

Rates for Male/Female Non-Smoker/Smoker for the Lean~15

USBA Lean-15 Male Non-Smoker STANDARD Risk

Current Monthly Premium Rates

| Age | Male <i>Non-Smoker</i> | | | Coverage Amounts | | |
|-------|---------------------------|----------|-----------|------------------|-----------|--|
| | \$25,000 | \$50,000 | \$100,000 | \$150,000 | \$200,000 | |
| 18-25 | \$2.25 | \$4.50 | \$9.00 | \$13.50 | \$18.00 | |
| 26 | \$2.29 | \$4.58 | \$9.17 | \$13.75 | \$18.33 | |
| 27 | \$2.33 | \$4.67 | \$9.33 | \$14.00 | \$18.67 | |
| 28 | \$2.35 | \$4.71 | \$9.42 | \$14.13 | \$18.83 | |
| 29 | \$2.40 | \$4.79 | \$9.58 | \$14.38 | \$19.17 | |
| 30 | \$2.44 | \$4.88 | \$9.75 | \$14.63 | \$19.50 | |
| 31 | \$2.54 | \$5.08 | \$10.17 | \$15.25 | \$20.33 | |
| 32 | \$2.63 | \$5.25 | \$10.50 | \$15.75 | \$21.00 | |
| 33 | \$2.73 | \$5.46 | \$10.92 | \$16.38 | \$21.83 | |
| 34 | \$2.81 | \$5.63 | \$11.25 | \$16.88 | \$22.50 | |
| 35 | \$2.92 | \$5.83 | \$11.67 | \$17.50 | \$23.33 | |
| 36 | \$3.17 | \$6.33 | \$12.67 | \$19.00 | \$25.33 | |
| 37 | \$3.40 | \$6.79 | \$13.58 | \$20.38 | \$27.17 | |
| 38 | \$3.65 | \$7.29 | \$14.58 | \$21.88 | \$29.17 | |
| 39 | \$3.88 | \$7.75 | \$15.50 | \$23.25 | \$31.00 | |
| 40 | \$4.13 | \$8.25 | \$16.50 | \$24.75 | \$33.00 | |
| 41 | \$4.38 | \$8.75 | \$17.50 | \$26.25 | \$35.00 | |
| 42 | \$4.60 | \$9.21 | \$18.42 | \$27.63 | \$36.83 | |
| 43 | \$4.85 | \$9.71 | \$19.42 | \$29.13 | \$38.83 | |
| 44 | \$5.08 | \$10.17 | \$20.33 | \$30.50 | \$40.67 | |
| 45 | \$5.33 | \$10.67 | \$21.33 | \$32.00 | \$42.67 | |
| 46 | \$5.88 | \$11.75 | \$23.50 | \$35.25 | \$47.00 | |
| 47 | \$6.42 | \$12.83 | \$25.67 | \$38.50 | \$51.33 | |
| 48 | \$6.98 | \$13.96 | \$27.92 | \$41.88 | \$55.83 | |
| 49 | \$7.52 | \$15.04 | \$30.08 | \$45.13 | \$60.17 | |
| 50 | \$8.06 | \$16.13 | \$32.25 | \$48.38 | \$64.50 | |
| 51 | \$8.60 | \$17.21 | \$34.42 | \$51.63 | \$68.83 | |
| 52 | \$9.15 | \$18.29 | \$36.58 | \$54.88 | \$73.17 | |
| 53 | \$9.69 | \$19.38 | \$38.75 | \$58.13 | \$77.50 | |
| 54 | \$10.23 | \$20.46 | \$40.92 | \$61.38 | \$81.83 | |
| 55 | \$10.77 | \$21.54 | \$43.08 | \$64.63 | \$86.17 | |
| 56 | \$12.46 | \$24.92 | \$49.83 | \$74.75 | \$99.67 | |
| 57 | \$14.15 | \$28.29 | \$56.58 | \$84.88 | \$113.17 | |
| 58 | \$15.83 | \$31.67 | \$63.33 | \$95.00 | \$126.67 | |
| 59 | \$17.52 | \$35.04 | \$70.08 | \$105.13 | \$140.17 | |
| 60 | \$19.21 | \$38.42 | \$76.83 | \$115.25 | \$153.67 | |
| 61 | \$22.35 | \$44.71 | \$89.42 | \$134.13 | \$178.83 | |
| 62 | \$25.50 | \$51.00 | \$102.00 | \$153.00 | \$204.00 | |
| 63 | \$28.63 | \$57.25 | \$114.50 | \$171.75 | \$229.00 | |
| 64 | \$31.77 | \$63.54 | \$127.08 | \$190.63 | \$254.17 | |

USBA Lean-15 Female Non-Smoker STANDARD Risk

Current Monthly Premium Rates

| Age | Female <i>Non-Smoker</i> | | | Coverage Amounts | | |
|-------|-----------------------------|----------|-----------|------------------|-----------|--|
| | \$25,000 | \$50,000 | \$100,000 | \$150,000 | \$200,000 | |
| 18-25 | \$1.58 | \$3.17 | \$6.33 | \$9.50 | \$12.67 | |
| 26 | \$1.63 | \$3.25 | \$6.50 | \$9.75 | \$13.00 | |
| 27 | \$1.67 | \$3.33 | \$6.67 | \$10.00 | \$13.33 | |
| 28 | \$1.71 | \$3.42 | \$6.83 | \$10.25 | \$13.67 | |
| 29 | \$1.75 | \$3.50 | \$7.00 | \$10.50 | \$14.00 | |
| 30 | \$1.79 | \$3.58 | \$7.17 | \$10.75 | \$14.33 | |
| 31 | \$1.92 | \$3.83 | \$7.67 | \$11.50 | \$15.33 | |
| 32 | \$2.06 | \$4.13 | \$8.25 | \$12.38 | \$16.50 | |
| 33 | \$2.19 | \$4.38 | \$8.75 | \$13.13 | \$17.50 | |
| 34 | \$2.33 | \$4.67 | \$9.33 | \$14.00 | \$18.67 | |
| 35 | \$2.46 | \$4.92 | \$9.83 | \$14.75 | \$19.67 | |
| 36 | \$2.58 | \$5.17 | \$10.33 | \$15.50 | \$20.67 | |
| 37 | \$2.71 | \$5.42 | \$10.83 | \$16.25 | \$21.67 | |
| 38 | \$2.85 | \$5.71 | \$11.42 | \$17.13 | \$22.83 | |
| 39 | \$2.98 | \$5.96 | \$11.92 | \$17.88 | \$23.83 | |
| 40 | \$3.10 | \$6.21 | \$12.42 | \$18.63 | \$24.83 | |
| 41 | \$3.33 | \$6.67 | \$13.33 | \$20.00 | \$26.67 | |
| 42 | \$3.56 | \$7.13 | \$14.25 | \$21.38 | \$28.50 | |
| 43 | \$3.77 | \$7.54 | \$15.08 | \$22.63 | \$30.17 | |
| 44 | \$4.00 | \$8.00 | \$16.00 | \$24.00 | \$32.00 | |
| 45 | \$4.23 | \$8.46 | \$16.92 | \$25.38 | \$33.83 | |
| 46 | \$4.46 | \$8.92 | \$17.83 | \$26.75 | \$35.67 | |
| 47 | \$4.71 | \$9.42 | \$18.83 | \$28.25 | \$37.67 | |
| 48 | \$4.94 | \$9.88 | \$19.75 | \$29.63 | \$39.50 | |
| 49 | \$5.19 | \$10.38 | \$20.75 | \$31.13 | \$41.50 | |
| 50 | \$5.42 | \$10.83 | \$21.67 | \$32.50 | \$43.33 | |
| 51 | \$5.79 | \$11.58 | \$23.17 | \$34.75 | \$46.33 | |
| 52 | \$6.17 | \$12.33 | \$24.67 | \$37.00 | \$49.33 | |
| 53 | \$6.56 | \$13.13 | \$26.25 | \$39.38 | \$52.50 | |
| 54 | \$6.94 | \$13.88 | \$27.75 | \$41.63 | \$55.50 | |
| 55 | \$7.31 | \$14.63 | \$29.25 | \$43.88 | \$58.50 | |
| 56 | \$8.25 | \$16.50 | \$33.00 | \$49.50 | \$66.00 | |
| 57 | \$9.21 | \$18.42 | \$36.83 | \$55.25 | \$73.67 | |
| 58 | \$10.15 | \$20.29 | \$40.58 | \$60.88 | \$81.17 | |
| 59 | \$11.10 | \$22.21 | \$44.42 | \$66.63 | \$88.83 | |
| 60 | \$12.04 | \$24.08 | \$48.17 | \$72.25 | \$96.33 | |
| 61 | \$14.27 | \$28.54 | \$57.08 | \$85.63 | \$114.17 | |
| 62 | \$15.71 | \$31.42 | \$62.83 | \$94.25 | \$125.67 | |
| 63 | \$17.19 | \$34.38 | \$68.75 | \$103.13 | \$137.50 | |
| 64 | \$18.88 | \$37.75 | \$75.50 | \$113.25 | \$151.00 | |

Rates for Male/Female Non-Smoker/Smoker for the Lean~15

USBA Lean~15 Male Smoker STANDARD Risk Current Monthly Premium Rates

| Age | Male Smoker | | | Male Smoker | |
|-------|-------------|----------|-----------|-------------|-----------|
| | \$25,000 | \$50,000 | \$100,000 | \$150,000 | \$200,000 |
| 18-25 | \$3.83 | \$7.67 | \$15.33 | \$23.00 | \$30.67 |
| 26 | \$3.88 | \$7.75 | \$15.50 | \$23.25 | \$31.00 |
| 27 | \$3.98 | \$7.96 | \$15.92 | \$23.88 | \$31.83 |
| 28 | \$4.13 | \$8.25 | \$16.50 | \$24.75 | \$33.00 |
| 29 | \$4.31 | \$8.63 | \$17.25 | \$25.88 | \$34.50 |
| 30 | \$4.48 | \$8.96 | \$17.92 | \$26.88 | \$35.83 |
| 31 | \$4.60 | \$9.21 | \$18.42 | \$27.63 | \$36.83 |
| 32 | \$4.73 | \$9.46 | \$18.92 | \$28.38 | \$37.83 |
| 33 | \$4.88 | \$9.75 | \$19.50 | \$29.25 | \$39.00 |
| 34 | \$5.00 | \$10.00 | \$20.00 | \$30.00 | \$40.00 |
| 35 | \$5.13 | \$10.25 | \$20.50 | \$30.75 | \$41.00 |
| 36 | \$5.77 | \$11.54 | \$23.08 | \$34.63 | \$46.17 |
| 37 | \$6.42 | \$12.83 | \$25.67 | \$38.50 | \$51.33 |
| 38 | \$7.04 | \$14.08 | \$28.17 | \$42.25 | \$56.33 |
| 39 | \$7.69 | \$15.38 | \$30.75 | \$46.13 | \$61.50 |
| 40 | \$8.33 | \$16.67 | \$33.33 | \$50.00 | \$66.67 |
| 41 | \$8.98 | \$17.96 | \$35.92 | \$53.88 | \$71.83 |
| 42 | \$9.63 | \$19.25 | \$38.50 | \$57.75 | \$77.00 |
| 43 | \$10.25 | \$20.50 | \$41.00 | \$61.50 | \$82.00 |
| 44 | \$10.90 | \$21.79 | \$43.58 | \$65.38 | \$87.17 |
| 45 | \$11.54 | \$23.08 | \$46.17 | \$69.25 | \$92.33 |
| 46 | \$12.88 | \$25.75 | \$51.50 | \$77.25 | \$103.00 |
| 47 | \$14.23 | \$28.46 | \$56.92 | \$85.38 | \$113.83 |
| 48 | \$15.56 | \$31.13 | \$62.25 | \$93.38 | \$124.50 |
| 49 | \$16.92 | \$33.83 | \$67.67 | \$101.50 | \$135.33 |
| 50 | \$18.25 | \$36.50 | \$73.00 | \$109.50 | \$146.00 |
| 51 | \$19.58 | \$39.17 | \$78.33 | \$117.50 | \$156.67 |
| 52 | \$20.92 | \$41.83 | \$83.67 | \$125.50 | \$167.33 |
| 53 | \$22.27 | \$44.54 | \$89.08 | \$133.63 | \$178.17 |
| 54 | \$23.60 | \$47.21 | \$94.42 | \$141.63 | \$188.83 |
| 55 | \$24.94 | \$49.88 | \$99.75 | \$149.63 | \$199.50 |
| 56 | \$28.04 | \$56.08 | \$112.17 | \$168.25 | \$224.33 |
| 57 | \$31.17 | \$62.33 | \$124.67 | \$187.00 | \$249.33 |
| 58 | \$34.27 | \$68.54 | \$137.08 | \$205.63 | \$274.17 |
| 59 | \$37.40 | \$74.79 | \$149.58 | \$224.38 | \$299.17 |
| 60 | \$40.50 | \$81.00 | \$162.00 | \$243.00 | \$324.00 |
| 61 | \$43.77 | \$87.54 | \$175.08 | \$262.63 | \$350.17 |
| 62 | \$47.50 | \$95.00 | \$190.00 | \$285.00 | \$380.00 |
| 63 | \$51.83 | \$103.67 | \$207.33 | \$311.00 | \$414.67 |
| 64 | \$56.79 | \$113.58 | \$227.17 | \$340.75 | \$454.33 |

USBA Lean~15 Female Smoker STANDARD Risk Current Monthly Premium Rates

| Age | Female Smoker | | | | |
|-------|---------------|----------|-----------|-----------|-----------|
| | \$25,000 | \$50,000 | \$100,000 | \$150,000 | \$200,000 |
| 18-25 | \$2.58 | \$5.17 | \$10.33 | \$15.50 | \$20.67 |
| 26 | \$2.71 | \$5.42 | \$10.83 | \$16.25 | \$21.67 |
| 27 | \$2.88 | \$5.75 | \$11.50 | \$17.25 | \$23.00 |
| 28 | \$3.06 | \$6.13 | \$12.25 | \$18.38 | \$24.50 |
| 29 | \$3.21 | \$6.42 | \$12.83 | \$19.25 | \$25.67 |
| 30 | \$3.38 | \$6.75 | \$13.50 | \$20.25 | \$27.00 |
| 31 | \$3.54 | \$7.08 | \$14.17 | \$21.25 | \$28.33 |
| 32 | \$3.69 | \$7.38 | \$14.75 | \$22.13 | \$29.50 |
| 33 | \$3.85 | \$7.71 | \$15.42 | \$23.13 | \$30.83 |
| 34 | \$4.00 | \$8.00 | \$16.00 | \$24.00 | \$32.00 |
| 35 | \$4.17 | \$8.33 | \$16.67 | \$25.00 | \$33.33 |
| 36 | \$4.58 | \$9.17 | \$18.33 | \$27.50 | \$36.67 |
| 37 | \$5.00 | \$10.00 | \$20.00 | \$30.00 | \$40.00 |
| 38 | \$5.44 | \$10.88 | \$21.75 | \$32.63 | \$43.50 |
| 39 | \$5.85 | \$11.71 | \$23.42 | \$35.13 | \$46.83 |
| 40 | \$6.27 | \$12.54 | \$25.08 | \$37.63 | \$50.17 |
| 41 | \$6.69 | \$13.38 | \$26.75 | \$40.13 | \$53.50 |
| 42 | \$7.10 | \$14.21 | \$28.42 | \$42.63 | \$56.83 |
| 43 | \$7.54 | \$15.08 | \$30.17 | \$45.25 | \$60.33 |
| 44 | \$7.96 | \$15.92 | \$31.83 | \$47.75 | \$63.67 |
| 45 | \$8.38 | \$16.75 | \$33.50 | \$50.25 | \$67.00 |
| 46 | \$9.21 | \$18.42 | \$36.83 | \$55.25 | \$73.67 |
| 47 | \$10.04 | \$20.08 | \$40.17 | \$60.25 | \$80.33 |
| 48 | \$10.90 | \$21.79 | \$43.58 | \$65.38 | \$87.17 |
| 49 | \$11.73 | \$23.46 | \$46.92 | \$70.38 | \$93.83 |
| 50 | \$12.56 | \$25.13 | \$50.25 | \$75.38 | \$100.50 |
| 51 | \$13.40 | \$26.79 | \$53.58 | \$80.38 | \$107.17 |
| 52 | \$14.23 | \$28.46 | \$56.92 | \$85.38 | \$113.83 |
| 53 | \$15.08 | \$30.17 | \$60.33 | \$90.50 | \$120.67 |
| 54 | \$15.92 | \$31.83 | \$63.67 | \$95.50 | \$127.33 |
| 55 | \$16.75 | \$33.50 | \$67.00 | \$100.50 | \$134.00 |
| 56 | \$17.92 | \$35.83 | \$71.67 | \$107.50 | \$143.33 |
| 57 | \$18.96 | \$37.92 | \$75.83 | \$113.75 | \$151.67 |
| 58 | \$20.08 | \$40.17 | \$80.33 | \$120.50 | \$160.67 |
| 59 | \$21.31 | \$42.63 | \$85.25 | \$127.88 | \$170.50 |
| 60 | \$22.63 | \$45.25 | \$90.50 | \$135.75 | \$181.00 |
| 61 | \$24.06 | \$48.13 | \$96.25 | \$144.38 | \$192.50 |
| 62 | \$25.63 | \$51.25 | \$102.50 | \$153.75 | \$205.00 |
| 63 | \$27.35 | \$54.71 | \$109.42 | \$164.13 | \$218.83 |
| 64 | \$29.21 | \$58.42 | \$116.83 | \$175.25 | \$233.67 |