



BASIC RATE SHEET

ADVANTAGE PLUS[®]

One-Time Application Fee: \$20.00; \$6.00 in MS; \$0 in AR.	Modal Factors	
	Semi Annual	.520
	Quarterly	.265
	Monthly PAC	.084

Skilled Nursing Facility Rider Not Available in: MS

SOFTWARE IS ALSO AVAILABLE TO DOWNLOAD AT WWW.GTLIC.COM

CHS Protection Plus Lump Sum Cancer product is also available for individual sale at higher amounts (refer to your state's rate sheet).

10-Day Hospital Confinement Benefits (per \$10/Day)				21-Day Benefits (per \$10/Day)			Lump Sum Hospital Confinement Rider		
AGE	\$100-170	\$180-240	\$250-600	\$100-170	\$180-240	\$250-600	\$250	\$500	\$750
40	11.44	10.64	10.18	12.73	11.84	11.33	56.98	108.26	159.54
41	11.65	10.83	10.36	12.99	12.08	11.56	57.73	109.69	161.65
42	11.84	11.01	10.54	13.23	12.30	11.77	58.46	111.08	163.70
43	12.02	11.18	10.70	13.44	12.50	11.96	59.19	112.46	165.73
44	12.19	11.34	10.85	13.63	12.68	12.13	59.93	113.86	167.79
45	12.35	11.49	10.99	13.80	12.83	12.28	60.70	115.33	169.96
46	12.49	11.62	11.12	13.95	12.97	12.42	61.54	116.92	172.31
47	12.63	11.74	11.24	14.09	13.10	12.54	62.47	118.70	174.93
48	12.74	11.85	11.34	14.21	13.21	12.65	63.54	120.72	177.91
49	12.85	11.95	11.44	14.32	13.32	12.74	64.77	123.07	181.36
50	12.94	12.04	11.52	14.43	13.42	12.84	66.22	125.81	185.40
51	13.02	12.11	11.59	14.53	13.52	12.94	67.92	129.04	190.16
52	13.09	12.18	11.65	14.65	13.62	13.04	69.92	132.85	195.77
53	13.15	12.23	11.71	14.78	13.74	13.15	72.28	137.33	202.38
54	13.21	12.28	11.75	14.92	13.88	13.28	75.05	142.60	210.15
55	13.25	12.32	11.79	15.10	14.04	13.44	78.30	148.77	219.24
56	13.29	12.36	11.83	15.31	14.24	13.63	82.08	155.96	229.83
57	13.32	12.39	11.86	15.58	14.49	13.86	86.47	164.28	242.10
58	13.35	12.42	11.88	15.90	14.79	14.15	91.52	173.89	256.26
59	13.38	12.45	11.91	16.29	15.15	14.50	97.32	184.92	272.51
60	13.42	12.48	11.94	16.76	15.59	14.92	103.95	197.51	291.06
61	13.46	12.51	11.97	17.33	16.11	15.42	111.48	211.81	312.15
62	13.50	12.56	12.02	18.00	16.74	16.02	120.00	228.00	336.00
63	13.56	12.61	12.06	18.79	17.48	16.73	129.60	246.23	362.87
64	14.35	12.96	12.16	20.83	19.20	18.33	132.53	251.69	369.94
65	14.35	12.96	12.16	20.83	19.20	18.33	132.53	251.69	369.94
66	14.92	13.50	12.70	21.75	20.10	19.21	136.97	260.34	382.65
67	15.44	14.03	13.21	22.69	21.00	20.09	141.69	269.10	395.60
68	16.01	14.59	13.75	23.60	21.88	20.96	146.28	278.01	408.71
69	16.63	15.22	14.36	24.61	22.87	21.90	150.99	286.91	421.80
70	17.21	15.78	14.90	25.55	23.78	22.78	155.71	295.82	434.90
71	17.81	16.37	15.48	26.62	24.81	23.79	160.41	304.72	447.99
72	18.38	16.97	16.07	27.59	25.76	24.73	165.00	313.50	460.82
73	19.00	17.57	16.64	28.53	26.70	25.62	169.46	322.01	473.40
74	19.54	18.08	17.16	29.43	27.57	26.48	173.78	330.26	485.44
75	20.04	18.59	17.65	30.27	28.39	27.28	177.97	338.12	497.09
76	20.48	19.04	18.10	31.05	29.12	28.00	181.90	345.72	508.09
77	20.95	19.48	18.50	31.77	29.81	28.67	185.69	352.78	518.57
78	21.29	19.84	18.86	32.40	30.43	29.27	189.09	359.34	528.26
79	21.64	20.17	19.19	32.95	30.98	29.81	192.37	365.49	537.30
80	21.92	20.46	19.49	33.46	31.46	30.27	195.25	370.99	545.41
81	22.16	20.70	19.70	33.83	31.82	30.64	197.87	376.09	552.88
82	22.38	20.89	19.91	34.17	32.14	30.94	200.22	380.55	559.30
83	22.58	21.10	20.09	34.50	32.45	31.24	202.32	384.34	564.93
84	22.78	21.29	20.29	34.80	32.76	31.55	203.90	387.49	569.51
85	22.97	21.49	20.47	35.16	33.11	31.88	205.21	389.84	573.05

Outpatient Surgical Rider					Ambulance Rider Hospital Confinement not required	Skilled Nursing Facility Rider (Days 1-50)		
AGE	\$250	\$500	\$750	\$1,000	\$200 per service	\$100/Day	\$150/Day	\$200/Day
40	69.75	139.50	209.25	279.00	37.50	28.44	42.66	56.88
41	71.25	142.50	213.75	285.00	37.50	28.44	42.66	56.88
42	72.75	145.50	218.25	291.00	37.50	28.44	42.66	56.88
43	74.25	148.50	222.75	297.00	37.50	28.44	42.66	56.88
44	76.00	152.00	228.00	304.00	37.50	28.44	42.66	56.88
45	77.50	155.00	232.50	310.00	37.50	34.06	51.09	68.12
46	79.25	158.50	237.75	317.00	37.50	34.06	51.09	68.12
47	81.00	162.00	243.00	324.00	37.50	34.06	51.09	68.12
48	83.00	166.00	249.00	332.00	37.50	34.06	51.09	68.12
49	85.25	170.50	255.75	341.00	37.50	34.06	51.09	68.12
50	87.50	175.00	262.50	350.00	37.50	44.76	67.14	89.52
51	90.50	181.00	271.50	362.00	37.50	44.76	67.14	89.52
52	93.50	187.00	280.50	374.00	37.50	44.76	67.14	89.52
53	97.25	194.50	291.75	389.00	37.50	44.76	67.14	89.52
54	101.50	203.00	304.50	406.00	37.50	44.76	67.14	89.52
55	106.25	212.50	318.75	425.00	37.50	63.54	95.31	127.08
56	111.75	223.50	335.25	447.00	37.50	63.54	95.31	127.08
57	118.25	236.50	354.75	473.00	37.50	63.54	95.31	127.08
58	125.50	251.00	376.50	502.00	37.50	63.54	95.31	127.08
59	133.75	267.50	401.25	535.00	37.50	63.54	95.31	127.08
60	143.25	286.50	429.75	573.00	50.00	116.48	174.72	232.96
61	154.00	308.00	462.00	616.00	50.00	116.48	174.72	232.96
62	166.25	332.50	498.75	665.00	50.00	116.48	174.72	232.96
63	180.00	360.00	540.00	720.00	50.00	116.48	174.72	232.96
64	193.50	387.00	580.50	774.00	50.00	116.48	174.72	232.96
65	193.50	387.00	580.50	774.00	50.00	136.70	205.05	273.40
66	196.75	393.50	590.25	787.00	50.00	136.70	205.05	273.40
67	200.00	400.00	600.00	800.00	50.00	136.70	205.05	273.40
68	203.25	406.50	609.75	813.00	50.00	136.70	205.05	273.40
69	206.25	412.50	618.75	825.00	50.00	136.70	205.05	273.40
70	209.50	419.00	628.50	838.00	50.00	216.98	325.47	433.96
71	209.75	419.50	629.25	839.00	50.00	216.98	325.47	433.96
72	210.00	420.00	630.00	840.00	50.00	216.98	325.47	433.96
73	210.00	420.00	630.00	840.00	50.00	216.98	325.47	433.96
74	210.25	420.50	630.75	841.00	50.00	216.98	325.47	433.96
75	210.50	421.00	631.50	842.00	50.00	336.52	504.78	673.04
76	210.50	421.00	631.50	842.00	50.00	336.52	504.78	673.04
77	210.50	421.00	631.50	842.00	50.00	336.52	504.78	673.04
78	210.50	421.00	631.50	842.00	50.00	336.52	504.78	673.04
79	210.50	421.00	631.50	842.00	50.00	336.52	504.78	673.04
80	210.50	421.00	631.50	842.00	50.00	652.52	978.78	1,305.04
81	210.50	421.00	631.50	842.00	N/A	652.52	978.78	1,305.04
82	210.50	421.00	631.50	842.00	N/A	652.52	978.78	1,305.04
83	210.50	421.00	631.50	842.00	N/A	652.52	978.78	1,305.04
84	210.50	421.00	631.50	842.00	N/A	652.52	978.78	1,305.04
85	210.50	421.00	631.50	842.00	N/A	652.52	978.78	1,305.04

CHS Protection Plus
Lump Sum Cancer with Recurrence Benefits
Smoker and Non-Smoker Annual Rates
(Rates Include a \$20.00 Annual Policy Fee)

Non-Smoker Rates Annual								
Age	Individual	Couple	Individual	Couple	Individual	Couple	Individual	Couple
	\$5,000	\$5,000	\$10,000	\$10,000	\$15,000	\$15,000	\$20,000	\$20,000
40-44	\$88.11	\$135.64	\$156.22	\$251.28	\$224.33	\$366.92	\$292.44	\$482.56
45-49	\$92.52	\$143.48	\$165.04	\$266.96	\$237.56	\$390.44	\$310.08	\$513.92
50-54	\$105.26	\$165.04	\$190.52	\$310.08	\$275.78	\$455.12	\$361.04	\$600.16
55-59	\$119.96	\$190.03	\$219.92	\$360.06	\$319.88	\$530.09	\$419.84	\$700.12
60-64	\$140.05	\$224.33	\$260.10	\$428.66	\$380.15	\$632.99	\$500.20	\$837.32
65-69	\$153.77	\$247.36	\$287.54	\$474.72	\$421.31	\$702.08	\$555.08	\$929.44
70-74	\$186.60	\$303.22	\$353.20	\$586.44	\$519.80	\$869.66	\$686.40	\$1,152.88
75-79	\$200.81	\$327.23	\$381.62	\$634.46	\$562.43	\$941.69	\$743.24	\$1,248.92
80-85	\$213.06	\$348.30	\$406.12	\$676.60	\$599.18	\$1,004.90	\$792.24	\$1,333.20

Smoker Rates Annual								
Age	Individual	Couple	Individual	Couple	Individual	Couple	Individual	Couple
	\$5,000	\$5,000	\$10,000	\$10,000	\$15,000	\$15,000	\$20,000	\$20,000
40-44	\$101.73	\$158.77	\$183.46	\$297.54	\$265.19	\$436.31	\$346.92	\$575.08
45-49	\$107.02	\$168.18	\$194.04	\$316.36	\$281.06	\$464.54	\$368.08	\$612.72
50-54	\$122.31	\$194.05	\$224.62	\$368.10	\$326.93	\$542.15	\$429.24	\$716.20
55-59	\$139.95	\$224.04	\$259.90	\$428.08	\$379.85	\$632.12	\$499.80	\$836.16
60-64	\$164.06	\$265.20	\$308.12	\$510.40	\$452.18	\$755.60	\$596.24	\$1,000.80
65-69	\$180.52	\$292.83	\$341.04	\$565.66	\$501.56	\$838.49	\$662.08	\$1,111.32
70-74	\$219.92	\$359.86	\$419.84	\$699.72	\$619.76	\$1,039.58	\$819.68	\$1,379.44
75-79	\$236.97	\$388.68	\$453.94	\$757.36	\$670.91	\$1,126.04	\$887.88	\$1,494.72
80-85	\$251.67	\$413.96	\$483.34	\$807.92	\$715.01	\$1,201.88	\$946.68	\$1,595.84

Non-Smoker Rates Monthly								
Age	Individual	Couple	Individual	Couple	Individual	Couple	Individual	Couple
	\$5,000	\$5,000	\$10,000	\$10,000	\$15,000	\$15,000	\$20,000	\$20,000
40-44	\$7.93	\$12.21	\$14.06	\$22.62	\$20.19	\$33.02	\$26.32	\$43.43
45-49	\$8.33	\$12.91	\$14.85	\$24.03	\$21.38	\$35.14	\$27.91	\$46.25
50-54	\$9.47	\$14.85	\$17.15	\$27.91	\$24.82	\$40.96	\$32.49	\$54.01
55-59	\$10.80	\$17.10	\$19.79	\$32.41	\$28.79	\$47.71	\$37.79	\$63.01
60-64	\$12.60	\$20.19	\$23.41	\$38.58	\$34.21	\$56.97	\$45.02	\$75.36
65-69	\$13.84	\$22.26	\$25.88	\$42.72	\$37.92	\$63.19	\$49.96	\$83.65
70-74	\$16.79	\$27.29	\$31.79	\$52.78	\$46.78	\$78.27	\$61.78	\$103.76
75-79	\$18.07	\$29.45	\$34.35	\$57.10	\$50.62	\$84.75	\$66.89	\$112.40
80-85	\$19.18	\$31.35	\$36.55	\$60.89	\$53.93	\$90.44	\$71.30	\$119.99

Smoker Rates Monthly								
Age	Individual	Couple	Individual	Couple	Individual	Couple	Individual	Couple
	\$5,000	\$5,000	\$10,000	\$10,000	\$15,000	\$15,000	\$20,000	\$20,000
40-44	\$9.16	\$14.29	\$16.51	\$26.78	\$23.87	\$39.27	\$31.22	\$51.76
45-49	\$9.63	\$15.14	\$17.46	\$28.47	\$25.30	\$41.81	\$33.13	\$55.14
50-54	\$11.01	\$17.46	\$20.22	\$33.13	\$29.42	\$48.79	\$38.63	\$64.46
55-59	\$12.60	\$20.16	\$23.39	\$38.53	\$34.19	\$56.89	\$44.98	\$75.25
60-64	\$14.77	\$23.87	\$27.73	\$45.94	\$40.70	\$68.00	\$53.66	\$90.07
65-69	\$16.25	\$26.35	\$30.69	\$50.91	\$45.14	\$75.46	\$59.59	\$100.02
70-74	\$19.79	\$32.39	\$37.79	\$62.97	\$55.78	\$93.56	\$73.77	\$124.15
75-79	\$21.33	\$34.98	\$40.85	\$68.16	\$60.38	\$101.34	\$79.91	\$134.52
80-85	\$22.65	\$37.26	\$43.50	\$72.71	\$64.35	\$108.17	\$85.20	\$143.63

Modal Factors:	Monthly PAC	Quarterly	Semi Annual
	.09	.265	.52