\$6,866		
<b>For Household Discount - Subtract \$60 from the rate</b>										
age 65	Female, non-smoker									
	Zip 377-383, Zip 385	\$1,344				\$2,175	\$775	\$1,781		
	Zip 371, Zip 373-376, Zip 384	\$1,415				\$2,289	\$815	\$1,874		
	Zip 370, Zip 372	\$1,485				\$2,404	\$856	\$1,968		
	Female, smoker									
	Zip 377-383, Zip 385	\$1,493				\$2,417	\$861	\$1,979		
	Zip 371, Zip 373-376, Zip 384	\$1,572				\$2,544	\$906	\$2,083		
	Zip 370, Zip 372	\$1,650				\$2,671	\$951	\$2,187		
	Male, non-smoker									
	Zip 377-383, Zip 385	\$1,344				\$2,175	\$775	\$1,781		
	Zip 371, Zip 373-376, Zip 384	\$1,415				\$2,289	\$815	\$1,874		
	Zip 370, Zip 372	\$1,485				\$2,404	\$856	\$1,968		
	Male, smoker									
	Zip 377-383, Zip 385	\$1,493				\$2,417	\$861	\$1,979		
	Zip 371, Zip 373-376, Zip 384	\$1,572				\$2,544	\$906	\$2,083		
	Zip 370, Zip 372	\$1,650				\$2,671	\$951	\$2,187		

**For Household Discount - Subtract \$60 from the rate**

		1	A	B	C	D	F	HDF	G	K	L	M	N
<b>Royal Neighbors of America</b>	<b>Type Rate</b>												
under age 65	Female, non-smoker												
	Zip 370-375, 380-381	\$3,846					\$5,651		\$4,528				
	Zip 377-379	\$3,538					\$5,199		\$4,166				
	Zip 376, 382-385	\$3,423					\$4,673		\$4,030				
	Female, smoker												
	Zip 370-375, 380-381	\$4,269					\$6,274		\$5,030				
	Zip 377-379	\$3,927					\$5,772		\$4,628				
	Zip 376, 382-385	\$3,799					\$5,584		\$4,477				
	Male, non-smoker												
	Zip 370-375, 380-381	\$4,309					\$6,330		\$5,074				
	Zip 377-379	\$3,964					\$5,824		\$4,668				



age 65 attained age	Zip 370 - 372	\$6,330	\$7,663	\$8,971	\$8,276	\$8,995	\$1,641	\$8,300		\$6,330	
	Zip 373, 374, 377 - 381	\$5,728	\$6,933	\$8,117	\$7,488	\$8,139	\$1,485	\$7,510		\$5,728	
	Zip 375, 382, 384, 385	\$6,029	\$7,298	\$8,544	\$7,882	\$8,567	\$1,563	\$7,905		\$6,029	
	Zip 376, 383	\$5,426	\$6,568	\$7,690	\$7,094	\$7,710	\$1,407	\$7,115		\$5,426	
	Female, non-smoker										
	Zip 370 - 372	\$1,556	\$1,884	\$2,206	\$2,036	\$2,212	\$404	\$2,041		\$1,556	
	Zip 373, 374, 377 - 381	\$1,408	\$1,705	\$1,996	\$1,842	\$2,002	\$365	\$1,847		\$1,408	
	Zip 375, 382, 384, 385	\$1,482	\$1,795	\$2,101	\$1,939	\$2,107	\$384	\$1,944		\$1,482	
	Zip 376, 383	\$1,334	\$1,615	\$1,891	\$1,745	\$1,896	\$346	\$1,750		\$1,334	
	Female, smoker										
	Zip 370 - 372	\$1,729	\$2,094	\$2,451	\$2,262	\$2,458	\$448	\$2,268		\$1,729	
	Zip 373, 374, 377 - 381	\$1,565	\$1,894	\$2,217	\$2,046	\$2,224	\$406	\$2,052		\$1,565	
	Zip 375, 382, 384, 385	\$1,647	\$1,994	\$2,334	\$2,154	\$2,341	\$427	\$2,160		\$1,647	
	Zip 376, 383	\$1,482	\$1,795	\$2,101	\$1,939	\$2,107	\$384	\$1,944		\$1,482	
	Male, non-smoker										
	Zip 370 - 372	\$1,556	\$1,884	\$2,206	\$2,036	\$2,212	\$404	\$2,041		\$1,556	
	Zip 373, 374, 377 - 381	\$1,408	\$1,705	\$1,996	\$1,842	\$2,002	\$365	\$1,847		\$1,408	
	Zip 375, 382, 384, 385	\$1,482	\$1,795	\$2,101	\$1,939	\$2,107	\$384	\$1,944		\$1,482	
	Zip 376, 383	\$1,334	\$1,615	\$1,891	\$1,745	\$1,896	\$346	\$1,750		\$1,334	
	Male, smoker										
Zip 370 - 372	\$1,729	\$2,094	\$2,451	\$2,262	\$2,458	\$448	\$2,268		\$1,729		
Zip 373, 374, 377 - 381	\$1,565	\$1,894	\$2,217	\$2,046	\$2,224	\$406	\$2,052		\$1,565		
Zip 375, 382, 384, 385	\$1,647	\$1,994	\$2,334	\$2,154	\$2,341	\$427	\$2,160		\$1,647		
Zip 376, 383	\$1,482	\$1,795	\$2,101	\$1,939	\$2,107	\$384	\$1,944		\$1,482		

**State Farm Mutual Automobile**

	Type	Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Male/Female		\$3,620		\$5,457		\$5,512						
age 65 attained age	Male/Female		\$989		\$1,579		\$1,595						

**State Mutual Insurance Co**

	Type	Rate	A	B	C	D	F	HDF	G	K	L	M	N
agent sales													
under age 65	Female, Preferred		\$3,292	\$3,845	\$4,602	\$4,028	\$4,781	\$1,881	\$4,051			\$3,623	\$3,346
	Male, Preferred		\$3,786	\$4,419	\$5,294	\$4,633	\$5,504	\$2,165	\$4,657			\$4,171	\$3,852
	Female, Standard		\$3,658	\$4,268	\$5,111	\$4,474	\$5,314	\$2,091	\$4,501			\$4,028	\$3,721
	Male, Standard		\$4,206	\$4,910	\$5,882	\$5,146	\$6,114	\$2,407	\$5,178			\$4,633	\$4,280
age 65 attained age	Female, Preferred		\$899	\$1,050	\$1,257	\$1,100	\$1,306	\$514	\$1,107			\$990	\$914
	Male, Preferred		\$1,034	\$1,208	\$1,446	\$1,266	\$1,504	\$591	\$1,273			\$1,139	\$1,052
	Female, Standard		\$999	\$1,166	\$1,397	\$1,222	\$1,452	\$572	\$1,229			\$1,100	\$1,016
	Male, Standard		\$1,149	\$1,341	\$1,607	\$1,406	\$1,670	\$657	\$1,415			\$1,266	\$1,169

**direct solicitation**

under age 65	Female, Preferred	\$3,292	\$3,845	\$4,602	\$4,028	\$4,781	\$1,881	\$4,051		\$3,623	\$3,346
	Male, Preferred	\$3,786	\$4,419	\$5,294	\$4,633	\$5,504	\$2,165	\$4,657		\$4,171	\$3,852
age 65 attained age	Female, Standard	\$3,658	\$4,268	\$5,111	\$4,474	\$5,314	\$2,091	\$4,501		\$4,028	\$3,721
	Male, Standard	\$4,206	\$4,910	\$5,882	\$5,146	\$6,114	\$2,407	\$5,178		\$4,633	\$4,280
	Female, Preferred	\$899	\$1,050	\$1,257	\$1,100	\$1,306	\$514	\$1,107		\$990	\$914
	Male, Preferred	\$1,034	\$1,208	\$1,446	\$1,266	\$1,504	\$591	\$1,273		\$1,139	\$1,052
	Female, Standard	\$999	\$1,166	\$1,397	\$1,222	\$1,452	\$572	\$1,229		\$1,100	\$1,016
	Male, Standard	\$1,149	\$1,341	\$1,607	\$1,406	\$1,670	\$657	\$1,415		\$1,266	\$1,169

**Sterling Investors Life Ins Co**

	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Female, Preferred	\$3,271	\$3,821	\$4,572	\$4,002	\$4,750	\$1,871	\$4,026			\$3,600	\$3,327
	Male, Preferred	\$3,762	\$4,391	\$5,261	\$4,605	\$5,468	\$2,151	\$4,628			\$4,144	\$3,828
	Female, Standard	\$3,633	\$4,243	\$5,080	\$4,447	\$5,280	\$2,078	\$4,473			\$4,002	\$3,696
	Male, Standard	\$4,181	\$4,878	\$5,844	\$5,116	\$6,078	\$2,391	\$5,145			\$4,605	\$4,253
age 65 attained age	Female, Preferred	\$894	\$1,044	\$1,249	\$1,094	\$1,298	\$511	\$1,100			\$984	\$909
	Male, Preferred	\$1,028	\$1,200	\$1,437	\$1,258	\$1,494	\$588	\$1,265			\$1,132	\$1,046
	Female, Standard	\$993	\$1,159	\$1,388	\$1,215	\$1,443	\$568	\$1,222			\$1,094	\$1,010
	Male, Standard	\$11,423	\$1,333	\$1,597	\$1,398	\$1,661	\$653	\$1,406			\$1,258	\$1,162

**Sterling Life Ins Co  
STANDARD**

	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Female, Preferred											
	MSA***	\$2,628	\$3,068	\$3,602		\$3,608		\$3,264	\$1,601			\$2,749
	Non-MSA***	\$2,628	\$3,068	\$3,602		\$3,608		\$3,264	\$1,601			\$2,749
	Female, Standard											
	MSA***	\$2,628	\$3,565	\$4,186		\$4,193		\$3,794	\$1,861			\$3,194
	Non-MSA***	\$2,628	\$3,565	\$4,186		\$4,193		\$3,794	\$1,861			\$3,194
age 65 attained age	Male Preferred											
	MSA***	\$2,628	\$3,460	\$4,062		\$4,068		\$3,681	\$1,806			\$3,099
	Non-MSA***	\$2,628	\$3,460	\$4,062		\$4,068		\$3,681	\$1,806			\$3,099
	Male Standard											
	MSA***	\$2,628	\$4,021	\$4,721		\$4,728		\$4,278	\$2,099			\$3,602
	Non-MSA***	\$2,628	\$4,021	\$4,721		\$4,728		\$4,278	\$2,099			\$3,602
	Female, Preferred											
	MSA***	\$1,003	\$1,172	\$1,375		\$1,378		\$1,246	\$612			\$1,050
	Non-MSA***	\$936	\$1,112	\$1,324		\$1,326		\$1,195	\$584			\$1,007
	Female, Standard											
	MSA***	\$1,003	\$1,361	\$1,598		\$1,601		\$1,449	\$711			\$1,220
	Non-MSA***	\$936	\$1,292	\$1,539		\$1,542		\$1,389	\$679			\$1,171
Male Preferred												

	MSA***	\$1,003	\$1,259	\$1,478		\$1,481		\$1,340	\$657		\$1,128
	Non-MSA***	\$936	\$1,195	\$1,423		\$1,426		\$1,285	\$628		\$1,083
	Male Standard										
	MSA***	\$1,003	\$1,463	\$1,718		\$1,721		\$1,557	\$764		\$1,311
	Non-MSA***	\$936	\$1,388	\$1,654		\$1,657		\$1,493	\$730		\$1,258
<b>SELECT</b>											
under age 65	Female, Preferred										
	MSA***	\$2,338	\$2,378	\$2,876		\$2,882		\$2,561	\$1,169		\$2,045
	Non-MSA***	\$2,338	\$2,378	\$2,876		\$2,882		\$2,561	\$1,169		\$2,045
	Female, Standard										
	MSA***	\$2,717	\$2,764	\$3,343		\$3,349		\$2,977	\$1,359		\$2,376
	Non-MSA***	\$2,717	\$2,764	\$3,343		\$3,349		\$2,977	\$1,359		\$2,376
	Male Preferred										
	MSA***	\$2,636	\$2,682	\$3,243		\$3,249		\$2,888	\$1,319		\$2,306
	Non-MSA***	\$2,636	\$2,682	\$3,243		\$3,249		\$2,888	\$1,319		\$2,306
	Male Standard										
	MSA***	\$3,063	\$3,117	\$3,769		\$3,776		\$3,357	\$1,533		\$2,680
	Non-MSA***	\$3,063	\$3,117	\$3,769		\$3,776		\$3,357	\$1,533		\$2,680
age 65 attained age	Female, Preferred										
	MSA***	\$937	\$953	\$1,153		\$1,155		\$1,027	\$469		\$820
	Non-MSA***	\$889	\$949	\$1,157		\$1,159		\$1,031	\$474		\$827
	Female, Standard										
	MSA***	\$1,089	\$1,108	\$1,340		\$1,342		\$1,193	\$545		\$953
	Non-MSA***	\$1,033	\$1,103	\$1,345		\$1,347		\$1,198	\$551		\$961
	Male Preferred										
	MSA***	\$1,007	\$1,025	\$1,239		\$1,241		\$1,103	\$504		\$881
	Non-MSA***	\$955	\$1,020	\$1,243		\$1,245		\$1,108	\$510		\$889
	Male Standard										
	MSA***	\$1,170	\$1,191	\$1,440		\$1,443		\$1,282	\$586		\$1,024
	Non-MSA***	\$1,110	\$1,185	\$1,445		\$1,448		\$1,287	\$592		\$1,033

\*\*\*MSA\*\*\* the following counties: Anderson, Blount, Carter, Cheatham, Chester, Davidson, Dickson, Fayette, Hamilton, Hawkins, Knox, Loudon, Madison, Marion, Montgomery, Robertson, Rutherford, Sevier, Shelby, Sullivan, Sumner, Tipton, Unicoi, Union, Washington, Williamson, Willson

\*\*\*Non-MSA\*\*\* - all other counties

Thrivent Financial for Lutherans	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Zip 372	\$3,103	\$3,668	\$4,750	\$4,083	\$4,768	\$1,560	\$4,203		\$2,933	\$3,713	
	370-371, 374-375, 379-381	\$2,948	\$3,485	\$4,513	\$3,879	\$4,530	\$1,482	\$3,993		\$2,786	\$3,527	
	373, 377, 378, 382-385	\$2,793	\$3,301	\$4,275	\$3,675	\$4,291	\$1,404	\$3,783		\$2,640	\$3,342	
	Zip 376	\$2,638	\$3,118	\$4,038	\$3,471	\$4,053	\$1,326	\$3,573		\$2,493	\$3,156	

age 65 attained age non-smoker	Zip 372	\$1,241	\$1,467	\$1,900	\$1,633	\$1,907	\$624	\$1,681		\$1,173	\$1,485	
	370-371, 374-375, 379-381	\$1,179	\$1,394	\$1,805	\$1,551	\$1,812	\$593	\$1,597		\$1,114	\$1,411	
	373, 377, 378, 382-385	\$1,117	\$1,320	\$1,710	\$1,470	\$1,716	\$562	\$1,513		\$1,056	\$1,337	
age 65 attained age smoker	Zip 376	\$1,055	\$1,247	\$1,615	\$1,388	\$1,621	\$530	\$1,429		\$997	\$1,262	
	Zip 372	\$1,365	\$1,614	\$2,090	\$1,796	\$2,098	\$686	\$1,849		\$1,290	\$1,634	
	370-371, 374-375, 379-381	\$1,297	\$1,533	\$1,986	\$1,706	\$1,993	\$652	\$1,757		\$1,226	\$1,552	
age 65 issue age non-smoker	373, 377, 378, 382-385	\$1,229	\$1,453	\$1,881	\$1,616	\$1,888	\$617	\$1,664		\$1,161	\$1,471	
	Zip 376	\$1,160	\$1,372	\$1,777	\$1,527	\$1,783	\$583	\$1,572		\$1,097	\$1,389	
	Zip 372	\$1,537	\$1,817	\$2,340	\$2,019	\$2,349	\$769	\$2,070		\$1,458	\$1,829	
age 65 issue age smoker	370-371, 374-375, 379-381	\$1,460	\$1,726	\$2,223	\$1,918	\$2,232	\$731	\$1,967		\$1,385	\$1,738	
	373, 377, 378, 382-385	\$1,383	\$1,635	\$2,106	\$1,817	\$2,114	\$692	\$1,863		\$1,312	\$1,646	
	Zip 376	\$1,306	\$1,544	\$1,989	\$1,716	\$1,997	\$654	\$1,760		\$1,239	\$1,555	
age 65 issue age smoker	Zip 372	\$1,691	\$1,999	\$2,574	\$2,221	\$2,584	\$846	\$2,277		\$1,604	\$2,012	
	370-371, 374-375, 379-381	\$1,606	\$1,899	\$2,445	\$2,110	\$2,455	\$804	\$2,163		\$1,524	\$1,911	
	373, 377, 378, 382-385	\$1,522	\$1,799	\$2,317	\$1,999	\$2,326	\$761	\$2,049		\$1,444	\$1,811	
	Zip 376	\$1,437	\$1,699	\$2,188	\$1,888	\$2,196	\$719	\$1,935		\$1,363	\$1,710	

<b>USAA Ins Co</b>	<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
under age 65	Female, non-smoker	\$2,132				\$2,448						
	Female, smoker	\$2,346				\$2,692						
	Male, non-smoker	\$2,132				\$2,448						
	Male, smoker	\$2,346				\$2,692						
age 65 attained age	Female, non-smoker	\$1,531				\$1,753						
	Female, smoker	\$1,670				\$1,934						
	Male, non-smoker	\$1,531				\$1,753						
	Male, smoker	\$1,670				\$1,934						

<b>United American Ins Co</b>	<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	
under age 65	Female, Preferred												
	Zip 370-372, 380-381	\$4,491	\$5,703	\$7,615	\$7,054	\$7,661	\$1,746	\$7,093	\$3,749	\$5,269		\$6,030	
	Zip 373-379, 382-385	\$4,063	\$5,160	\$6,890	\$6,383	\$6,932	\$1,580	\$6,418	\$3,392	\$4,768		\$5,456	
	Female, Standard												
	Zip 370-372, 380-381	\$4,491	\$5,703	\$7,615	\$7,054	\$7,661	\$1,746	\$7,093	\$3,749	\$5,269		\$6,030	
	Zip 373-379, 382-385	\$4,063	\$5,160	\$6,890	\$6,383	\$6,932	\$1,580	\$6,418	\$3,392	\$4,768		\$5,456	
	Male, Preferred												
	Zip 370-372, 380-381	\$5,163	\$6,153	\$8,755	\$8,110	\$8,807	\$2,007	\$8,155	\$4,310	\$6,058		\$6,932	
	Zip 373-379, 382-385	\$4,671	\$5,567	\$7,921	\$7,338	\$7,969	\$1,816	\$7,378	\$3,899	\$5,481		\$6,272	
	Male, Standard												
	Zip 370-372, 380-381	\$5,163	\$6,153	\$8,755	\$8,110	\$8,807	\$2,007	\$8,155	\$4,310	\$6,058		\$6,932	

age 65 attained age	Zip 373-379, 382-385	\$4,671	\$5,567	\$7,921	\$7,338	\$7,969	\$1,816	\$7,378	\$3,899	\$5,481		\$6,272
	Female, Preferred											
	Zip 370-372, 380-381	\$1,234	\$1,825	\$2,092	\$1,938	\$2,105	\$480	\$1,949	\$1,030	\$1,448		\$1,656
	Zip 373-379, 382-385	\$1,116	\$1,651	\$1,893	\$1,753	\$1,904	\$434	\$1,763	\$932	\$1,310		\$1,499
	Female, Standard											
	Zip 370-372, 380-381	\$1,419	\$2,099	\$2,405	\$2,228	\$2,420	\$551	\$2,241	\$1,184	\$1,664		\$1,905
	Zip 373-379, 382-385	\$1,284	\$1,899	\$2,176	\$2,016	\$2,190	\$499	\$2,027	\$1,071	\$1,506		\$1,723
	Male, Preferred											
	Zip 370-372, 380-381	\$1,419	\$2,099	\$2,405	\$2,228	\$2,420	\$551	\$2,241	\$1,184	\$1,664		\$1,905
	Zip 373-379, 382-385	\$1,284	\$1,899	\$2,176	\$2,016	\$2,190	\$499	\$2,027	\$1,071	\$1,506		\$1,723
	Male, Standard											
	Zip 370-372, 380-381	\$1,633	\$2,454	\$2,768	\$2,564	\$2,785	\$635	\$2,579	\$1,363	\$1,916		\$2,192
	Zip 373-379, 382-385	\$1,477	\$2,185	\$2,505	\$2,320	\$2,520	\$574	\$2,333	\$1,233	\$1,733		\$1,983
	age 65 issue age	Male/Female										
	\$1,589	\$2,527	\$3,269	\$3,158	\$2,951		\$2,987					

<b>UnitedHealthcare - AARP</b>	<b>Type Rate</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>HDF</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
<b>agent sales</b>												
under 65	Non-Smoker	\$2,241	\$3,273	\$4,038		\$4,062			\$1,620	\$2,397		\$2,679
	Smoker	\$2,465	\$3,600	\$4,442		\$4,468			\$1,782	\$2,637		\$2,947
under 65 - <b>SELECT</b>	Non-Smoker			\$3,234		\$3,255						
	Smoker			\$3,557		\$3,580						
age 65	Non-Smoker	\$1,245	\$1,818	\$2,244		\$2,256			\$900	\$1,332		\$1,488
	Smoker	\$1,369	\$2,000	\$2,468		\$2,482			\$990	\$1,465		\$1,637
age 65 - <b>SELECT</b>	Non-Smoker			\$1,797		\$1,809						
	Smoker			\$1,977		\$1,990						
<b>direct solicitation</b>												
under 65	Non-Smoker	\$2,241	\$3,273	\$4,038		\$4,062			\$1,620	\$2,397		\$2,679
	Smoker	\$2,465	\$3,600	\$4,442		\$4,468			\$1,782	\$2,637		\$2,947
under 65 - <b>SELECT</b>	Non-Smoker			\$3,234		\$3,255						
	Smoker			\$3,557		\$3,580						
age 65	Non-Smoker	\$1,245	\$1,818	\$2,244		\$2,256			\$900	\$1,332		\$1,488
	Smoker	\$1,369	\$2,000	\$2,468		\$2,482			\$990	\$1,465		\$1,637
age 65 - <b>SELECT</b>	Non-Smoker			\$1,797		\$1,809						
	Smoker			\$1,977		\$1,990						

The following discounts are available for **UnitedHealthcare - AARP -**

**Multi-Insured - 5%**

**Payment by Electronic Funds Transfer - \$2 per household per month**

**Annual Pay** - \$24 per household if entire calendar year premium is paid in January  
**Early Enrollment** - 30% discount in first year, reducing by 3% a year for 10 years

United of Omaha Life Ins Co		A	B	C	D	F	HDF	G	K	L	M	N	
<b>SELECT</b> - under age 65	Type Rate												
	Female, non-smoker					\$4,462		\$3,660					
	Female, smoker					\$4,824		\$3,957					
	Male, non-smoker					\$4,697		\$3,852					
	Male, smoker					\$5,078		\$4,165					
	Unisex, non-smoker					\$4,563		\$3,742					
	Unisex, smoker					\$4,933		\$4,046					
	<b>SELECT</b> - age 65 attained age	Female, non-smoker					\$1,219		\$1,000				
		Female, smoker					\$1,318		\$1,081				
		Male, non-smoker					\$1,283		\$1,052				
		Male, smoker					\$1,387		\$1,138				
		Unisex, non-smoker					\$1,247		\$1,022				
Unisex, smoker						\$1,348		\$1,105					
<b>For household discount, multiply rates by 0.93</b>													

United of Omaha Life Ins Co		A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Type Rate											
	Female, non-smoker	\$3,655				\$5,298		\$4,345			\$4,138	\$3,373
	Female, smoker	\$3,952				\$5,727		\$4,697			\$4,473	\$3,647
	Male, non-smoker	\$3,848				\$5,577		\$4,574			\$4,356	\$3,551
	Male, smoker	\$4,160				\$6,029		\$4,944			\$4,709	\$3,839
	Unisex, non-smoker	\$3,738				\$5,418		\$4,443			\$4,231	\$3,450
age 65 attained age	Unisex, smoker	\$4,042				\$5,857		\$4,804			\$4,574	\$3,730
	Female, non-smoker	\$999				\$1,447		\$1,187			\$1,131	\$922
	Female, smoker	\$1,080				\$1,565		\$1,283			\$1,222	\$996
	Male, non-smoker	\$1,051				\$1,524		\$1,250			\$1,190	\$970
	Male, smoker	\$1,137				\$1,647		\$1,351			\$1,287	\$1,049
	Unisex, non-smoker	\$1,021				\$1,480		\$1,214			\$1,156	\$943
	Unisex, smoker	\$1,104				\$1,600		\$1,313			\$1,250	\$1,019
	<b>For household discount, multiply rates by 0.93</b>											

United National Life Ins Co		A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Type Rate											
	Female, Preferred											
	Zip 370-372, 377-381	\$3,873			\$4,759	\$5,486		\$4,864				\$3,681
	Zip 373-376, 382-385	\$3,362			\$4,147	\$4,763		\$4,223				\$3,196

	Female, Standard											
	Zip 370-372, 377-381	\$4,304				\$5,288	\$6,098		\$5,405			\$4,092
	Zip 373-376, 382-385	\$3,737				\$4,591	\$5,294		\$4,693			\$3,553
	Male, Preferred											
	Zip 370-372, 377-381	\$4,528				\$5,640	\$6,415		\$5,762			\$4,232
	Zip 373-376, 382-385	\$3,931				\$4,896	\$5,569		\$5,002			\$3,674
	Male, Standard											
	Zip 370-372, 377-381	\$5,030				\$6,265	\$7,126		\$6,404			\$4,704
	Zip 373-376, 382-385	\$4,366				\$5,439	\$6,186		\$5,559			\$4,084
age 65 attained age	Female, Preferred											
	Zip 370-372, 377-381	\$1,058				\$1,300	\$1,499		\$1,329			\$1,006
	Zip 373-376, 382-385	\$919				\$1,129	\$1,301		\$1,153			\$873
	Female, Standard											
	Zip 370-372, 377-381	\$1,176				\$1,445	\$1,666		\$1,477			\$1,118
	Zip 373-376, 382-385	\$1,021				\$1,255	\$1,446		\$1,282			\$971
	Male, Preferred											
	Zip 370-372, 377-381	\$1,238				\$1,541	\$1,753		\$1,574			\$1,166
	Zip 373-376, 382-385	\$1,074				\$1,337	\$1,522		\$1,367			\$1,004
	Male, Standard											
	Zip 370-372, 377-381	\$1,374				\$1,712	\$1,947		\$1,750			\$1,285
	Zip 373-376, 382-385	\$1,193				\$1,486	\$1,691		\$1,519			\$1,115

For married applicants multiply rates by 0.93

World Corp Ins Co	Type	Rate	A	B	C	D	F	HDF	G	K	L	M	N
STANDARD													
under age 65	Female												
	Zip 370,371,373,374,377,378,380,383	\$4,669					\$6,304	\$2,568					
	Zip 375, 379, 381, 384	\$4,919					\$6,642	\$2,706					
	Zip 372	\$5,128					\$6,924	\$2,820					
	Zip 376, 382, 385	\$4,461					\$6,023	\$2,154					
	Female, Couple												
	Zip 370,371,373,374,377,378,380,383	\$4,669					\$6,304	\$2,568					
	Zip 375, 379, 381, 384	\$4,919					\$6,642	\$2,706					
	Zip 372	\$5,128					\$6,924	\$2,820					
	Zip 376, 382, 385	\$4,461					\$6,023	\$2,154					
	Male												
	Zip 370,371,373,374,377,378,380,383	\$4,669					\$6,304	\$2,568					
	Zip 375, 379, 381, 384	\$4,919					\$6,642	\$2,706					
	Zip 372	\$5,128					\$6,924	\$2,820					

	Zip 376, 382, 385	\$4,461		\$6,023	\$2,154
	<b>Male, Couple</b>				
	Zip 370,371,373,374,377,378,380,383	\$4,669		\$6,304	\$2,568
	Zip 375, 379, 381, 384	\$4,919		\$6,642	\$2,706
	Zip 372	\$5,128		\$6,924	\$2,820
	Zip 376, 382, 385	\$4,461		\$6,023	\$2,154
age 65 attained age	<b>Female</b>				
	Zip 370,371,373,374,377,378,380,383	\$1,312		\$1,774	\$741
	Zip 375, 379, 381, 384	\$1,382		\$1,869	\$781
	Zip 372	\$1,440		\$1,948	\$814
	Zip 376, 382, 385	\$1,253		\$1,706	\$708
	<b>Female, Couple</b>				
	Zip 370,371,373,374,377,378,380,383	\$1,119		\$1,513	\$633
	Zip 375, 379, 381, 384	\$1,178		\$1,594	\$667
	Zip 372	\$1,229		\$1,662	\$695
	Zip 376, 382, 385	\$1,069		\$1,446	\$605
	<b>Male</b>				
	Zip 370,371,373,374,377,378,380,383	\$1,458		\$1,972	\$824
Zip 375, 379, 381, 384	\$1,536		\$2,078	\$868	
Zip 372	\$1,601		\$2,166	\$905	
Zip 376, 382, 385	\$1,393		\$1,884	\$788	
<b>Male, Couple</b>					
Zip 370,371,373,374,377,378,380,383	\$1,287		\$1,740	\$728	
Zip 375, 379, 381, 384	\$1,356		\$1,834	\$767	
Zip 372	\$1,413		\$1,911	\$800	
Zip 376, 382, 385	\$1,229		\$1,663	\$696	
under age 65	<b>PREFERRED</b>				
	<b>Female, Standard</b>				
	Zip 370,371,373,374,377,378,380,383	\$3,969		\$5,358	\$2,183
	Zip 375, 379, 381, 384	\$4,181		\$5,646	\$2,300
	Zip 372	\$4,359		\$5,885	\$2,397
	Zip 376, 382, 385	\$3,792		\$5,120	\$1,831
	<b>Female, Couple</b>				
	Zip 370,371,373,374,377,378,380,383	\$3,969		\$5,358	\$2,183
	Zip 375, 379, 381, 384	\$4,181		\$5,646	\$2,300
	Zip 372	\$4,359		\$5,885	\$2,397
	Zip 376, 382, 385	\$3,792		\$5,120	\$1,831
	<b>Male, Standard</b>				
Zip 370,371,373,374,377,378,380,383	\$3,969		\$5,358	\$2,183	
Zip 375, 379, 381, 384	\$4,181		\$5,646	\$2,300	

age 65 attained age	Zip 372	\$4,359				\$5,885	\$2,397					
	Zip 376, 382, 385	\$3,792				\$5,120	\$1,831					
	Male, Couple											
	Zip 370,371,373,374,377,378,380,383	\$3,969				\$5,358	\$2,183					
	Zip 375, 379, 381, 384	\$4,181				\$5,646	\$2,300					
	Zip 372	\$4,359				\$5,885	\$2,397					
	Zip 376, 382, 385	\$3,792				\$5,120	\$1,831					
	Female, Standard											
	Zip 370,371,373,374,377,378,380,383	\$1,115				\$1,508	\$630					
	Zip 375, 379, 381, 384	\$1,175				\$1,589	\$664					
	Zip 372	\$1,224				\$1,656	\$692					
	Zip 376, 382, 385	\$1,065				\$1,450	\$602					
	Female, Couple											
	Zip 370,371,373,374,377,378,380,383	\$951				\$1,286	\$538					
	Zip 375, 379, 381, 384	\$1,001				\$1,355	\$567					
	Zip 372	\$1,045				\$1,413	\$591					
	Zip 376, 382, 385	\$909				\$1,229	\$514					
	Male, Standard											
	Zip 370,371,373,374,377,378,380,383	\$1,239				\$1,676	\$700					
	Zip 375, 379, 381, 384	\$1,306				\$1,766	\$738					
Zip 372	\$1,361				\$1,841	\$769						
Zip 376, 382, 385	\$1,184				\$1,601	\$670						
Male, Couple												
Zip 370,371,373,374,377,378,380,383	\$1,094				\$1,479	\$619						
Zip 375, 379, 381, 384	\$1,153				\$1,559	\$652						
Zip 372	\$1,201				\$1,624	\$680						
Zip 376, 382, 385	\$1,045				\$1,414	\$592						

**United Commercial Travelers**

	Type Rate	A	B	C	D	F	HDF	G	K	L	M	N
under age 65	Female, non-smoker	\$3,772	\$4,398	\$5,263	\$4,610	\$5,455		\$4,637				\$3,819
	Female, smoker	\$4,438	\$5,174	\$6,192	\$5,423	\$6,418		\$5,455				\$4,493
	Male, non-smoker	\$4,149	\$4,838	\$5,790	\$5,070	\$6,001		\$5,100				\$4,201
	Male, smoker	\$4,881	\$5,692	\$6,811	\$5,966	\$7,060		\$6,001				\$4,942
age 65 attained age	Female, non-smoker	\$1,030	\$1,202	\$1,438	\$1,259	\$1,490		\$1,267				\$1,043
	Female, smoker	\$1,212	\$1,414	\$1,692	\$1,482	\$1,754		\$1,490				\$1,227
	Male, non-smoker	\$1,134	\$1,322	\$1,582	\$1,386	\$1,640		\$1,394				\$1,148
	Male, smoker	\$1,334	\$1,555	\$1,861	\$1,630	\$1,929		\$1,639				\$1,350