



RATE SHEET SAIF CORPORATION

<i>Base Plan</i>		<i>Options</i>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Uncapped
Facility Benefit Duration	3 Years		
Home Benefit	50%		
Lifetime Maximum	\$36,000		
Elimination Period	90 Days		
Home Care Level	Professional		

This rate sheet shows the cost per \$1,000 of coverage

Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \$1,000 = \text{Your Premium}$$

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
	Base Plan	Option	Option	Option
18-30	3.70	5.70	6.20	9.20
31	3.70	5.70	6.40	9.50
32	3.70	5.70	6.40	9.60
33	3.90	5.90	6.90	10.10
34	3.90	6.00	7.10	10.30
35	4.30	6.30	7.40	10.80
36	4.30	6.40	7.60	11.00
37	4.40	6.60	7.80	11.40
38	4.60	6.90	8.50	12.20
39	4.90	7.30	8.90	12.70
40	5.10	7.50	9.10	13.10
41	5.20	7.80	9.60	13.70
42	5.30	8.00	9.70	14.10
43	5.90	8.70	10.60	15.00
44	6.10	9.00	10.90	15.60
45	6.30	9.30	11.50	16.40
46	6.50	9.70	11.80	17.00
47	6.90	10.30	12.30	17.70
48	7.20	10.90	12.90	18.70
49	7.60	11.50	13.50	19.70
50	7.90	12.10	14.20	20.60
51	8.60	13.00	14.90	21.80
52	9.10	13.80	15.80	23.00
53	9.60	14.60	16.50	24.20
54	10.10	15.50	17.40	25.50
55	10.80	16.50	18.40	26.80
56	11.40	17.50	19.40	28.20
57	12.40	18.90	20.70	30.10
58	13.20	20.00	21.80	31.60
59	14.40	21.70	23.30	33.80



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Monthly Rates

	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
Insurance Age	Base Plan	Option	Option	Option
60	15.50	23.30	25.10	36.00
61	16.80	25.10	27.00	38.50
62	18.60	27.50	29.60	41.90
63	20.30	29.80	32.10	45.10
64	22.40	32.40	34.70	48.40
65	25.60	36.30	39.30	53.70
66	28.20	39.30	42.90	57.90
67	31.60	43.30	47.20	62.80
68	34.90	47.10	51.40	67.80
69	38.60	51.50	56.30	73.20
70	42.90	56.40	61.50	78.90
71	47.50	61.60	67.50	85.80
72	52.70	67.50	74.40	93.40
73	58.50	74.20	81.30	101.40
74	64.70	81.30	89.40	110.20
75	78.20	97.10	106.60	130.10
76	85.80	105.40	115.40	139.80
77	94.20	114.80	125.80	151.10
78	103.10	124.60	135.50	161.80
79	113.50	135.90	148.10	175.30
80	124.60	148.00	160.20	188.20
81	137.40	161.50	175.40	204.10
82	152.30	177.80	191.20	221.30
83	168.50	195.80	210.10	242.10
84	185.50	214.30	227.70	261.20



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<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Uncapped
Facility Benefit Duration	6 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
Elimination Period	90 Days		
Home Care Level	Professional		

This rate sheet shows the cost per \$1,000 of coverage

Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \$1,000 = \text{Your Premium}$$

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
	Base Plan	Option	Option	Option
18-30	4.70	7.40	8.10	12.20
31	5.00	7.70	8.40	12.60
32	5.20	7.90	8.80	13.10
33	5.40	8.10	9.30	13.70
34	5.40	8.30	9.50	14.00
35	5.50	8.50	9.70	14.60
36	5.60	8.60	10.10	15.00
37	6.10	9.10	10.90	15.90
38	6.20	9.50	11.20	16.40
39	6.40	9.70	11.40	16.80
40	6.60	10.00	12.10	17.60
41	6.80	10.40	12.50	18.30
42	7.30	11.00	13.10	19.30
43	7.60	11.60	13.70	20.10
44	8.00	12.10	14.60	21.20
45	8.50	12.70	15.20	22.00
46	9.00	13.60	15.80	23.10
47	9.30	14.00	16.50	24.10
48	9.90	15.00	17.30	25.40
49	10.20	15.80	18.10	26.80
50	10.70	16.60	18.80	28.00
51	11.40	17.70	19.90	29.60
52	11.90	18.60	20.80	31.10
53	12.70	19.90	21.90	33.00
54	13.30	21.00	22.80	34.40
55	14.30	22.50	24.30	36.40
56	15.30	24.00	25.60	38.40
57	16.40	25.80	27.30	41.00
58	17.60	27.70	28.90	43.30
59	18.70	29.40	30.40	45.70



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Facility Benefit Duration	6 Years		
Home Benefit	50%		
Lifetime Maximum	\$72,000		
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Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \text{Facility Monthly Benefit Amount} \div \$1,000 = \text{Your Premium}$$

Monthly Rates

	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
Insurance Age	Base Plan	Option	Option	Option
60	20.20	31.60	32.40	48.60
61	22.30	34.70	35.50	53.00
62	24.10	37.50	38.10	56.70
63	26.40	40.70	41.60	61.40
64	29.20	44.60	45.10	66.10
65	33.00	49.80	50.60	73.30
66	36.50	54.40	55.60	79.70
67	40.60	59.70	60.90	86.20
68	44.70	64.90	66.00	92.80
69	49.60	70.90	72.00	99.90
70	54.80	77.60	78.70	108.20
71	61.10	85.30	86.40	117.80
72	67.40	93.20	95.00	128.00
73	74.60	102.20	103.50	138.80
74	82.60	112.00	113.80	151.00
75	99.30	133.70	135.00	178.00
76	109.10	145.60	146.20	191.40
77	119.60	158.30	159.00	206.70
78	131.20	172.50	172.30	222.70
79	143.80	187.60	187.30	240.30
80	157.80	204.30	202.50	258.20
81	173.30	222.80	220.80	279.60
82	191.90	245.20	240.60	303.60
83	211.70	269.40	263.30	330.90
84	232.60	294.90	285.10	357.30



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<u>Base Plan</u>		<u>Options</u>	
Facility Monthly Benefit	\$1,000	Home Care Level	Total
Home Monthly Benefit	\$500	Inflation Protection	Simple Uncapped
Facility Benefit Duration	Unlimited		
Home Benefit	50%		
Lifetime Maximum	Unlimited		
Elimination Period	90 Days		
Home Care Level	Professional		

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Calculate your Premium:

$$\frac{\text{Rate for Plan Chosen}}{\text{Facility Monthly Benefit Amount}} \times \$1,000 = \text{Your Premium}$$

Monthly Rates

Insurance Age	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
	Base Plan	Option	Option	Option
18-30	6.80	10.80	11.40	17.60
31	6.80	10.90	11.60	18.00
32	6.90	11.00	12.00	18.50
33	7.10	11.30	12.30	19.10
34	7.20	11.40	12.50	19.40
35	7.40	11.80	13.30	20.50
36	7.70	12.30	13.70	21.20
37	8.00	12.70	14.30	21.90
38	8.30	13.00	14.70	22.50
39	8.60	13.60	15.40	23.50
40	8.90	14.10	16.00	24.60
41	9.30	14.70	16.70	25.50
42	9.80	15.40	17.60	26.80
43	10.20	16.00	18.30	27.70
44	10.60	16.70	19.20	29.00
45	11.20	17.60	20.00	30.40
46	11.90	18.60	20.90	31.70
47	12.20	19.50	21.60	33.20
48	13.00	20.80	22.90	35.30
49	13.60	21.90	23.80	36.90
50	14.30	23.30	24.80	38.80
51	14.90	24.60	26.00	40.90
52	15.80	26.10	27.10	43.00
53	16.90	28.00	28.80	45.70
54	17.70	29.50	30.10	47.90
55	18.70	31.30	31.20	49.70
56	19.80	33.20	33.10	52.70
57	21.10	35.60	35.00	56.20
58	22.80	38.50	37.00	59.40
59	24.20	41.10	39.20	63.20



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Monthly Rates

	Plan 1	Plan 2	Plan 3	Plan 4
		Base Plan With Total Home Care	Base Plan With Simple Inflation	Base Plan With Total Home Care Simple Inflation
Insurance Age	Base Plan	Option	Option	Option
60	25.90	43.90	41.60	66.90
61	28.30	48.00	45.10	72.50
62	31.10	52.40	48.90	78.50
63	33.90	57.00	52.70	84.60
64	36.80	61.80	56.70	90.70
65	41.90	69.30	63.80	100.80
66	46.40	75.80	69.90	109.70
67	51.50	82.80	76.50	118.30
68	56.80	90.50	83.20	128.00
69	62.60	98.50	90.50	137.50
70	69.20	107.70	98.80	148.70
71	76.70	117.90	108.50	162.20
72	84.70	128.80	119.00	175.40
73	93.30	140.60	129.30	189.90
74	102.70	153.30	141.20	204.90
75	123.40	182.50	167.30	241.20
76	135.60	198.70	181.30	259.60
77	148.80	216.30	197.60	280.60
78	162.70	235.00	213.10	301.30
79	177.80	254.90	231.00	324.40
80	194.60	276.80	249.10	347.70
81	213.60	301.30	271.50	375.80
82	236.10	330.60	295.60	407.00
83	259.50	361.60	322.30	441.80
84	284.40	394.10	347.90	475.30