Off Exchange ONLY Silver 5000 Plan Effective 1/1/21 - 12/31/21

	Rating Area 1-A		Rating Area 2-B		Rating Area 3-C		Rating Area 4-D		Rating Area 5-E		Rating Area 6-F		Rating Area 7-G		Rating Area 8-H	
Age*	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Age	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
0-14	\$230.54	\$230.54	\$176.85	\$176.85	\$167.50	\$167.50	\$230.54	\$230.54	\$167.50	\$167.50	\$173.91	\$173.91	\$167.13	\$167.13	\$177.76	\$177.76
15	\$251.04	\$251.04	\$192.57	\$192.57	\$182.39	\$182.39	\$251.04	\$251.04	\$182.39	\$182.39	\$189.37	\$189.37	\$181.99	\$181.99	\$193.56	\$193.56
16	\$258.87	\$258.87	\$198.58	\$198.58	\$188.08	\$188.08	\$258.87	\$258.87	\$188.08	\$188.08	\$195.28	\$195.28	\$187.67	\$187.67	\$199.61	\$199.61
17	\$266.71	\$266.71	\$204.59	\$204.59	\$193.78	\$193.78	\$266.71	\$266.71	\$193.78	\$193.78	\$201.20	\$201.20	\$193.35	\$193.35	\$205.65	\$205.65
18	\$275.14	\$275.14	\$211.06	\$211.06	\$199.91	\$199.91	\$275.14	\$275.14	\$199.91	\$199.91	\$207.56	\$207.56	\$199.47	\$199.47	\$212.15	\$212.15
19	\$283.58	\$283.58	\$217.53	\$217.53	\$206.04	\$206.04	\$283.58	\$283.58	\$206.04	\$206.04	\$213.93	\$213.93	\$205.59	\$205.59	\$218.66	\$218.66
20	\$292.32	\$292.32	\$224.24	\$224.24	\$212.39	\$212.39	\$292.32	\$292.32	\$212.39	\$212.39	\$220.52	\$220.52	\$211.92	\$211.92	\$225.40	\$225.40
21	\$301.36	\$346.57	\$231.17	\$265.85	\$218.96	\$251.80	\$301.36	\$346.57	\$218.96	\$251.80	\$227.34	\$261.44	\$218.48	\$251.25	\$232.37	\$267.23
22	\$301.36	\$346.57	\$231.17	\$265.85	\$218.96	\$251.80	\$301.36	\$346.57	\$218.96	\$251.80	\$227.34	\$261.44	\$218.48	\$251.25	\$232.37	\$267.23
23	\$301.36	\$346.57	\$231.17	\$265.85	\$218.96	\$251.80	\$301.36	\$346.57	\$218.96	\$251.80	\$227.34	\$261.44	\$218.48	\$251.25	\$232.37	\$267.23
24	\$301.36	\$346.57	\$231.17	\$265.85	\$218.96	\$251.80	\$301.36	\$346.57	\$218.96	\$251.80	\$227.34	\$261.44	\$218.48	\$251.25	\$232.37	\$267.23
25	\$302.57	\$347.95	\$232.10	\$266.91	\$219.83	\$252.81	\$302.57	\$347.95	\$219.83	\$252.81	\$228.25	\$262.49	\$219.35	\$252.25	\$233.30	\$268.30
26	\$308.60	\$354.89	\$236.72	\$272.23	\$224.21	\$257.84	\$308.60	\$354.89	\$224.21	\$257.84	\$232.80	\$267.72	\$223.72	\$257.28	\$237.95	\$273.64
27	\$315.83	\$363.20	\$242.27	\$278.61	\$229.47	\$263.88	\$315.83	\$363.20	\$229.47	\$263.88	\$238.25	\$273.99	\$228.96	\$263.31	\$243.52	\$280.05
28	\$327.58	\$376.72	\$251.28	\$288.98	\$238.00	\$273.71	\$327.58	\$376.72	\$238.00	\$273.71	\$247.12	\$284.19	\$237.48	\$273.11	\$252.59	\$290.47
29	\$337.23	\$387.81	\$258.68	\$297.48	\$245.01	\$281.76	\$337.23	\$387.81	\$245.01	\$281.76	\$254.39	\$292.55	\$244.47	\$281.15	\$260.02	\$299.03
30	\$342.05	\$393.35	\$262.38	\$301.74	\$248.51	\$285.79	\$342.05	\$393.35	\$248.51	\$285.79	\$258.03	\$296.74	\$247.97	\$285.17	\$263.74	\$303.30
31	\$349.28	\$401.67	\$267.93	\$308.12	\$253.77	\$291.83	\$349.28	\$401.67	\$253.77	\$291.83	\$263.49	\$303.01	\$253.21	\$291.20	\$269.32	\$309.72
32	\$356.51	\$409.99	\$273.48	\$314.50	\$259.02	\$297.88	\$356.51	\$409.99	\$259.02	\$297.88	\$268.94	\$309.28	\$258.46	\$297.23	\$274.89	\$316.13
33	\$361.03	\$415.19	\$276.94	\$318.49	\$262.31	\$301.65	\$361.03	\$415.19	\$262.31	\$301.65	\$272.35	\$313.21	\$261.73	\$300.99	\$278.38	\$320.14
34	\$365.85	\$420.73	\$280.64	\$322.74	\$265.81	\$305.68	\$365.85	\$420.73	\$265.81	\$305.68	\$275.99	\$317.39	\$265.23	\$305.01	\$282.10	\$324.41
35	\$368.27	\$423.51	\$282.49	\$324.87	\$267.56	\$307.70	\$368.27	\$423.51	\$267.56	\$307.70	\$277.81	\$319.48	\$266.98	\$307.02	\$283.96	\$326.55
36	\$370.68	\$426.28	\$284.34	\$326.99	\$269.32	\$309.71	\$370.68	\$426.28	\$269.32	\$309.71	\$279.63	\$321.57	\$268.73	\$309.03	\$285.82	\$328.69
37	\$373.09	\$429.05	\$286.19	\$329.12	\$271.07	\$311.73	\$373.09	\$429.05	\$271.07	\$311.73	\$281.45	\$323.66	\$270.47	\$311.04	\$287.67	\$330.83
38	\$375.50	\$431.82	\$288.04	\$331.25	\$272.82	\$313.74	\$375.50	\$431.82	\$272.82	\$313.74	\$283.27	\$325.76	\$272.22	\$313.05	\$289.53	\$332.96
39	\$380.32	\$437.37	\$291.74	\$335.50	\$276.32	\$317.77	\$380.32	\$437.37	\$276.32	\$317.77	\$286.90	\$329.94	\$275.72	\$317.07	\$293.25	\$337.24
40	\$385.14	\$442.91	\$295.44	\$339.75	\$279.82	\$321.80	\$385.14	\$442.91	\$279.82	\$321.80	\$290.54	\$334.12	\$279.21	\$321.09	\$296.97	\$341.52
41	\$392.37	\$451.23	\$300.99	\$346.14	\$285.08	\$327.84	\$392.37	\$451.23	\$285.08	\$327.84	\$296.00	\$340.40	\$284.46	\$327.12	\$302.55	\$347.93
42	\$399.31	\$459.20	\$306.30	\$352.25	\$290.12	\$333.63	\$399.31	\$459.20	\$290.12	\$333.63	\$301.23	\$346.41	\$289.48	\$332.90	\$307.89	\$354.07
43	\$408.95	\$470.29	\$313.70	\$360.76	\$297.12	\$341.69	\$408.95	\$470.29	\$297.12	\$341.69	\$308.50	\$354.78	\$296.47	\$340.94	\$315.33	\$362.63
44	\$421.00	\$484.15	\$322.95	\$371.39	\$305.88	\$351.76	\$421.00	\$484.15	\$305.88	\$351.76	\$317.59	\$365.23	\$305.21	\$350.99	\$324.62	\$373.31
45	\$435.17	\$500.44	\$333.81	\$383.89	\$316.17	\$363.60	\$435.17	\$500.44	\$316.17	\$363.60	\$328.28	\$377.52	\$315.48	\$362.80	\$335.54	\$385.87
46	\$452.04	\$519.85	\$346.76	\$398.77	\$328.43	\$377.70	\$452.04	\$519.85	\$328.43	\$377.70	\$341.01	\$392.16	\$327.71	\$376.87	\$348.56	\$400.84
47	\$471.03	\$541.69	\$361.32	\$415.52	\$342.23	\$393.56	\$471.03	\$541.69	\$342.23	\$393.56	\$355.33	\$408.63	\$341.48	\$392.70	\$363.20	\$417.67
48	\$492.73	\$566.64	\$377.97	\$434.66	\$357.99	\$411.69	\$492.73	\$566.64	\$357.99	\$411.69	\$371.70	\$427.46	\$357.21	\$410.79	\$379.93	\$436.91
49	\$514.13	\$591.24	\$394.38	\$453.54	\$373.54	\$429.57	\$514.13	\$591.24	\$373.54	\$429.57	\$387.84	\$446.02	\$372.72	\$428.63	\$396.42	\$455.89
50	\$538.23	\$618.97	\$412.87	\$474.81	\$391.05	\$449.71	\$538.23	\$618.97	\$391.05	\$449.71	\$406.03	\$466.93	\$390.20	\$448.73	\$415.01	\$477.27
51	\$562.04	\$646.35	\$431.14	\$495.81	\$408.35	\$469.60	\$562.04	\$646.35	\$408.35	\$469.60	\$423.99	\$487.59	\$407.46	\$468.58	\$433.37	\$498.38
52	\$588.26	\$676.50	\$451.25	\$518.94	\$427.40	\$491.51	\$588.26	\$676.50	\$427.40	\$491.51	\$443.77	\$510.33	\$426.47	\$490.44	\$453.59	\$521.63
53	\$614.78	\$707.00	\$471.59	\$542.33	\$446.67	\$513.67	\$614.78	\$707.00	\$446.67	\$513.67	\$463.77	\$533.34	\$445.69	\$512.55	\$474.04	\$545.14
54	\$643.41	\$739.92	\$493.55	\$567.59	\$467.47	\$537.59	\$643.41	\$739.92	\$467.47	\$537.59	\$485.37	\$558.18	\$466.45	\$536.41	\$496.11	\$570.53
55	\$672.04	\$772.85	\$515.52	\$592.84	\$488.27	\$561.51	\$672.04	\$772.85	\$488.27	\$561.51	\$506.97	\$583.01	\$487.20	\$560.28	\$518.19	\$595.91
56	\$703.08	\$808.54	\$539.33	\$620.23	\$510.82	\$587.45	\$703.08	\$808.54	\$510.82	\$587.45	\$530.38	\$609.94	\$509.71	\$586.16	\$542.12	\$623.44
57	\$734.42	\$844.59	\$563.37	\$647.87	\$533.59	\$613.63	\$734.42	\$844.59	\$533.59	\$613.63	\$554.03	\$637.13	\$532.43	\$612.29	\$566.29	\$651.23
58	\$767.87	\$883.05	\$589.03	\$677.38	\$557.90	\$641.58	\$767.87	\$883.05	\$557.90	\$641.58	\$579.26	\$666.15	\$556.68	\$640.18	\$592.08	\$680.89
59	\$784.45	\$902.12	\$601.74	\$692.00	\$569.94	\$655.43	\$784.45	\$902.12	\$569.94	\$655.43	\$591.77	\$680.53	\$568.69	\$654.00	\$604.86	\$695.59
60	\$817.90	\$940.58	\$627.40	\$721.51	\$594.24	\$683.38	\$817.90	\$940.58	\$594.24	\$683.38	\$617.00	\$709.55	\$592.94	\$681.89	\$630.65	\$725.25
61	\$846.83	\$973.85	\$649.60	\$747.03	\$615.26	\$707.55	\$846.83	\$973.85	\$615.26	\$707.55	\$638.83	\$734.65	\$613.92	\$706.01	\$652.96	\$750.91
62	\$865.82	\$995.69	\$664.16	\$763.78	\$629.06	\$723.42	\$865.82	\$995.69	\$629.06	\$723.42	\$653.15	\$751.12	\$627.68	\$721.83	\$667.60	\$767.74
63	\$889.62	\$1,023.07	\$682.42	\$784.79	\$646.36	\$743.31	\$889.62	\$1,023.07	\$646.36	\$743.31	\$671.11	\$771.77	\$644.94	\$741.68	\$685.96	\$788.85
64+	\$904.08	\$1,039.70	\$693.51	\$797.55	\$656.86	\$755.40	\$904.08	\$1,039.70	\$656.86	\$755.40	\$682.01	\$784.32	\$655.42	\$753.74	\$697.10	\$801.68

Off Exchange ONLY Silver 5000 Plan Effective 1/1/21 - 12/31/21

	Rating Area 9-I		Rating Are	ea 10-J	Rating Area 11-K		Rating Area 12-L		Rating Area 13-M		Rating Area 14-N		Rating Area 15-0	
• •	Non-Tobacco Tobacco													
Age*	Rate	Rate												
0-14	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$195.54	\$195.54	\$195.54	\$195.54
15	\$237.07	\$237.07	\$237.07	\$237.07	\$237.07	\$237.07	\$237.07	\$237.07	\$237.07	\$237.07	\$212.92	\$212.92	\$212.92	\$212.92
16	\$244.47	\$244.47	\$244.47	\$244.47	\$244.47	\$244.47	\$244.47	\$244.47	\$244.47	\$244.47	\$219.57	\$219.57	\$219.57	\$219.57
17	\$251.87	\$251.87	\$251.87	\$251.87	\$251.87	\$251.87	\$251.87	\$251.87	\$251.87	\$251.87	\$226.21	\$226.21	\$226.21	\$226.21
18	\$259.83	\$259.83	\$259.83	\$259.83	\$259.83	\$259.83	\$259.83	\$259.83	\$259.83	\$259.83	\$233.37	\$233.37	\$233.37	\$233.37
19	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80	\$267.80	\$240.53	\$240.53	\$240.53	\$240.53
20	\$276.06	\$276.06	\$276.06	\$276.06	\$276.06	\$276.06	\$276.06	\$276.06	\$276.06	\$276.06	\$247.94	\$247.94	\$247.94	\$247.94
21	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$255.61	\$293.95	\$255.61	\$293.95
22	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$255.61	\$293.95	\$255.61	\$293.95
23	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$255.61	\$293.95	\$255.61	\$293.95
24	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$284.59	\$327.28	\$255.61	\$293.95	\$255.61	\$293.95
25	\$285.73	\$328.59	\$285.73	\$328.59	\$285.73	\$328.59	\$285.73	\$328.59	\$285.73	\$328.59	\$256.63	\$295.12	\$256.63	\$295.12
26	\$291.42	\$335.14	\$291.42	\$335.14	\$291.42	\$335.14	\$291.42	\$335.14	\$291.42	\$335.14	\$261.74	\$301.00	\$261.74	\$301.00
27	\$298.25	\$342.99	\$298.25	\$342.99	\$298.25	\$342.99	\$298.25	\$342.99	\$298.25	\$342.99	\$267.88	\$308.06	\$267.88	\$308.06
28	\$309.35	\$355.76	\$309.35	\$355.76	\$309.35	\$355.76	\$309.35	\$355.76	\$309.35	\$355.76	\$277.85	\$319.52	\$277.85	\$319.52
29	\$318.46	\$366.23	\$318.46	\$366.23	\$318.46	\$366.23	\$318.46	\$366.23	\$318.46	\$366.23	\$286.02	\$328.93	\$286.02	\$328.93
30	\$323.01	\$371.47	\$323.01	\$371.47	\$323.01	\$371.47	\$323.01	\$371.47	\$323.01	\$371.47	\$290.11	\$333.63	\$290.11	\$333.63
31	\$329.84	\$379.32	\$329.84	\$379.32	\$329.84	\$379.32	\$329.84	\$379.32	\$329.84	\$379.32	\$296.25	\$340.69	\$296.25	\$340.69
32	\$336.67	\$387.18	\$336.67	\$387.18	\$336.67	\$387.18	\$336.67	\$387.18	\$336.67	\$387.18	\$302.38	\$347.74	\$302.38	\$347.74
33	\$340.94	\$392.09	\$340.94	\$392.09	\$340.94	\$392.09	\$340.94	\$392.09	\$340.94	\$392.09	\$306.22	\$352.15	\$306.22	\$352.15
34	\$345.50	\$397.32	\$345.50	\$397.32	\$345.50	\$397.32	\$345.50	\$397.32	\$345.50	\$397.32	\$310.31	\$356.85	\$310.31	\$356.85
35	\$347.77	\$399.94	\$347.77	\$399.94	\$347.77	\$399.94	\$347.77	\$399.94	\$347.77	\$399.94	\$312.35	\$359.21	\$312.35	\$359.21
36	\$350.05	\$402.56	\$350.05	\$402.56	\$350.05	\$402.56	\$350.05	\$402.56	\$350.05	\$402.56	\$314.40	\$361.56	\$314.40	\$361.56
37	\$352.33	\$405.18	\$352.33	\$405.18	\$352.33	\$405.18	\$352.33	\$405.18	\$352.33	\$405.18	\$316.44	\$363.91	\$316.44	\$363.91
38	\$354.60	\$407.79	\$354.60	\$407.79	\$354.60	\$407.79	\$354.60	\$407.79	\$354.60	\$407.79	\$318.49	\$366.26	\$318.49	\$366.26
39	\$359.16	\$413.03	\$359.16	\$413.03	\$359.16	\$413.03	\$359.16	\$413.03	\$359.16	\$413.03	\$322.58	\$370.96	\$322.58	\$370.96
40	\$363.71	\$418.27	\$363.71	\$418.27	\$363.71	\$418.27	\$363.71	\$418.27	\$363.71	\$418.27	\$326.67	\$375.67	\$326.67	\$375.67
41	\$370.54	\$426.12	\$370.54	\$426.12	\$370.54	\$426.12	\$370.54	\$426.12	\$370.54	\$426.12	\$332.80	\$382.72	\$332.80	\$382.72
42	\$377.09	\$433.65	\$377.09	\$433.65	\$377.09	\$433.65	\$377.09	\$433.65	\$377.09	\$433.65	\$338.68	\$389.48	\$338.68	\$389.48
43	\$386.19	\$444.12	\$386.19	\$444.12	\$386.19	\$444.12	\$386.19	\$444.12	\$386.19	\$444.12	\$346.86	\$398.89	\$346.86	\$398.89
44	\$397.58	\$457.21	\$397.58	\$457.21	\$397.58	\$457.21	\$397.58	\$457.21	\$397.58	\$457.21	\$357.08	\$410.65	\$357.08	\$410.65
45	\$410.95	\$472.60	\$410.95	\$472.60	\$410.95	\$472.60	\$410.95	\$472.60	\$410.95	\$472.60	\$369.10	\$424.46	\$369.10	\$424.46
46	\$426.89	\$490.92	\$426.89	\$490.92	\$426.89	\$490.92	\$426.89	\$490.92	\$426.89	\$490.92	\$383.41	\$440.92	\$383.41	\$440.92
47	\$444.82	\$511.54	\$444.82	\$511.54	\$444.82	\$511.54	\$444.82	\$511.54	\$444.82	\$511.54	\$399.51	\$459.44	\$399.51	\$459.44
48	\$465.31	\$535.11	\$465.31	\$535.11	\$465.31	\$535.11	\$465.31	\$535.11	\$465.31	\$535.11	\$417.92	\$480.61	\$417.92	\$480.61
49	\$485.52	\$558.35	\$485.52	\$558.35	\$485.52	\$558.35	\$485.52	\$558.35	\$485.52	\$558.35	\$436.07	\$501.48	\$436.07	\$501.48
50	\$508.28	\$584.53	\$508.28	\$584.53	\$508.28	\$584.53	\$508.28	\$584.53	\$508.28	\$584.53	\$456.52	\$524.99	\$456.52	\$524.99
51	\$530.77	\$610.38	\$530.77	\$610.38	\$530.77	\$610.38	\$530.77	\$610.38	\$530.77	\$610.38	\$476.71	\$548.21	\$476.71	\$548.21
52	\$555.53	\$638.86	\$555.53	\$638.86	\$555.53	\$638.86	\$555.53	\$638.86	\$555.53	\$638.86	\$498.95	\$573.79	\$498.95	\$573.79
53	\$580.57	\$667.66	\$580.57	\$667.66	\$580.57	\$667.66	\$580.57	\$667.66	\$580.57	\$667.66	\$521.44	\$599.66	\$521.44	\$599.66
54	\$607.61	\$698.75	\$607.61	\$698.75	\$607.61	\$698.75	\$607.61	\$698.75	\$607.61	\$698.75	\$545.72	\$627.58	\$545.72	\$627.58
55	\$634.64	\$729.84	\$634.64	\$729.84	\$634.64	\$729.84	\$634.64	\$729.84	\$634.64	\$729.84	\$570.00	\$655.51	\$570.00	\$655.51
56	\$663.96	\$763.55	\$663.96	\$763.55	\$663.96	\$763.55	\$663.96	\$763.55	\$663.96	\$763.55	\$596.33	\$685.78	\$596.33	\$685.78
57	\$693.56	\$797.59	\$693.56	\$797.59	\$693.56	\$797.59	\$693.56	\$797.59	\$693.56	\$797.59	\$622.92	\$716.35	\$622.92	\$716.35
58	\$725.15	\$833.92	\$725.15	\$833.92	\$725.15	\$833.92	\$725.15	\$833.92	\$725.15	\$833.92	\$651.29	\$748.98	\$651.29	\$748.98
59	\$740.80	\$851.92	\$740.80	\$851.92	\$740.80	\$851.92	\$740.80	\$851.92	\$740.80	\$851.92	\$665.35	\$765.15	\$665.35	\$765.15
60	\$772.39	\$888.25	\$772.39	\$888.25	\$772.39	\$888.25	\$772.39	\$888.25	\$772.39	\$888.25	\$693.72	\$797.78	\$693.72	\$797.78
61	\$799.71	\$919.67	\$799.71	\$919.67	\$799.71	\$919.67	\$799.71	\$919.67	\$799.71	\$919.67	\$718.26	\$826.00	\$718.26	\$826.00
62	\$817.64	\$940.28	\$817.64	\$940.28	\$817.64	\$940.28	\$817.64	\$940.28	\$817.64	\$940.28	\$734.36	\$844.51	\$734.36	\$844.51
63	\$840.12	\$966.14	\$840.12	\$966.14	\$840.12	\$966.14	\$840.12	\$966.14	\$840.12	\$966.14	\$754.55	\$867.74	\$754.55	\$867.74
64+	\$853.77	\$981.85	\$853.77	\$981.85	\$853.77	\$981.85	\$853.77	\$981.85	\$853.77	\$981.85	\$766.81	\$881.85	\$766.81	\$881.85