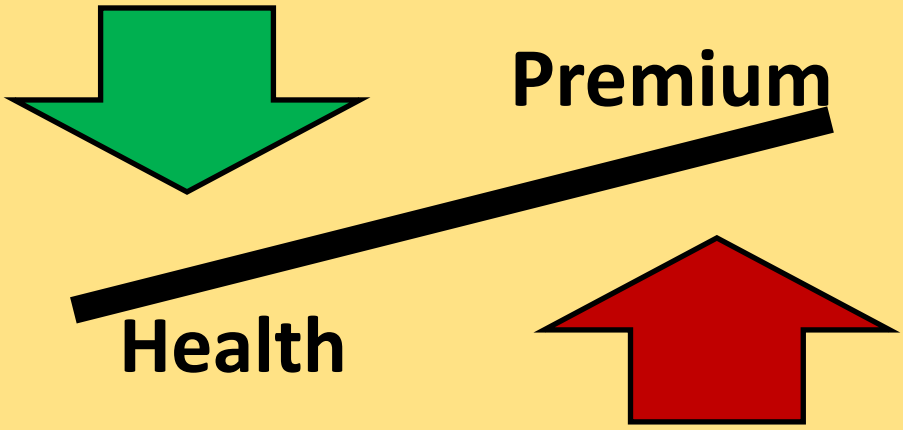

The Worse Your Health…the Higher Your Premium

RATING

Preferred

Longer than Average Life Expectancy

Premium Discount

Standard

Average Health

Pays Standard Premium Based on Age & Gender

Substandard

Any Substandard Rating Will Result in an Increased Premium

Rate-up Age

Extra Percentage Premium

Flat Extra Premium