

# Secure STM

State Zip Code Area Classifications  
Effective 1/1/06



The states indicated with a ✓ (check) are approved for the rates effective 1/1/06 through 6/30/06.

Zip Code	Area	Zip Code	Area
✓Alaska		✓Illinois	
995-999	C	607, 612-614, 619, 623-624, 626	A
✓Alabama		628-629	A
357-358, 360-363, 368	B	610-611	B
364-367, 369	D	617, 625	C
354-356, 359	E	615-616, 618, 627	D
350-352	G	609, 620-622	E
✓Arkansas		600-606, 608	F
727-729	A	Indiana	
716-723, 724-726	B	472, 474-475	A
✓Arizona		467-469, 473, 476-479	B
850-865.	A	460-462, 465-466, 470	C
California		471	D
933	B	463-464	E
932, 936-938	C	✓Iowa	
930	D	504-505, 508-516, 521, 525-528	A
922-925, 931, 934, 959, 952-954	E	500-503, 506-507, 520, 522-524	B
939, 942-943, 960, 945-948, 950-951	F	✓Kansas ( Use KS application.)	
919-921, 926-928, 940-941, 955-958	G	(12 Month STM Option not available.)	
961-966	G	664-679	A
900-918, 935, 944, 949, 940-941	H	660-662	B
✓Colorado (Use CO application.)		✓Kentucky (Use KY application.)	
(12 Month STM Option not available.)		403-410, 412-427	C
800-816	C	400-402, 411	D
Connecticut		✓Louisiana ( Use LA application.)	
060-069	A	(12 Month STM Option not available.)	
✓Delaware		703, 705-714	F
199	E	700-701, 704	G
197-198	F	✓Maryland (Use MD application.)	
✓District of Columbia		215	B
200, 202-205	F	213, 218-219	C
✓Florida (Use FL application.)		206-212, 214, 216-217	F
323	B	✓Maine (Use Maine application.)	
324, 348, 340-344	C	039-049	D
321, 325, 327-329, 338, 347	D	✓Michigan	
326, 339	E	(12 Month STM Option not available.)	
320, 322, 335-337, 346, 349	F	488-489, 493-499	A
333-334	G	480-487, 490-492	B
330-332	H	✓Minnesota (Use MN app. and rates.)	
✓Georgia		563-565	A
304-305, 315-319	A	556-558, 560-562, 566-567	B
300-303, 306-314	B	550-555, 559	C
✓Hawaii		✓Missouri	
967-968	C	630-639, 644-658	A
✓Idaho (Use ID application.)		640-641	B
836-837	A		
832-835, 838	B		

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicants rate area. The rate chart contains rates for 10 zip area letters. Only use the rates located in the column titled with the applicants area letter.

Please use the Standard Security Life Ins. Co. of New York Generic STM Application form SSL-STM-11/04-APP, unless otherwise indicated below to use a state specific application or rate chart. Contact your agent or HPA, Inc. for the application form or to verify current plan approvals.

Zip Code	Area	Zip Code	Area
✓Mississippi (Use MS application.)		✓Rhode Island	
387-397	D	028-029.	C
386	E	✓South Carolina	
✓Montana		290-293, 295-297, 299.	B
(Use MT application and rates.)		294, 298	C
✓Nebraska		✓South Dakota (Use SD application.)	
683-693	AA	570-577	B
680-681	A	✓Tennessee	
✓Nevada (Use NV application.)		376, 383	A
(12 Month STM Option not available.)		370-372, 377-382, 384-385.	B
889, 893	F	373-374	C
894, 895, 898	G	✓Texas (Use TX application.)	
890-891	H	756, 765-767, 786-787, 797	B
New Hampshire		757-759, 763-764, 768-769, 771-772	D
038	A	778-782, 785, 788-793, 795-796	D
030-037	B	760-761, 798-799	E
✓New Mexico		750-755, 762, 783-784	F
875-880	B	770, 773-774, 776-777, 794	G
870-874, 881-884	C	775	I
✓North Carolina (Use NC application.)		✓Utah	
270-289	B	845-847	A
✓North Dakota (Use ND application.)		840-844	B
(12 Month STM Option not available.)		✓Virginia	
580-581	A	229, 240-245	B
582-588	B	201, 228, 233-237, 239, 246	C
✓Ohio		220-227, 230-232, 238	F
446-449, 458	AA	Washington	
430-445, 450-457	A	989, 993	A
✓Oklahoma		983-984, 986-988, 990-992, 994	B
735, 740-741, 749	A	980-982, 985	C
730-731, 734, 736-739, 743-748	B	✓West Virginia	
✓Oregon		261-267	B
973-976, 978-979	A	247-249, 252, 255-259, 268	C
970-972-977	B	260	D
✓Pennsylvania		250-251, 253-254	E
173-176	A	✓Wisconsin	
151-152, 166, 168, 183, 195-196	C	547, 549, 533	A
157-158, 162-163, 167, 169, 172	D	538-539, 541-545	A
177-179, 188	D	546, 548, 534-537	B
161, 164-165, 170-171, 180-182	E	530-532, 540	C
150, 153-156, 159-160, 184-187	F	✓Wyoming	
189-194	F	820-831	C

# Secure STM

Rates and Area Classifications Effective 1/1/06  
Underwritten by Standard Security Life  
Insurance Company of New York



## How to Calculate Your Rates

There are three Secure STM rate charts for each coverage effective date range (1/1/06 through 3/31/06 and 4/1/06 through 6/30/06) contained in this booklet :

1. Monthly Pay for 1 to 6 months
2. Monthly Pay for 1 to 12 months
3. Single Pay for 30 to 180 days

Your coverage rate chart is determined by your choices for the Coverage Length and Coinsurance and coverage effective date. Referring to the applicable rate chart, you must locate each of the following:

1. Your Deductible choice
2. Gender / Age for each to be insured
3. Your Area Rate Classification letter

The reverse side of the application contains the Rate Calculation Chart. Simply follow the steps listed to calculate your cost.

## How to Apply for Dependent Children Coverage

Your dependent children must be unmarried and under age 19 (or under age 25 and a full time student). List all of your eligible dependent children to be insured on the application for insurance. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

## How to Apply for Child Only Coverage

The minimum age is 2 years old for child(ren) coverage without an adult guardian also insured. Use the 2-19 rate for either the male or female, based on the gender of the oldest child; then use the per child rate for each of the other siblings to be insured. The parent or legal guardian must sign and date the application.

## About Communicating for America (CFA)

CFA provides many benefits and discounts to it's members. Your enrollment as a member of the CFA is completed upon receipt of the association annual dues. Your membership information will be mailed shortly thereafter.\*

*CFA is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance coverage. CFA is a division of Communicating for Agriculture and the Self-Employed, Inc. CFA is a 501c5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972.*

\* CFA membership does not apply to residents of ID, KS, LA, ME, MD, MN, MT, ND, NV or SD.

## About the STM Enhancement Series

Included with your coverage is CFA STM Enhancement Series\* which provides members with discounts for the following services and or purchases: vitamins, herbs and nutritional supplements - 10% off already low prices; Nurse-on-call – access to a registered nurse 24-hours a day, seven days a week; chiropractic services – 30% to 50% off at more than 3,000 private chiropractors; prescription drugs - 10% to 40% off on generic or name-brand drugs at over 55,000 pharmacies nationwide; vision eyewear care - 20% to 60% off eyeglasses, contact lenses and non-prescription sunglasses through a network of more than 10,000 retail optical locations, including Pearle Vision, JC Penney's, LensCrafters and Wal-Mart; dental services - save an average of 28% and up to 50% on dental expenses from 53,000 dentists in Aetna Dental Access\*\*; low rate home mortgages – up to \$500 credit at closing, competitive interest rates, and extended lock rate option; low rate student loans – Federal Stafford and alternative loan options at some of the lowest rates in the industry.

*\*CFA fees are listed on the rate chart.. Communicating for America (CFA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Insurance Company of New York or a part of the STM insurance coverage.*

*\*\* Anticipated national average dental charges for the 2004 calendar year based on the comparison of provider negotiated fees to national average charges. The actual costs and savings vary by geographical area according to Aetna Provider Database as of 7/1/04.*

Please call your agent or contact HPA for application forms or questions about STM state availability:

1-800-277-3323, ext. 3; or online at [www.hpa-inc.com](http://www.hpa-inc.com)

Secure STM Rates/zips eff. 1/1/06 - 6/30/06



# Secure STM Monthly Rates for 1 to 6 Months

Underwritten by Standard Security Life Insurance Company of New York  
Rates Effective January 1, 2006 through June 30, 2006

### 80% of \$5,000 Co-insurance Option Coverage Dates from 1/1/06 through 3/31/06

#### \$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	32.44	35.56	38.67	41.48	43.04	45.22	47.09	49.58	52.39	56.13
20-24	Male	36.94	40.63	44.31	47.62	49.46	52.04	54.24	57.19	60.50	64.92
25-29	Male	34.24	37.58	40.93	43.93	45.61	47.95	49.95	52.62	55.63	59.64
30-34	Male	47.45	51.51	55.56	59.21	61.24	64.08	66.51	69.76	73.41	78.28
35-39	Male	53.76	58.60	63.45	67.81	70.23	73.62	76.53	80.41	84.77	90.58
40-44	Male	61.57	67.39	73.21	78.45	81.36	85.44	88.93	93.59	98.83	105.81
45-49	Male	74.49	81.93	89.36	96.06	99.77	104.98	109.44	115.39	122.08	131.01
50-54	Male	91.02	100.52	110.02	118.57	123.32	129.97	135.67	143.28	151.83	163.23
55-59	Male	114.75	127.22	139.69	150.91	157.15	165.87	173.36	183.33	194.55	209.52
60-64	Male	141.79	157.64	173.49	187.75	195.68	206.77	216.28	228.96	243.23	262.25
2-19	Female	36.94	40.63	44.31	47.62	49.46	52.04	54.24	57.19	60.50	64.92
20-24	Female	41.45	45.70	49.94	53.76	55.88	58.85	61.40	64.79	68.61	73.71
25-29	Female	39.05	42.99	46.93	50.48	52.46	55.22	57.58	60.74	64.29	69.02
30-34	Female	51.36	55.90	60.44	64.53	66.81	69.99	72.71	76.35	80.44	85.89
35-39	Female	56.46	61.65	66.83	71.49	74.08	77.71	80.82	84.97	89.63	95.85
40-44	Female	65.18	71.45	77.72	83.37	86.50	90.89	94.65	99.67	105.32	112.84
45-49	Female	79.72	89.26	87.74	96.46	100.20	105.43	109.92	115.90	122.62	131.59
50-54	Female	90.71	100.18	109.64	118.16	122.89	129.52	135.20	142.77	151.29	162.64
55-59	Female	107.54	119.11	130.68	141.09	146.87	154.97	161.91	171.16	181.57	195.45
60-64	Female	126.77	140.74	154.71	167.29	174.27	184.05	192.43	203.61	216.19	232.95
Per child**		22.43	24.60	26.78	28.74	29.83	31.36	32.66	34.41	36.37	38.98

#### \$500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	50.77	56.17	61.58	66.45	69.15	72.94	76.18	80.51	85.38	91.87
20-24	Male	58.28	64.62	70.97	76.68	79.86	84.30	88.11	93.19	98.90	106.52
25-29	Male	54.07	59.89	65.71	70.95	73.86	77.94	81.43	86.09	91.33	98.31
30-34	Male	71.19	78.21	85.23	91.55	95.06	99.98	104.19	109.81	116.13	124.56
35-39	Male	82.30	90.71	99.13	106.70	110.91	116.79	121.84	128.57	136.14	146.24
40-44	Male	96.12	106.26	116.40	125.53	130.60	137.70	143.78	151.90	161.02	173.19
45-49	Male	118.36	131.28	144.20	155.82	162.28	171.33	179.08	189.41	201.04	216.55
50-54	Male	147.50	164.06	180.63	195.53	203.81	215.41	225.35	238.60	253.50	273.38
55-59	Male	188.36	210.03	231.70	251.21	262.04	277.21	290.21	307.55	327.05	353.06
60-64	Male	235.84	263.44	291.04	315.89	329.69	349.01	365.58	387.66	412.50	445.63
2-19	Female	58.88	65.30	71.72	77.50	80.71	85.21	89.06	94.20	99.98	107.69
20-24	Female	66.69	74.09	81.49	88.15	91.85	97.02	101.46	107.38	114.04	122.92
25-29	Female	62.18	69.02	75.85	82.01	85.42	90.21	94.31	99.78	105.93	114.13
30-34	Female	78.40	86.32	94.25	101.38	105.34	110.89	115.64	121.98	129.11	138.62
35-39	Female	87.11	96.12	105.14	113.25	117.76	124.07	129.47	136.68	144.80	155.61
40-44	Female	102.13	113.02	123.92	133.72	139.16	146.79	153.32	162.04	171.84	184.91
45-49	Female	118.96	131.95	144.95	156.64	163.14	172.24	180.03	190.43	202.12	217.72
50-54	Female	146.90	163.39	179.88	194.71	202.96	214.50	224.39	237.58	252.42	272.21
55-59	Female	176.04	196.17	216.31	234.42	244.49	258.58	270.66	286.76	304.88	329.04
60-64	Female	209.40	233.69	257.99	279.86	292.01	309.02	323.60	343.04	364.91	394.07
Per child**		35.35	39.14	42.93	46.35	48.24	50.90	53.17	56.21	59.62	64.17

#### \$1,000 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	43.25	47.72	52.19	56.22	58.45	61.58	64.26	67.84	71.86	77.22
20-24	Male	49.56	54.82	60.08	64.81	67.44	71.12	74.28	78.48	83.21	89.52
25-29	Male	45.96	50.77	55.57	59.90	62.30	65.67	68.55	72.40	76.73	82.49
30-34	Male	61.27	67.05	72.84	78.04	80.94	84.98	88.45	93.08	98.29	105.23
35-39	Male	70.28	77.19	84.10	90.32	93.78	98.62	102.76	108.26	114.52	122.80
40-44	Male	81.70	90.04	98.38	105.88	110.05	115.89	120.89	127.56	135.06	145.07
45-49	Male	100.03	110.66	121.29	130.85	136.17	143.61	149.98	158.49	168.05	180.81
50-54	Male	124.07	137.70	151.33	163.60	170.42	179.96	188.14	199.05	211.32	227.68
55-59	Male	157.72	175.56	193.40	209.45	218.37	230.86	241.56	255.83	271.89	293.30
60-64	Male	196.78	219.50	242.22	262.67	274.03	289.94	303.57	321.75	342.20	369.46
2-19	Female	49.56	54.82	60.08	64.81	67.44	71.12	74.28	78.48	83.21	89.52
20-24	Female	56.17	62.26	68.34	73.82	76.86	81.12	84.77	89.64	95.11	102.41
25-29	Female	52.57	58.20	63.84	68.91	71.72	75.65	79.03	83.55	88.62	95.38
30-34	Female	67.28	73.81	80.35	86.23	89.50	94.07	97.99	103.22	109.10	116.94
35-39	Female	74.49	81.93	89.36	96.06	99.77	104.98	109.44	115.39	122.08	131.01
40-44	Female	86.81	95.79	104.76	112.84	117.33	123.61	129.00	136.18	144.26	155.03
45-49	Female	100.63	111.33	122.04	131.67	137.02	144.52	150.94	159.50	169.13	181.98
50-54	Female	123.46	137.02	150.58	162.78	169.56	179.05	187.19	198.03	210.24	226.51
55-59	Female	147.50	164.06	180.63	195.53	203.81	215.41	225.35	238.60	253.50	273.38
60-64	Female	174.84	194.82	214.80	232.79	242.78	256.76	268.75	284.73	302.72	326.69
Per child**		29.94	33.06	36.17	38.98	40.54	42.72	44.59	47.08	49.89	53.63

#### \$250 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	60.68	67.33	73.98	79.96	83.28	87.94	91.92	97.24	103.23	111.20
20-24	Male	69.69	77.47	85.24	92.24	96.13	101.57	106.23	112.45	119.45	128.78
25-29	Male	64.29	71.38	78.48	84.87	88.42	93.39	97.65	103.33	109.72	118.23
30-34	Male	83.80	92.40	101.01	108.75	113.05	119.07	124.23	131.11	138.85	149.17
35-39	Male	97.32	107.62	117.91	127.17	132.31	139.52	145.69	153.92	163.18	175.53
40-44	Male	114.15	126.54	138.94	150.09	156.29	164.97	172.40	182.32	193.47	208.34
45-49	Male	141.49	157.30	173.11	187.35	195.25	206.32	215.81	228.46	242.69	261.66
50-54	Male	176.95	197.19	217.43	235.65	245.77	259.94	272.09	288.28	306.50	330.79
55-59	Male	227.12	253.64	280.15	304.02	317.27	335.83	351.74	372.96	396.82	428.64
60-64	Male	285.11	318.87	352.64	383.02	399.91	423.54	443.80	470.81	501.20	541.71
2-19	Female	70.30	78.14	85.99	93.06	96.98	102.48	107.19	113.47	120.53	129.95
20-24	Female	79.91	88.96	98.01	106.16	110.68	117.02	122.45	129.69	137.84	148.70
25-29	Female	74.50	82.88	91.25	98.79	102.98	108.84	113.87	120.57	128.10	138.15
30-34	Female	92.82	102.55	112.27	121.03	125.89	132.70	138.54	146.32	155.07	166.75
35-39	Female	103.33	114.38	125.42	135.36	140.88	148.61	155.23	164.06	174.00	187.25
40-44	Female	121.96	135.33	148.70	160.74	167.42	176.78	184.80	195.50	207.53	223.58
45-49	Female	142.09	157.98	173.87	188.16	196.11	207.23	216.76	229.47	243.77	262.83
50-54	Female	176.34	196.51	216.68	234.83	244.92	259.03	271.13	287.27	305.42	329.62
55-59	Female	211.80	236.40	261.00	283.14	295.44	312.66	327.42	347.10	369.24	398.76
60-64	Female	252.66	282.37	312.08	338.81	353.67	374.46	392.29	416.05	442.79	478.44
Per child**		41.96	46.58	51.20	55.35	57.66	60.90	63.67	67.36	71.52	77.06

### 80% of \$5,000 Co-insurance Option Coverage Dates from 4/1/06 through 6/30/06

#### \$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	33.14	36.34	39.55	42.43	44.03	46.28	48.20	50.76	53.65	57.49
20-24	Male	37.77	41.55	45.34	48.74	50.64	53.28	55.55	58.58	61.99	66.53
25-29	Male	34.99	38.43	41.86	44.96	46.67	49.08	51.14	53.89	56.98	61.11
30-34	Male	48.36	52.53	56.70	60.45	62.54	65.46	67.96	71.29	75.05	80.05
35-39	Male	54.85	59.83	64.81	69.29	7					



# Secure STM Monthly Rates for 1 to 12 Months

Underwritten by Standard Security Life Insurance Company of New York  
Rates Effective January 1, 2006 through June 30, 2006

### 80% of \$5,000 Co-insurance Option Coverage Dates from 1/1/06 through 3/31/06

#### \$2,500 Deductible

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	39.26	43.23	47.20	50.77	52.76	55.53	57.92	61.09	64.67	69.43
20-24	Male	45.00	49.69	54.37	58.59	60.93	64.22	67.03	70.78	75.00	80.62
25-29	Male	41.55	45.81	50.07	53.90	56.03	59.01	61.56	64.97	68.80	73.91
30-34	Male	56.32	61.49	66.66	71.30	73.89	77.50	80.60	84.73	89.38	95.58
35-39	Male	64.36	70.53	76.70	82.25	85.34	89.66	93.36	98.29	103.85	111.25
40-44	Male	74.31	81.72	89.13	95.81	99.51	104.70	109.15	115.08	121.75	130.65
45-49	Male	90.76	100.23	109.70	118.22	122.96	129.59	135.27	142.85	151.37	162.73
50-54	Male	111.81	123.91	136.01	146.90	152.95	161.42	168.68	178.36	189.25	203.77
55-59	Male	142.03	157.91	173.79	188.08	196.02	207.14	216.67	229.37	243.66	262.72
60-64	Male	176.47	196.65	216.84	235.00	245.10	259.22	271.33	287.48	305.65	329.87

#### \$1,000 Deductible

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	53.03	58.72	64.42	69.54	72.38	76.37	79.78	84.34	89.46	96.29
20-24	Male	61.07	67.76	74.46	80.49	83.84	88.52	92.54	97.90	103.92	111.96
25-29	Male	56.48	62.60	68.72	74.23	77.29	81.58	85.25	90.15	95.66	103.00
30-34	Male	73.93	81.29	88.66	95.29	98.97	104.12	108.54	114.44	121.07	129.90
35-39	Male	85.40	94.20	103.01	110.93	115.33	121.49	126.77	133.81	141.73	152.29
40-44	Male	99.94	110.56	121.18	130.74	136.05	143.48	149.85	158.34	167.90	180.64
45-49	Male	123.28	136.82	150.36	162.54	169.31	178.78	186.90	197.73	209.91	226.16
50-54	Male	153.90	171.26	188.62	204.25	212.93	225.08	235.50	249.39	265.01	285.85
55-59	Male	196.75	219.47	242.19	262.63	273.99	289.90	303.53	321.70	342.15	369.41
60-64	Male	246.49	275.43	304.37	330.41	344.88	365.13	382.49	405.64	431.69	466.41

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Female	45.00	49.69	54.37	58.59	60.93	64.22	67.03	70.78	75.00	80.62
20-24	Female	50.74	56.14	61.55	66.41	69.11	72.90	76.14	80.46	85.33	91.81
25-29	Female	47.68	52.70	57.72	62.24	64.75	68.27	71.28	75.30	79.82	85.84
30-34	Female	61.30	67.09	72.87	78.08	80.98	85.03	88.50	93.13	98.34	105.28
35-39	Female	67.80	74.40	81.00	86.94	90.24	94.86	98.83	104.11	110.05	117.97
40-44	Female	78.90	86.89	94.87	102.06	106.06	111.65	116.44	122.83	130.02	139.60
45-49	Female	91.14	100.66	110.18	118.75	123.50	130.17	135.88	143.49	152.06	163.48
50-54	Female	111.42	123.48	135.53	146.38	152.40	160.84	168.07	177.71	188.56	203.03
55-59	Female	132.85	147.58	162.31	175.57	182.94	193.25	202.09	213.87	227.13	244.81
60-64	Female	157.34	175.13	192.92	208.94	217.83	230.29	240.96	255.20	271.21	292.56
Per child***		27.19	29.97	32.74	35.24	36.62	38.57	40.23	42.45	44.95	48.28

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Female	61.07	67.76	74.46	80.49	83.84	88.52	92.54	97.90	103.92	111.96
20-24	Female	69.49	77.23	84.98	91.96	95.83	101.25	105.90	112.10	119.08	128.37
25-29	Female	64.89	72.07	79.24	85.70	89.29	94.31	98.61	104.35	110.81	119.42
30-34	Female	81.58	89.90	98.22	105.71	109.87	115.70	120.69	127.35	134.84	144.83
35-39	Female	90.76	100.23	109.70	118.22	122.96	129.59	135.27	142.85	151.37	162.73
40-44	Female	106.45	117.88	129.31	139.60	145.31	153.32	160.18	169.32	179.61	193.33
45-49	Female	124.05	137.68	151.31	163.58	170.40	179.94	188.12	199.02	211.29	227.65
50-54	Female	153.13	170.40	187.66	203.20	211.84	223.92	234.28	248.09	263.63	284.35
55-59	Female	183.74	204.83	225.93	244.91	255.46	270.22	282.88	299.75	318.73	344.81
60-64	Female	218.56	244.01	269.45	292.35	305.07	322.88	338.15	358.51	381.41	411.94
Per child***		36.76	40.73	44.70	48.27	50.26	53.03	55.42	58.59	62.17	66.93

#### \$500 Deductible

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	62.60	69.49	76.37	82.57	86.02	90.84	94.97	100.48	106.68	114.94
20-24	Male	72.16	80.25	88.33	95.61	99.65	105.31	110.16	116.62	123.90	133.60
25-29	Male	66.81	74.22	81.63	88.31	92.01	97.20	101.65	107.58	114.25	123.15
30-34	Male	86.55	95.50	104.44	112.49	116.96	123.22	128.59	135.74	143.79	154.53
35-39	Male	100.71	111.42	122.14	131.78	137.14	144.64	151.06	159.63	169.28	182.13
40-44	Male	118.31	131.22	144.14	155.76	162.22	171.26	179.01	189.34	200.96	216.46
45-49	Male	146.63	163.08	179.53	194.34	202.57	214.08	223.96	237.12	251.93	271.67
50-54	Male	183.74	204.83	225.93	244.91	255.46	270.22	282.88	299.75	318.73	344.04
55-59	Male	235.78	263.38	290.97	315.81	329.61	348.93	365.49	387.56	412.40	445.52
60-64	Male	296.23	331.39	366.54	398.18	415.76	440.37	461.46	489.58	521.22	563.41
2-19	Female	72.93	81.11	89.29	96.65	100.74	106.46	111.37	117.91	125.27	135.09
20-24	Female	82.88	92.30	101.72	110.20	114.91	121.51	127.16	134.70	143.18	154.49
25-29	Female	77.14	85.84	94.55	102.38	106.74	112.83	118.05	125.02	132.85	143.30
30-34	Female	95.74	105.83	115.92	125.00	130.05	137.11	143.17	151.24	160.32	172.43
35-39	Female	106.83	118.31	129.79	140.12	145.86	153.90	160.78	169.97	180.30	194.07
40-44	Female	125.96	139.83	153.70	166.19	173.12	182.83	191.15	202.25	214.73	231.38
45-49	Female	147.39	163.94	180.49	195.38	203.66	215.24	225.17	238.41	253.30	273.16
50-54	Female	182.98	203.97	224.97	243.87	254.37	269.06	281.66	298.46	317.36	342.55
55-59	Female	220.09	245.73	271.36	294.44	307.25	325.20	340.58	361.09	384.16	414.93
60-64	Female	262.56	293.51	324.45	352.30	367.78	389.44	408.01	432.76	460.61	497.75
Per child***		43.65	48.48	53.31	57.65	60.07	63.45	66.35	70.21	74.56	80.36

#### \$250 Deductible

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	75.23	83.69	92.16	99.78	104.01	109.94	115.01	121.79	129.41	139.57
20-24	Male	86.70	96.61	106.51	115.42	120.37	127.30	133.24	141.16	150.07	161.95
25-29	Male	79.82	88.86	97.90	106.03	110.55	116.88	122.30	129.54	137.67	148.52
30-34	Male	102.62	113.58	124.53	134.39	139.86	147.53	154.10	162.86	172.72	185.86
35-39	Male	119.84	132.95	146.05	157.85	164.40	173.57	181.45	191.92	203.71	219.44
40-44	Male	141.27	157.05	172.84	187.04	194.93	205.98	215.45	228.08	242.28	261.22
45-49	Male	176.09	196.22	216.36	234.48	244.55	258.65	270.73	286.84	304.96	329.12
50-54	Male	221.24	247.02	272.80	296.00	308.89	326.94	342.40	363.03	386.23	417.17
55-59	Male	285.14	318.91	352.67	383.06	399.95	423.58	443.84	470.86	501.25	541.77
60-64	Male	358.99	401.98	444.98	483.68	505.18	535.28	561.08	595.48	634.18	685.77
2-19	Female	87.47	97.47	107.46	116.46	121.46	128.45	134.45	142.45	151.45	163.44
20-24	Female	99.71	111.24	122.77	133.14	138.91	146.97	153.89	163.11	173.49	187.32
25-29	Female	92.83	103.49	114.16	123.76	129.09	136.56	142.96	151.49	161.09	173.89
30-34	Female	114.10	126.49	138.88	150.03	156.22	164.89	172.32	182.23	193.38	208.25
35-39	Female	127.49	141.56	155.62	168.27	175.30	185.15	193.58	204.83	217.49	234.36
40-44	Female	151.22	168.24	185.27	200.69	211.21	221.03	231.24	244.87	260.19	280.62
45-49	Female	176.85	197.09	217.32	235.53	245.64	259.80	271.94	288.13	306.34	330.61
50-54	Female	220.47	246.16	271.84	294.96	307.80	325.78	341.19	361.74	384.85	415.67
55-59	Female	265.62	296.95	328.28	356.48	372.14	394.07	412.87	437.93	466.12	503.72
60-64	Female	317.66	355.49	393.33	427.38	446.29	472.78	495.48	525.74	559.79	605.19
Per child***		52.06	57.95	63.83	69.12	72.07	76.18	79.71	84.42	89.71	96.77

### 80% of \$5,000 Co-insurance Option Coverage Dates from 4/1/06 through 6/30/06

#### \$2,500 Deductible

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	40.15	44.23	48.31	51.98	54.02	56.88	59.33	62.59	66.27	71.17
20-24	Male</										



**Secure STM Single Pay Daily Rates**  
 Underwritten by Standard Security Life Insurance Company of New York  
 Rates Effective January 1, 2006 through June 30, 2006

**80% of \$5,000 Co-insurance Option**  
 Coverage Dates from 1/1/06 through 3/31/06

**\$2,500 Deductible**

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	0.96	1.05	1.14	1.22	1.26	1.32	1.38	1.45	1.53	1.64
20-24	Male	1.09	1.19	1.30	1.39	1.45	1.52	1.58	1.67	1.76	1.89
25-29	Male	1.01	1.11	1.20	1.29	1.34	1.40	1.46	1.54	1.62	1.74
30-34	Male	1.42	1.54	1.66	1.76	1.82	1.90	1.97	2.06	2.16	2.30
35-39	Male	1.60	1.74	1.88	2.00	2.07	2.17	2.25	2.36	2.49	2.65
40-44	Male	1.83	1.99	2.16	2.31	2.39	2.51	2.61	2.74	2.89	3.09
45-49	Male	2.19	2.41	2.62	2.81	2.92	3.06	3.19	3.36	3.55	3.81
50-54	Male	2.67	2.94	3.21	3.45	3.59	3.78	3.94	4.15	4.40	4.72
55-59	Male	3.34	3.70	4.05	4.37	4.55	4.80	5.01	5.30	5.62	6.04
60-64	Male	4.11	4.56	5.02	5.42	5.65	5.96	6.23	6.60	7.00	7.54

**\$1,000 Deductible**

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.27	1.40	1.52	1.64	1.70	1.79	1.87	1.97	2.08	2.24
20-24	Male	1.45	1.60	1.75	1.88	1.96	2.06	2.15	2.27	2.41	2.59
25-29	Male	1.35	1.48	1.62	1.74	1.81	1.91	1.99	2.10	2.22	2.39
30-34	Male	1.82	1.98	2.15	2.30	2.38	2.49	2.59	2.72	2.87	3.07
35-39	Male	2.08	2.27	2.47	2.65	2.74	2.88	3.00	3.16	3.34	3.57
40-44	Male	2.40	2.64	2.88	3.09	3.21	3.37	3.52	3.71	3.92	4.21
45-49	Male	2.92	3.23	3.53	3.80	3.95	4.16	4.35	4.59	4.86	5.22
50-54	Male	3.61	4.00	4.38	4.73	4.93	5.20	5.43	5.74	6.09	6.56
55-59	Male	4.57	5.07	5.58	6.04	6.29	6.65	6.95	7.36	7.82	8.43
60-64	Male	5.68	6.33	6.97	7.56	7.88	8.33	8.72	9.24	9.82	10.60

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Female	1.09	1.19	1.30	1.39	1.45	1.52	1.58	1.67	1.76	1.89
20-24	Female	1.22	1.34	1.46	1.57	1.63	1.71	1.79	1.88	1.99	2.14
25-29	Female	1.15	1.26	1.37	1.47	1.53	1.61	1.68	1.77	1.87	2.00
30-34	Female	1.54	1.67	1.79	1.91	1.98	2.07	2.14	2.25	2.36	2.52
35-39	Female	1.68	1.83	1.98	2.11	2.18	2.29	2.38	2.49	2.63	2.80
40-44	Female	1.93	2.11	2.29	2.45	2.54	2.66	2.77	2.91	3.07	3.29
45-49	Female	2.20	2.42	2.63	2.82	2.93	3.08	3.20	3.37	3.57	3.82
50-54	Female	2.66	2.93	3.20	3.44	3.57	3.76	3.92	4.14	4.38	4.71
55-59	Female	3.14	3.47	3.80	4.09	4.26	4.49	4.69	4.95	5.25	5.64
60-64	Female	3.68	4.08	4.48	4.84	5.04	5.32	5.56	5.87	6.23	6.71
Per child**		0.67	0.73	0.79	0.85	0.88	0.92	0.96	1.01	1.06	1.14

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Female	1.45	1.60	1.75	1.88	1.96	2.06	2.15	2.27	2.41	2.59
20-24	Female	1.64	1.81	1.98	2.14	2.23	2.35	2.45	2.59	2.75	2.95
25-29	Female	1.53	1.69	1.86	2.00	2.08	2.19	2.29	2.42	2.56	2.75
30-34	Female	1.99	2.18	2.36	2.53	2.62	2.75	2.86	3.01	3.18	3.40
35-39	Female	2.19	2.41	2.62	2.81	2.92	3.06	3.19	3.36	3.55	3.81
40-44	Female	2.55	2.80	3.06	3.29	3.42	3.59	3.75	3.95	4.18	4.49
45-49	Female	2.94	3.24	3.55	3.82	3.98	4.19	4.37	4.62	4.89	5.26
50-54	Female	3.59	3.98	4.36	4.71	4.90	5.17	5.41	5.71	6.06	6.53
55-59	Female	4.27	4.75	5.22	5.64	5.88	6.21	6.49	6.87	7.29	7.86
60-64	Female	5.05	5.62	6.19	6.70	6.99	7.39	7.73	8.18	8.70	9.38
Per child**		0.88	0.97	1.06	1.14	1.18	1.24	1.30	1.37	1.45	1.56

**\$500 Deductible**

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.48	1.64	1.79	1.93	2.01	2.11	2.21	2.33	2.47	2.65
20-24	Male	1.70	1.88	2.06	2.22	2.31	2.44	2.55	2.69	2.85	3.07
25-29	Male	1.58	1.74	1.91	2.06	2.14	2.26	2.36	2.49	2.64	2.84
30-34	Male	2.10	2.30	2.50	2.68	2.78	2.92	3.04	3.20	3.38	3.62
35-39	Male	2.42	2.66	2.90	3.11	3.23	3.40	3.54	3.74	3.95	4.24
40-44	Male	2.81	3.10	3.39	3.65	3.79	4.00	4.17	4.40	4.66	5.01
45-49	Male	3.44	3.81	4.18	4.51	4.70	4.95	5.17	5.47	5.80	6.24
50-54	Male	4.27	4.75	5.22	5.64	5.88	6.21	6.49	6.87	7.29	7.86
55-59	Male	5.44	6.06	6.67	7.23	7.54	7.97	8.34	8.83	9.39	10.13
60-64	Male	6.79	7.58	8.36	9.07	9.47	10.02	10.49	11.12	11.82	12.77

**\$250 Deductible**

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.77	1.95	2.14	2.31	2.41	2.54	2.66	2.81	2.98	3.20
20-24	Male	2.02	2.24	2.46	2.66	2.77	2.93	3.06	3.24	3.44	3.71
25-29	Male	1.87	2.07	2.27	2.45	2.56	2.70	2.82	2.98	3.16	3.40
30-34	Male	2.46	2.71	2.95	3.17	3.29	3.46	3.61	3.81	4.03	4.32
35-39	Male	2.85	3.14	3.43	3.70	3.84	4.05	4.22	4.46	4.72	5.07
40-44	Male	3.32	3.68	4.03	4.35	4.53	4.77	4.98	5.27	5.58	6.01
45-49	Male	4.10	4.55	5.00	5.41	5.64	5.95	6.22	6.58	6.99	7.53
50-54	Male	5.11	5.69	6.27	6.79	7.07	7.48	7.82	8.29	8.80	9.50
55-59	Male	6.54	7.30	8.05	8.73	9.11	9.64	10.09	10.70	11.38	12.28
60-64	Male	8.20	9.16	10.12	10.99	11.47	12.14	12.72	13.49	14.35	15.51

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Female	1.71	1.90	2.08	2.24	2.34	2.46	2.57	2.72	2.88	3.10
20-24	Female	1.94	2.15	2.36	2.55	2.65	2.80	2.93	3.10	3.29	3.54
25-29	Female	1.81	2.00	2.20	2.37	2.47	2.61	2.72	2.88	3.05	3.29
30-34	Female	2.31	2.53	2.76	2.96	3.07	3.23	3.37	3.55	3.75	4.02
35-39	Female	2.55	2.81	3.07	3.30	3.43	3.61	3.76	3.97	4.20	4.51
40-44	Female	2.98	3.29	3.60	3.88	4.04	4.25	4.44	4.69	4.97	5.34
45-49	Female	3.46	3.83	4.20	4.54	4.72	4.98	5.20	5.50	5.83	6.28
50-54	Female	4.26	4.73	5.20	5.62	5.85	6.18	6.47	6.84	7.26	7.83
55-59	Female	5.09	5.66	6.24	6.75	7.04	7.44	7.78	8.24	8.76	9.45
60-64	Female	6.04	6.73	7.42	8.05	8.39	8.88	9.29	9.85	10.47	11.30
Per child**		1.03	1.14	1.25	1.35	1.40	1.48	1.54	1.63	1.73	1.86

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Female	2.04	2.26	2.49	2.69	2.80	2.96	3.09	3.27	3.47	3.74
20-24	Female	2.31	2.57	2.83	3.06	3.19	3.37	3.52	3.73	3.96	4.27
25-29	Female	2.16	2.40	2.64	2.85	2.97	3.14	3.28	3.47	3.69	3.97
30-34	Female	2.72	2.99	3.27	3.52	3.66	3.85	4.02	4.24	4.49	4.82
35-39	Female	3.02	3.33	3.65	3.93	4.09	4.31	4.50	4.75	5.03	5.41
40-44	Female	3.55	3.93	4.31	4.65	4.84	5.11	5.34	5.64	5.99	6.44
45-49	Female	4.12	4.57	5.03	5.43	5.66	5.98	6.25	6.61	7.02	7.56
50-54	Female	5.10	5.67	6.25	6.76	7.05	7.45	7.80	8.26	8.77	9.46
55-59	Female	6.11	6.81	7.51	8.14	8.49	8.98	9.40	9.96	10.59	11.43
60-64	Female	7.27	8.12	8.96	9.73	10.15	10.74	11.25	11.93	12.69	13.70
Per child**		1.22	1.35	1.49	1.60	1.67	1.76	1.84	1.95	2.07	2.22

**80% of \$5,000 Co-insurance Option**  
 Coverage Dates from 4/1/06 through 6/30/06

**\$2,500 Deductible**

Age	Sex/ Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	0.98	1.07	1.16	1.25	1.29	1.35	1.41	1.48	1.56	1.67
20-24	Male	1.11	1.22	1.33	1.43	1.48	1.55	1.62	1.71	1.80	1.93
25-29	Male	1.03	1.13	1.23	1.32	1.37	1.43	1.49	1.57	1.66	1.78
30-34	Male	1.45	1.57	1.69	1.79	1.85	1.94	2.01	2.10	2.21	2.35
35-39	Male	1.64	1.78	1.92	2.05	2.12	2.22	2.30	2.42	2.54	2.71
40-44	Male	1.86	2.03	2.21	2.36	2.44	2.56	2.67	2.80	2.96	3.16
45-49	Male	2.24	2.46	2.68	2.87	2.98	3.14	3.27	3.44	3.64	3.90
50-54	Male	2.73	3.00	3.28	3.53	3.67	3.87	4.03	4.26	4.51	4.84
55-59	Male	3.42	3.79	4.15	4.48	4.66	4.92	5.14	5.43	5.76	6.20
60-64	Male	4.21	4.68	5.14	5.56	5.79	6.12	6.40	6.77	7.18	7.74

**\$1,000 Deductible**

Age	Sex/ Area	AA	A	B	C
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