

**GHD Life+LTC Sample Premiums**  
Please login to the enrollment system for a personalized quote

| Non-Tobacco |                 |                 |                 |                 |                 |                 |                 |
|-------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Face Value  | \$10,000        | \$30,000        | \$50,000        | \$75,000        | \$100,000       | \$125,000       | \$150,000       |
| Ages        | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium |
| 19          | N/A             | \$15.02         | \$25.04         | \$37.56         | \$50.08         | \$62.60         | \$75.12         |
| 20          | N/A             | \$15.02         | \$25.04         | \$37.56         | \$50.08         | \$62.60         | \$75.12         |
| 21          | N/A             | \$15.25         | \$25.42         | \$38.12         | \$50.83         | \$63.54         | \$76.25         |
| 22          | N/A             | \$15.52         | \$25.87         | \$38.81         | \$51.75         | \$64.68         | \$77.62         |
| 23          | N/A             | \$15.80         | \$26.33         | \$39.50         | \$52.66         | \$65.83         | \$79.00         |
| 24          | N/A             | \$16.05         | \$26.75         | \$40.12         | \$53.50         | \$66.87         | \$80.25         |
| 25          | N/A             | \$16.35         | \$27.25         | \$40.87         | \$54.50         | \$68.12         | \$81.75         |
| 26          | N/A             | \$16.90         | \$28.17         | \$42.25         | \$56.33         | \$70.41         | \$84.50         |
| 27          | N/A             | \$17.47         | \$29.12         | \$43.69         | \$58.25         | \$72.81         | \$87.37         |
| 28          | N/A             | \$18.10         | \$30.17         | \$45.25         | \$60.33         | \$75.41         | \$90.50         |
| 29          | N/A             | \$18.77         | \$31.29         | \$46.94         | \$62.58         | \$78.23         | \$93.87         |
| 30          | N/A             | \$19.40         | \$32.33         | \$48.50         | \$64.66         | \$80.83         | \$97.00         |
| 31          | N/A             | \$20.22         | \$33.71         | \$50.56         | \$67.41         | \$84.27         | \$101.12        |
| 32          | N/A             | \$21.10         | \$35.17         | \$52.75         | \$70.33         | \$87.91         | \$105.50        |
| 33          | N/A             | \$21.97         | \$36.62         | \$54.94         | \$73.25         | \$91.56         | \$109.87        |
| 34          | N/A             | \$22.95         | \$38.25         | \$57.37         | \$76.50         | \$95.62         | \$114.75        |
| 35          | N/A             | \$23.92         | \$39.87         | \$59.81         | \$79.75         | \$99.68         | \$119.62        |
| 36          | N/A             | \$25.17         | \$41.96         | \$62.93         | \$83.91         | \$104.89        | \$125.87        |
| 37          | N/A             | \$26.52         | \$44.21         | \$66.31         | \$88.41         | \$110.52        | \$132.62        |
| 38          | N/A             | \$27.92         | \$46.54         | \$69.81         | \$93.08         | \$116.35        | \$139.62        |
| 39          | N/A             | \$29.37         | \$48.96         | \$73.43         | \$97.91         | \$122.39        | \$146.87        |
| 40          | N/A             | \$30.87         | \$51.46         | \$77.18         | \$102.91        | \$128.64        | \$154.37        |
| 41          | N/A             | \$32.52         | \$54.21         | \$81.31         | \$108.41        | \$135.52        | \$162.62        |
| 42          | N/A             | \$34.22         | \$57.04         | \$85.56         | \$114.08        | \$142.60        | \$171.12        |
| 43          | N/A             | \$35.97         | \$59.96         | \$89.93         | \$119.91        | \$149.89        | \$179.87        |
| 44          | N/A             | \$37.82         | \$63.04         | \$94.56         | \$126.08        | \$157.60        | \$189.12        |
| 45          | \$13.26         | \$39.77         | \$66.29         | \$99.43         | \$132.58        | \$165.72        | \$198.87        |
| 46          | \$14.13         | \$42.40         | \$70.66         | \$106.00        | \$141.33        | \$176.66        | \$211.99        |
| 47          | \$15.07         | \$45.22         | \$75.37         | \$113.06        | \$150.74        | \$188.43        | \$226.12        |
| 48          | \$16.08         | \$48.25         | \$80.41         | \$120.62        | \$160.83        | \$201.03        | \$241.24        |
| 49          | \$17.18         | \$51.55         | \$85.91         | \$128.87        | \$171.83        | \$214.78        | \$257.74        |
| 50          | \$18.36         | \$55.07         | \$91.79         | \$137.68        | \$183.58        | \$229.47        | \$275.36        |
| 51          | \$19.46         | \$58.37         | \$97.29         | \$145.93        | \$194.58        | \$243.22        | \$291.86        |
| 52          | \$20.62         | \$61.87         | \$103.12        | \$154.68        | \$206.24        | \$257.80        | \$309.36        |
| 53          | \$21.86         | \$65.57         | \$109.29        | \$163.93        | \$218.57        | \$273.22        | \$327.86        |
| 54          | \$23.15         | \$69.45         | \$115.75        | \$173.62        | \$231.49        | \$289.36        | \$347.24        |
| 55          | \$24.52         | \$73.57         | \$122.62        | \$183.93        | \$245.24        | \$306.55        | \$367.86        |
| 56          | \$26.56         | \$79.67         | \$132.79        | \$199.18        | \$265.57        | \$331.97        | \$398.36        |
| 57          | \$28.72         | \$86.15         | \$143.58        | \$215.37        | \$287.16        | \$358.94        | \$430.73        |
| 58          | \$31.00         | \$93.00         | \$154.99        | \$232.49        | \$309.99        | \$387.48        | \$464.98        |
| 59          | \$33.43         | \$100.30        | \$167.16        | \$250.74        | \$334.32        | \$417.90        | \$501.48        |
| 60          | \$36.01         | \$108.02        | \$180.03        | \$270.05        | \$360.07        | \$450.09        | \$540.10        |
| 61          | \$39.08         | \$117.25        | \$195.41        | \$293.11        | \$390.82        | \$488.52        | \$586.23        |
| 62          | \$42.32         | \$126.97        | \$211.62        | \$317.42        | \$423.23        | \$529.04        | \$634.85        |
| 63          | \$45.73         | \$137.19        | \$228.66        | \$342.99        | \$457.32        | \$571.64        | \$685.97        |
| 64          | \$49.31         | \$147.94        | \$246.57        | \$369.86        | \$493.15        | \$616.43        | \$739.72        |
| 65          | \$53.09         | \$159.27        | \$265.45        | \$398.17        | \$530.90        | \$663.62        | \$796.34        |
| 66          | \$58.95         | \$176.84        | \$294.74        | \$442.11        | \$589.48        | \$736.85        | \$884.21        |
| 67          | \$65.16         | \$195.49        | \$325.82        | \$488.73        | \$651.64        | \$814.55        | \$977.46        |
| 68          | \$71.76         | \$215.29        | \$358.82        | \$538.23        | \$717.64        | \$897.05        | \$1,076.46      |
| 69          | \$78.81         | \$236.42        | \$394.03        | \$591.04        | \$788.05        | \$985.06        | \$1,182.08      |
| 70          | \$86.31         | \$258.94        | \$431.57        | \$647.35        | \$863.13        | \$1,078.92      | \$1,294.70      |

| Tobacco    |                 |                 |                 |                 |                 |                 |
|------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Face Value | \$10,000        | \$30,000        | \$50,000        | \$75,000        | \$100,000       | \$125,000       |
| Ages       | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium | Monthly Premium |
| 19         | N/A             | \$19.22         | \$32.04         | \$48.06         | \$64.08         | \$80.10         |
| 20         | N/A             | \$19.22         | \$32.04         | \$48.06         | \$64.08         | \$80.10         |
| 21         | N/A             | \$19.67         | \$32.79         | \$49.19         | \$65.58         | \$81.98         |
| 22         | N/A             | \$20.12         | \$33.54         | \$50.31         | \$67.08         | \$83.85         |
| 23         | N/A             | \$20.60         | \$34.33         | \$51.50         | \$68.66         | \$85.83         |
| 24         | N/A             | \$21.05         | \$35.08         | \$52.62         | \$70.16         | \$87.70         |
| 25         | N/A             | \$21.55         | \$35.92         | \$53.87         | \$71.83         | \$89.79         |
| 26         | N/A             | \$22.25         | \$37.08         | \$55.62         | \$74.16         | \$92.70         |
| 27         | N/A             | \$22.97         | \$38.29         | \$57.44         | \$76.58         | \$95.73         |
| 28         | N/A             | \$23.72         | \$39.54         | \$59.31         | \$79.08         | \$98.85         |
| 29         | N/A             | \$24.47         | \$40.79         | \$61.19         | \$81.58         | \$101.98        |
| 30         | N/A             | \$25.32         | \$42.21         | \$63.31         | \$84.41         | \$105.52        |
| 31         | N/A             | \$26.42         | \$44.04         | \$66.06         | \$88.08         | \$110.10        |
| 32         | N/A             | \$27.57         | \$45.96         | \$68.93         | \$91.91         | \$114.89        |
| 33         | N/A             | \$28.75         | \$47.91         | \$71.87         | \$95.83         | \$119.79        |
| 34         | N/A             | \$30.00         | \$50.00         | \$75.00         | \$100.00        | \$125.00        |
| 35         | N/A             | \$31.30         | \$52.16         | \$78.25         | \$104.33        | \$130.41        |
| 36         | N/A             | \$32.87         | \$54.79         | \$82.18         | \$109.58        | \$136.97        |
| 37         | N/A             | \$34.47         | \$57.46         | \$86.18         | \$114.91        | \$143.64        |
| 38         | N/A             | \$36.20         | \$60.33         | \$90.50         | \$120.66        | \$150.83        |
| 39         | N/A             | \$38.02         | \$63.37         | \$95.06         | \$126.74        | \$158.43        |
| 40         | \$13.30         | \$39.90         | \$66.50         | \$99.75         | \$132.99        | \$166.24        |
| 41         | \$14.11         | \$42.32         | \$70.54         | \$105.81        | \$141.08        | \$176.35        |
| 42         | \$14.95         | \$44.85         | \$74.75         | \$112.12        | \$149.49        | \$186.87        |
| 43         | \$15.83         | \$47.50         | \$79.16         | \$118.75        | \$158.33        | \$197.91        |
| 44         | \$16.75         | \$50.25         | \$83.75         | \$125.62        | \$167.49        | \$209.37        |
| 45         | \$17.72         | \$53.15         | \$88.58         | \$132.87        | \$177.16        | \$221.45        |
| 46         | \$18.87         | \$56.62         | \$94.37         | \$141.56        | \$188.74        | \$235.93        |
| 47         | \$20.10         | \$60.30         | \$100.50        | \$150.74        | \$200.99        | \$251.24        |
| 48         | \$21.41         | \$64.22         | \$107.04        | \$160.56        | \$214.07        | \$267.59        |
| 49         | \$22.82         | \$68.45         | \$114.08        | \$171.12        | \$228.16        | \$285.20        |
| 50         | \$24.31         | \$72.92         | \$121.54        | \$182.31        | \$243.07        | \$303.84        |
| 51         | \$25.89         | \$77.67         | \$129.45        | \$194.18        | \$258.91        | \$323.63        |
| 52         | \$27.56         | \$82.67         | \$137.79        | \$206.68        | \$275.57        | \$344.47        |
| 53         | \$29.32         | \$87.95         | \$146.58        | \$219.87        | \$293.15        | \$366.44        |
| 54         | \$31.17         | \$93.50         | \$155.83        | \$233.74        | \$311.65        | \$389.57        |
| 55         | \$33.12         | \$99.35         | \$165.58        | \$248.37        | \$331.15        | \$413.94        |
| 56         | \$35.70         | \$107.10        | \$178.49        | \$267.74        | \$356.99        | \$446.23        |
| 57         | \$38.43         | \$115.30        | \$192.16        | \$288.24        | \$384.32        | \$480.40        |
| 58         | \$41.31         | \$123.92        | \$206.53        | \$309.80        | \$413.07        | \$516.33        |
| 59         | \$44.36         | \$133.07        | \$221.78        | \$332.67        | \$443.57        | \$554.46        |
| 60         | \$47.55         | \$142.64        | \$237.74        | \$356.61        | \$475.48        | \$594.35        |
| 61         | \$51.59         | \$154.77        | \$257.95        | \$386.92        | \$515.90        | \$644.87        |
| 62         | \$55.81         | \$167.44        | \$279.07        | \$418.61        | \$558.14        | \$697.68        |
| 63         | \$60.21         | \$180.64        | \$301.07        | \$451.61        | \$602.14        | \$752.68        |
| 64         | \$64.79         | \$194.37        | \$323.95        | \$485.92        | \$647.89        | \$809.86        |
| 65         | \$69.59         | \$208.77        | \$347.94        | \$521.92        | \$695.89        | \$869.86        |
| 66         | \$77.25         | \$231.74        | \$386.23        | \$579.35        | \$772.47        | \$965.59        |
| 67         | \$85.34         | \$256.01        | \$426.69        | \$640.04        | \$853.38        | \$1,066.73      |
| 68         | \$93.94         | \$281.81        | \$469.69        | \$704.53        | \$939.38        | \$1,174.22      |
| 69         | \$103.08        | \$309.24        | \$515.40        | \$773.09        | \$1,030.79      | \$1,288.49      |
| 70         | \$112.83        | \$338.49        | \$564.14        | \$846.22        | \$1,128.29      | \$1,410.36      |