

Bankers Fidelity Life Insurance Company®

Vantage Care™

Lump Sum Cancer Insurance Policy Form B 21904

Annual Rates Per Unit Value

Non-Tobacco	Lump Sum Cancer (100% Carcinoma In Situ) \$1,000 per unit				Lump Sum Cancer (25% Carcinoma In Situ) \$1,000 per unit				Optional Heart-Stroke Benefit \$1,000 per unit				Specified Disease Benefit Rider \$1,000 per unit				Skin Cancer Rider \$250 per unit			
	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$2.46	\$4.25	\$3.04	\$4.96	\$2.13	\$3.68	\$2.63	\$4.30	\$1.27	\$2.17	\$1.32	\$2.23	\$1.63	\$3.14	\$3.41	\$5.33	\$0.44	\$0.79	\$0.73	\$1.15
30-34	\$4.49	\$7.93	\$5.20	\$8.81	\$3.89	\$6.87	\$4.50	\$7.63	\$2.91	\$5.12	\$2.97	\$5.20	\$1.91	\$3.80	\$4.10	\$6.52	\$0.82	\$1.47	\$1.19	\$1.92
35-39	\$6.33	\$11.38	\$7.12	\$12.35	\$5.48	\$9.85	\$6.17	\$10.69	\$4.49	\$8.17	\$4.56	\$8.27	\$2.13	\$4.18	\$4.58	\$7.18	\$1.33	\$2.37	\$1.73	\$2.87
40-44	\$8.69	\$15.82	\$9.48	\$16.80	\$7.53	\$13.70	\$8.21	\$14.54	\$6.39	\$11.88	\$6.47	\$11.97	\$2.41	\$4.74	\$4.87	\$7.74	\$2.20	\$3.91	\$2.61	\$4.41
45-49	\$12.14	\$21.98	\$12.94	\$22.95	\$10.51	\$19.04	\$11.20	\$19.88	\$9.10	\$16.65	\$9.18	\$16.74	\$2.81	\$5.46	\$5.27	\$8.46	\$4.06	\$6.92	\$4.48	\$7.43
50-54	\$16.05	\$30.33	\$16.74	\$31.21	\$13.90	\$26.27	\$14.50	\$27.03	\$12.30	\$23.25	\$12.36	\$23.34	\$3.27	\$6.40	\$5.45	\$9.13	\$6.33	\$11.72	\$6.70	\$12.18
55-59	\$20.41	\$39.05	\$20.98	\$39.80	\$17.68	\$33.82	\$18.17	\$34.47	\$16.09	\$30.43	\$16.15	\$30.50	\$3.82	\$7.45	\$5.59	\$9.77	\$8.90	\$16.63	\$9.20	\$17.02
60-64	\$25.68	\$49.15	\$26.12	\$49.81	\$22.24	\$42.56	\$22.62	\$43.13	\$21.32	\$39.84	\$21.36	\$39.90	\$4.66	\$8.86	\$6.03	\$10.92	\$12.56	\$23.27	\$12.79	\$23.61
65-69	\$32.20	\$62.34	\$32.69	\$62.92	\$27.89	\$53.99	\$28.31	\$54.49	\$29.19	\$54.31	\$29.24	\$54.37	\$6.22	\$11.58	\$7.72	\$13.36	\$18.19	\$33.69	\$18.45	\$33.99
70-74	\$36.97	\$73.45	\$37.44	\$73.96	\$32.02	\$63.61	\$32.42	\$64.05	\$38.09	\$71.76	\$38.13	\$71.81	\$8.46	\$15.65	\$9.90	\$17.22	\$24.46	\$46.44	\$24.71	\$46.70
75-79	\$40.11	\$80.82	\$40.56	\$81.27	\$34.74	\$69.99	\$35.13	\$70.38	\$47.72	\$90.45	\$47.76	\$90.49	\$11.86	\$21.66	\$13.22	\$23.10	\$29.96	\$58.20	\$30.19	\$58.44
80-84	\$41.95	\$85.32	\$42.39	\$85.77	\$36.33	\$73.89	\$36.71	\$74.28	\$58.09	\$110.55	\$58.13	\$110.59	\$17.29	\$31.16	\$18.66	\$32.53	\$34.34	\$68.19	\$34.57	\$68.42
85-89	\$43.33	\$88.28	\$43.77	\$88.73	\$37.52	\$76.45	\$37.91	\$76.84	\$68.78	\$132.21	\$68.82	\$132.25	\$23.91	\$43.92	\$25.27	\$45.28	\$36.24	\$73.35	\$36.46	\$73.57
90-94	\$45.27	\$92.48	\$45.72	\$92.92	\$39.20	\$80.08	\$39.59	\$80.47	\$72.37	\$143.67	\$72.41	\$143.71	\$24.58	\$48.66	\$25.93	\$50.03	\$37.86	\$77.19	\$38.09	\$77.41
95-99	\$46.13	\$94.59	\$46.57	\$95.04	\$39.95	\$81.92	\$40.33	\$82.30	\$74.27	\$148.05	\$74.31	\$148.10	\$24.95	\$49.35	\$26.31	\$50.71	\$38.58	\$78.95	\$38.81	\$79.19
Tobacco	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$5.78	\$9.97	\$6.35	\$10.68	\$5.19	\$8.94	\$5.70	\$9.58	\$2.16	\$3.64	\$2.21	\$3.71	\$2.16	\$4.07	\$3.93	\$6.26	\$0.75	\$1.35	\$1.04	\$1.71
30-34	\$10.75	\$18.91	\$11.46	\$19.79	\$9.64	\$16.96	\$10.28	\$17.76	\$5.05	\$8.77	\$5.12	\$8.85	\$2.65	\$5.18	\$4.84	\$7.91	\$1.52	\$2.66	\$1.88	\$3.12
35-39	\$15.43	\$27.63	\$16.23	\$28.61	\$13.84	\$24.79	\$14.56	\$25.66	\$7.98	\$14.30	\$8.05	\$14.39	\$3.07	\$5.93	\$5.53	\$8.93	\$2.53	\$4.45	\$2.94	\$4.95
40-44	\$21.67	\$39.21	\$22.47	\$40.19	\$19.44	\$35.17	\$20.15	\$36.05	\$11.72	\$21.36	\$11.79	\$21.46	\$3.69	\$7.07	\$6.14	\$10.07	\$4.27	\$7.49	\$4.68	\$7.99
45-49	\$31.45	\$56.17	\$32.24	\$57.14	\$28.21	\$50.39	\$28.92	\$51.26	\$17.64	\$31.35	\$17.72	\$31.44	\$4.68	\$8.75	\$7.13	\$11.75	\$8.12	\$13.56	\$8.53	\$14.06
50-54	\$42.94	\$80.25	\$43.65	\$81.13	\$38.52	\$71.98	\$39.15	\$72.77	\$25.12	\$46.41	\$25.18	\$46.49	\$5.94	\$11.26	\$8.11	\$14.00	\$13.10	\$23.80	\$13.46	\$24.25
55-59	\$56.13	\$105.90	\$56.71	\$106.65	\$50.35	\$94.99	\$50.87	\$95.66	\$34.32	\$63.30	\$34.37	\$63.37	\$7.48	\$14.10	\$9.26	\$16.42	\$19.03	\$34.83	\$19.34	\$35.22
60-64	\$72.98	\$137.25	\$73.42	\$137.91	\$65.46	\$123.11	\$65.86	\$123.71	\$47.73	\$86.87	\$47.77	\$86.94	\$9.88	\$18.16	\$11.24	\$20.22	\$27.94	\$50.60	\$28.17	\$50.94
65-69	\$95.98	\$181.43	\$96.47	\$182.01	\$86.10	\$162.74	\$86.53	\$163.26	\$69.25	\$125.11	\$69.30	\$125.17	\$14.28	\$25.69	\$15.78	\$27.47	\$42.40	\$76.58	\$42.66	\$76.88
70-74	\$117.40	\$226.39	\$117.86	\$226.90	\$105.30	\$203.07	\$105.72	\$203.53	\$96.86	\$176.54	\$96.90	\$176.59	\$21.03	\$37.57	\$22.46	\$39.14	\$60.49	\$111.43	\$60.73	\$111.69
75-79	\$135.18	\$264.67	\$135.62	\$265.13	\$121.26	\$237.41	\$121.65	\$237.82	\$130.54	\$239.22	\$130.58	\$239.26	\$31.71	\$56.07	\$33.06	\$57.51	\$79.34	\$149.18	\$79.57	\$149.43
80-84	\$141.79	\$287.08	\$142.23	\$287.53	\$127.19	\$257.51	\$127.58	\$257.91	\$163.93	\$306.43	\$163.97	\$306.47	\$48.04	\$84.83	\$49.39	\$86.20	\$93.61	\$182.68	\$93.83	\$182.92
85-89	\$142.38	\$289.31	\$142.82	\$289.76	\$127.71	\$259.51	\$128.11	\$259.91	\$194.53	\$368.42	\$194.57	\$368.46	\$67.27	\$121.53	\$68.64	\$122.90	\$98.75	\$197.07	\$98.98	\$197.30
90-94	\$148.77	\$301.10	\$149.21	\$301.55	\$133.45	\$270.09	\$133.85	\$270.49	\$204.69	\$400.42	\$204.73	\$400.46	\$69.26	\$135.04	\$70.62	\$136.41	\$103.18	\$207.36	\$103.41	\$207.59
95-99	\$151.60	\$308.00	\$152.03	\$308.45	\$135.98	\$276.28	\$136.37	\$276.68	\$210.08	\$412.64	\$210.12	\$412.69	\$70.35	\$137.10	\$71.71	\$138.47	\$105.14	\$212.10	\$105.36	\$212.33

For premium modes other than Annual, multiply rates by the following: Semi-Annual: 0.50 Quarterly: 0.25 Monthly Bank Draft: 0.08333 Monthly Credit Card: 0.08583

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Vantage Care™

Lump Sum Cancer Insurance Policy Form B 21904

Annual Rates Per Unit Value

Non-Tobacco	Cancer Benefit Builder Rider (100% Carcinoma In Situ) \$100 per unit				Cancer Benefit Builder Rider (25% Carcinoma In Situ) \$100 per unit				Cancer Benefit Builder Rider with Additional Occurrence (100% Carcinoma In Situ) \$100 per unit				Cancer Benefit Builder Rider with Additional Occurrence (25% Carcinoma In Situ) \$100 per unit				Cancer Hospitalization Rider \$100 per unit			
	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$3.28	\$5.69	\$3.94	\$6.50	\$2.84	\$4.93	\$3.41	\$5.63	\$3.55	\$6.15	\$4.26	\$7.03	\$3.07	\$5.33	\$3.69	\$6.09	\$1.48	\$2.77	\$2.61	\$4.15
30-34	\$5.87	\$10.46	\$6.68	\$11.48	\$5.08	\$9.06	\$5.78	\$9.94	\$6.34	\$11.31	\$7.22	\$12.41	\$5.49	\$9.80	\$6.25	\$10.74	\$2.20	\$4.04	\$3.59	\$5.78
35-39	\$8.07	\$14.80	\$8.99	\$15.91	\$6.99	\$12.82	\$7.78	\$13.78	\$8.73	\$16.00	\$9.71	\$17.20	\$7.56	\$13.85	\$8.41	\$14.90	\$2.96	\$5.43	\$4.52	\$7.34
40-44	\$10.61	\$19.81	\$11.52	\$20.93	\$9.18	\$17.16	\$9.97	\$18.12	\$11.47	\$21.42	\$12.45	\$22.62	\$9.93	\$18.55	\$10.78	\$19.59	\$3.85	\$7.15	\$5.41	\$9.06
45-49	\$14.80	\$26.87	\$15.70	\$27.99	\$12.82	\$23.27	\$13.60	\$24.24	\$16.00	\$29.05	\$16.97	\$30.26	\$13.85	\$25.16	\$14.70	\$26.20	\$4.78	\$8.95	\$6.34	\$10.86
50-54	\$18.60	\$36.39	\$19.41	\$37.40	\$16.11	\$31.51	\$16.81	\$32.39	\$20.11	\$39.33	\$20.98	\$40.43	\$17.41	\$34.06	\$18.17	\$35.01	\$5.63	\$10.79	\$7.02	\$12.52
55-59	\$21.05	\$41.94	\$21.71	\$42.80	\$18.23	\$36.32	\$18.80	\$37.06	\$22.76	\$45.34	\$23.47	\$46.27	\$19.71	\$39.26	\$20.32	\$40.07	\$6.71	\$12.78	\$7.84	\$14.25
60-64	\$22.82	\$45.82	\$23.33	\$46.58	\$19.76	\$39.68	\$20.20	\$40.34	\$24.67	\$49.53	\$25.22	\$50.35	\$21.37	\$42.89	\$21.84	\$43.60	\$8.16	\$15.38	\$9.03	\$16.67
65-69	\$24.36	\$49.45	\$24.92	\$50.11	\$21.10	\$42.83	\$21.58	\$43.40	\$26.34	\$53.46	\$26.94	\$54.17	\$22.81	\$46.30	\$23.33	\$46.91	\$10.04	\$19.02	\$10.99	\$20.15
70-74	\$23.56	\$49.38	\$24.10	\$49.97	\$20.41	\$42.77	\$20.87	\$43.28	\$25.47	\$53.38	\$26.05	\$54.02	\$22.06	\$46.23	\$22.56	\$46.78	\$11.41	\$22.14	\$12.31	\$23.15
75-79	\$21.10	\$45.18	\$21.61	\$45.72	\$18.27	\$39.13	\$18.71	\$39.59	\$22.81	\$48.84	\$23.36	\$49.42	\$19.75	\$42.29	\$20.23	\$42.80	\$12.25	\$24.12	\$13.12	\$25.03
80-84	\$17.91	\$38.99	\$18.42	\$39.50	\$15.51	\$33.77	\$15.95	\$34.20	\$19.36	\$42.15	\$19.91	\$42.70	\$16.77	\$36.50	\$17.24	\$36.97	\$12.90	\$25.51	\$13.77	\$26.37
85-89	\$14.87	\$32.53	\$15.38	\$33.03	\$12.88	\$28.17	\$13.32	\$28.61	\$16.08	\$35.16	\$16.62	\$35.71	\$13.92	\$30.45	\$14.40	\$30.92	\$13.60	\$26.86	\$14.48	\$27.74
90-94	\$11.95	\$26.61	\$12.46	\$27.12	\$10.35	\$23.05	\$10.79	\$23.48	\$12.92	\$28.77	\$13.47	\$29.31	\$11.19	\$24.91	\$11.66	\$25.39	\$14.12	\$28.12	\$14.99	\$28.99
95-99	\$7.64	\$18.80	\$8.14	\$19.31	\$6.61	\$16.28	\$7.05	\$16.72	\$8.26	\$20.32	\$8.80	\$20.87	\$7.15	\$17.60	\$7.62	\$18.07	\$14.30	\$28.59	\$15.16	\$29.46
Tobacco	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$7.84	\$13.54	\$8.50	\$14.35	\$7.03	\$12.15	\$7.62	\$12.88	\$8.48	\$14.64	\$9.19	\$15.52	\$7.60	\$13.13	\$8.24	\$13.92	\$3.65	\$6.79	\$4.77	\$8.17
30-34	\$14.45	\$25.63	\$15.26	\$26.64	\$12.96	\$22.99	\$13.68	\$23.90	\$15.62	\$27.70	\$16.49	\$28.80	\$14.01	\$24.85	\$14.79	\$25.83	\$5.59	\$10.24	\$6.98	\$11.97
35-39	\$20.41	\$37.13	\$21.32	\$38.24	\$18.31	\$33.30	\$19.13	\$34.30	\$22.07	\$40.13	\$23.05	\$41.34	\$19.79	\$36.00	\$20.68	\$37.08	\$7.69	\$14.06	\$9.25	\$15.96
40-44	\$27.51	\$50.90	\$28.42	\$52.02	\$24.68	\$45.66	\$25.50	\$46.66	\$29.74	\$55.03	\$30.73	\$56.23	\$26.68	\$49.36	\$27.56	\$50.44	\$10.23	\$18.93	\$11.79	\$20.84
45-49	\$39.87	\$71.26	\$40.78	\$72.38	\$35.76	\$63.92	\$36.58	\$64.92	\$43.10	\$77.04	\$44.09	\$78.24	\$38.66	\$69.10	\$39.55	\$70.18	\$13.24	\$24.48	\$14.80	\$26.39
50-54	\$52.02	\$100.15	\$52.83	\$101.16	\$46.66	\$89.83	\$47.39	\$90.74	\$56.23	\$108.26	\$57.11	\$109.35	\$50.44	\$97.11	\$51.22	\$98.09	\$16.24	\$30.71	\$17.63	\$32.45
55-59	\$61.04	\$119.26	\$61.70	\$120.12	\$54.76	\$106.98	\$55.35	\$107.75	\$65.99	\$128.92	\$66.70	\$129.85	\$59.19	\$115.64	\$59.83	\$116.48	\$19.99	\$37.56	\$21.11	\$39.03
60-64	\$69.13	\$135.61	\$69.63	\$136.37	\$62.01	\$121.64	\$62.46	\$122.32	\$74.73	\$146.59	\$75.27	\$147.42	\$67.03	\$131.50	\$67.52	\$132.23	\$25.21	\$46.72	\$26.08	\$48.02
65-69	\$77.21	\$152.95	\$77.77	\$153.61	\$69.26	\$137.20	\$69.76	\$137.79	\$83.46	\$165.34	\$84.07	\$166.05	\$74.87	\$148.31	\$75.41	\$148.95	\$32.57	\$60.40	\$33.52	\$61.52
70-74	\$77.81	\$159.30	\$78.34	\$159.88	\$69.79	\$142.90	\$70.27	\$143.41	\$84.11	\$172.21	\$84.68	\$172.83	\$75.45	\$154.47	\$75.96	\$155.03	\$39.30	\$74.34	\$40.22	\$75.34
75-79	\$71.21	\$149.93	\$71.72	\$150.47	\$63.88	\$134.49	\$64.33	\$134.97	\$76.98	\$162.08	\$77.53	\$162.66	\$69.05	\$145.38	\$69.54	\$145.91	\$44.52	\$85.55	\$45.39	\$86.46
80-84	\$59.65	\$129.29	\$60.15	\$129.80	\$53.50	\$115.97	\$53.96	\$116.43	\$64.48	\$139.76	\$65.02	\$140.31	\$57.84	\$125.37	\$58.33	\$125.86	\$46.63	\$92.16	\$47.50	\$93.03
85-89	\$48.87	\$106.14	\$49.37	\$106.65	\$43.83	\$95.21	\$44.29	\$95.66	\$52.83	\$114.74	\$53.37	\$115.29	\$47.38	\$102.92	\$47.88	\$103.41	\$47.60	\$94.00	\$48.47	\$94.87
90-94	\$39.26	\$86.59	\$39.77	\$87.10	\$35.22	\$77.67	\$35.67	\$78.13	\$42.44	\$93.61	\$42.99	\$94.15	\$38.07	\$83.96	\$38.56	\$84.45	\$49.40	\$97.67	\$50.28	\$98.53
95-99	\$25.08	\$61.13	\$25.59	\$61.64	\$22.50	\$54.84	\$22.95	\$55.29	\$27.11	\$66.09	\$27.66	\$66.63	\$24.32	\$59.28	\$24.81	\$59.77	\$50.04	\$99.27	\$50.90	\$100.15

For premium modes other than Annual, multiply rates by the following: Semi-Annual: 0.50 Quarterly: 0.25 Monthly Bank Draft: 0.08333 Monthly Credit Card: 0.08583

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Vantage Care™

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Annual Rates Per Unit Value

Non-Tobacco	Cancer & Heart-Stroke Benefit Builder Rider (100% Carcinoma In Situ) \$100 per unit				Cancer & Heart-Stroke Benefit Builder Rider (25% Carcinoma In Situ) \$100 per unit				Cancer & Heart-Stroke Benefit Builder Rider with Additional Occurrence (100% Carcinoma In Situ) \$100 per unit				Cancer & Heart-Stroke Benefit Builder Rider with Additional Occurrence (25% Carcinoma In Situ) \$100 per unit				Cancer Radiation & Chemotherapy Treatment Rider			
	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$5.38	\$9.36	\$6.10	\$10.24	\$5.02	\$8.73	\$5.69	\$9.56	\$5.78	\$10.05	\$6.55	\$11.00	\$5.39	\$9.38	\$6.11	\$10.26	\$1.78	\$3.04	\$2.71	\$4.18
30-34	\$10.01	\$17.96	\$10.89	\$19.07	\$9.34	\$16.76	\$10.16	\$17.80	\$10.75	\$19.29	\$11.70	\$20.49	\$10.03	\$18.00	\$10.91	\$19.11	\$3.23	\$5.63	\$4.38	\$7.06
35-39	\$13.98	\$25.78	\$14.97	\$27.00	\$13.04	\$24.05	\$13.97	\$25.19	\$15.01	\$27.69	\$16.08	\$28.99	\$14.01	\$25.83	\$15.00	\$27.05	\$4.50	\$7.96	\$5.78	\$9.54
40-44	\$18.51	\$34.71	\$19.50	\$35.93	\$17.27	\$32.38	\$18.19	\$33.52	\$19.88	\$37.27	\$20.94	\$38.59	\$18.55	\$34.78	\$19.54	\$36.00	\$6.07	\$10.90	\$7.35	\$12.47
45-49	\$26.23	\$47.46	\$27.21	\$48.67	\$24.47	\$44.28	\$25.39	\$45.41	\$28.17	\$50.97	\$29.22	\$52.28	\$26.28	\$47.56	\$27.26	\$48.77	\$8.13	\$14.62	\$9.42	\$16.19
50-54	\$33.74	\$65.50	\$34.62	\$66.60	\$31.48	\$61.11	\$32.30	\$62.14	\$36.24	\$70.35	\$37.19	\$71.53	\$33.81	\$65.63	\$34.70	\$66.74	\$10.34	\$19.32	\$11.49	\$20.75
55-59	\$39.29	\$77.24	\$40.01	\$78.18	\$36.66	\$72.07	\$37.33	\$72.95	\$42.20	\$82.96	\$42.97	\$83.97	\$39.37	\$77.40	\$40.10	\$78.34	\$12.75	\$24.14	\$13.69	\$25.36
60-64	\$44.42	\$87.44	\$44.98	\$88.27	\$41.44	\$81.58	\$41.96	\$82.36	\$47.71	\$93.91	\$48.31	\$94.81	\$44.51	\$87.62	\$45.07	\$88.45	\$15.44	\$29.37	\$16.15	\$30.43
65-69	\$50.07	\$99.09	\$50.68	\$99.81	\$46.72	\$92.45	\$47.28	\$93.12	\$53.78	\$106.42	\$54.43	\$107.20	\$50.17	\$99.29	\$50.78	\$100.01	\$18.24	\$35.42	\$19.03	\$36.36
70-74	\$51.56	\$104.88	\$52.15	\$105.52	\$48.11	\$97.85	\$48.66	\$98.45	\$55.38	\$112.64	\$56.01	\$113.33	\$51.67	\$105.09	\$52.26	\$105.74	\$19.13	\$38.60	\$19.88	\$39.42
75-79	\$49.31	\$102.14	\$49.87	\$102.73	\$46.01	\$95.30	\$46.53	\$95.85	\$52.96	\$109.70	\$53.56	\$110.33	\$49.41	\$102.35	\$49.97	\$102.94	\$18.06	\$37.84	\$18.78	\$38.59
80-84	\$44.64	\$93.86	\$45.20	\$94.42	\$41.65	\$87.58	\$42.17	\$88.10	\$47.95	\$100.81	\$48.54	\$101.41	\$44.73	\$94.06	\$45.29	\$94.61	\$14.73	\$31.94	\$15.45	\$32.66
85-89	\$38.54	\$82.19	\$39.10	\$82.74	\$35.96	\$76.69	\$36.48	\$77.20	\$41.40	\$88.28	\$42.00	\$88.86	\$38.62	\$82.36	\$39.18	\$82.91	\$13.31	\$27.97	\$14.03	\$28.68
90-94	\$31.10	\$67.97	\$31.65	\$68.53	\$29.02	\$63.42	\$29.53	\$63.94	\$33.40	\$73.00	\$33.99	\$73.60	\$31.16	\$68.11	\$31.71	\$68.67	\$13.80	\$28.20	\$14.52	\$28.92
95-99	\$19.94	\$48.13	\$20.49	\$48.68	\$18.60	\$44.90	\$19.12	\$45.42	\$21.41	\$51.69	\$22.01	\$52.29	\$19.98	\$48.23	\$20.53	\$48.78	\$13.83	\$28.47	\$14.55	\$29.17
Tobacco	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$11.46	\$19.77	\$12.18	\$20.66	\$10.80	\$18.65	\$11.48	\$19.48	\$12.30	\$21.24	\$13.08	\$22.18	\$11.60	\$20.03	\$12.33	\$20.92	\$4.16	\$7.09	\$5.10	\$8.24
30-34	\$21.89	\$38.86	\$22.77	\$39.97	\$20.64	\$36.64	\$21.47	\$37.69	\$23.51	\$41.73	\$24.46	\$42.93	\$22.17	\$39.36	\$23.06	\$40.48	\$7.71	\$13.36	\$8.85	\$14.79
35-39	\$31.42	\$57.17	\$32.42	\$58.40	\$29.63	\$53.91	\$30.57	\$55.07	\$33.75	\$61.40	\$34.81	\$62.72	\$31.82	\$57.90	\$32.83	\$59.15	\$10.91	\$19.25	\$12.20	\$20.82
40-44	\$42.85	\$79.16	\$43.84	\$80.38	\$40.41	\$74.64	\$41.34	\$75.80	\$46.02	\$85.01	\$47.09	\$86.33	\$43.40	\$80.17	\$44.40	\$81.41	\$15.07	\$26.87	\$16.36	\$28.45
45-49	\$63.45	\$112.46	\$64.45	\$113.69	\$59.84	\$106.05	\$60.77	\$107.21	\$68.15	\$120.79	\$69.22	\$122.10	\$64.27	\$113.90	\$65.27	\$115.14	\$21.03	\$37.28	\$22.32	\$38.85
50-54	\$85.13	\$162.14	\$86.01	\$163.26	\$80.28	\$152.90	\$81.11	\$153.95	\$91.43	\$174.14	\$92.38	\$175.34	\$86.22	\$164.21	\$87.11	\$165.34	\$27.73	\$51.15	\$28.87	\$52.57
55-59	\$103.04	\$198.23	\$103.76	\$199.18	\$97.17	\$186.93	\$97.85	\$187.82	\$110.67	\$212.90	\$111.44	\$213.92	\$104.36	\$200.77	\$105.09	\$201.72	\$35.17	\$65.64	\$36.09	\$66.86
60-64	\$121.67	\$233.94	\$122.23	\$234.77	\$114.74	\$220.61	\$115.26	\$221.39	\$130.68	\$251.25	\$131.27	\$252.15	\$123.23	\$236.93	\$123.79	\$237.77	\$43.96	\$82.23	\$44.68	\$83.30
65-69	\$143.30	\$276.83	\$143.91	\$277.55	\$135.13	\$261.05	\$135.70	\$261.73	\$153.90	\$297.32	\$154.56	\$298.09	\$145.13	\$280.37	\$145.75	\$281.10	\$54.48	\$103.33	\$55.27	\$104.26
70-74	\$153.44	\$305.00	\$154.02	\$305.64	\$144.69	\$287.62	\$145.24	\$288.22	\$164.79	\$327.57	\$165.41	\$328.26	\$155.40	\$308.90	\$155.99	\$309.55	\$60.85	\$119.12	\$61.60	\$119.94
75-79	\$150.17	\$305.52	\$150.71	\$306.11	\$141.61	\$288.11	\$142.12	\$288.66	\$161.28	\$328.13	\$161.87	\$328.76	\$152.09	\$309.43	\$152.64	\$310.02	\$61.33	\$124.43	\$62.04	\$125.18
80-84	\$135.17	\$281.81	\$135.73	\$282.36	\$127.47	\$265.74	\$128.00	\$266.27	\$145.18	\$302.66	\$145.78	\$303.26	\$136.90	\$285.41	\$137.47	\$285.97	\$50.11	\$108.25	\$50.82	\$108.96
85-89	\$115.83	\$244.41	\$116.38	\$244.96	\$109.22	\$230.48	\$109.75	\$231.00	\$124.40	\$262.49	\$125.00	\$263.09	\$117.31	\$247.53	\$117.87	\$248.09	\$43.84	\$91.91	\$44.56	\$92.63
90-94	\$93.41	\$201.73	\$93.97	\$202.29	\$88.08	\$190.23	\$88.61	\$190.76	\$100.32	\$216.66	\$100.92	\$217.26	\$94.60	\$204.31	\$95.17	\$204.87	\$45.44	\$92.03	\$46.16	\$92.74
95-99	\$59.87	\$142.67	\$60.42	\$143.23	\$56.46	\$134.54	\$56.97	\$135.06	\$64.30	\$153.23	\$64.89	\$153.83	\$60.63	\$144.49	\$61.19	\$145.06	\$45.54	\$92.86	\$46.25	\$93.57

For premium modes other than Annual, multiply rates by the following: Semi-Annual: 0.50 Quarterly: 0.25 Monthly Bank Draft: 0.08333 Monthly Credit Card: 0.08583

Bankers Fidelity Life Insurance Company®

Vantage Care™

Lump Sum Cancer Insurance Policy Form B 21904

Annual Rates Per Unit Value

Non-Tobacco	Cancer Additional Occurrence Rider (100% Carcinoma In Situ) \$1,000 per unit				Cancer Additional Occurrence Rider (25% Carcinoma In Situ) \$1,000 per unit				Cancer & Heart-Stroke Additional Occurrence Rider (100% Carcinoma In Situ Benefit) \$1,000 per unit				Cancer & Heart-Stroke Additional Occurrence Rider (25% Carcinoma In Situ Benefit) \$1,000 per unit				Second Opinion & Travel Rider			
	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$0.15	\$0.26	\$0.23	\$0.36	\$0.13	\$0.23	\$0.20	\$0.32	\$0.24	\$0.43	\$0.36	\$0.57	\$0.22	\$0.39	\$0.34	\$0.52	\$0.34	\$0.61	\$0.46	\$0.73
30-34	\$0.28	\$0.50	\$0.38	\$0.63	\$0.25	\$0.43	\$0.33	\$0.54	\$0.52	\$0.89	\$0.66	\$1.07	\$0.48	\$0.82	\$0.61	\$0.99	\$0.61	\$1.08	\$0.74	\$1.25
35-39	\$0.41	\$0.72	\$0.52	\$0.86	\$0.35	\$0.62	\$0.45	\$0.75	\$0.76	\$1.37	\$0.91	\$1.56	\$0.70	\$1.26	\$0.84	\$1.44	\$0.85	\$1.53	\$0.99	\$1.70
40-44	\$0.56	\$1.00	\$0.67	\$1.14	\$0.48	\$0.87	\$0.58	\$0.99	\$1.05	\$1.93	\$1.22	\$2.13	\$0.97	\$1.79	\$1.12	\$1.97	\$1.15	\$2.10	\$1.30	\$2.28
45-49	\$0.78	\$1.41	\$0.89	\$1.55	\$0.68	\$1.22	\$0.77	\$1.34	\$1.45	\$2.65	\$1.60	\$2.86	\$1.34	\$2.45	\$1.48	\$2.64	\$1.61	\$2.91	\$1.76	\$3.09
50-54	\$1.04	\$1.97	\$1.14	\$2.09	\$0.90	\$1.70	\$0.99	\$1.81	\$1.88	\$3.57	\$2.03	\$3.74	\$1.74	\$3.29	\$1.87	\$3.45	\$2.14	\$4.03	\$2.27	\$4.18
55-59	\$1.32	\$2.52	\$1.40	\$2.62	\$1.14	\$2.18	\$1.21	\$2.27	\$2.33	\$4.46	\$2.44	\$4.60	\$2.15	\$4.12	\$2.26	\$4.25	\$2.71	\$5.19	\$2.83	\$5.32
60-64	\$1.61	\$3.11	\$1.67	\$3.20	\$1.39	\$2.69	\$1.45	\$2.77	\$2.85	\$5.45	\$2.93	\$5.58	\$2.63	\$5.04	\$2.71	\$5.16	\$3.41	\$6.51	\$3.49	\$6.64
65-69	\$1.93	\$3.80	\$2.01	\$3.89	\$1.68	\$3.29	\$1.74	\$3.37	\$3.43	\$6.66	\$3.54	\$6.79	\$3.17	\$6.15	\$3.27	\$6.27	\$4.27	\$8.26	\$4.37	\$8.36
70-74	\$2.08	\$4.23	\$2.15	\$4.31	\$1.80	\$3.67	\$1.86	\$3.73	\$3.76	\$7.54	\$3.85	\$7.63	\$3.47	\$6.96	\$3.56	\$7.05	\$4.90	\$9.70	\$4.99	\$9.80
75-79	\$2.08	\$4.33	\$2.14	\$4.39	\$1.80	\$3.75	\$1.85	\$3.80	\$3.69	\$7.59	\$3.78	\$7.68	\$3.41	\$7.01	\$3.49	\$7.09	\$5.34	\$10.70	\$5.42	\$10.79
80-84	\$1.94	\$4.14	\$2.01	\$4.20	\$1.68	\$3.59	\$1.74	\$3.64	\$3.34	\$7.11	\$3.42	\$7.19	\$3.09	\$6.57	\$3.16	\$6.65	\$5.52	\$11.21	\$5.60	\$11.29
85-89	\$1.67	\$3.71	\$1.74	\$3.78	\$1.45	\$3.21	\$1.51	\$3.27	\$2.32	\$5.37	\$2.41	\$5.46	\$2.14	\$4.96	\$2.23	\$5.05	\$5.66	\$11.51	\$5.74	\$11.59
90-94	\$1.12	\$2.84	\$1.19	\$2.90	\$0.97	\$2.46	\$1.03	\$2.51	\$1.55	\$3.81	\$1.64	\$3.90	\$1.43	\$3.52	\$1.52	\$3.60	\$5.81	\$11.87	\$5.90	\$11.95
95-99	\$0.09	\$0.92	\$0.16	\$0.98	\$0.08	\$0.80	\$0.14	\$0.85	\$0.23	\$1.39	\$0.32	\$1.47	\$0.22	\$1.28	\$0.30	\$1.36	\$5.93	\$12.09	\$6.01	\$12.17
Tobacco	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family	Individual	Ind/Spouse	Ind/Child	Family
18-29	\$0.35	\$0.62	\$0.45	\$0.72	\$0.32	\$0.55	\$0.40	\$0.65	\$0.52	\$0.88	\$0.64	\$1.02	\$0.48	\$0.82	\$0.60	\$0.96	\$0.86	\$1.49	\$0.96	\$1.62
30-34	\$0.67	\$1.18	\$0.77	\$1.31	\$0.60	\$1.05	\$0.69	\$1.17	\$1.05	\$1.84	\$1.20	\$2.03	\$0.99	\$1.72	\$1.12	\$1.89	\$1.55	\$2.76	\$1.68	\$2.92
35-39	\$0.96	\$1.72	\$1.08	\$1.86	\$0.86	\$1.54	\$0.97	\$1.67	\$1.58	\$2.82	\$1.74	\$3.02	\$1.48	\$2.63	\$1.63	\$2.82	\$2.21	\$3.97	\$2.35	\$4.15
40-44	\$1.37	\$2.47	\$1.49	\$2.60	\$1.23	\$2.22	\$1.34	\$2.34	\$2.26	\$4.10	\$2.43	\$4.28	\$2.11	\$3.84	\$2.27	\$4.01	\$3.08	\$5.59	\$3.23	\$5.77
45-49	\$2.01	\$3.59	\$2.13	\$3.72	\$1.80	\$3.22	\$1.91	\$3.33	\$3.26	\$5.87	\$3.43	\$6.06	\$3.05	\$5.48	\$3.21	\$5.66	\$4.49	\$8.02	\$4.64	\$8.20
50-54	\$2.77	\$5.16	\$2.87	\$5.28	\$2.48	\$4.63	\$2.57	\$4.73	\$4.43	\$8.26	\$4.57	\$8.43	\$4.14	\$7.72	\$4.27	\$7.88	\$6.15	\$11.48	\$6.27	\$11.64
55-59	\$3.58	\$6.78	\$3.66	\$6.88	\$3.21	\$6.08	\$3.28	\$6.17	\$5.67	\$10.70	\$5.78	\$10.84	\$5.30	\$10.00	\$5.41	\$10.13	\$8.02	\$15.13	\$8.12	\$15.27
60-64	\$4.53	\$8.59	\$4.59	\$8.68	\$4.06	\$7.71	\$4.12	\$7.79	\$7.22	\$13.56	\$7.30	\$13.70	\$6.75	\$12.68	\$6.83	\$12.81	\$10.39	\$19.54	\$10.47	\$19.66
65-69	\$5.69	\$10.93	\$5.76	\$11.01	\$5.11	\$9.80	\$5.17	\$9.88	\$9.17	\$17.36	\$9.27	\$17.47	\$8.57	\$16.23	\$8.67	\$16.34	\$13.60	\$25.71	\$13.70	\$25.82
70-74	\$6.52	\$12.88	\$6.58	\$12.95	\$5.85	\$11.55	\$5.91	\$11.61	\$10.73	\$20.83	\$10.82	\$20.93	\$10.03	\$19.47	\$10.12	\$19.57	\$16.56	\$31.90	\$16.64	\$31.99
75-79	\$6.92	\$13.99	\$6.99	\$14.06	\$6.21	\$12.55	\$6.27	\$12.61	\$11.37	\$22.61	\$11.46	\$22.70	\$10.63	\$21.14	\$10.71	\$21.23	\$18.98	\$37.15	\$19.06	\$37.24
80-84	\$6.47	\$13.78	\$6.54	\$13.84	\$5.81	\$12.36	\$5.87	\$12.41	\$10.47	\$22.12	\$10.58	\$22.20	\$9.79	\$20.69	\$9.89	\$20.76	\$19.61	\$39.77	\$19.69	\$39.85
85-89	\$5.36	\$11.91	\$5.42	\$11.97	\$4.81	\$10.69	\$4.86	\$10.74	\$7.24	\$16.63	\$7.32	\$16.72	\$6.77	\$15.55	\$6.85	\$15.64	\$19.46	\$39.58	\$19.54	\$39.66
90-94	\$3.55	\$8.92	\$3.62	\$8.99	\$3.18	\$8.01	\$3.24	\$8.06	\$4.79	\$11.72	\$4.88	\$11.80	\$4.48	\$10.96	\$4.57	\$11.03	\$20.02	\$40.53	\$20.10	\$40.61
95-99	\$0.30	\$2.90	\$0.36	\$2.96	\$0.27	\$2.60	\$0.33	\$2.65	\$0.70	\$4.21	\$0.78	\$4.31	\$0.65	\$3.94	\$0.73	\$4.03	\$20.39	\$41.29	\$20.47	\$41.37

For premium modes other than Annual, multiply rates by the following: Semi-Annual: 0.50 Quarterly: 0.25 Monthly Bank Draft: 0.08333 Monthly Credit Card: 0.08583