

NEW YORK STATE DBL

ALL RATES EFFECTIVE 03/08/2011

<u>COMPANY</u>	<u>BEST'S RATING</u>	<u>BILLING MODE</u>	<u>MALE RATES</u>	<u>FEMALE RATES</u>	<u>PROP/PART RATES</u>
National Benefit Life	A++	1-49 annual/adv. 10-49 qrt/arrears	\$1.30 2.90/m	\$3.45 6.35/m	9.50/m 9.50/m
1st Rehabilitation	A-	1-49 annual/adv. 1-49 qrt/arrears	2.05/m 2.50/m	4.45/m 5.30/m	
Hartford	A+	1-49 annual/adv. 7-49 qrt/arrears	2.02/m 2.49/m	4.70/m 5.08/m	10.50/m
Guardian *	A++	1-49 qrt/arrears 1-49 annual/adv	2.60/m 28.21/y	5.75/m 61.27/y	6.85/m
Standard Security		1-9 annual/adv 10-49 annual/adv 10-49 qrt/arrears	\$1.69 \$2.29 2.58/m	\$3.68 \$5.04 5.68/m	9.36/m
Fort Dearborn		1-4 annual/adv 5-49 annual/adv.	32.62/y 2.80/m	60.58/y 5.20/m	6.70/m
Sun Life**	A++	10-49 qrt/arrears	3.06/m	6.49/m	
Standard	A	2-49 annual/adv. 10-49 qrt/arrears	29.40/a 2.85/m	67.85/a 6.50/m	
Mutual of Omaha	A+	1-9 annual/adv. 10-49 qrt/arrears	2.75/m 2.75/m	5.90/m 5.90/m	Varies By Age
Zurich		1-25 annual/adv. 11-49 qrt/arrears	44.40/y 4.50/m	94.80/y 8.95/m	84.00/y
Security Mutual	A	1-9 annual/adv. 10-49 qrt/arrears	34.80/a 2.90/m	78.00/a 6.50/m	97.20/a 8.10/m

* Guardian rates reduce to \$2.30/male & \$5.00/female if packaged with any non-medical coverage.

**Sun Life rates reduce to \$2.89/male & \$6.13/female if packaged with another line of coverage

All rates are subject to change. Carriers may require minimum annual premiums.

Let Bond Financial Network, Inc. DO THE WORK FOR YOU!

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