

CHUBB Workplace Benefits**Plan 1****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(*): TI, LTC75****Prepared For: WRNS Studio****Risk Class 4_NS_CA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
19	N/A	N/A	12.75	19.13	25.50	31.88	38.25
20	N/A	N/A	12.75	19.13	25.50	31.88	38.25
21	N/A	N/A	12.96	19.44	25.92	32.40	38.88
22	N/A	6.59	13.17	19.75	26.33	32.92	39.50
23	N/A	6.69	13.38	20.06	26.75	33.44	40.13
24	N/A	6.81	13.63	20.44	27.25	34.06	40.88
25	N/A	6.93	13.86	20.78	27.71	34.64	41.56
26	N/A	7.16	14.31	21.47	28.63	35.78	42.94
27	N/A	7.42	14.84	22.25	29.67	37.08	44.50
28	N/A	7.68	15.36	23.03	30.71	38.39	46.06
29	N/A	7.96	15.92	23.88	31.83	39.79	47.75
30	N/A	8.24	16.48	24.72	32.96	41.20	49.44
31	N/A	8.59	17.17	25.75	34.33	42.92	51.50
32	N/A	8.95	17.90	26.85	35.79	44.74	53.69
33	N/A	9.34	18.67	28.00	37.33	46.67	56.00
34	N/A	9.74	19.48	29.22	38.96	48.70	58.44
35	N/A	10.16	20.31	30.47	40.63	50.78	60.94
36	N/A	10.68	21.36	32.03	42.71	53.39	64.06
37	N/A	11.24	22.48	33.72	44.96	56.20	67.44
38	N/A	11.82	23.65	35.47	47.29	59.11	70.94
39	N/A	12.44	24.88	37.31	49.75	62.19	74.62
40	N/A	13.06	26.13	39.19	52.25	65.31	78.37
41	N/A	13.76	27.52	41.28	55.04	68.80	82.56
42	N/A	14.47	28.94	43.41	57.88	72.34	86.81
43	N/A	15.22	30.44	45.66	60.88	76.09	91.31
44	N/A	15.99	31.98	47.97	63.96	79.95	95.94
45	6.72	16.80	33.61	50.41	67.21	84.01	100.81
46	7.16	17.89	35.77	53.66	71.54	89.43	107.31
47	7.62	19.05	38.11	57.16	76.21	95.26	114.31
48	8.12	20.29	40.58	60.88	81.17	101.46	121.75
49	8.66	21.64	43.27	64.91	86.54	108.18	129.81
50	9.22	23.05	46.10	69.16	92.21	115.26	138.31
51	9.76	24.41	48.81	73.22	97.62	122.03	146.43
52	10.34	25.83	51.67	77.50	103.33	129.16	155.00
53	10.94	27.33	54.67	82.00	109.33	136.66	164.00
54	11.56	28.90	57.79	86.69	115.58	144.48	173.37
55	12.22	30.55	61.10	91.66	122.21	152.76	183.31
56	13.24	33.08	66.17	99.25	132.33	165.41	198.49
57	14.31	35.77	71.54	107.31	143.08	178.85	214.62
58	15.44	38.59	77.19	115.78	154.37	192.96	231.56
59	16.63	41.57	83.15	124.72	166.29	207.86	249.43
60	17.90	44.75	89.50	134.25	179.00	223.74	268.49
61	19.43	48.57	97.14	145.72	194.29	242.86	291.43
62	21.04	52.60	105.21	157.81	210.41	263.01	315.61
63	22.74	56.84	113.69	170.53	227.37	284.21	341.05
64	24.52	61.29	122.58	183.87	245.16	306.45	367.74
65	26.39	65.97	131.93	197.90	263.87	329.83	395.80
66	29.37	73.42	146.83	220.24	293.66	367.07	440.48
67	32.51	81.28	162.56	243.84	325.11	406.39	487.67

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months:
Ages 18-80 (No EOB ages 71-80)

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 2.5% interest and current insurance charges. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

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Prepared: 11/18/2022

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Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
68	35.83	89.57	179.14	268.71	358.28	447.85	537.42
69	39.35	98.37	196.74	295.12	393.49	491.86	590.23
70	43.09	107.73	215.45	323.18	430.90	538.63	646.35

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Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
19	N/A	8.04	16.09	24.13	32.17	40.21	48.25
20	N/A	8.04	16.09	24.13	32.17	40.21	48.25
21	N/A	8.23	16.46	24.69	32.92	41.15	49.38
22	N/A	8.41	16.81	25.22	33.63	42.03	50.44
23	N/A	8.61	17.21	25.81	34.42	43.02	51.63
24	N/A	8.80	17.61	26.41	35.21	44.01	52.81
25	N/A	8.99	17.98	26.97	35.96	44.95	53.94
26	N/A	9.31	18.63	27.94	37.25	46.56	55.88
27	N/A	9.65	19.29	28.94	38.58	48.23	57.88
28	N/A	9.98	19.96	29.94	39.92	49.90	59.88
29	N/A	10.33	20.65	30.97	41.29	51.62	61.94
30	N/A	10.71	21.42	32.13	42.83	53.54	64.25
31	N/A	11.18	22.36	33.53	44.71	55.89	67.06
32	N/A	11.67	23.33	35.00	46.67	58.33	70.00
33	N/A	12.18	24.36	36.53	48.71	60.89	73.06
34	N/A	12.71	25.42	38.13	50.83	63.54	76.25
35	N/A	13.26	26.52	39.78	53.04	66.30	79.56
36	N/A	13.91	27.81	41.72	55.63	69.53	83.44
37	N/A	14.59	29.17	43.75	58.33	72.92	87.50
38	N/A	15.29	30.58	45.88	61.17	76.46	91.75
39	N/A	16.04	32.08	48.13	64.17	80.21	96.25
40	6.73	16.82	33.65	50.47	67.29	84.11	100.94
41	7.14	17.84	35.67	53.50	71.33	89.17	107.00
42	7.56	18.89	37.77	56.66	75.54	94.43	113.31
43	8.00	20.00	40.00	60.00	80.00	100.00	120.00
44	8.46	21.15	42.29	63.44	84.58	105.73	126.87
45	8.94	22.35	44.69	67.03	89.37	111.72	134.06
46	9.54	23.83	47.67	71.50	95.33	119.16	143.00
47	10.15	25.37	50.73	76.09	101.46	126.82	152.18
48	10.81	27.01	54.02	81.03	108.04	135.05	162.06
49	11.51	28.76	57.52	86.28	115.04	143.80	172.56
50	12.25	30.62	61.23	91.84	122.46	153.07	183.68
51	13.04	32.58	65.17	97.75	130.33	162.91	195.49
52	13.86	34.65	69.29	103.94	138.58	173.22	207.87
53	14.73	36.82	73.65	110.47	147.29	184.11	220.93
54	15.64	39.08	78.17	117.25	156.33	195.41	234.49
55	16.59	41.48	82.96	124.44	165.91	207.39	248.87
56	17.89	44.71	89.42	134.12	178.83	223.54	268.24
57	19.26	48.14	96.27	144.40	192.54	240.67	288.80
58	20.69	51.72	103.44	155.15	206.87	258.59	310.30
59	22.20	55.50	111.00	166.50	221.99	277.49	332.99
60	23.78	59.46	118.91	178.37	237.83	297.28	356.74
61	25.75	64.37	128.75	193.12	257.49	321.86	386.24
62	27.82	69.54	139.08	208.62	278.16	347.70	417.24
63	29.96	74.91	149.81	224.71	299.62	374.52	449.42
64	32.21	80.51	161.02	241.52	322.03	402.54	483.05
65	34.56	86.39	172.79	259.18	345.57	431.96	518.36
66	38.40	95.99	191.97	287.96	383.95	479.93	575.92
67	42.44	106.09	212.18	318.27	424.36	530.45	636.54

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months:
Ages 18-80 (No EOB ages 71-80)

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 2.5% interest and current insurance charges. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

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Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
68	46.71	116.78	233.56	350.33	467.11	583.89	700.66
69	51.25	128.11	256.22	384.33	512.44	640.55	768.66
70	56.05	140.12	280.24	420.36	560.48	700.60	840.72

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Ages 18-80 (No EOB ages 71-80)

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CHUBB Workplace Benefits**Plan 1****Prepared For: WRNS Studio****Defined Benefit (OPTIONAL AMOUNTS)****Semi-Monthly (24 times)****RIDERS INCLUDED(*): TI, LTC25****Risk Class 4_NS_CA**

Iss Age	10,000	25,000	30,000	40,000	50,000
71	42.17	105.43	126.51	168.68	210.85
72	46.93	117.31	140.77	187.69	234.62
73	51.99	129.97	155.96	207.94	259.93
74	57.39	143.47	172.16	229.54	286.93
75	63.15	157.88	189.46	252.61	315.76
76	71.42	178.56	214.27	285.69	357.11
77	80.14	200.35	240.42	320.56	400.69
78	89.34	223.35	268.02	357.35	446.69
79	99.07	247.67	297.20	396.27	495.34
80	109.38	273.45	328.14	437.52	546.90

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC25=LTC Accelerated Benefit (excluding term riders) up to 25 months: Ages 18-80

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Iss Age	10,000	25,000	30,000	40,000	50,000
71	57.10	142.76	171.31	228.41	285.51
72	64.03	160.07	192.08	256.11	320.14
73	71.42	178.54	214.24	285.66	357.07
74	79.31	198.28	237.93	317.24	396.55
75	87.77	219.41	263.29	351.06	438.82
76	99.32	248.31	297.97	397.29	496.61
77	111.56	278.89	334.66	446.22	557.77
78	124.54	311.33	373.60	498.13	622.67
79	138.33	345.81	414.97	553.30	691.62
80	153.02	382.54	459.05	612.06	765.08

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Iss Age	5,000	10,000	15,000	20,000	25,000
0	1.30	2.60	3.90	5.20	6.50
1	1.30	2.60	3.90	5.20	6.50
2	1.30	2.60	3.90	5.20	6.50
3	1.30	2.60	3.90	5.20	6.50
4	1.30	2.60	3.90	5.20	6.50
5	1.30	2.60	3.90	5.20	6.50
6	1.30	2.60	3.90	5.20	6.50
7	1.30	2.60	3.90	5.20	6.50
8	1.30	2.60	3.90	5.20	6.50
9	1.30	2.60	3.90	5.20	6.50
10	1.30	2.60	3.90	5.20	6.50
11	1.30	2.60	3.90	5.20	6.50
12	1.30	2.60	3.90	5.20	6.50
13	1.30	2.60	3.90	5.20	6.50
14	1.30	2.60	3.90	5.20	6.50
15	1.30	2.60	3.90	5.20	6.50
16	1.30	2.60	3.90	5.20	6.50
17	1.30	2.60	3.90	5.20	6.50
18	1.62	3.24	4.86	6.48	8.10

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Iss Age	5,000	10,000	15,000	20,000	25,000
19	1.28	2.55	3.83	5.10	6.38
20	1.28	2.55	3.83	5.10	6.38
21	1.30	2.59	3.89	5.19	6.48
22	1.32	2.64	3.95	5.27	6.59
23	1.34	2.68	4.01	5.35	6.69
24	1.36	2.73	4.09	5.45	6.81
25	1.39	2.77	4.16	5.54	6.93

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Iss Age	5,000	10,000	15,000	20,000	25,000
19	1.61	3.22	4.83	6.44	8.04
20	1.61	3.22	4.83	6.44	8.04
21	1.65	3.29	4.94	6.59	8.23
22	1.68	3.36	5.05	6.73	8.41
23	1.72	3.44	5.16	6.89	8.61
24	1.76	3.52	5.28	7.04	8.80
25	1.80	3.60	5.40	7.19	8.99

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Optional Child Face Amount		Deduction Premium(*)	
\$	5,000	\$	1.05
\$	10,000	\$	2.09
\$	15,000	\$	3.14
\$	20,000	\$	4.18
\$	25,000	\$	5.23

Deduction premium shown covers ALL eligible dependent children for the face amount shown (regardless of number of children). Generally, a dependent child is defined as a child who is more than 15 days old and has not had his or her 26th birthday; is unmarried; is reliant on the Insured for support; is the Insured's child, legally adopted child, stepchild or child for whom the Insured is legal guardian; and has not had his or her 25th birthday on or before the Coverage Date of this benefit. See contract for details and any variations by issue state.

Actual premiums and face amounts may vary slightly due to administrative system rounding.
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