



Home Office:
The Order of United Commercial Travelers of America
632 N. Park St., P.O. Box 159019, Columbus, OH 43215
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Annual Non-Smoker Premium Rates For Use In Mississippi Zip Codes 39500-39599

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$1,853.80	\$1,611.15	\$2,400.05	\$2,086.10	\$2,521.95	\$2,191.90	\$2,334.50	\$2,029.75	\$2,539.20	\$2,208.00	N/A	N/A
65	\$1,078.70	\$938.40	\$1,397.25	\$1,215.55	\$1,532.95	\$1,332.85	\$1,360.45	\$1,183.35	\$1,580.10	\$1,373.10	\$1,315.60	\$1,144.25
66	\$1,135.05	\$986.70	\$1,470.85	\$1,277.65	\$1,608.85	\$1,398.40	\$1,429.45	\$1,243.15	\$1,645.65	\$1,430.60	\$1,382.30	\$1,202.90
67	\$1,192.55	\$1,037.30	\$1,543.30	\$1,342.05	\$1,688.20	\$1,468.55	\$1,500.75	\$1,305.25	\$1,713.50	\$1,490.40	\$1,453.60	\$1,262.70
68	\$1,243.15	\$1,081.00	\$1,607.70	\$1,398.40	\$1,766.40	\$1,537.55	\$1,565.15	\$1,360.45	\$1,785.95	\$1,553.65	\$1,514.55	\$1,316.75
69	\$1,298.35	\$1,129.30	\$1,681.30	\$1,461.65	\$1,843.45	\$1,603.10	\$1,635.30	\$1,422.55	\$1,856.10	\$1,614.60	\$1,582.40	\$1,376.55
70	\$1,350.10	\$1,174.15	\$1,746.85	\$1,519.15	\$1,910.15	\$1,660.60	\$1,700.85	\$1,478.90	\$1,923.95	\$1,673.25	\$1,645.65	\$1,430.60
71	\$1,401.85	\$1,219.00	\$1,814.70	\$1,577.80	\$1,978.00	\$1,718.10	\$1,765.25	\$1,535.25	\$1,990.65	\$1,730.75	\$1,707.75	\$1,485.80
72	\$1,450.15	\$1,261.55	\$1,876.80	\$1,631.85	\$2,038.95	\$1,772.15	\$1,827.35	\$1,589.30	\$2,052.75	\$1,784.80	\$1,766.40	\$1,537.55
73	\$1,496.15	\$1,301.80	\$1,936.60	\$1,683.60	\$2,094.15	\$1,820.45	\$1,884.85	\$1,638.75	\$2,109.10	\$1,833.10	\$1,822.75	\$1,584.70
74	\$1,538.70	\$1,338.60	\$1,991.80	\$1,733.05	\$2,148.20	\$1,867.60	\$1,938.90	\$1,685.90	\$2,162.00	\$1,881.40	\$1,875.65	\$1,631.85
75	\$1,577.80	\$1,371.95	\$2,042.40	\$1,775.60	\$2,196.50	\$1,910.15	\$1,987.20	\$1,728.45	\$2,211.45	\$1,923.95	\$1,923.95	\$1,673.25
76	\$1,614.60	\$1,403.00	\$2,088.40	\$1,817.00	\$2,237.90	\$1,945.80	\$2,033.20	\$1,767.55	\$2,254.00	\$1,959.60	\$1,966.50	\$1,711.20
77	\$1,647.95	\$1,434.05	\$2,135.55	\$1,856.10	\$2,277.00	\$1,980.30	\$2,076.90	\$1,805.50	\$2,293.10	\$1,994.10	\$2,009.05	\$1,746.85
78	\$1,681.30	\$1,461.65	\$2,175.80	\$1,891.75	\$2,312.65	\$2,010.20	\$2,117.15	\$1,841.15	\$2,328.75	\$2,025.15	\$2,048.15	\$1,780.20
79	\$1,711.20	\$1,488.10	\$2,213.75	\$1,923.95	\$2,344.85	\$2,038.95	\$2,153.95	\$1,872.20	\$2,360.95	\$2,053.90	\$2,083.80	\$1,812.40
80	\$1,737.65	\$1,511.10	\$2,249.40	\$1,956.15	\$2,375.90	\$2,065.40	\$2,188.45	\$1,903.25	\$2,392.00	\$2,080.35	\$2,118.30	\$1,842.30
81	\$1,762.95	\$1,532.95	\$2,281.60	\$1,983.75	\$2,405.80	\$2,091.85	\$2,219.50	\$1,930.85	\$2,423.05	\$2,106.80	\$2,148.20	\$1,868.75
82	\$1,787.10	\$1,553.65	\$2,312.65	\$2,011.35	\$2,436.85	\$2,118.30	\$2,251.70	\$1,957.30	\$2,452.95	\$2,134.40	\$2,176.95	\$1,894.05
83	\$1,808.95	\$1,573.20	\$2,342.55	\$2,037.80	\$2,466.75	\$2,144.75	\$2,280.45	\$1,982.60	\$2,484.00	\$2,160.85	\$2,205.70	\$1,918.20
84	\$1,831.95	\$1,593.90	\$2,371.30	\$2,061.95	\$2,494.35	\$2,167.75	\$2,308.05	\$2,006.75	\$2,511.60	\$2,183.85	\$2,232.15	\$1,940.05
85	\$1,853.80	\$1,611.15	\$2,400.05	\$2,086.10	\$2,521.95	\$2,191.90	\$2,334.50	\$2,029.75	\$2,539.20	\$2,208.00	\$2,258.60	\$1,964.20
86	\$1,873.35	\$1,629.55	\$2,426.50	\$2,109.10	\$2,548.40	\$2,214.90	\$2,360.95	\$2,053.90	\$2,565.65	\$2,231.00	\$2,282.75	\$1,986.05
87	\$1,894.05	\$1,646.80	\$2,452.95	\$2,132.10	\$2,574.85	\$2,236.75	\$2,387.40	\$2,075.75	\$2,592.10	\$2,254.00	\$2,308.05	\$2,007.90
88	\$1,912.45	\$1,662.90	\$2,474.80	\$2,151.65	\$2,596.70	\$2,257.45	\$2,410.40	\$2,096.45	\$2,613.95	\$2,273.55	\$2,331.05	\$2,027.45
89	\$1,929.70	\$1,677.85	\$2,498.95	\$2,173.50	\$2,618.55	\$2,275.85	\$2,432.25	\$2,114.85	\$2,636.95	\$2,293.10	\$2,352.90	\$2,045.85
90	\$1,948.10	\$1,693.95	\$2,520.80	\$2,191.90	\$2,640.40	\$2,295.40	\$2,452.95	\$2,134.40	\$2,658.80	\$2,311.50	\$2,373.60	\$2,063.10
91	\$1,964.20	\$1,707.75	\$2,542.65	\$2,211.45	\$2,661.10	\$2,312.65	\$2,473.65	\$2,151.65	\$2,678.35	\$2,329.90	\$2,393.15	\$2,081.50
92	\$1,978.00	\$1,720.40	\$2,561.05	\$2,227.55	\$2,678.35	\$2,327.60	\$2,493.20	\$2,167.75	\$2,696.75	\$2,344.85	\$2,411.55	\$2,096.45
93	\$1,992.95	\$1,733.05	\$2,579.45	\$2,242.50	\$2,695.60	\$2,342.55	\$2,511.60	\$2,183.85	\$2,714.00	\$2,359.80	\$2,427.65	\$2,111.40
94	\$2,005.60	\$1,744.55	\$2,596.70	\$2,257.45	\$2,710.55	\$2,356.35	\$2,528.85	\$2,198.80	\$2,730.10	\$2,373.60	\$2,444.90	\$2,126.35
95	\$2,017.10	\$1,753.75	\$2,611.65	\$2,270.10	\$2,725.50	\$2,369.00	\$2,542.65	\$2,211.45	\$2,743.90	\$2,386.25	\$2,458.70	\$2,137.85
96	\$2,029.75	\$1,765.25	\$2,626.60	\$2,283.90	\$2,738.15	\$2,380.50	\$2,557.60	\$2,224.10	\$2,757.70	\$2,397.75	\$2,473.65	\$2,150.50
97	\$2,042.40	\$1,775.60	\$2,642.70	\$2,297.70	\$2,751.95	\$2,393.15	\$2,571.40	\$2,236.75	\$2,770.35	\$2,410.40	\$2,487.45	\$2,163.15
98	\$2,055.05	\$1,785.95	\$2,658.80	\$2,311.50	\$2,766.90	\$2,405.80	\$2,587.50	\$2,249.40	\$2,785.30	\$2,423.05	\$2,503.55	\$2,175.80
99	\$2,065.40	\$1,796.30	\$2,672.60	\$2,324.15	\$2,780.70	\$2,417.30	\$2,601.30	\$2,262.05	\$2,799.10	\$2,434.55	\$2,517.35	\$2,188.45

MODAL FACTORS

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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**Monthly EFT Non-Smoker Premium Rates
 For Use In Mississippi Zip Codes
 39500-39599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$154.48	\$134.26	\$200.00	\$173.83	\$210.15	\$182.65	\$194.53	\$169.14	\$211.59	\$183.99	N/A	N/A
65	\$89.89	\$78.20	\$116.43	\$101.29	\$127.74	\$111.07	\$113.37	\$98.61	\$131.67	\$114.42	\$109.63	\$95.35
66	\$94.58	\$82.22	\$122.57	\$106.47	\$134.07	\$116.53	\$119.12	\$103.59	\$137.13	\$119.21	\$115.19	\$100.24
67	\$99.38	\$86.44	\$128.60	\$111.83	\$140.68	\$122.37	\$125.06	\$108.77	\$142.79	\$124.20	\$121.13	\$105.22
68	\$103.59	\$90.08	\$133.97	\$116.53	\$147.19	\$128.12	\$130.42	\$113.37	\$148.82	\$129.47	\$126.21	\$109.72
69	\$108.19	\$94.10	\$140.10	\$121.80	\$153.61	\$133.59	\$136.27	\$118.54	\$154.67	\$134.54	\$131.86	\$114.71
70	\$112.50	\$97.84	\$145.57	\$126.59	\$159.17	\$138.38	\$141.73	\$123.24	\$160.32	\$139.43	\$137.13	\$119.21
71	\$116.82	\$101.58	\$151.22	\$131.48	\$164.83	\$143.17	\$147.10	\$127.93	\$165.88	\$144.22	\$142.31	\$123.81
72	\$120.84	\$105.12	\$156.39	\$135.98	\$169.91	\$147.67	\$152.27	\$132.44	\$171.06	\$148.73	\$147.19	\$128.12
73	\$124.67	\$108.48	\$161.38	\$140.29	\$174.51	\$151.70	\$157.06	\$136.56	\$175.75	\$152.75	\$151.89	\$132.05
74	\$128.22	\$111.55	\$165.98	\$144.42	\$179.01	\$155.63	\$161.57	\$140.49	\$180.16	\$156.78	\$156.30	\$135.98
75	\$131.48	\$114.32	\$170.19	\$147.96	\$183.03	\$159.17	\$165.59	\$144.03	\$184.28	\$160.32	\$160.32	\$139.43
76	\$134.54	\$116.91	\$174.03	\$151.41	\$186.48	\$162.14	\$169.43	\$147.29	\$187.83	\$163.29	\$163.87	\$142.59
77	\$137.32	\$119.50	\$177.96	\$154.67	\$189.74	\$165.02	\$173.07	\$150.45	\$191.08	\$166.17	\$167.41	\$145.57
78	\$140.10	\$121.80	\$181.31	\$157.64	\$192.71	\$167.51	\$176.42	\$153.42	\$194.05	\$168.76	\$170.67	\$148.34
79	\$142.59	\$124.00	\$184.47	\$160.32	\$195.40	\$169.91	\$179.49	\$156.01	\$196.74	\$171.15	\$173.64	\$151.03
80	\$144.80	\$125.92	\$187.44	\$163.01	\$197.98	\$172.11	\$182.36	\$158.60	\$199.33	\$173.36	\$176.52	\$153.52
81	\$146.91	\$127.74	\$190.13	\$165.31	\$200.48	\$174.31	\$184.95	\$160.90	\$201.91	\$175.56	\$179.01	\$155.72
82	\$148.92	\$129.47	\$192.71	\$167.61	\$203.06	\$176.52	\$187.63	\$163.10	\$204.40	\$177.86	\$181.41	\$157.83
83	\$150.74	\$131.09	\$195.20	\$169.81	\$205.55	\$178.72	\$190.03	\$165.21	\$206.99	\$180.06	\$183.80	\$159.84
84	\$152.66	\$132.82	\$197.60	\$171.82	\$207.85	\$180.64	\$192.33	\$167.22	\$209.29	\$181.98	\$186.01	\$161.66
85	\$154.48	\$134.26	\$200.00	\$173.83	\$210.15	\$182.65	\$194.53	\$169.14	\$211.59	\$183.99	\$188.21	\$163.68
86	\$156.11	\$135.79	\$202.20	\$175.75	\$212.36	\$184.57	\$196.74	\$171.15	\$213.80	\$185.91	\$190.22	\$165.50
87	\$157.83	\$137.23	\$204.40	\$177.67	\$214.56	\$186.39	\$198.94	\$172.97	\$216.00	\$187.83	\$192.33	\$167.32
88	\$159.36	\$138.57	\$206.23	\$179.30	\$216.38	\$188.11	\$200.86	\$174.70	\$217.82	\$189.45	\$194.25	\$168.95
89	\$160.80	\$139.82	\$208.24	\$181.12	\$218.20	\$189.65	\$202.68	\$176.23	\$219.74	\$191.08	\$196.07	\$170.48
90	\$162.34	\$141.16	\$210.06	\$182.65	\$220.02	\$191.28	\$204.40	\$177.86	\$221.56	\$192.62	\$197.79	\$171.92
91	\$163.68	\$142.31	\$211.88	\$184.28	\$221.75	\$192.71	\$206.13	\$179.30	\$223.19	\$194.15	\$199.42	\$173.45
92	\$164.83	\$143.36	\$213.41	\$185.62	\$223.19	\$193.96	\$207.76	\$180.64	\$224.72	\$195.40	\$200.95	\$174.70
93	\$166.07	\$144.42	\$214.95	\$186.87	\$224.62	\$195.20	\$209.29	\$181.98	\$226.16	\$196.64	\$202.30	\$175.94
94	\$167.13	\$145.37	\$216.38	\$188.11	\$225.87	\$196.35	\$210.73	\$183.23	\$227.50	\$197.79	\$203.73	\$177.19
95	\$168.08	\$146.14	\$217.63	\$189.17	\$227.12	\$197.41	\$211.88	\$184.28	\$228.65	\$198.85	\$204.88	\$178.15
96	\$169.14	\$147.10	\$218.87	\$190.32	\$228.17	\$198.37	\$213.12	\$185.33	\$229.80	\$199.80	\$206.13	\$179.20
97	\$170.19	\$147.96	\$220.22	\$191.47	\$229.32	\$199.42	\$214.27	\$186.39	\$230.85	\$200.86	\$207.28	\$180.26
98	\$171.25	\$148.82	\$221.56	\$192.62	\$230.57	\$200.48	\$215.62	\$187.44	\$232.10	\$201.91	\$208.62	\$181.31
99	\$172.11	\$149.69	\$222.71	\$193.67	\$231.72	\$201.43	\$216.77	\$188.50	\$233.25	\$202.87	\$209.77	\$182.36

MODAL FACTORS

Semi Annual	0.51500	Quarterly	0.26250	Direct Monthly	0.10000	Monthly EFT	0.08333
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**Annual Non-Smoker Premium Rates
 For Use In Mississippi Zip Codes
 All Other Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$1,483.04	\$1,288.92	\$1,920.04	\$1,668.88	\$2,017.56	\$1,733.52	\$1,867.60	\$1,623.80	\$2,031.36	\$1,766.40	N/A	N/A
65	\$862.96	\$750.72	\$1,117.80	\$972.44	\$1,226.36	\$1,066.28	\$1,088.36	\$946.68	\$1,264.08	\$1,098.48	\$1,052.48	\$915.40
66	\$908.04	\$789.36	\$1,176.68	\$1,022.12	\$1,287.08	\$1,118.72	\$1,143.56	\$994.52	\$1,316.52	\$1,144.48	\$1,105.84	\$962.32
67	\$954.04	\$829.84	\$1,234.64	\$1,073.64	\$1,350.56	\$1,174.84	\$1,200.60	\$1,044.20	\$1,370.80	\$1,192.32	\$1,162.88	\$1,010.16
68	\$994.52	\$864.80	\$1,286.16	\$1,118.72	\$1,413.12	\$1,230.04	\$1,252.12	\$1,088.36	\$1,428.76	\$1,242.92	\$1,211.64	\$1,053.40
69	\$1,038.68	\$903.44	\$1,345.04	\$1,169.32	\$1,474.76	\$1,282.48	\$1,308.24	\$1,138.04	\$1,484.88	\$1,291.68	\$1,265.92	\$1,101.24
70	\$1,080.08	\$939.32	\$1,397.48	\$1,215.32	\$1,528.12	\$1,328.48	\$1,360.68	\$1,183.12	\$1,539.16	\$1,338.60	\$1,316.52	\$1,144.48
71	\$1,121.48	\$975.20	\$1,451.76	\$1,262.24	\$1,582.40	\$1,374.48	\$1,412.20	\$1,228.20	\$1,592.52	\$1,384.60	\$1,366.20	\$1,188.64
72	\$1,160.12	\$1,009.24	\$1,501.44	\$1,305.48	\$1,631.16	\$1,417.72	\$1,461.88	\$1,271.44	\$1,642.20	\$1,427.84	\$1,413.12	\$1,230.04
73	\$1,196.92	\$1,041.44	\$1,549.28	\$1,346.88	\$1,675.32	\$1,456.36	\$1,507.88	\$1,311.00	\$1,687.28	\$1,466.48	\$1,458.20	\$1,267.76
74	\$1,230.96	\$1,070.88	\$1,593.44	\$1,386.44	\$1,718.56	\$1,494.08	\$1,551.12	\$1,348.72	\$1,729.60	\$1,505.12	\$1,500.52	\$1,305.48
75	\$1,262.24	\$1,097.56	\$1,633.92	\$1,420.48	\$1,757.20	\$1,528.12	\$1,589.76	\$1,382.76	\$1,769.16	\$1,539.16	\$1,539.16	\$1,338.60
76	\$1,291.68	\$1,122.40	\$1,670.72	\$1,453.60	\$1,790.32	\$1,556.64	\$1,626.56	\$1,414.04	\$1,803.20	\$1,567.68	\$1,573.20	\$1,368.96
77	\$1,318.36	\$1,147.24	\$1,708.44	\$1,484.88	\$1,821.60	\$1,584.24	\$1,661.52	\$1,444.40	\$1,834.48	\$1,595.28	\$1,607.24	\$1,397.48
78	\$1,345.04	\$1,169.32	\$1,740.64	\$1,513.40	\$1,850.12	\$1,608.16	\$1,693.72	\$1,472.92	\$1,863.00	\$1,620.12	\$1,638.52	\$1,424.16
79	\$1,368.96	\$1,190.48	\$1,771.00	\$1,539.16	\$1,875.88	\$1,631.16	\$1,723.16	\$1,497.76	\$1,888.76	\$1,643.12	\$1,667.04	\$1,449.92
80	\$1,390.12	\$1,208.88	\$1,799.52	\$1,564.92	\$1,900.72	\$1,652.32	\$1,750.76	\$1,522.60	\$1,913.60	\$1,664.28	\$1,694.64	\$1,473.84
81	\$1,410.36	\$1,226.36	\$1,825.28	\$1,587.00	\$1,924.64	\$1,673.48	\$1,775.60	\$1,544.68	\$1,938.44	\$1,685.44	\$1,718.56	\$1,495.00
82	\$1,429.68	\$1,242.92	\$1,850.12	\$1,609.08	\$1,949.48	\$1,694.64	\$1,801.36	\$1,565.84	\$1,962.36	\$1,707.52	\$1,741.56	\$1,515.24
83	\$1,447.16	\$1,258.56	\$1,874.04	\$1,630.24	\$1,973.40	\$1,715.80	\$1,824.36	\$1,586.08	\$1,987.20	\$1,728.68	\$1,764.56	\$1,534.56
84	\$1,465.56	\$1,275.12	\$1,897.04	\$1,649.56	\$1,995.48	\$1,734.20	\$1,846.44	\$1,605.40	\$2,009.28	\$1,747.08	\$1,785.72	\$1,552.04
85	\$1,483.04	\$1,288.92	\$1,920.04	\$1,668.88	\$2,017.56	\$1,753.52	\$1,867.60	\$1,623.80	\$2,031.36	\$1,766.40	\$1,806.88	\$1,571.36
86	\$1,498.68	\$1,303.64	\$1,941.20	\$1,687.28	\$2,038.72	\$1,771.92	\$1,888.76	\$1,643.12	\$2,052.52	\$1,784.80	\$1,826.20	\$1,588.84
87	\$1,515.24	\$1,317.44	\$1,962.36	\$1,705.68	\$2,059.88	\$1,789.40	\$1,909.92	\$1,660.60	\$2,073.68	\$1,803.20	\$1,846.44	\$1,606.32
88	\$1,529.96	\$1,330.32	\$1,979.84	\$1,721.32	\$2,077.36	\$1,805.96	\$1,928.32	\$1,677.16	\$2,091.16	\$1,818.84	\$1,864.84	\$1,621.96
89	\$1,543.76	\$1,342.28	\$1,999.16	\$1,738.80	\$2,094.84	\$1,820.68	\$1,945.80	\$1,691.88	\$2,109.56	\$1,834.48	\$1,882.52	\$1,636.68
90	\$1,558.48	\$1,355.16	\$2,016.64	\$1,753.52	\$2,112.32	\$1,836.32	\$1,962.36	\$1,707.52	\$2,127.04	\$1,849.20	\$1,898.88	\$1,650.48
91	\$1,571.36	\$1,366.20	\$2,034.12	\$1,769.16	\$2,128.88	\$1,850.12	\$1,978.92	\$1,721.32	\$2,142.68	\$1,863.92	\$1,914.52	\$1,665.20
92	\$1,582.40	\$1,376.32	\$2,048.84	\$1,782.04	\$2,142.68	\$1,862.08	\$1,994.56	\$1,734.20	\$2,157.40	\$1,875.88	\$1,929.24	\$1,677.16
93	\$1,594.36	\$1,386.44	\$2,063.56	\$1,794.00	\$2,156.48	\$1,874.04	\$2,009.28	\$1,747.08	\$2,171.20	\$1,887.84	\$1,942.12	\$1,689.12
94	\$1,604.48	\$1,395.64	\$2,077.36	\$1,805.96	\$2,168.44	\$1,885.08	\$2,023.08	\$1,759.04	\$2,184.08	\$1,898.88	\$1,955.92	\$1,701.08
95	\$1,613.68	\$1,403.00	\$2,089.32	\$1,816.08	\$2,180.40	\$1,895.20	\$2,034.12	\$1,769.16	\$2,195.12	\$1,909.00	\$1,966.96	\$1,710.28
96	\$1,623.80	\$1,412.20	\$2,101.28	\$1,827.12	\$2,190.52	\$1,904.40	\$2,046.08	\$1,779.28	\$2,206.16	\$1,918.20	\$1,978.92	\$1,720.40
97	\$1,633.92	\$1,420.48	\$2,114.16	\$1,838.16	\$2,201.56	\$1,914.52	\$2,057.12	\$1,789.40	\$2,216.28	\$1,928.32	\$1,989.96	\$1,730.52
98	\$1,644.04	\$1,428.76	\$2,127.04	\$1,849.20	\$2,213.52	\$1,924.64	\$2,070.00	\$1,799.52	\$2,228.24	\$1,938.44	\$2,002.84	\$1,740.64
99	\$1,652.32	\$1,437.04	\$2,138.08	\$1,859.32	\$2,224.56	\$1,933.84	\$2,081.04	\$1,809.64	\$2,239.28	\$1,947.64	\$2,013.88	\$1,750.76

MODAL FACTORS
 Quarterly 0.26250
 Semi Annual 0.51500
 Direct Monthly 0.10900
 Monthly EFT 0.08333



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 Visit our web site at www.uct.org

**Monthly EFT Non-Smoker Premium Rates
 For Use In Mississippi Zip Codes
 All Other Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$123.58	\$107.41	\$160.00	\$139.07	\$168.12	\$146.12	\$155.63	\$135.31	\$169.27	\$147.19	N/A	N/A
65	\$71.91	\$62.56	\$93.15	\$81.03	\$102.19	\$88.85	\$90.69	\$78.89	\$105.34	\$91.54	\$87.70	\$76.28
66	\$75.67	\$65.78	\$98.05	\$85.17	\$107.25	\$93.22	\$95.29	\$82.87	\$109.71	\$95.37	\$92.15	\$80.19
67	\$79.50	\$69.15	\$102.88	\$89.47	\$112.54	\$97.90	\$100.05	\$87.01	\$114.23	\$99.36	\$96.90	\$84.18
68	\$82.87	\$72.06	\$107.18	\$93.22	\$117.76	\$102.50	\$104.34	\$90.69	\$119.06	\$103.57	\$100.97	\$87.78
69	\$86.55	\$75.28	\$112.08	\$97.44	\$122.89	\$106.87	\$109.02	\$94.83	\$123.74	\$107.64	\$105.49	\$91.77
70	\$90.00	\$78.27	\$116.45	\$101.27	\$127.34	\$110.70	\$113.39	\$98.59	\$128.26	\$111.55	\$109.71	\$95.37
71	\$93.45	\$81.26	\$120.98	\$105.18	\$131.86	\$114.54	\$117.68	\$102.35	\$132.70	\$115.38	\$113.85	\$99.05
72	\$96.67	\$84.10	\$125.11	\$108.79	\$135.92	\$118.14	\$121.82	\$105.95	\$136.84	\$118.98	\$117.76	\$102.50
73	\$99.74	\$86.78	\$129.10	\$112.24	\$139.60	\$121.36	\$125.65	\$109.25	\$140.60	\$122.20	\$121.51	\$105.64
74	\$102.58	\$89.24	\$132.78	\$115.53	\$143.21	\$124.50	\$129.25	\$112.39	\$144.13	\$125.42	\$125.04	\$108.79
75	\$105.18	\$91.46	\$136.15	\$118.37	\$146.43	\$127.34	\$132.47	\$115.23	\$147.42	\$128.26	\$128.26	\$111.55
76	\$107.64	\$93.53	\$139.22	\$121.13	\$149.19	\$129.71	\$135.54	\$117.83	\$150.26	\$130.63	\$131.09	\$114.08
77	\$109.86	\$95.60	\$142.36	\$123.74	\$151.79	\$132.01	\$138.45	\$120.36	\$152.87	\$132.93	\$133.93	\$116.45
78	\$112.08	\$97.44	\$145.05	\$126.11	\$154.17	\$134.01	\$141.14	\$122.74	\$155.24	\$135.00	\$136.54	\$118.68
79	\$114.08	\$99.20	\$147.58	\$128.26	\$156.32	\$135.92	\$143.59	\$124.81	\$157.39	\$136.92	\$138.91	\$120.82
80	\$115.84	\$100.74	\$149.95	\$130.40	\$158.39	\$137.69	\$145.89	\$126.88	\$159.46	\$138.68	\$141.21	\$122.82
81	\$117.53	\$102.19	\$152.10	\$132.24	\$160.38	\$139.45	\$147.96	\$128.72	\$161.53	\$140.45	\$143.21	\$124.58
82	\$119.14	\$103.57	\$154.17	\$134.08	\$162.45	\$141.21	\$150.11	\$130.48	\$163.52	\$142.29	\$145.12	\$126.26
83	\$120.59	\$104.88	\$156.16	\$135.85	\$164.44	\$142.98	\$152.02	\$132.17	\$165.59	\$144.05	\$147.04	\$127.87
84	\$122.13	\$106.26	\$158.08	\$137.46	\$166.28	\$144.51	\$153.86	\$133.78	\$167.43	\$145.58	\$148.80	\$129.33
85	\$123.58	\$107.41	\$160.00	\$139.07	\$168.12	\$146.12	\$155.63	\$135.31	\$169.27	\$147.19	\$150.57	\$130.94
86	\$124.89	\$108.63	\$161.76	\$140.60	\$169.89	\$147.65	\$157.39	\$136.92	\$171.04	\$148.73	\$152.18	\$132.40
87	\$126.26	\$109.78	\$163.52	\$142.13	\$171.65	\$149.11	\$159.15	\$138.38	\$172.80	\$150.26	\$153.86	\$133.85
88	\$127.49	\$110.86	\$164.98	\$143.44	\$173.11	\$150.49	\$160.69	\$139.76	\$174.26	\$151.56	\$155.40	\$135.16
89	\$128.64	\$111.85	\$166.59	\$144.89	\$174.56	\$151.72	\$162.14	\$140.98	\$175.79	\$152.87	\$156.85	\$136.38
90	\$129.87	\$112.93	\$168.05	\$146.12	\$176.02	\$153.02	\$163.52	\$142.29	\$177.25	\$154.09	\$158.23	\$137.53
91	\$130.94	\$113.85	\$169.50	\$147.42	\$177.40	\$154.17	\$164.90	\$143.44	\$178.55	\$155.32	\$159.54	\$138.76
92	\$131.86	\$114.69	\$170.73	\$148.50	\$178.55	\$155.17	\$166.21	\$144.51	\$179.78	\$156.32	\$160.76	\$139.76
93	\$132.86	\$115.53	\$171.96	\$149.49	\$179.70	\$156.16	\$167.43	\$145.58	\$180.93	\$157.31	\$161.84	\$140.75
94	\$133.70	\$116.30	\$173.11	\$150.49	\$180.70	\$157.08	\$168.58	\$146.58	\$182.00	\$158.23	\$162.99	\$141.75
95	\$134.47	\$116.91	\$174.10	\$151.33	\$181.69	\$157.93	\$169.50	\$147.42	\$183.84	\$159.08	\$163.91	\$142.52
96	\$135.31	\$117.68	\$175.10	\$152.25	\$182.54	\$158.69	\$170.50	\$148.27	\$185.92	\$160.69	\$164.90	\$143.36
97	\$136.15	\$118.37	\$176.17	\$153.17	\$183.46	\$159.54	\$171.42	\$149.11	\$184.68	\$162.99	\$165.82	\$144.20
98	\$137.00	\$119.06	\$177.25	\$154.09	\$184.45	\$160.38	\$172.49	\$149.95	\$185.68	\$161.53	\$166.90	\$145.05
99	\$137.69	\$119.75	\$178.17	\$154.94	\$185.37	\$161.15	\$173.41	\$150.80	\$186.60	\$162.30	\$167.82	\$145.89

MODAL FACTORS

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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**Annual Smoker Premium Rates
 For Use In Mississippi Zip Codes
 39500-39599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$2,317.25	\$2,014.80	\$2,999.20	\$2,608.20	\$3,152.15	\$2,741.60	\$2,918.70	\$2,538.05	\$3,174.00	\$2,760.00	N/A	N/A
65	\$1,348.95	\$1,173.00	\$1,746.85	\$1,519.15	\$1,915.90	\$1,666.35	\$1,700.85	\$1,478.90	\$1,974.55	\$1,716.95	\$1,645.65	\$1,430.60
66	\$1,419.10	\$1,233.95	\$1,837.70	\$1,597.35	\$2,011.35	\$1,749.15	\$1,787.10	\$1,553.65	\$2,056.20	\$1,788.25	\$1,728.45	\$1,503.05
67	\$1,490.40	\$1,296.05	\$1,929.70	\$1,677.85	\$2,110.25	\$1,835.40	\$1,876.80	\$1,633.00	\$2,142.45	\$1,863.00	\$1,817.00	\$1,580.10
68	\$1,553.65	\$1,351.25	\$2,010.20	\$1,748.00	\$2,209.15	\$1,921.65	\$1,956.15	\$1,700.85	\$2,232.15	\$1,941.20	\$1,892.90	\$1,646.80
69	\$1,622.65	\$1,411.05	\$2,101.05	\$1,827.35	\$2,304.60	\$2,003.30	\$2,044.70	\$1,779.05	\$2,320.70	\$2,017.10	\$1,978.00	\$1,720.40
70	\$1,687.05	\$1,467.40	\$2,183.85	\$1,898.65	\$2,387.40	\$2,076.90	\$2,126.35	\$1,849.20	\$2,403.50	\$2,090.70	\$2,056.20	\$1,788.25
71	\$1,752.60	\$1,523.75	\$2,267.80	\$1,972.25	\$2,471.35	\$2,149.35	\$2,206.85	\$1,919.35	\$2,488.60	\$2,163.15	\$2,135.55	\$1,857.25
72	\$1,813.55	\$1,576.65	\$2,346.00	\$2,040.10	\$2,548.40	\$2,216.05	\$2,283.90	\$1,986.05	\$2,565.65	\$2,231.00	\$2,209.15	\$1,921.65
73	\$1,871.05	\$1,626.10	\$2,419.60	\$2,104.50	\$2,617.40	\$2,275.85	\$2,355.20	\$2,048.15	\$2,635.80	\$2,291.95	\$2,279.30	\$1,981.45
74	\$1,923.95	\$1,673.25	\$2,490.90	\$2,165.45	\$2,685.25	\$2,334.50	\$2,424.20	\$2,107.95	\$2,703.65	\$2,350.60	\$2,344.85	\$2,038.95
75	\$1,972.25	\$1,714.65	\$2,553.00	\$2,219.50	\$2,746.20	\$2,387.40	\$2,484.00	\$2,160.85	\$2,764.60	\$2,403.50	\$2,403.50	\$2,090.70
76	\$2,017.10	\$1,753.75	\$2,611.65	\$2,270.10	\$2,796.80	\$2,432.25	\$2,541.50	\$2,210.30	\$2,816.35	\$2,449.50	\$2,458.70	\$2,137.85
77	\$2,060.80	\$1,791.70	\$2,668.00	\$2,320.70	\$2,846.25	\$2,475.95	\$2,596.70	\$2,257.45	\$2,865.80	\$2,493.20	\$2,511.60	\$2,183.85
78	\$2,101.05	\$1,827.35	\$2,718.60	\$2,364.40	\$2,891.10	\$2,513.90	\$2,646.15	\$2,301.15	\$2,910.65	\$2,531.15	\$2,559.90	\$2,226.40
79	\$2,137.85	\$1,858.40	\$2,766.90	\$2,405.80	\$2,931.35	\$2,549.55	\$2,692.15	\$2,341.40	\$2,952.05	\$2,566.80	\$2,604.75	\$2,265.50
80	\$2,172.35	\$1,888.30	\$2,811.75	\$2,444.90	\$2,969.30	\$2,581.75	\$2,735.85	\$2,379.35	\$2,990.00	\$2,599.00	\$2,647.30	\$2,302.30
81	\$2,203.40	\$1,915.90	\$2,852.00	\$2,479.40	\$3,007.25	\$2,615.10	\$2,774.95	\$2,413.85	\$3,027.95	\$2,633.50	\$2,685.25	\$2,334.50
82	\$2,233.30	\$1,942.35	\$2,889.95	\$2,513.90	\$3,046.35	\$2,649.60	\$2,814.05	\$2,447.20	\$3,067.05	\$2,666.85	\$2,722.05	\$2,366.70
83	\$2,262.05	\$1,966.50	\$2,929.05	\$2,546.10	\$3,084.30	\$2,681.80	\$2,849.40	\$2,479.40	\$3,105.00	\$2,700.20	\$2,757.70	\$2,397.75
84	\$2,289.65	\$1,990.65	\$2,963.55	\$2,577.15	\$3,117.65	\$2,710.55	\$2,885.35	\$2,508.15	\$3,139.50	\$2,730.10	\$2,789.90	\$2,426.50
85	\$2,317.25	\$2,014.80	\$2,999.20	\$2,608.20	\$3,152.15	\$2,741.60	\$2,918.70	\$2,538.05	\$3,174.00	\$2,760.00	\$2,823.25	\$2,455.25
86	\$2,342.55	\$2,036.65	\$3,032.55	\$2,636.95	\$3,184.35	\$2,770.35	\$2,952.05	\$2,566.80	\$3,207.35	\$2,788.75	\$2,854.30	\$2,481.70
87	\$2,367.85	\$2,058.50	\$3,064.75	\$2,664.55	\$3,217.70	\$2,797.95	\$2,983.10	\$2,594.40	\$3,239.55	\$2,817.50	\$2,886.50	\$2,509.30
88	\$2,390.85	\$2,079.20	\$3,093.50	\$2,691.00	\$3,245.30	\$2,822.10	\$3,011.85	\$2,619.70	\$3,268.30	\$2,841.65	\$2,914.10	\$2,533.45
89	\$2,412.70	\$2,097.60	\$3,123.40	\$2,716.30	\$3,272.90	\$2,846.25	\$3,040.60	\$2,643.85	\$3,295.90	\$2,865.80	\$2,941.70	\$2,557.60
90	\$2,434.55	\$2,117.15	\$3,152.15	\$2,740.45	\$3,300.50	\$2,869.25	\$3,067.05	\$2,666.85	\$3,323.50	\$2,889.95	\$2,967.00	\$2,579.45
91	\$2,455.25	\$2,135.55	\$3,178.60	\$2,763.45	\$3,325.80	\$2,892.25	\$3,092.35	\$2,689.85	\$3,348.80	\$2,911.80	\$2,992.30	\$2,601.30
92	\$2,473.65	\$2,150.50	\$3,201.60	\$2,784.15	\$3,347.65	\$2,910.65	\$3,119.50	\$2,709.40	\$3,370.65	\$2,930.20	\$3,014.15	\$2,620.85
93	\$2,492.05	\$2,166.60	\$3,224.60	\$2,803.25	\$3,368.35	\$2,929.05	\$3,139.50	\$2,730.10	\$3,392.50	\$2,949.75	\$3,034.85	\$2,639.25
94	\$2,507.00	\$2,180.40	\$3,246.45	\$2,823.25	\$3,389.05	\$2,946.30	\$3,160.20	\$2,747.35	\$3,412.05	\$2,967.00	\$3,056.70	\$2,657.65
95	\$2,521.95	\$2,193.05	\$3,263.70	\$2,838.20	\$3,406.30	\$2,962.40	\$3,178.60	\$2,763.45	\$3,430.45	\$2,981.95	\$3,073.95	\$2,672.60
96	\$2,536.90	\$2,205.70	\$3,284.40	\$2,855.45	\$3,423.55	\$2,977.35	\$3,195.85	\$2,779.55	\$3,446.55	\$2,996.90	\$3,091.20	\$2,688.70
97	\$2,551.85	\$2,218.35	\$3,302.80	\$2,872.70	\$3,439.65	\$2,991.15	\$3,214.25	\$2,795.65	\$3,463.80	\$3,011.85	\$3,109.60	\$2,704.80
98	\$2,567.95	\$2,232.15	\$3,323.50	\$2,889.95	\$3,458.05	\$3,007.25	\$3,233.80	\$2,811.75	\$3,482.20	\$3,027.95	\$3,128.00	\$2,719.75
99	\$2,581.75	\$2,244.80	\$3,340.75	\$2,904.90	\$3,475.30	\$3,022.20	\$3,252.20	\$2,827.85	\$3,498.30	\$3,042.90	\$3,146.40	\$2,735.85

MODAL FACTORS
 Semi Annual 0.51500
 Quarterly 0.26250
 Direct Monthly 0.10000
 Monthly EFT 0.08333



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**Monthly EFT Smoker Premium Rates
 For Use In Mississippi Zip Codes
 39500-39599**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$193.10	\$167.89	\$249.92	\$217.34	\$262.67	\$228.46	\$243.22	\$211.50	\$264.49	\$229.99	N/A	N/A
65	\$112.41	\$97.75	\$145.57	\$126.59	\$159.65	\$138.86	\$141.73	\$123.24	\$164.54	\$143.07	\$137.13	\$119.21
66	\$118.25	\$102.83	\$153.14	\$133.11	\$167.61	\$145.76	\$148.92	\$129.47	\$171.34	\$149.01	\$144.03	\$125.25
67	\$124.20	\$108.00	\$160.80	\$139.82	\$175.85	\$152.94	\$156.39	\$136.08	\$178.53	\$155.24	\$151.41	\$131.67
68	\$129.47	\$112.60	\$167.51	\$145.66	\$184.09	\$160.13	\$163.01	\$141.73	\$186.01	\$161.76	\$157.74	\$137.23
69	\$135.22	\$117.58	\$175.08	\$152.27	\$192.04	\$166.93	\$170.38	\$148.25	\$193.38	\$168.08	\$164.83	\$143.36
70	\$140.58	\$122.28	\$181.98	\$158.21	\$198.94	\$173.07	\$177.19	\$154.09	\$200.28	\$174.22	\$171.34	\$149.01
71	\$146.04	\$126.97	\$188.98	\$164.35	\$205.94	\$179.11	\$183.90	\$159.94	\$207.38	\$180.26	\$177.96	\$154.76
72	\$151.12	\$131.38	\$195.49	\$170.00	\$212.36	\$184.66	\$190.32	\$165.50	\$213.80	\$185.91	\$184.09	\$160.13
73	\$155.91	\$135.50	\$201.63	\$175.37	\$218.11	\$189.65	\$196.26	\$170.67	\$219.64	\$190.99	\$189.93	\$165.11
74	\$160.32	\$139.43	\$207.57	\$180.45	\$223.76	\$194.53	\$202.01	\$175.66	\$225.30	\$195.88	\$195.40	\$169.91
75	\$164.35	\$142.88	\$212.74	\$184.95	\$228.84	\$198.94	\$206.99	\$180.06	\$230.37	\$200.28	\$200.28	\$174.22
76	\$168.08	\$146.14	\$217.63	\$189.17	\$233.06	\$202.68	\$211.78	\$184.18	\$234.69	\$204.12	\$204.88	\$178.15
77	\$171.73	\$149.30	\$222.32	\$193.38	\$237.18	\$206.32	\$216.38	\$188.11	\$238.81	\$207.76	\$209.29	\$181.98
78	\$175.08	\$152.27	\$226.54	\$197.03	\$240.92	\$209.48	\$220.50	\$191.75	\$242.54	\$210.92	\$213.32	\$185.53
79	\$178.15	\$154.86	\$230.57	\$200.48	\$244.27	\$212.45	\$224.34	\$195.11	\$245.99	\$213.89	\$217.05	\$188.78
80	\$181.02	\$157.35	\$234.30	\$203.73	\$247.43	\$215.14	\$227.98	\$198.27	\$249.16	\$216.57	\$220.60	\$191.85
81	\$183.61	\$159.65	\$237.66	\$206.61	\$250.59	\$217.92	\$231.24	\$201.15	\$252.32	\$219.45	\$223.76	\$194.53
82	\$186.10	\$161.86	\$240.82	\$209.48	\$253.85	\$220.79	\$234.47	\$203.93	\$255.58	\$222.23	\$226.83	\$197.22
83	\$188.50	\$163.87	\$244.08	\$212.17	\$257.01	\$223.47	\$237.47	\$206.61	\$258.74	\$225.01	\$229.80	\$199.80
84	\$190.80	\$165.88	\$246.95	\$214.75	\$259.79	\$225.87	\$240.44	\$209.00	\$261.61	\$227.50	\$232.48	\$202.20
85	\$193.10	\$167.89	\$249.92	\$217.34	\$262.67	\$228.46	\$243.22	\$211.50	\$264.49	\$229.99	\$235.26	\$204.60
86	\$195.20	\$169.71	\$252.70	\$219.74	\$265.35	\$230.85	\$245.99	\$213.89	\$267.27	\$232.39	\$237.85	\$206.80
87	\$197.31	\$171.53	\$255.39	\$222.04	\$268.13	\$233.15	\$248.58	\$216.19	\$269.95	\$234.78	\$240.53	\$209.10
88	\$199.23	\$173.26	\$257.78	\$224.24	\$270.43	\$235.17	\$250.98	\$218.30	\$272.35	\$236.79	\$242.83	\$211.11
89	\$201.05	\$174.79	\$260.27	\$226.35	\$272.73	\$237.18	\$253.37	\$220.31	\$274.65	\$238.81	\$245.13	\$213.12
90	\$202.87	\$176.42	\$262.67	\$228.36	\$275.03	\$239.09	\$255.58	\$222.23	\$276.95	\$240.82	\$247.24	\$214.95
91	\$204.60	\$177.96	\$264.87	\$230.28	\$277.14	\$241.01	\$257.69	\$224.15	\$279.06	\$242.64	\$249.35	\$216.77
92	\$206.13	\$179.20	\$266.79	\$232.00	\$278.96	\$242.54	\$259.60	\$225.77	\$280.88	\$244.17	\$251.17	\$218.40
93	\$207.66	\$180.54	\$268.71	\$233.63	\$280.68	\$244.08	\$261.61	\$227.50	\$282.70	\$245.80	\$252.89	\$219.93
94	\$208.91	\$181.69	\$270.53	\$235.26	\$282.41	\$245.52	\$263.34	\$228.94	\$284.33	\$247.24	\$254.71	\$221.46
95	\$210.15	\$182.75	\$271.96	\$236.51	\$283.85	\$246.86	\$264.87	\$230.28	\$285.86	\$248.49	\$256.15	\$222.71
96	\$211.40	\$183.80	\$273.69	\$237.94	\$285.28	\$248.10	\$266.31	\$231.62	\$287.20	\$249.73	\$257.59	\$224.05
97	\$212.65	\$184.86	\$275.22	\$239.38	\$286.63	\$249.25	\$267.84	\$232.96	\$288.64	\$250.98	\$259.12	\$225.39
98	\$213.99	\$186.01	\$276.95	\$240.82	\$288.16	\$250.59	\$269.47	\$234.30	\$290.17	\$252.32	\$260.66	\$226.64
99	\$215.14	\$187.06	\$278.38	\$242.07	\$289.60	\$251.84	\$271.01	\$235.64	\$291.51	\$253.56	\$262.19	\$227.98

MODAL FACTORS
 Quarterly 0.26250
 Semi Annual 0.51500
 Direct Monthly 0.10000
 Monthly EFT 0.08333



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**Annual Smoker Premium Rates
 For Use In Mississippi Zip Codes
 All Other Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$1,853.80	\$1,611.84	\$2,399.36	\$2,086.56	\$2,521.72	\$2,193.28	\$2,354.96	\$2,030.44	\$2,539.20	\$2,208.00	N/A	N/A
65	\$1,079.16	\$938.40	\$1,397.48	\$1,215.32	\$1,532.72	\$1,333.08	\$1,360.68	\$1,183.12	\$1,579.64	\$1,373.56	\$1,316.52	\$1,144.48
66	\$1,135.28	\$987.16	\$1,470.16	\$1,277.88	\$1,609.08	\$1,399.32	\$1,429.68	\$1,242.92	\$1,644.96	\$1,430.60	\$1,382.76	\$1,202.44
67	\$1,192.32	\$1,036.84	\$1,543.76	\$1,342.28	\$1,688.20	\$1,468.32	\$1,501.44	\$1,306.40	\$1,713.96	\$1,490.40	\$1,453.60	\$1,264.08
68	\$1,242.92	\$1,081.00	\$1,608.16	\$1,398.40	\$1,767.32	\$1,537.32	\$1,564.92	\$1,360.68	\$1,785.72	\$1,552.96	\$1,514.32	\$1,317.44
69	\$1,298.12	\$1,128.84	\$1,680.84	\$1,461.88	\$1,843.68	\$1,602.64	\$1,635.76	\$1,423.24	\$1,856.56	\$1,613.68	\$1,582.40	\$1,376.32
70	\$1,349.64	\$1,173.92	\$1,747.08	\$1,518.92	\$1,909.92	\$1,661.52	\$1,701.08	\$1,479.36	\$1,922.80	\$1,672.56	\$1,644.96	\$1,430.60
71	\$1,402.08	\$1,219.00	\$1,814.24	\$1,577.80	\$1,977.08	\$1,719.48	\$1,765.48	\$1,535.48	\$1,990.88	\$1,730.52	\$1,708.44	\$1,485.80
72	\$1,450.84	\$1,261.32	\$1,876.80	\$1,632.08	\$2,038.72	\$1,772.84	\$1,827.12	\$1,588.84	\$2,052.52	\$1,784.80	\$1,767.32	\$1,537.32
73	\$1,496.84	\$1,300.88	\$1,935.68	\$1,683.60	\$2,093.92	\$1,820.68	\$1,884.16	\$1,638.52	\$2,108.64	\$1,833.56	\$1,823.44	\$1,585.16
74	\$1,539.16	\$1,338.60	\$1,992.72	\$1,732.36	\$2,148.20	\$1,867.60	\$1,939.36	\$1,686.36	\$2,162.92	\$1,880.48	\$1,875.88	\$1,631.16
75	\$1,577.80	\$1,371.72	\$2,042.40	\$1,775.60	\$2,196.96	\$1,909.92	\$1,987.20	\$1,728.68	\$2,211.68	\$1,922.80	\$1,922.80	\$1,672.56
76	\$1,613.68	\$1,403.00	\$2,089.32	\$1,816.08	\$2,237.44	\$1,945.80	\$2,033.20	\$1,768.24	\$2,253.08	\$1,959.60	\$1,966.96	\$1,710.28
77	\$1,648.64	\$1,433.36	\$2,134.40	\$1,856.56	\$2,277.00	\$1,980.76	\$2,077.36	\$1,805.96	\$2,292.64	\$1,994.56	\$2,009.28	\$1,747.08
78	\$1,680.84	\$1,461.88	\$2,174.88	\$1,891.52	\$2,312.88	\$2,011.12	\$2,116.92	\$1,840.92	\$2,328.52	\$2,024.92	\$2,047.92	\$1,781.12
79	\$1,710.28	\$1,486.72	\$2,213.52	\$1,924.64	\$2,345.08	\$2,039.64	\$2,153.72	\$1,873.12	\$2,361.64	\$2,053.44	\$2,083.80	\$1,812.40
80	\$1,737.88	\$1,510.64	\$2,249.40	\$1,955.92	\$2,375.44	\$2,065.40	\$2,188.68	\$1,903.48	\$2,392.00	\$2,079.20	\$2,117.84	\$1,841.84
81	\$1,762.72	\$1,532.72	\$2,281.60	\$1,983.52	\$2,405.80	\$2,092.08	\$2,219.96	\$1,931.08	\$2,422.36	\$2,106.80	\$2,148.20	\$1,867.60
82	\$1,786.64	\$1,553.88	\$2,311.96	\$2,011.12	\$2,437.08	\$2,119.68	\$2,251.24	\$1,957.76	\$2,453.64	\$2,133.48	\$2,177.64	\$1,893.36
83	\$1,809.64	\$1,573.20	\$2,343.24	\$2,036.88	\$2,467.44	\$2,145.44	\$2,279.76	\$1,983.52	\$2,484.00	\$2,160.16	\$2,206.16	\$1,918.20
84	\$1,831.72	\$1,592.52	\$2,370.84	\$2,061.72	\$2,494.12	\$2,168.44	\$2,308.28	\$2,006.52	\$2,511.60	\$2,184.08	\$2,231.92	\$1,941.20
85	\$1,853.80	\$1,611.84	\$2,399.36	\$2,086.56	\$2,521.72	\$2,193.28	\$2,334.96	\$2,030.44	\$2,539.20	\$2,208.00	\$2,258.60	\$1,964.20
86	\$1,874.04	\$1,629.32	\$2,426.04	\$2,109.56	\$2,547.48	\$2,216.28	\$2,361.64	\$2,053.44	\$2,565.88	\$2,231.00	\$2,283.44	\$1,985.36
87	\$1,894.28	\$1,646.80	\$2,451.80	\$2,131.64	\$2,574.16	\$2,238.36	\$2,386.48	\$2,075.52	\$2,591.64	\$2,254.00	\$2,309.20	\$2,007.44
88	\$1,912.68	\$1,663.36	\$2,474.80	\$2,152.80	\$2,596.24	\$2,257.68	\$2,409.48	\$2,095.76	\$2,614.64	\$2,273.32	\$2,331.28	\$2,026.76
89	\$1,930.16	\$1,678.08	\$2,498.72	\$2,173.04	\$2,618.32	\$2,277.00	\$2,432.48	\$2,115.08	\$2,636.72	\$2,292.64	\$2,353.36	\$2,046.08
90	\$1,947.64	\$1,693.72	\$2,521.72	\$2,192.36	\$2,640.40	\$2,295.40	\$2,453.64	\$2,133.48	\$2,658.80	\$2,311.96	\$2,373.60	\$2,063.56
91	\$1,964.20	\$1,708.44	\$2,542.88	\$2,210.76	\$2,660.64	\$2,313.80	\$2,473.88	\$2,151.88	\$2,679.04	\$2,329.44	\$2,393.84	\$2,081.04
92	\$1,978.92	\$1,720.40	\$2,561.28	\$2,227.32	\$2,678.12	\$2,328.52	\$2,492.28	\$2,167.52	\$2,696.52	\$2,344.16	\$2,411.32	\$2,096.68
93	\$1,993.64	\$1,733.28	\$2,579.68	\$2,242.96	\$2,694.68	\$2,343.24	\$2,511.60	\$2,184.08	\$2,714.00	\$2,359.80	\$2,427.88	\$2,111.40
94	\$2,005.60	\$1,744.32	\$2,597.16	\$2,258.60	\$2,711.24	\$2,357.04	\$2,528.16	\$2,197.88	\$2,729.64	\$2,373.60	\$2,445.36	\$2,126.12
95	\$2,017.56	\$1,754.44	\$2,610.96	\$2,270.56	\$2,725.04	\$2,369.92	\$2,542.88	\$2,210.76	\$2,744.36	\$2,385.56	\$2,459.16	\$2,138.08
96	\$2,029.52	\$1,764.56	\$2,627.52	\$2,284.36	\$2,738.84	\$2,381.88	\$2,556.68	\$2,223.64	\$2,757.24	\$2,397.52	\$2,472.96	\$2,150.96
97	\$2,041.48	\$1,774.68	\$2,642.24	\$2,298.16	\$2,751.72	\$2,392.92	\$2,571.40	\$2,236.52	\$2,771.04	\$2,409.48	\$2,487.68	\$2,163.84
98	\$2,054.36	\$1,785.72	\$2,658.80	\$2,311.96	\$2,766.44	\$2,405.80	\$2,587.04	\$2,249.40	\$2,785.76	\$2,422.36	\$2,502.40	\$2,175.80
99	\$2,065.40	\$1,795.84	\$2,672.60	\$2,323.92	\$2,780.24	\$2,417.76	\$2,601.76	\$2,262.28	\$2,798.64	\$2,434.32	\$2,517.12	\$2,188.68

MODAL FACTORS

Semi Annual	0.51500
Quarterly	0.26250
Direct Monthly	0.10000
Monthly EFT	0.08333



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Monthly EFT Smoker Premium Rates
For Use In Mississippi Zip Codes
All Other Zip Codes

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
64	\$154.48	\$134.31	\$199.94	\$173.87	\$210.13	\$182.77	\$194.57	\$169.20	\$211.59	\$183.99	N/A	N/A
65	\$89.93	\$78.20	\$116.45	\$101.27	\$127.72	\$111.09	\$113.39	\$98.59	\$131.63	\$114.46	\$109.71	\$95.37
66	\$94.60	\$82.26	\$122.51	\$106.49	\$134.08	\$116.61	\$119.14	\$103.57	\$137.07	\$119.21	\$115.23	\$100.20
67	\$99.36	\$86.40	\$128.64	\$111.85	\$140.68	\$122.36	\$125.11	\$108.86	\$142.82	\$124.20	\$121.13	\$105.34
68	\$103.57	\$90.08	\$134.01	\$116.53	\$147.27	\$128.10	\$130.40	\$113.39	\$148.80	\$129.41	\$126.19	\$109.78
69	\$108.17	\$94.07	\$140.06	\$121.82	\$153.63	\$133.55	\$136.31	\$118.60	\$154.71	\$134.47	\$131.86	\$114.69
70	\$112.47	\$97.82	\$145.58	\$126.57	\$159.15	\$138.45	\$141.75	\$123.28	\$160.23	\$139.37	\$137.07	\$119.21
71	\$116.84	\$101.58	\$151.18	\$131.48	\$164.75	\$143.28	\$147.12	\$127.95	\$165.90	\$144.20	\$142.36	\$123.81
72	\$120.90	\$105.11	\$156.39	\$136.00	\$169.89	\$147.73	\$152.25	\$132.40	\$171.04	\$148.73	\$147.27	\$128.10
73	\$124.73	\$108.40	\$161.30	\$140.29	\$174.49	\$151.72	\$157.01	\$136.54	\$175.71	\$152.79	\$151.95	\$132.09
74	\$128.26	\$111.55	\$166.05	\$144.36	\$179.01	\$155.63	\$161.61	\$140.52	\$180.24	\$156.70	\$156.32	\$135.92
75	\$131.48	\$114.31	\$170.19	\$147.96	\$183.07	\$159.15	\$165.59	\$144.05	\$184.30	\$160.23	\$160.23	\$139.37
76	\$134.47	\$116.91	\$174.10	\$151.33	\$186.45	\$162.14	\$169.43	\$147.35	\$187.75	\$163.29	\$163.91	\$142.52
77	\$137.38	\$119.44	\$177.86	\$154.71	\$189.74	\$165.06	\$173.11	\$150.49	\$191.05	\$166.21	\$167.43	\$145.58
78	\$140.06	\$121.82	\$181.23	\$157.62	\$192.73	\$167.59	\$176.40	\$153.40	\$194.04	\$168.74	\$170.65	\$148.42
79	\$142.52	\$123.89	\$184.45	\$160.38	\$195.42	\$169.96	\$179.47	\$156.09	\$196.80	\$171.11	\$173.64	\$151.03
80	\$144.82	\$125.88	\$187.44	\$162.99	\$197.95	\$172.11	\$182.38	\$158.62	\$199.33	\$173.26	\$176.48	\$153.48
81	\$146.89	\$127.72	\$190.13	\$165.29	\$200.48	\$174.33	\$184.99	\$160.92	\$201.86	\$175.56	\$179.01	\$155.63
82	\$148.88	\$129.48	\$192.66	\$167.59	\$203.08	\$176.63	\$187.60	\$163.14	\$204.46	\$177.78	\$181.46	\$157.77
83	\$150.80	\$131.09	\$195.26	\$169.73	\$205.61	\$178.78	\$189.97	\$165.29	\$206.99	\$180.01	\$183.84	\$159.84
84	\$152.64	\$132.70	\$197.56	\$171.80	\$207.84	\$180.70	\$192.35	\$167.20	\$209.29	\$182.00	\$185.99	\$161.76
85	\$154.48	\$134.31	\$199.94	\$173.87	\$210.13	\$182.77	\$194.57	\$169.20	\$211.59	\$183.99	\$188.21	\$163.68
86	\$156.16	\$135.77	\$202.16	\$175.79	\$212.28	\$184.68	\$196.80	\$171.11	\$213.81	\$185.91	\$190.28	\$165.44
87	\$157.85	\$137.23	\$204.31	\$177.63	\$214.50	\$186.52	\$198.87	\$172.95	\$215.96	\$187.83	\$192.43	\$167.28
88	\$159.38	\$138.61	\$206.23	\$179.39	\$216.34	\$188.13	\$200.78	\$174.64	\$217.88	\$189.44	\$194.27	\$168.89
89	\$160.84	\$139.83	\$208.22	\$181.08	\$218.18	\$189.74	\$202.70	\$176.25	\$219.72	\$191.05	\$196.11	\$170.50
90	\$162.30	\$141.14	\$210.13	\$182.69	\$220.02	\$191.28	\$204.46	\$177.78	\$221.56	\$192.66	\$197.79	\$171.96
91	\$163.68	\$142.36	\$211.90	\$184.22	\$221.71	\$192.81	\$206.15	\$179.32	\$223.24	\$194.11	\$199.48	\$173.41
92	\$164.90	\$143.36	\$213.43	\$185.60	\$223.17	\$194.04	\$207.68	\$180.62	\$224.70	\$195.34	\$200.94	\$174.72
93	\$166.13	\$144.43	\$214.96	\$186.91	\$224.55	\$195.26	\$209.29	\$182.00	\$226.16	\$196.64	\$202.32	\$175.94
94	\$167.13	\$145.35	\$216.42	\$188.21	\$225.93	\$196.41	\$210.67	\$183.15	\$227.46	\$197.79	\$203.77	\$177.17
95	\$168.12	\$146.20	\$217.57	\$189.21	\$227.08	\$197.49	\$211.90	\$184.22	\$228.69	\$198.79	\$204.92	\$178.17
96	\$169.12	\$147.04	\$218.95	\$190.36	\$228.23	\$198.48	\$213.05	\$185.30	\$229.76	\$199.79	\$206.07	\$179.24
97	\$170.12	\$147.88	\$220.18	\$191.51	\$229.30	\$199.40	\$214.27	\$186.37	\$230.91	\$200.78	\$207.30	\$180.31
98	\$171.19	\$148.80	\$221.56	\$192.66	\$230.53	\$200.48	\$215.58	\$187.44	\$232.14	\$201.86	\$208.52	\$181.31
99	\$172.11	\$149.65	\$222.71	\$193.65	\$231.68	\$201.47	\$216.80	\$188.52	\$233.21	\$202.85	\$209.75	\$182.38

MODAL FACTORS
 Quarterly 0.26250
 Direct Monthly 0.10000
 Monthly EFT 0.88333